

MEMO

DATE: October 13, 2017
TO: Employees of the City of Waterloo and the Waterloo Utilities
FROM: Michael J. Kawula, Deputy Clerk/Treasurer
RE: Health/Dental Insurance: 2018 Rates
DEADLINE: October 27, 2017

-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 27, 2017-----

Based on the decision of the Finance, Insurance & Personnel Committee, 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 2018 Health Insurance rates will be as follows (Based on currently used providers):

Family Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
Quartz Community	1,750.22	1,704.71	45.51
Dean Health Insurance	1,914.52	1,704.71	209.81
Quartz UW Health	1,561.22	1,561.22	0.00
Network	1,954.02	1,704.71	249.31

Family Rates (WITH Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
Quartz Community	1,822.82	1,704.71	118.11
Dean Health Insurance	1,987.12	1,704.71	282.41
Quartz UW Health	1,633.82	1,561.22	72.60
Network	2,026.62	1,704.71	321.91

Single Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
Quartz Community	710.40	690.95	19.45
Dean Health Insurance	776.10	690.95	85.15
Quartz UW Health	634.80	634.80	0.00
Network	791.90	690.95	100.95

Single Rates (WITH Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
Quartz Community	739.44	690.95	48.49
Dean Health Insurance	805.14	690.95	114.19
Quartz UW Health	663.84	634.80	29.04
Network	820.94	690.95	129.99

Please use the above rates to help evaluate your health insurance decision for 2018. As a reminder the addition of dental insurance and/or a change from your current provider will require completion of a Health Insurance Application (Attached).

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