

## 2024 Health Insurance Contribution Rates - 87% of Least Costly Plan

*Full Time - Non Represented Employees*

Family Plan						
	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Medical Associates	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 (87% of lowest qual. plan)	1,618.08	1,618.08	1,618.08	1,618.08	1,618.08	1,618.08
<b>Employee Monthly Contribution per Month</b>	<b>\$ 703.14</b>	<b>\$ 483.14</b>	<b>\$ 285.94</b>	<b>\$ 241.78</b>	<b>\$ 1,419.64</b>	<b>\$ 451.98</b>
<b>Half per paycheck</b>	<b>\$ 351.57</b>	<b>\$ 241.57</b>	<b>\$ 142.97</b>	<b>\$ 120.89</b>	<b>\$ 709.82</b>	<b>\$ 225.99</b>

Single Plan						
	Dean	GHC of SCW Neighbors	GHC of SCW Dane Choice**	Medical Associates	Quartz Central	Quartz UW**
2023 Local Deductible Plan Total Monthly Premium	943.40	855.40	776.52	758.83	1,230.00	842.94
City Monthly Contribution (87% of lowest qual. plan)	660.18	660.18	660.18	660.18	660.18	660.18
<b>Employee Monthly Contribution per Month</b>	<b>\$ 283.22</b>	<b>\$ 195.22</b>	<b>\$ 116.34</b>	<b>\$ 98.65</b>	<b>\$ 569.82</b>	<b>\$ 182.76</b>
<b>Half per paycheck</b>	<b>\$ 141.61</b>	<b>\$ 97.61</b>	<b>\$ 58.17</b>	<b>\$ 49.32</b>	<b>\$ 284.91</b>	<b>\$ 91.38</b>

**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 Regular Employee

Premium	Plan	per month premium			per month Incr./Decr.	No. on Plan	Annual Difference
		2022	2023	2024			
Dean	single	198.70	198.68	283.22	84.54	0	-
	family	492.15	492.41	703.14	210.73	6	15,172.56
GHC of SCW Neighbors*	single	87.02	89.90	195.22	105.32	4	5,055.36
	family	212.95	220.45	483.14	262.69	8	25,218.24
GHC of SCW Dane Choice*	single			116.34	116.34	0	-
	family			285.94	285.94	0	-
Med Ass.	single	146.32	132.66	98.65	-34.01	1	(408.12)
	family	361.21	327.35	241.78	-85.57	1	(1,026.84)
Quartz-Central	single	415.98	547.00	569.82	22.82	0	-
	family	1035.35	1363.21	1419.64	56.43	0	-
Quartz UW	single	127.34	166.66	182.76	16.10	1	193.20
	family	313.75	412.35	451.98	39.63	1	475.56
						Employee Incr.	\$ 44,679.96

## Difference in Employer Cost of Plans from 2023 to 2024 Regular Employee

Premium	Plan	per month premium			per month Incr./Decr.	No. on Plan	Annual Difference
		2022	2023	2024			
Dean	single	582.34	601.61	660.18	58.57	0	-
	family	1425.13	1475.35	1618.08	142.73	6	10,276.56
GHC of SCW Neighbors*	single	582.34	601.61	660.18	58.57	4	2,811.36
	family	1425.13	1475.35	1618.08	142.73	8	13,702.08
GHC of SCW Dane Choice*	single				0	0	-
	family				0	0	-
Med Ass.	single	582.34	601.61	660.18	58.57	1	702.84
	family	1425.13	1475.35	1618.08	142.73	1	1,712.76
Quartz-Central	single	582.34	601.61	660.18	58.57	0	-
	family	1425.13	1475.35	1618.08	142.73	0	-
Quartz UW	single	582.34	601.61	660.18	58.57	1	702.84
	family	1425.13	1475.35	1618.08	142.73	1	1,712.76
						Employer Inc.	\$ 31,621.20

## 2024 Health Insurance Contribution Rates at 87% of Least Costly Qualified Plan

87% 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%		1,967.77	2,321.22	353.45	18.0%
GHC of SCW Neighbors*	691.50	855.40	163.90	23.7%		1,695.80	2,101.22	405.42	23.9%
GHC of SCW Dane Choice*		776.52					1,904.02		
Medical Associates	734.26	758.86	24.60	3.4%		1,802.70	1,859.86	57.16	3.2%
Quartz Central	1,148.60	1,230.00	81.40	7.1%		2,838.56	3,037.72	199.16	7.0%
Quartz UW Health	768.26	842.94	74.68	9.7%		1,887.70	2,070.06	182.36	9.7%

Least costly qualified plan within the service area	\$ 691.50	\$ 758.86	67.36	9.7%		\$ 1,695.80	\$ 1,859.86	164.06	9.7%
87% based on least costly premiums of the qualified plans for 2023	\$ 601.61	\$ 660.21	\$ 58.60	9.7%		\$ 1,475.35	\$ 1,618.08	\$ 142.73	9.7%
Current Employee Count	On Single Plan		6			On Family Plan		16	
Projected Increase/(Decrease) City Cost per Month			\$ 351.60					\$ 2,283.68	

									<b>TOTAL</b>
<b>Projected Increase City Cost - Annual</b>		<b>Single</b>	<b>\$ 4,219.20</b>				<b>Family</b>	<b>\$ 27,404.16</b>	<b>\$ 31,623.36</b>

Increase Cost by Fund	Single	Family	Total
General Fund (Tax Levy)	\$ 3,164.40	\$ 23,327.79	\$ 26,492.19
Water Fund (Water Revenues)	\$ 879.00	\$ 2,808.93	\$ 3,687.93
Sewer Fund (Sewer Revenues)	\$ 175.80	\$ 1,267.44	\$ 1,443.24

### Notes

\*GHC of SCW split into Neighbors and Dane Choice