

## 2024 Health Insurance Contribution Rates - 93% of Least Costly Plan

### POLICE UNION

Family Plan						
	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Med Assoc.	Quartz Central	Quartz UW**
2024 Local Deductible Plan Total Monthly Premium	2,321.22	2,101.22	1,904.02	1,859.86	3,037.72	2,070.06
City Monthly Contribution (93% of lowest qual. plan)	1,729.67	1,729.67	1,729.67	1,729.67	1,729.67	1,729.67
Employee Monthly Contribution per Month	\$ 591.55	\$ 371.55	\$ 174.35	\$ 130.19	\$ 1,308.05	\$ 340.39
Half per paycheck	\$ 295.78	\$ 185.78	\$ 87.18	\$ 65.10	\$ 654.03	\$ 170.20

Single Plan						
	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Med Assoc.	Quartz Central	Quartz UW**
2024 Local Deductible Plan Total Monthly Premium	943.40	855.40	776.52	758.86	1,230.00	842.94
City Monthly Contribution (93% of lowest qual. plan)	705.74	705.74	705.74	705.74	705.74	705.74
Employee Monthly Contribution per Month	\$ 237.66	\$ 149.66	\$ 70.78	\$ 53.12	\$ 524.26	\$ 137.20
Half per paycheck	\$ 118.83	\$ 74.83	\$ 35.39	\$ 26.56	\$ 262.13	\$ 68.60

**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).

\*Lowest Qualified Plan Premium

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

### Difference in Employee Cost of Plans from 2023 to 2024 for Police Union

Premium	Plan	Per Month Premium			Per Month Incr./Decr.	No. on Plan	Annual Difference
		2022	2023	2024			
Dean	single	125.07	136.44	237.69	101.25	0	0.00
	family	311.96	339.79	591.55	251.76	3	9063.36
GHC of SC WI Neighbors*	single	13.39	27.66	149.39	121.73	0	0.00
	family	32.76	67.83	371.55	303.72	1	3644.64
GHC of SCW Dane Choice*	single		0.00	70.81	70.81	0	
	family		0.00	174.35	174.35	0	
0.00							
Med Ass.	single	72.69	70.42	53.12	-17.30	1	-207.60
	family	181.02	174.73	130.19	-44.54	1	-534.48
Quartz-Central	single	342.35	484.76	524.29	39.53	0	0.00
	family	855.16	1210.59	1308.05	97.46	0	0.00
Quartz UW	single	53.71	104.42	137.23	32.81	0	0.00
	family	133.56	259.73	340.39	80.66	0	0.00
						<b>Employee Incr. \$</b>	<b>11,965.92</b>

### Difference in Employer Cost of Plans from 2023 to 2024 for Police Union

Premium	Plan	Per month premium			per month Incr./Decr.	No. on Plan	Annual Difference
		2022	2023	2024			
Dean	single	655.97	663.84	705.74	41.90	0	\$ -
	family	1605.32	1627.97	1729.67	101.70	3	\$ 3,661.20
GHC of SC WI Neighbors*	single	655.97	663.84	705.74	41.90	0	\$ -
	family	1605.32	1627.97	1729.67	101.70	1	\$ 1,220.40
GHC of SCW Dane Choice*	single		0.00	705.74	705.74	0	
	family		0.00	1729.67	1729.67	0	
Med Ass.	single	655.97	663.84	705.74	41.90	1	\$ 502.80
	family	1605.32	1627.97	1729.67	101.70	1	\$ 1,220.40
Quartz-Central	single	655.97	663.84	705.74	41.90	0	\$ -
	family	1605.32	1627.97	1729.67	101.70	0	\$ -
Quartz UW	single	655.97	663.84	705.74	41.90	0	\$ -
	family	1605.32	1627.97	1729.67	101.70	0	\$ -
						<b>Employer Incr. \$</b>	<b>6,604.80</b>

Per Union Contract 96% in 2023, 93% in 2024

## 2024 Health Insurance Contribution Rates at 93% for Police Union

93% of Gross Premium of the Least Costly Qualified Plan within Service Area

Plan	2023 Single Plan Monthly Premium	2024 Single Plan Monthly Premium	Amount of Increase	% of Increase/Decrease		2023 Family Plan Monthly Premium	2024 Family Plan Monthly Premium	Amount of Increase	% of Increase/Decrease
Dean Health	800.28	943.40	143.12	17.9%		1,917.28	2,321.22	403.94	21.1%
GHC of SCW Neighbors*	691.50	855.40	163.90	23.7%		1,638.08	2,101.22	463.14	28.3%
GHC of SCW Dane Choice*	-	776.52	776.52				1,904.02		
Medical Associates	734.26	758.86	24.60	3.4%		1,786.34	1,859.86	73.52	4.1%
Quartz Community	1,148.60	1,230.00	81.40	7.1%		2,460.48	3,037.72	577.24	23.5%
Quartz UW Health	768.26	842.94	74.68	9.7%		1,738.88	2,070.06	331.18	19.0%

Least costly qualified plan within the service area	\$ 691.50	\$ 758.86	\$ 67.36	9.7%		\$ 1,638.08	\$ 1,859.86	221.78	13.5%
93% based on least costly premiums of the qualified plans for 2024	\$ 663.84	\$ 705.74	\$ 41.90	6.3%		\$ 1,572.56	\$ 1,729.67	\$ 157.11	10.0%
Current Employee Count	On Single Plan		1			On Family Plan		5	
Projected Increase/Decrease City Cost per Month			\$ 41.90					\$ 785.55	

Projected Increase - City Cost - Annually	Single	\$ 502.80		Family	\$ 9,426.60	\$ 9,929.40
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**TOTAL**

### Notes

\*GHC of SCW split into Neighbors and Dane Choice