

## City of Waterloo

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

#### 2020 vs 2021

Below is a cost comparison of 2020 Health Insurance Rates to the 2021 Health Insurance Rates for Providers currently being used by Employees and Tier 1 for the City of Waterloo.

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

#### Current Employees Use

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

Provider	2020 Rate	2021 Rate	Inc/(Dec)	Monthly Change From 2020 Provider				
				To Dean	To GHC	To MCH	To UW	To WEA
Dean Health Insurance	80.89	183.65	102.76	102.76	33.36	30.56	(74.18)	457.02
GHC of South Central WI	98.09	114.25	16.16	85.56	16.16	13.36	(91.38)	439.82
MercyCare Health Plans	202.15	111.45	(90.70)	(18.50)	13.36	(90.70)	(195.44)	335.76
Quartz-UW Health	-	6.71	6.71	183.65	114.25	111.45	6.71	537.91
WEA Trust - East	503.05	537.91	34.86	(319.40)	(388.80)	(391.60)	(496.34)	34.86

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

Provider	2020 Rate	2021 Rate	Inc/(Dec)	Monthly Change From 2020 Provider				
				To Dean	To GHC	To MCH	To UW	To WEA
Dean Health Insurance	33.97	75.23	41.26	41.26	13.50	12.38	(29.52)	182.96
GHC of South Central WI	40.85	47.47	6.62	34.38	6.62	5.50	(36.40)	176.08
MercyCare Health Plans	82.47	46.35	(36.12)	(7.24)	(35.00)	(36.12)	(78.02)	134.46
Quartz-UW Health	-	4.45	4.45	75.23	47.47	46.35	4.45	216.93
WEA Trust - East	202.83	216.93	14.10	(127.60)	(155.36)	(156.48)	(198.38)	14.10

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

Provider	2020 Rate	2021 Rate	Inc/(Dec)
Delta Dental	75.50	75.50	-

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

Provider	2020 Rate	2021 Rate	Inc/(Dec)
Delta Dental	30.20	30.20	-

#### Opt Out Information: 2021

First year 45%	Family	Single
Opt Out Monthly (45% of 88%)	781.48	318.45
Opt Out Annual	9,377.76	3,821.40
Opt Out Per Pay Period	360.68	146.98
Opt Out Monthly (50% of 88%)	868.31	353.83
Opt Out Annual	10,419.72	4,245.96
Opt Out Per Pay Period	400.76	163.31