

## City of Waterloo

### Changes in Health/Dental Insurance Premiums (Rates) Matrix 2018 vs 2019

Below is a cost comparison of 2018 Health Insurance Rates to the 2019 Health Insurance Rates for Providers currently being used by Employees of the City of Waterloo.

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

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

Provider	2018 Rate	2019 Rate	Inc/(Dec)	Monthly Change From 2018 Provider			
				To Dean	To Comm	To UW	To Mercy
Dean Health Insurance	209.81	112.19	(97.62)	(97.62)	66.68	(158.38)	95.68
Quartz-Community	45.51	366.53	321.02	66.68	321.02	5.92	259.98
Quartz-UW Health	-	51.43	51.43	112.19	366.53	51.43	305.49
MercyCare Health Plans	129.01	305.49	176.48	(16.82)	237.52	(77.58)	176.48

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

Provider	2018 Rate	2019 Rate	Inc/(Dec)	Monthly Change From 2018 Provider			
				To Dean	To Comm	To UW	To Mercy
Dean Health Insurance	85.15	46.36	(38.79)	(38.79)	26.91	(63.09)	38.53
Quartz-Community	19.45	148.10	128.65	26.91	128.65	2.61	104.23
Quartz-UW Health	-	22.06	22.06	46.36	148.10	22.06	123.68
MercyCare Health Plans	52.85	123.68	70.83	(6.49)	95.25	(30.79)	70.83

#### Dental Rates - Employee Portion-Family:

Provider	2018 Rate	2019 Rate	Inc/(Dec)
Delta Dental	72.60	75.50	2.90

#### Dental Rates - Employee Portion-Single:

Provider	2018 Rate	2019 Rate	Inc/(Dec)
Delta Dental	29.04	30.20	1.16