OCTOBER 27- NOVEMBER 7, 2025

2026

Open Enrollment Guide

Take advantage of your annual opportunity to assess and update your 2026 benefit selections! Ensure your coverage aligns with your family's evolving needs and make any necessary adjustments. Don't miss this change to optimize your benefits.

ENROLLMENT

Annual Open Enrollment October 27- November 7 (ends at midnight)

The health and ancillary benefits you choose will be effective January 1st, 2026, and will be reflected on your paycheck dated January 2nd, 2026.

Below please find important information regarding 2026 Open Enrollment. Open Enrollment provides an opportunity to:

- **Add/Change Health Plan Options**
- **Add/Remove Health Plan Dependents**
- **Enroll in Flexible Spending**
- **Enroll/Waive Delta Vision**
- **Enroll in Voluntary Benefits (Group Accident, Group Critical Illness, Group Hospital Indemnity, and Short-Term Disability Insurance)**

Eligibility

Employees classified as full-time, as well as those regularly scheduled to work 20 or more hours per week are eligible to participate in the County's benefit programs following completion of the applicable waiting period.

How to Enroll

For the 2026 Open Enrollment period, all enrollment changes must be submitted using paper forms. This packet includes links to the necessary forms and additional instructions.

Life Events/Mid-Year Changes

After the closing of Open Enrollment, employees can only change their benefits choices if they experience a qualified life event or status change. These events allow changes to be made to health, dental, vision, and other benefit elections. The following are examples of qualified life events:

- **Dependent Child's Loss of Benefit Eligibility-** This could occur when a child turns 26 and is no longer eligible for coverage under the employee's health plan.
- **Marriage, Legal Separation, Divorce, and Court Orders for Medical Coverage**
    - **Marriage**: Employees can change their benefits to add their spouse to the plan.
    - **Legal Separation or Divorce**: Employees can remove their spouse from their coverage.
    - **Court Orders**: If a court mandates a change to health coverage (such as in divorce proceedings), the employee may be allowed to adjust their benefits to comply.
- **Death of a Spouse or Dependent-** If the employee's spouse or dependent passes away, the employee can update their benefits, accordingly, including removing them from coverage.
- **Gain or loss of coverage-** If you or your spouse experience a change in coverage eligibility due to a change in employment status (such as gaining or losing employer-sponsored health insurance), you may add or remove your spouse from your benefits.

Note: This resource provides a brief overview of your benefits. For full details, please refer to the 2026 Benefit Booklet, which will be distributed once it becomes available from R&R Insurance.

HEALTH INSURANCE- WCA (WI Counties Associate) GHT (Group Health Trust)

NEW FOR 2026: Changes to Your Health Insurance Plan

Starting January 1, 2026, Dodge County will transition to a new health insurance carrier: **Wisconsin Counties Association (WCA) Group Health Trust (GHT)**. While the plan design will remain the same as your current Dean plan, you'll now have access to enhanced benefits and resources through UMR, the new claims administrator.

This change brings additional value, national provider access, and expanded support tools - at no added cost.

- **Nationwide Provider Access:** Access to one of the largest nationwide networks of high-quality doctors, hospitals, and specialists. Visit www.umr.com to search for in-network providers and facilities. **Choose the UHC Choice Plus Network**
- **Pharmacy Coverage:** Managed by CVS Caremark, the program administers pharmacy claims and prescription reimbursement. As part of a national cooperative, it leverages a larger member pool to help reduce costs and improve access to affordable medications, supported by an extensive network of retail and mail-order pharmacies.
- **Virtual & Online Support:** Teladoc, offers 24/7 access to board-certified doctors for general medical, mental health, dermatology, and more –anytime, from anywhere.
- **UMR Online Tools:** Use www.umr.com to estimate treatment costs, review claims, and manage your benefits.
- **Plan Advisor:** A dedicated customer support team designed specifically for county employees to help you with your claims, benefits, provider questions, and more.
- **Vision Exam:** One annual vision exam per covered family member is covered at 100% -including refraction. All vision providers are considered in-network.
- **Betr Health Program**: A "food as medicine" approach offering customized nutrition coaching, meal planning, fresh meal delivery options, and a supportive wellness community.
- **One Pass Select**: A lifestyle subscription benefit with discounted gym memberships, wellness tools, and meal delivery services to support your overall well-being.
- **Maternity Management:** UMR's Maternity CARE program provides extra support during pregnancy, helping to ensure a healthy and full-term birth.

2026 Health Insurance Rates

HDHP Wellness Participation Rates

Coverage Level	Total Monthly Premium	Employer 84.5%	Employee 15.5%	Employee Pay Period Premium
Single	$950.00	$802.74	$147.26	$73.63
Family	$2,375.95	$2,007.67	$368.28	$184.14

HDHP Non-Wellness Participation Rates

Coverage Level	Total Monthly Premium	Employer 79.5%	Employee 20.5%	Employee Pay Period Premium
Single	$950.00	$755.24	$194.76	$97.38
Family	$2,375.95	$1,888.87	$487.08	$243.44

- Part-time premium amounts are determined based on the full-time equivalence of the hours paid (excluding overtime) the previous calendar year.

2026 Annual Deductible

Coverage	In-Network Deductible	Coinsurance	Max Out-of-Pocket	Out-of-Network
Single	$4,000	100% after deductible	$4,000	Not Applicable
Employee + Family	$8,000	100% after deductible	$8,000	Not Applicable

How the Deductible is Met:

- First $2,000 (Single)/ $4,000 (Family) is the employee's responsibility (can use HSA contributions)
- Next $2,000 (Single)/$4,000 (Family) is reimbursed by the County through a Health Reimbursement Account (HRA) when the expense is incurred. (*Deadline for submitting HRA claims to EBC is March 31, 2026 – no exceptions).*

Summary of Benefits

Medical Benefits	In-Network	Out-of-Network
Inpatient Hospital	Deductible/100%	Not Covered
Outpatient Hospital	Deductible/100%	Not Covered
Office Visit	Deductible/100%	Not Covered
Specialist Office Visit	Deductible/100%	Not Covered
Preventative Exam	$0- Plan Covers 100%/Deductible Waived	Not Covered
Chiropractic Visit/Manipulation	Deductible/100%	Not Covered
Phys/Occ/Sp/Resp Therapy	Deductible/100%	Not Covered
Urgent Care	EPO Deductible/ 100%	
Emergency Room Care	EPO Deductible/ 100%	
Mental Health/Substance Abuse:		
Office Visit	Deductible/100%	Not Covered
Inpatient	Deductible/100%	Not Covered
Outpatient	Deductible/100%	Not Covered
High Tech Imaging Coverage	Deductible/100%	Not Covered
Diagnostic Imaging/X-Ray	Deductible/100%	Not Covered
Outptient/Office Lab/Pathology	Deductible/100%	Not Covered
Oral Surgery	Deductible/100%	Not Covered
All Other Covered Medical Services	Deductible/100%	Not Covered
Teladoc	100%/Deductible Waived	

NEW FOR 2026: Pharmacy Coverage

Effective **January 1, 2026**, your prescription drug coverage will be administered by **CVS Caremark** and integrated directly into your health plan.

As part of a national cooperative, this new partnership allows us to leverage the buying power of a larger member base to help lower prescription drug costs while expanding access to affordable medications. CVS Caremark offers a broad, nationwide network of retail and mail-order pharmacies, providing both convenience and flexibility for members.

To help you take full advantage of your new pharmacy benefits, we recommend the following:

- **Access Your Benefits Anytime:** Visit www.caremark.com or download the CVS Caremark mobile app to manage prescriptions, check coverage, compare drug prices, and locate in-network pharmacies.
- **Expanded Pharmacy Network:** All major pharmacy chains are now in-network, giving you more options for where and how to fill your prescriptions.

Summary of Pharmacy Coverage:

Drug Plan Formulary	Generic	Preferred	Non-Preferred
Retail, 30 Days	Deductible/100%	Deductible/100%	Deductible/100%
Retail, 31-90 Days	Deductible/100%	Deductible/100%	Deductible/100%
Mail Order, 90 Days	Deductible/100%	Deductible/100%	Deductible/100%
Specialty, 30 Days	Deductible/100%	Deductible/100%	Deductible/100%
	Value Priced Generics- $0		
	Mandatory Generics- Yes		
	Rx Max Out-of-Pocket: Included in Medical		

Enrollment: Health Insurance Instructions

Your current enrollment information with Dean Health Plan will automatically be transferred to WCA Group Health Trust (GHT). No action is required unless you wish to make changes to your coverage.

Action Required (if applicable): If you are **NOT** making any changes to your current coverage, **NO** action is required. Please complete and submit a new enrollment form **ONLY** if you wish to make changes for 2026 (such as switching from single to family coverage or adding/removing dependents).

New health ID cards will be mailed prior to your eligibility date for anyone that continues with health insurance and is newly enrolled in health insurance. Please be sure to activate your card using the number on the activation sticker and begin using your new card for all health care visits in 2026.
Please note new cards will arrive in a plain envelope and may be mistaken for unsolicited mail.

WCA GHT Health Enrollment Form

DODGE COUNTY WELLNESS PROGRAM

As we continue our wellness journey into 2026, we're excited to again offer the **Employee Wellness Incentive**—a proactive way to support your health and save on healthcare costs.

Important Update: Preventative Care Services in 2026

As part of the transition to WCA GHT insurance beginning in 2026, preventive services will now be covered once per calendar year, rather than on a rolling 12-month basis. This means you are eligible to complete a preventive care visit at any time during the 2026 calendar year, regardless of when your last visit occurred in 2025. For example, if you had an annual physical or screening in late 2025 under the previous rolling schedule, you may still complete another visit in 2026 without needing to wait a full 12 months. This change is designed to simplify scheduling and reduce confusion, making it easier for you to access preventive care and meet wellness program requirements.

Onsite Biometric Screenings:

To support your participation in the wellness program, the County will continue to offer convenient onsite biometric screening events in partnership with WCA GHT throughout the upcoming year.

Screening dates will be determined in 2026; details will be communicated to employees as they become available.

Action Required (if applicable):

1. All plan participants and their spouses (if covered by Dodge County's Insurance) will need to have completed an annual preventative care visit and biometric screening between **November 1, 2025, and October 31st, 2026.**
2. Annual Physical & Biometric Affidavit Forms must be submitted to Human Resources no later **October 31st, 2026**, to receive the lower premium rate for 2027 plan year.

2026 Annual Physical & Biometric Affidavit Form

Health Savings Account (HSA) – EBC or Financial Institution of Choice

There are no changes to the County's HSA contribution for the 2026 plan year.

For employees enrolling in the 2026 WCA GHT plan, the County will continue to contribute to employees' Health Savings Accounts (HSA) on a bi-weekly basis—up to $1,000 per year for single coverage and $2,000 per year for family coverage. These amounts will be prorated for part-time employees.

Employees may also make their own pre-tax payroll contributions to their HSA, up to the annual IRS contribution limit. **Please note**: This IRS limit includes *both* employee and employer contributions. As the HSA account holder, the employee is responsible for ensuring that total contributions from all sources do not exceed the annual IRS maximum.

Below are the IRS Maximum 2026 HSA Contributions:

Type of Limit		2025	2026	Change
HSA Contribution Limit	Single Family	$4,300 $8,550	$4,400 $8,750	Up $150 Up $250
HSA Catch-up Contribution	Age 55 and older	$1,000	$1,000	No change

Contribution changes to the HSA are not limited to open enrollment and can be made anytime throughout the year.

Please see the 2026 Benefit Guide for details regarding a Health Savings Account.

Health Savings Account Contribution Form

Health Savings Account Calculator

Action Required (if applicable): No action is needed if you are not making any changes. Only complete an HSA Contribution Form if you want to start contributing to your HSA or change your current contribution amount.

HEALTH REIMBURSEMENT ARRANAGEMENT (HRA) - EBC

There are no changes to the County's HRA contribution for the 2026 plan year.

Health Reimbursement Arrangement (HRA) administered by Employee Benefits Corporation (EBC). Dodge County will continue for 2026 as part of the 2026 proposed budget. The HRA reimburses employees for amounts applied to the WCA GHT deductible over $2000 for single and $4000 for family. Employees are reimbursed through EBC after submitting all Explanation of Benefits and/or prescription tabs to EBC. Please see the 2026 Benefit Booklet for details.

If an account is already established with EBC through use of the HSA or Flexible Spending, the HRA will automatically be accessible. If you do not have an account through EBC, you will need to create an account.

Accessing Your EBC Account
EBC Health Reimbursement Arrangement (HRA) Summary Plan Description

Action Required (if applicable): If you already have an EBC account, no further action is needed. If you do not have an EBC account, please take a moment to create one. ***Deadline for submitting HRA claims to EBC is March 31, 2026 – no exceptions.***

FLEXIBLE SPENDING ACCOUNTS (FSA) - EBC

Flexible Spending (FSA) Contributions Limits Have increased for 2026.

Reminder: Flexible Spending Account (FSA) Elections are Annual.

Flexible Spending Account elections are only for one (1) calendar year. All 2025 elections will automatically end 12/31/2025. A 2026 Flexible Spending Enrollment Form **MUST** be completed for any 2026 elections. If an employee had flexible spending in 2025 and does not submit a new form for 2026, the flexible spending election will automatically end and there will be no election for 2026.

- **2026 Medical FSA** Annual Maximum: $3,400 — *available to employees not participating in the County's health plan.*
- **2026 Limited FSA** Annual Maximum: $3,400 — *available to employees enrolled in the County's health plan; funds can be used for eligible dental and vision expenses only.*
- **2026 Dependent Care FSA** Annual Maximum: $7,500 — *available to all benefit eligible employees for qualified dependent care expenses.*
- **No Mid-year Changes:** Once your elections are submitted, they cannot be changed unless you experience a qualifying life event (i.e. marriage, birth, loss of coverage, etc.).

2026 Flexible Spending Enrollment Form
EBC Flexible Spending Account (FSA) Summary Plan Description
FSA Eligible Expenses

Action Required (if applicable): To participate in Flexible Spending for 2026, you must complete a 2026 Flexible Spending Enrollment Form. If you do not wish to enroll, no action is needed. ***A grace period is available until March 15, 2026, during which you can incur eligible expenses and use any remaining funds from the previous plan year. All FSA claims must be submitted to EBC by April 30, 2026. No exceptions will be made.***

VISION INSURANCE- Delta Vision

There are no changes to the Delta Vision plan for 2026. The rates remain the same for a second consecutive year.

Delta Vision Insurance (Insight Network) will still be available as an option in 2026. The monthly premium rates are listed below:

Delta Vision Premiums	
Coverage	**Monthly Premium**
Single	$6.03
Family	$15.01

Premium rates are the same for all eligible employees; premiums are not pro-rated for part-time employees. Providers available are under the *Insight Network*. Dodge County coverage is under the Tier 2 Plan.

Delta Vision Website
Delta Vision Summary of Benefits
Delta Vision Enrollment Form

Action Required (if applicable): If you are currently enrolled in Delta Vision and want to continue the coverage, no action is needed. ONLY complete a new enrollment form if there are coverage changes for 2026 (single to family, add/remove dependent, cancel coverage, enroll, etc.).

DENTAL INSURANCE -Delta Dental of WI

There are no changes to the dental plan for 2026. The rates remain the same for a second consecutive year.

There is **NO** open enrollment for Delta Dental. Coverage must be selected at the time coverage is offered or when there is a qualifying event (i.e. marriage, birth, divorce, etc.).

Delta Dental Premiums				
Coverage Level	**Total Monthly Premium**	**Employer 88%**	**Employee 12%**	**Pay Period Employee Premium**
Single	$33.03	$29.07	$3.96	$1.98
Employee + Family	$99.63	$87.67	$11.96	$5.98

Action Required (if applicable): If you are currently enrolled in Delta Dental and want to continue the coverage, no action is needed.

VOLUNTARY BENEFITS- Assurity

There are no changes to the voluntary benefits offered through Assurity. The rates remain the same.

Protect yourself and your family with voluntary benefits designed to help cover unexpected expenses with our benefit parterns Assurity.

- **Accident Insurance:** Provides cash benefits for covered accidents to help with out-of-pocket costs.
- **Hospital Indemnity Insurance:** Offers a cash benefit if you're hospitalized, helping with extra expenses.
- **Critical Illness Insurance:** Pays a lump sum if diagnosed with a covered serious illness such as cancer or heart attack.
- **Short-Term Disability:** Provides income replacement if you're temporarily unable to work due to illness or injury.

Enrollment is quick and easy! You can enroll in Assurity voluntary benefits by speaking directly with our account representative:

Aaron Stinski
astinski@advantagegroupga.com
(608) 333-7669

Aaron is available to answer questions, walk you through your options, and help you complete your enrollment over the phone.

Voluntary Benefits Booklet

Action Required (if applicable): If you are already enrolled in Voluntary Benefits and wish to continue your coverage, no action is needed. To enroll in Voluntary Benefits for the first time, please contact Aaron Stinski.

WISCONSIN RETIREMENT SYSTEM (WRS)

The Wisconsin Retirement System (WRS) provides retirement, disability, and death benefits to eligible employees. For 2026, contribution rates have been set by the Wisconsin Department of Employee Trust Funds (ETF). These rates apply to both employer and employee contributions.

Please refer to the chart below for the 2026 WRS contribution rates.

Employee Category	General, Executive, Elected Officials		Protective with Social Security		Protective without Social Security		Protective ACT 4	
	2026	2025	2026	2025	2026	2025	2026	2025
Employee Cost	7.20%	6.95%	7.20%	6.95%	7.20%	6.95%	14.70%	14.95%
Employer Cost	7.20%	6.95%	14.70%	14.95%	18.50%	18.95%	7.20%	6.95%
Duty Disability (Employer)	0.00%	0.00%	0.10%	0.06%	0.10%	0.06%		
Duty Disability (Employee)							0.10%	0.06%
Total Cost	**14.40%**	**13.90%**	**22.00%**	**21.96%**	**25.80%**	**25.96%**	**22.00%**	**21.96%**

ACTION: No action is necessary; the new WRS rate will automatically be adjusted on the first pay date of 2026 for those eligible and enrolled in WRS.

PAYROLL CALENDAR

To assist with planning for the year ahead, we've provided the 2026 Payroll and Holiday Schedule.

2026 Payroll Calendar

OTHER INFORMATION

- **Notice of Creditable Coverage – Prescription Drug Coverage and Medicare**
- Compensatory Time:
  Just a reminder that all Comp Time must be used no later than November 26th (December 10th for SWORN) unless the comp time has been scheduled and pre-approved by the supervisor to use by December 31, 2025. All comp time balances will be paid out on the pay date of December 5, 2025 (December 19th for SWORN). No comp time can be earned in the month of December and must be paid as overtime with each pay date. Please contact your supervisor for assistance with requesting comp time payouts. Policy #119.2 – Compensatory Time

QUESTIONS

Please do not hesitate to reach out to Human Resources with any questions:

- Cynthia Serrano: (920) 386-3237 or cserrano@co.dodge.wi.us
- Stephanie Paff: (920) 386-3690 or spaff@co.dodge.wi.us
- HR General Questions: (920) 386-3690 or hr@co.dodge.wi.us