

**City of Waterloo**  
**Changes in Health/Dental Insurance Premiums (Rates) Matrix**  
**2023 vs 2024**

Below is a cost comparison of 2023 Health Insurance Rates to the 2024 Health Insurance Rates for Providers currently being used by Employees and Tier 1 for the City of Waterloo.

The information below details the Employee monthly cost based on the provider chosen.

**Current Employees**

**Health Rates (No Dental) Employee Portion-Family:**

Provider	2023 Rate	2024 Rate	Inc/(Dec)	Monthly Change From 2023 Provider				
				To Dean	To GHC	To MCH	To UW	To APD
Dean Health Insurance	396.70	620.95	224.25	224.25	(14.89)	(141.59)	(48.75)	837.77
GHC of South Central WI	101.10	381.81	280.71	519.85	280.71	154.01	246.85	1,133.37
MercyCare Health Plans	204.14	255.11	50.97	416.81	154.01	50.97	143.81	1,030.33
Quartz-UW Health	309.64	347.95	38.31	311.31	72.17	(54.53)	38.31	924.83
Access Plan - Dean	1,143.10	1,234.47	91.37	(522.15)	(761.29)	(887.99)	(795.15)	91.37
Quartz-Central	1,343.20	1,399.75	56.55	(961.39)	(1,088.09)	(1,088.09)	(108.73)	56.55

**Health Rates (No Dental) Employee Portion-Single:**

Provider	2023 Rate	2024 Rate	Inc/(Dec)	Monthly Change From 2023 Provider				
				To Dean	To GHC	To MCH	To UW	To APD
Dean Health Insurance	160.26	250.17	89.91	89.91	(5.75)	(56.43)	(19.29)	335.31
GHC of South Central WI	42.02	154.51	112.49	208.15	112.49	61.81	98.95	453.55
MercyCare Health Plans	83.24	103.83	20.59	166.93	71.27	20.59	57.73	412.33
Quartz-UW Health	125.44	140.97	15.53	124.73	29.07	(21.61)	15.53	370.13
Access Plan - Dean	458.82	495.57	36.75	(208.65)	(304.31)	(354.99)	(317.85)	36.75
Quartz-Central	538.86	561.69	22.83	(384.35)	(435.03)	(397.89)	(43.29)	22.83

**Dental Rates - Employee Portion-Family:**

Provider	2023 Rate	2024 Rate	Inc/(Dec)
Delta Dental	77.90	88.20	10.30

**Dental Rates - Employee Portion-Single:**

Provider	2023 Rate	2024 Rate	Inc/(Dec)
Delta Dental	31.16	32.08	0.92

**Opt Out Information: 2024**

First year 45%	Family	Single
Opt Out Monthly (45% of 88%)	841.86	342.65
Opt Out Annual	10,102.32	4,111.83
Opt Out Per Pay Period	388.55	158.15
Opt Out Monthly (50% of 88%)	935.41	380.73
Opt Out Annual	11,224.92	4,568.70
Opt Out Per Pay Period	431.73	175.72