

# MEMO

**DATE:** September 26, 2017  
**TO:** Employees of the City of Waterloo and the Waterloo Utilities  
**FROM:** Michael J. Kawula, Deputy Clerk/Treasurer  
**RE:** Health/Dental Insurance: 2018 "It's Your Choice" Open Enrollment Period  
**DEADLINE:** October 27, 2017

## IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2018

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

The *It's Your Choice 2018 Decision Guide* is available at [2018 It's Your Choice - Waterloo](#). This link will take you directly to the plan currently being offered by the City of Waterloo (Ctrl-Click to follow this link). To see the 2018 health insurance rates, Waterloo is a Local Traditional P02-Dental or P12-Without Dental. Information regarding dental coverage is discussed below.

The City of Waterloo and the Waterloo Utilities employer's share of the health insurance is currently 88% of the Tier 1 Qualified Plans' Average Premium within Jefferson County. The employer share is currently being discussed with the City Council as well as an opt-out provision for an employee not partaking in the offered health insurance. Until these discussions are completed, 2018 employee health insurance rate information is not available. More information regarding these discussions will be forthcoming.

Important changes to the coverages offered by the City of Waterloo includes the following:

1. Dental Coverage is now available for 2018.
  - Costs for dental coverage will be the responsibility of the employee. The monthly cost of \$72.60/family or \$29.04/single will be added to the employee's share of the health insurance for employees enrolling in the dental coverage.
  - Employees wanting dental coverage MUST be enrolled in the health plan.
  - Employees wanting dental coverage MUST complete a new application for health coverage contained at [2018 It's Your Choice - Waterloo](#)
  - A summary of what dental procedures are covered by the dental coverage is available at [2018 Dental Coverage -Waterloo](#) (Ctrl-Click to follow this link).
2. Unity is now Quartz. Physicians Plus is part of Quartz.
  - If you currently are enrolled in Unity-Community or Unity-UW Health and wish to remain with this provider, you do not need to complete an application unless you are adding dental coverage.
  - If you are enrolled in Physicians-Plus you should complete an application listing a new provider.

3. Health Insurance Employee Meetings.

- In order to discuss the 2018 insurance coverages, a voluntary employee meeting will be held at 6:30 pm on Tuesday, October 10, 2017.
- This meeting is being planned to allow spouses to attend.
- Information regarding employee contributions, coverages, enrollment, etc. will be discussed at this meeting.
- If employees are unable to make this meeting, the Clerk/Treasurer's Office is available to help answer questions.

If you want to make any changes to your health insurance plan for next year contact the City Clerk/Treasurer's Office no later than 4:00 p.m. on October 27, 2017. Or you can submit your changes via the myETF Benefits Online Health Insurance Enrollment System.

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