

MEMO

DATE: September 25, 2023
TO: Employees of the City of Waterloo and the Waterloo Utilities
FROM: Lana Nelson, Treasurer/Deputy Clerk
RE: Health/Dental Insurance: 2024 Rates
DEADLINE: October 20, 2023

-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 20, 2023-----

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 2024 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 South Central WI	2252.62	1870.81	381.81
Dean Health Insurance	2491.76	1870.81	620.95
MercyCare Health	2125.92	1870.81	255.11
Quartz-Central	3270.56	1870.81	1399.75
Quartz-UW Health	2218.76	1870.81	347.95

Single Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC South Central WI	915.96	761.45	154.51
Dean Health Insurance	1011.62	761.45	250.17
MercyCare Health	865.28	761.45	103.83
Quartz-Central	1323.14	761.45	561.69
Quartz-UW Health	902.42	761.45	140.97

Dental Rates below

2024 Dental Rates:

Family - \$88.20

Single - \$32.08

Please use the above rates to help evaluate your health insurance decision for 2024. 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.