

2025 Health Insurance Contribution Rates
Full Time - Non Represented Employees

82%

Average Qualified Tier 1 Plan

LOW DEDUCTIBLE PLAN

Family Plan

	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Medical Associates	Quartz Central	Quartz UW**	State Maintenance Plan by Dean
2025 Local Deductible Plan Total Monthly Premium	2,614.98	2,422.84	2,080.68	2,212.78	3,267.68	2,232.68	2,565.72
City Monthly Contribution towards lowest qualified plan	2,103.89	2,103.89	2,103.89	2,103.89	2,103.89	2,103.89	2,103.89
Employee Monthly Contribution per Month	\$ 511.09	\$ 318.95	\$ -	\$ 108.89	\$ 1,163.79	\$ 128.79	\$ 461.83
Half per paycheck	\$ 255.54	\$ 159.47	\$ -	\$ 54.44	\$ 581.89	\$ 64.39	\$ 230.91

Single Plan

	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Medical Associates*	Quartz Central	Quartz UW**	State Maintenance Plan by Dean
2025 Local Deductible Plan Total Monthly Premium	1,062.90	986.04	849.18	902.02	1,323.98	909.98	1,043.18
City Monthly Contribution towards lowest qualified plan	855.41	855.41	855.41	855.41	855.41	855.41	855.41
Employee Monthly Contribution per Month	\$ 207.49	\$ 130.63	\$ -	\$ 46.61	\$ 468.57	\$ 54.57	\$ 187.77
Half per paycheck	\$ 103.75	\$ 65.32	\$ -	\$ 23.31	\$ 234.29	\$ 27.29	\$ 93.89

Please Note:

Contribution rates above are monthly. Half of the monthly contribution is deducted per paycheck.

(In months with 3 paychecks, only 2 deductions are made).

*** In-plan providers are located in Dane County only.*

LOW DEDUCTIBLE Difference in Employee Cost of Plans from 2024 to 2025 Regular Employee

Premium	Plan	per month premium				per month Incr./Decr.	No. on Plan	Annual Difference
		2022	2023	2024	2025			
Dean	single	\$198.70	\$198.68	\$283.22	\$207.49	-\$75.73	0	-
	family	\$492.15	\$492.41	\$703.14	\$511.09	-\$192.05	4	(9,218.42)
GHC of SCW Neighbors	single	\$87.02	\$89.90	\$195.22	\$130.63	-\$64.59	2	(1,550.10)
	family	\$212.95	\$220.45	\$483.14	\$318.95	-\$164.19	5	(9,851.42)
GHC of SCW Dane Choice	single			\$116.34	\$0.00	-\$116.34	1	(1,396.08)
	family			\$285.94	\$0.00	-\$285.94	1	(3,431.28)
Med Ass.	single	\$146.32	\$132.66	\$98.65	\$46.61	-\$52.04	2	(1,248.90)
	family	\$361.21	\$327.35	\$241.78	\$108.89	-\$132.89	3	(4,784.05)
Quartz-Central	single	\$415.98	\$547.00	\$569.82	\$468.57	-\$101.25	0	-
	family	\$1,035.35	\$1,363.21	\$1,419.64	\$1,163.79	-\$255.85	0	-
Quartz UW	single	\$127.34	\$166.66	\$182.76	\$54.57	-\$128.19	0	-
	family	\$313.75	\$412.35	\$451.98	\$128.79	-\$323.19	2	(7,756.57)
SMP	single				\$1,043.18	\$1,043.18	0	-
	family				\$2,565.72	\$2,565.72	0	-
Employee Increase								\$ (39,236.83)

Difference in Employer Cost of Plans from 2024 to 2025 Regular Employee

City Premium Cost	per month premium				per month Incr./Decr.	No. on Plan	Annual Difference
	2022	2023	2024	2025			
single	\$582.34	\$601.61	\$660.18	\$855.41	\$195.23	5	\$11,713.66
family	\$1,425.13	\$1,475.35	\$1,618.08	\$2,103.89	\$485.81	15	\$87,445.87
Total Annual Premium Cost (Non-Union)			\$ 330,865.20	\$ 430,024.73			\$ 99,159.53
Annual Average Cost per Employee			\$16,543.26	\$21,501.24			

Fund Totals	Family	Single	Total Premium	Increase
General	\$260,041	\$5,132	\$265,173	\$61,146
Library	\$50,493	\$20,530	\$71,023	\$16,377
Water	\$34,083	\$12,831	\$46,914	\$10,818
Sewer	\$34,083	\$12,831	\$46,914	\$10,818
			\$430,024.73	\$99,159.53