2026 STATE OF WISCONSIN EMPLOYEE BENEFITS SUMMARY

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees covered by the Wisconsin Retirement System (WRS) are eligible for health insurance. The state offers several health plans to choose from that offer the same uniform benefits. **Must apply within 30 days of hire date** Employees have the option of starting coverage 1st of the month following initial WRS eligibility or when the employer contribution begins (1st of the month after completion of two months of state WRS service).	In-network uniform preventative and medical benefits are offered in all plans. Employees can choose a health plan with or without dental (routine and preventative dental), and the IYC Health Plan or the High Deductible Health Plan (HDHP). Single or family coverage is available. See the following pages for highlights of the two major plan design options of our health plan –IYC Health Plan and High Deductible Health Plan (HDHP). The main differences are deductibles, copays, and premiums	The employee has the option to start their coverage the 1st of the month on or following hire date and pay the total premium until employer contribution begins. Or the employee can wait to start coverage when the employer contribution starts.	The employer contribution will begin 1st of the month after the employee has two months of state WRS service.

Health Insurance Premiums

The State pays a portion of the premium starting first of the month following two months of WRS service. These premiums are listed in the tables to the right.

If an employee elects coverage to start immediately, they will pay the full premium until they complete two months of state WRS service. The cost of coverage can be found here: Total Monthly Premium (no state share)

Note: The Access plan offers statewide/nationwide access.

2026 It's Your Choice Health Plan
WITH DENTAL
Employee Monthly Premiums

	Single	*Family*
IYC Plan	$132	$329
Access	$335	$833

2026 It's Your Choice Health Plan
WITHOUT DENTAL
Employee Monthly Premiums

	Single	*Family*
IYC Plan	$128	$318
Access	$331	$822

2026 High Deductible Plan (HDHP)
WITH DENTAL
Employee Monthly Premiums

	Single	*Family*
HDHP Plan	$49	$122
HDHP Access	$252	$626

2026 High Deductible Plan (HDHP)
WITHOUT DENTAL
Employee Monthly Premiums

	Single	*Family*
HDHP Plan	$45	$111
HDHP Access	$248	$615

IYC Health Plan		
Benefit Schedule	**Benefits You Receive**	**Included**
The IYC Plan has a deductible, coinsurance and office copays that has a cost sharing plan design. • Deductible - $250 Single / $500 Family • Coinsurance – 90% / 10% to annual Out of Pocket Limits • Out of Pocket Limit - $1,250 / Person, $2,500 / Family • Office Copays – Primary $15/visit, Specialty $25/visit • Routine Preventative – 100%	• Preventative care • Medical/surgical services • Telemedicine, telehealth, or e-visit service • Illness/injury services • Urgent care • Emergency care	• Pharmacy Benefits • Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium.
High Deductible Health Plan (HDHP)		
Benefit Schedule	**Benefits You Receive**	**Included**
The High Deductible Health Plan (HDHP) is a health plan that has a lower premium but higher out-of-pocket costs. An HDHP does not pay any health care costs until the annual deductible has been met (except for preventive services). • Deductible - $1,700 Single, $3,400 Family • Coinsurance – 10% to annual Out of Pocket Limits • Out of Pocket Limit - $2,500/Single, $5,000/Family • Routine Preventative – 100% • Office Copay after Deductible is met ○ Primary - $15/visit; Specialty $25/visit	• Preventative care • Medical/surgical services • Telemedicine, telehealth, or e-visit service • Illness/injury services • Urgent care • Emergency care • Health Savings Account (HSA)	• Pharmacy Benefits (Prescription coverage falls under the Annual Deductible). • Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium. • Health Savings Account (HSA)-The State will contribute a prorated amount into employee's HSA based on how many pay periods remain after their eligibility date. The contributions will be directed into the account each pay period remaining in the year. The yearly amount the State contributes is: $852 single / $1,704 family.

OPT-OUT INCENTIVE

Who is Eligible and When	Benefits You Receive	Payments
To be eligible the employee: • Must not be covered by state health insurance in 2026 as an employee, spouse or child • Must not have waived coverage in 2015 if employed by the State • Must be eligible for employer contribution towards health insurance **Employees must complete a new enrollment during Open Enrollment for the next calendar year.**	If you are not enrolling in State Group Health Insurance and meet the eligibility requirements, you can receive a $2,000 opt-out incentive (prorated based on eligibility/hire date).	• The incentive is considered taxable earnings, but the earnings do not count towards the Wisconsin Retirement System. • Incentive payments will be spread out over all applicable pay periods in the year.

NAVITUS – PRESCRIPTION PLAN (included in all health plan options)

Who is Eligible and When	Benefits You Receive	Employee Pays
All employees enrolled in health insurance are eligible. Your prescription plan is part of your health plan election but is managed by a separate company called Navitus. When you elect your health coverage, you automatically are enrolled in this prescription plan.	The IYC Health plan and the High Deductible Health Plan (HDHP) plan offer four-level formulary prescription coverage with copayment. Continuous Glucose Monitors (CGMs) are covered under the pharmacy benefit through Navitus only.	Administrative costs are included in your Health Insurance Premium. Prescription co-pays can be found in coverage details

UNIFORM DENTAL BENEFITS

Who is Eligible and When	Benefits You Receive	Employee Pays
Uniform Dental Benefits can be added to State Group Health Insurance plans for a small increase in premium. You have the option of electing health insurance coverage WITHOUT dental for a reduced premium.	No Deductible $1,000 Annual Benefit 100% coverage for Diagnostic/Preventative 100% for Fillings Ortho 50%, $1,500 life time max • Available for dependent children under age 19 only	Included in your health plan premium.

PREVENTIVE DENTAL BENEFITS

Who is Eligible and When	Benefits You Receive	Employee Pays
All employees who are covered by WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. The Preventive plan is available to employees NOT enrolled in group health insurance through the State of Wisconsin who are looking for preventive coverage.	No Deductible $1,000 Annual Benefit 100% coverage for Diagnostic/Preventative 100% for Fillings Ortho 50%, $1,500 life time max • Available for dependent children under age 19 only	Employee pays 100% of premium: **Plan** / **Premium** Single / $37.18 Family / $92.98

DELTA DENTAL SUPPLEMENTAL INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. This dental coverage is in addition to and separate from any uniform dental benefit provided with the health insurance or the preventive plan. Delta Dental Website	Two supplemental plan designs are offered: • Select • Select Plus The Select Plus plan provides a $1,500 Orthodontic Lifetime maximum benefit for adults and dependents	100% of premium: **Select** / **Select Plus** **Employee**: $9.08 / $22.24 **Employee + Spouse**: $18.16 / $44.52 **Employee + Children**: $12.24 / $41.32 **Family**: $21.76 / $68.18	0%

MetLife SUPPLEMENTAL INSURANCE – Superior Vision

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. MetLife Website	The plan provides partial payment to offset the costs of annual eye exams, frames, lenses and contact lenses. Benefits are greater if a MetLife provider is used. Members will not receive or need an ID card for MetLife Vision Insurance; just let your provider know you have MetLife.	100% of premium **Employee** $4.72 **Employee + Spouse** $9.40 **Employee + Child(ren)** $10.60 **Family** $16.94	0%

PRE-TAX SAVINGS ACCOUNTS

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All permanent and project employees covered under the WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. **Employees must complete a new enrollment during Open Enrollment for the next calendar year.** TASC Website	Flexible Spending Account (FSA) plan that allows you to set up an account for eligible medical and dependent care expenses. Deductions taken before tax. Health Care FSA: used to pay for eligible medical, dental, vision and prescription expenses that are an out of pocket expense to the employee. Dependent Care FSA: used to pay for dependent care expenses. LPFSA – Limited Purpose Flex Spending Account: Available with HDHP only. Used to pay for eligible dental and vision expenses.	**Annual contribution maximums:** Health Care FSA/LPFSA: $3,300 Dependent Care FSA: $7,500 (restrictions may apply) **Annual contribution minimums:** Health Care FSA/LPFSA: • $50 minimum annual contribution amount • $50 minimum account balance required to qualify for carryover to 2027	Program administrative cost

ACCIDENT PLAN (SECURIAN FINANCIAL)

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. Securian Financial Website	Provides lump sum cash payment directly to participants to cover the unexpected, such as concussion, burns, dislocation, fracture, emergency care, hospitalization, loss of a limb, surgery, accidental death and dismemberment (AD&D). Can offset out of pocket medical expenses. Dependents eligible for same benefit amounts as employee except for AD&D	100% of monthly premium **Employee** $3.92 **Employee + Spouse** $5.58 **Employee + Child(ren)** $7.52 **Family** $10.98	0%

INCOME CONTINUATION INSURANCE (ICI)

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible. **Must apply within 30 days of hire.** Coverage begins on the first of the month on/after hire date. **If not enrolled at the time of hire,** employees may at any time apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed). Deferred enrollment opportunities may be available after accumulating specific amounts of sick leave. Income Continuation Insurance Brochure	Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. Earnings up to a maximum of $120,000 per year are covered. The maximum benefit is $7,500 per month. Benefits begin after 30 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater. State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.	Monthly premiums are based on: 1. Previous calendar year earnings as reported to the WRS (or estimated annual earnings) rounded to the next higher $1,000. 2. The amount of accumulated sick leave at the end of the calendar year. Monthly Premium per $1,000 of Annual Income ICI Premium Category / Employee Premium 1 $0.71 2 $0.53 3 $0.13 4 $0.06 5 $0.03 6 $0.000	0% - 100% of premium depending upon sick leave balance and accumulation. ICI Premium Category / Premium Paid by the State 1 0% 2 0% 3 67% 4 77% 5 85% 6 100% Approximate Percent of Gross in a Single Year

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible. **Must apply in the first 30 days of employment if a new hire.** Coverage is effective the first of month after 30 days of employment. **Current employees at any time** may apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed). Employees experiencing qualifying events will have the opportunity to make changes or elect coverage for spouse and dependents.	Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees. After termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65 and your coverage reduces to 75% of your basic coverage, if retired, and at age 66 coverage drops to one-half of the original Basic coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired). Spouse and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits are included.	Basic & Supplemental: Premium cost based on age of employee and amount of coverage. Additional levels of employee coverage and Spouse & Dependent Coverage: 100% Premiums for coverage up to $50,000 are deducted pre-tax.	Basic: Additional 65.25% of employee's premium amount. Supplemental: Additional 37.25% of employee's premium amount. Additional levels of employee coverage and Spouse & Dependent Coverage: 0%

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee and State Contributions
The WRS is a pension plan intended to provide you with a lifetime retirement payment (annuity) once you are vested and reached the minimum retirement age. WRS coverage is immediate and **mandatory** for those hired with permanent status in a position with a .58 FTE or greater. Employees not immediately eligible will be placed under WRS after one year of employment, if they have worked at least 1,200 hours in the previous 12 months. Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time).	Vested after five years of continuous service. Minimum Retirement Age: General/Executive employees = age 55. Protective employees = age 50. The WRS also provides death, permanent disability, and separation benefits.	Percent of gross wages depending on the WRS category. See chart below. Deductions taken on a pre-tax basis for state and federal tax purposes. Employees are eligible to contribute additional amounts to their account (post-tax).

Employee Category	Employee Contribution 2026	Employer Contribution 2026
General/Teacher	7.20%	7.20%
Elected Official/Executive/Judge	7.20%	7.20%
Protective	7.20%	14.70%

WISCONSIN DEFERRED COMPENSATION (WDC)

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees are eligible and **can enroll at any time.** For more information see the WDC web site at www.wdc457.org • Under age 50 contribution limit: $24,500 in 2026 • Age 50 & Over contribution limit: $32,500 in 2026	This voluntary supplemental retirement savings program (457) allows employees to invest pre-tax or post-tax (Roth). Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.	Total contribution on pre-tax and/or post-tax (Roth option) basis. Administrative fee based on account balance.	0%

Account Balance	Monthly Fee
$0 to $5,000	$0
$5,001 and over	$3.90