

# MEMO

**DATE:** September 24, 2020

**TO:** Employees of the City of Waterloo and the Waterloo Utilities

**FROM:** Michael W Tschanz, Deputy Clerk/Treasurer

**RE:** Health/Dental Insurance: 2021 "It's Your Choice" Open Enrollment Period

**DEADLINE:** October 23rd, 2020

## IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2021

**-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 23<sup>RD</sup>, 2020-----**

The *It's Your Choice 2021 Decision Guide* is available at [2021 It's Your Choice - Waterloo](#). This link will take you directly to the plan currently being offered by the City of Waterloo (Ctrl-Click to follow this link). To see the 2021 health insurance rates, Waterloo is a Local Traditional P02-Dental or P12-Without Dental. Information regarding dental coverage is discussed below. I would suggest bookmarking this link to help answer future questions you may have regarding health/dental coverage.

The City of Waterloo and the Waterloo Utilities employer's share of the health insurance is currently 88% of the Tier 1 Qualified Plans' Average Premium within Jefferson County using P-12 Without Dental.

Important changes/information to the coverages offered by the City of Waterloo includes the following:

1. Dental Coverage is available for 2021.
  - Costs for dental coverage will be the responsibility of the employee. The monthly cost of \$75.50/family or \$30.20/single will be added to the employee's share of the health insurance for employees enrolling in the dental coverage.
  - **Employees wanting dental coverage MUST be enrolled in the health plan.**
  - Employees wanting to add or remove dental coverage MUST complete a new application for health coverage form. [ET-2301 Form](#)
  - A summary of what dental procedures are covered by the dental coverage is available at [2021 Dental Coverage -Waterloo](#) (Ctrl-Click to follow this link).
2. Healthcare Providers Changed from Tier 1 to Tier 2.
  - The State of Wisconsin sets the criteria for establishing a Tier for the providers
  - The State of Wisconsin has reclassified some Healthcare Providers from Tier 1 to Tier 2. For Waterloo, WEA Trust, GHC SouthCentral WI and MercyCare are now Tier 1.
  - The coverages for using a Tier 2 provider are exactly the same as using a Tier 1 provider.
  - The employee share of the monthly premium for a Tier 2 provider is higher than using a Tier 1 provider. The monthly employee cost for Quartz-Community has increased mainly due to the Tier change.

3. Health Insurance Communication.
  - There will be no in-person meeting for 2021 Health Insurance questions.
  - Information regarding employee contributions, coverages, enrollment, etc. can be discussed at scheduled time at the clerks office. Every Wednesday during open enrollment from 1-3:30 PM You can schedule by emailing [cityhall@waterloowi.us](mailto:cityhall@waterloowi.us).
  - The Clerk/Treasurer's Office is available to help answer questions.
4. 2021 Important Summary Information (Attachments).
  - Rates: The 2021 Monthly Health/Dental Insurance Rates by Provider depicting the employee share and the employer share.
  - Rates Matrix: Comparison of the 2020 Rates vs. the 2021 Rates to help employees decide on their choice of provider in 2021.
  - **Health/Dental Application/Change Form: Required for all employees changing providers and/or coverage. This document is time-sensitive as described below.**
5. 2021 Well Wisconsin/Staywell Incentives
  - Completing a Health Screening and well-being activity and log it into your portal.
  - Register in early January 2021 @ [wellwisconsin.staywell.com](http://wellwisconsin.staywell.com)
  - Receive a \$150 incentive for you and your spouse thru StayWell once your activities have been completed.
6. New for 2021 Supplemental Vision:
  - Going to vote on Oct 2<sup>nd</sup>, Council Meeting
  - [Delta Vision Benefit Guide](#)-(Ctrl-Click to follow this link.)
  - A summary of what vision procedures are covered by the vision coverage is available at [2021 Vision Coverage – Waterloo](#) (Ctrl-Click to follow this link.)

If you want to make any changes to your health insurance plan for next year contact the City Clerk/Treasurer's Office no later than 4:30 p.m. on Friday, October 25, 2019. Or you can submit your changes via the myETF Benefits Online Health Insurance Enrollment System.

**No action is necessary if you elect not to make any changes to your plan provider or coverage changes.**