

MEMO

DATE: October 3, 2025

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

FROM: Lana Nelson, Treasurer

RE: Health/Dental Insurance: 2026 Rates

DEADLINE: October 31, 2025

-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 31, 2025-----

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

Therefore, the 2026 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 Dane Choice	2009.03	2009.02	0
Dean Health by Medica	2726.96	2188.03	538.93
MercyCare Health	2151.06	2151.06	0
Quartz UW Health	2086.26	2086.26	0
State Maintenance Plan	2486.40	2188.03	298.37

Single Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC-SCW Dane Choice	820.96	820.96	0
Dean Health by Medica	1108.14	890.47	217.67
MercyCare Health	877.78	877.78	0
Quartz UW Health	851.86	851.86	0
State Maintenance Plan	1011.90	890.47	121.43

2026 Dental Rates:

Family - \$84.80

Single - \$33.88

Please use the above rates to help evaluate your health insurance decision for 2026. 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.