

City of Waterloo
Changes in Health/Dental Insurance Premiums (Rates) Matrix
2025 vs 2026

*Below is a cost comparison of 2025 Health Insurance Rates to the 2026 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 with exception of the State Maintenance Plan (Tier 1 for Jefferson County)
 Current Employees

Health Rates (No Dental) Employee Portion-Family:

Provider	2025 Rate*	2026 Rate*	Inc/(Dec)	Monthly Change From 2025 Provider				
				To Dean	To SMP	To MCH	To UW	To GHC
Dean Health Plan by Medica	427.60	538.93	111.33	111.33	(129.23)	(427.60)	(427.60)	(427.60)
State Maintenance Plan-Dean	324.30	298.37	(25.93)	214.63	(25.93)	(324.30)	(324.30)	(324.30)
MercyCare Health Plans	70.84	-	(70.84)	468.09	(324.30)	(70.84)	(70.84)	(70.84)
Quartz-UW Health	12.04	-	(12.04)	526.89	286.33	(12.04)	(12.04)	(12.04)
GHC-SCW Dane Choice	-	-	-	538.93	298.37	-	-	-

Health Rates (No Dental) Employee Portion-Single:

Provider	2025 Rate*	2026 Rate*	Inc/(Dec)	Monthly Change From 2025 Provider				
				To Dean	To SMP	To MCH	To UW	To GHC-D
Dean Health Insurance	173.07	217.67	44.60	44.60	(51.64)	(173.07)	(173.07)	(173.07)
State Maintenance Plan-Dean	131.75	121.43	(10.32)	85.92	(10.32)	(131.75)	(131.75)	(131.75)
MercyCare Health Plans	30.37	-	(30.37)	187.30	91.06	(30.37)	(30.37)	(30.37)
Quartz-UW Health	6.85	-	(6.85)	210.82	114.58	(6.85)	(6.85)	(6.85)
GHC-SCW Dane Choice	-	-	-	217.67	121.43	-	-	-

*2025 vs. 2026 Plan difference is not a true comparasion - Plan change from Traditional to HDHP

Dental Rates - Employee Portion-Family:

Provider	2025 Rate	2026 Rate	Inc/(Dec)
Delta Dental	81.80	84.70	2.90

Dental Rates - Employee Portion-Single:

Provider	2025 Rate	2026 Rate	Inc/(Dec)
Delta Dental	32.72	33.88	1.16

Opt Out Information: 2026		
	Family	Single
Opt Out Monthly	1,189.08	483.08
Opt Out Annual	14,269.00	5,797.00
Opt Out Per Pay Period	548.81	222.96