

MEMO

DATE: September 24, 2018

TO: Employees of the City of Waterloo and the Waterloo Utilities

FROM: Michael J. Kawula, Deputy Clerk/Treasurer

RE: Health/Dental Insurance: 2019 "It's Your Choice" Open Enrollment Period

DEADLINE: October 26, 2018

IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2019

-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 26, 2018-----

The *It's Your Choice 2019 Decision Guide* is available at [2019 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 2019 health insurance rates, Waterloo is a Local Traditional P02-Dental or P12-Without Dental. Information regarding dental coverage is discussed below. I would suggest bookmarking this link to help answer future questions you may have regarding health/dental coverage.

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 using P-12 Without Dental.

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

1. Dental Coverage is available for 2019.
 - Costs for dental coverage will be the responsibility of the employee. The monthly cost of \$75.50/family or \$30.20/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 to add or remove dental coverage MUST complete a new application for health coverage contained at [2019 It's Your Choice - Waterloo](#)
 - A summary of what dental procedures are covered by the dental coverage is available at [2019 Dental Coverage -Waterloo](#) (Ctrl-Click to follow this link).

2. Healthcare Providers Changed from Tier 1 to Tier 2.
 - The State of Wisconsin sets the criteria for establishing a Tier for the providers
 - The State of Wisconsin has reclassified some Healthcare Providers from Tier 1 to Tier 2. For Waterloo, Quartz-Community and WEA Trust-East are now Tier 2.
 - The coverages for using a Tier 2 provider are exactly the same as using a Tier 1 provider.
 - The employee share of the monthly premium for a Tier 2 provider is higher than using a Tier 1 provider. The monthly employee cost for Quartz-Community has increased mainly due to the Tier change.

3. Health Insurance Employee Meeting.

- In order to discuss the 2019 insurance coverages, a voluntary employee meeting will be held at 6:30 pm on Wednesday, September 26, 2018.
- 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.

4. 2019 Important Summary Information (Attachments).

- Rates: The 2019 Monthly Health/Dental Insurance Rates by Provider depicting the employee share and the employer share.
- Rates Matrix: Comparison of the 2018 Rates vs. the 2019 Rates to help employees decide on their choice of provider in 2019.
- Prescription Drug Changes: An important change to the prescription drug portion of the health insurance to steer employees toward greater use of generics when available.
- Health/Dental Application/Change Form: Required for all employees changing providers and/or coverage. This document is time-sensitive as described below.

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 Friday, October 26, 2018. 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.