

## MEMO

**DATE:** September 27, 2024  
**TO:** Employees of the City of Waterloo and the Waterloo Utilities  
**FROM:** Lana Nelson, Treasurer/Deputy Clerk  
**RE:** Health/Dental Insurance: 2025 Rates  
**DEADLINE:** October 25, 2024

### -----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 25, 2024-----

The City will maintain the status quo keeping the Employer portion of the health insurance benefit at 88% of the average premium cost of the qualified Tier 1 health plans within Jefferson County through the Wisconsin Department of Employee Trust Funds Group Health Insurance Plan.

Therefore, the 2025 Monthly Health Insurance rates will be as follows (Based on currently used providers):

#### Family Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC-SCW Neighbors	2596.94	2378.24	218.70
Dean Health Insurance	2805.84	2378.24	427.60
MercyCare Health	2449.08	2378.24	70.84
Quartz UW Health	2390.28	2378.24	12.04
GHC-SCW Dane Choice	2225.08	2378.24	0
State Maintenance Plan (SMP)-Dean	2702.54	2378.24	324.30

#### Single Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC-SCW Neighbors	1055.68	966.17	89.51
Dean Health Insurance	1139.24	966.17	173.07
MercyCare Health	996.54	966.17	30.37
Quartz UW Health	973.02	966.17	6.85
GHC-SCW Dane Choice	906.94	966.17	0
State Maintenance Plan (SMP)-Dean	1097.92	966.17	131.75

Dental Rates below

## 2025 Dental Rates:

Family – \$81.80

Single - \$32.72

Please use the above rates to help evaluate your health insurance decision for 2025. As a reminder the addition of dental insurance and/or a change from your current provider will require completion of a Health Insurance Application Form-ET-2301 (Attached).

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