

City of Waterloo
Changes in Health/Dental Insurance Premiums (Rates) Matrix
2024 vs 2025

Below is a cost comparison of 2024 Health Insurance Rates to the 2025 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

Health Rates (No Dental) Employee Portion-Family:

Provider	2024 Rate	2025 Rate	Inc/(Dec)	Monthly Change From 2024 Provider				
				To Dean	To GHC	To MCH	To UW	To APD
Dean Health Insurance	620.95	427.60	(193.35)	(193.35)	(402.25)	(550.11)	(608.91)	(620.95)
GHC-SCW Neighbors	381.81	218.70	(163.11)	45.79	(163.11)	(310.97)	(369.77)	(381.81)
MercyCare Health Plans	255.11	70.84	(184.27)	172.49	(310.97)	(184.27)	(243.07)	(255.11)
Quartz-UW Health	347.95	12.04	(335.91)	79.65	(129.25)	(277.11)	(335.91)	(347.95)
GHC-SCW Dane Choice	167.45	-	(167.45)	260.15	51.25	(96.61)	(155.41)	(167.45)

Health Rates (No Dental) Employee Portion-Single:

Provider	2024 Rate	2025 Rate	Inc/(Dec)	Monthly Change From 2024 Provider				
				To Dean	To GHC	To MCH	To UW	To APD
Dean Health Insurance	250.17	173.07	(77.10)	(77.10)	(160.66)	(219.80)	(243.32)	(250.17)
GHC-SCW Neighbors	154.51	89.51	(65.00)	18.56	(65.00)	(124.14)	(147.66)	(154.51)
MercyCare Health Plans	103.83	30.37	(73.46)	69.24	(14.32)	(73.46)	(96.98)	(103.83)
Quartz-UW Health	140.97	6.85	(134.12)	32.10	(51.46)	(110.60)	(134.12)	(140.97)
GHC-SCW Dane Choice	68.77	-	(68.77)	104.30	20.74	(38.40)	(61.92)	(68.77)

Dental Rates - Employee Portion-Family:

Provider	2024 Rate	2025 Rate	Inc/(Dec)
Delta Dental	80.20	81.80	1.60

Dental Rates - Employee Portion-Single:

Provider	2024 Rate	2025 Rate	Inc/(Dec)
Delta Dental	31.16	32.72	1.56

Opt Out Information: 2025		
First year 45%	Family	Single
Opt Out Monthly (45% of 88%)	1,070.21	434.78
Opt Out Annual	12,842.52	5,217.32
Opt Out Per Pay Period	493.94	200.67
Opt Out Monthly (50% of 88%)	1,189.12	483.09
Opt Out Annual	14,269.44	5,797.02
Opt Out Per Pay Period	548.82	222.96