

MEMO

DATE: September 24, 2020
TO: Employees of the City of Waterloo and the Waterloo Utilities
FROM: Michael W. Tschanz, Deputy Clerk/Treasurer
RE: Health/Dental Insurance: 2021 Rates
DEADLINE: October 23, 2020

-----DEADLINE FOR ALL HEALTH INSURANCE CHANGES: OCTOBER 23, 2020-----

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 2021 Monthly Health Insurance rates will be as follows (Based on currently used providers):

Family Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC South Central WI	1850.86	1736.61	114.25
Dean Health Insurance	1920.26	1736.61	183.65
MercyCare Health	1848.06	1736.61	111.45
Quartz UW Health	1743.32	1736.61	6.71
WEA Trust – East	2274.52	1736.61	537.91

Family Rates (WITH Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC South Central WI	1926.36	1736.61	189.75
Dean Health Insurance	1995.76	1736.61	259.15
MercyCare Health	1923.56	1736.61	186.95
Quartz UW Health	1818.92	1736.61	82.21
WEA Trust – East	2350.02	1736.61	613.41

Single Rates (No Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC South Central WI	755.14	707.67	47.47
Dean Health Insurance	782.90	707.67	75.23
MercyCare Health	754.02	707.67	46.35
Quartz UW Health	712.12	707.67	4.45
WEA Trust – East	924.60	707.67	216.93

Single Rates (WITH Dental):

Provider	Total Monthly Premium	Employer Share	Employee Share
GHC South Central WI	785.34	707.67	77.67
Dean Health Insurance	813.10	707.67	105.43
MercyCare Health	784.22	707.67	76.55
Quartz UW Health	742.32	707.67	34.65
WEA Trust – East	954.80	707.67	247.13

Please use the above rates to help evaluate your health insurance decision for 2021. 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.