

## 2027 State of Wisconsin Group Health Insurance Program Monthly Premium Rates

The **employee premium contribution** is calculated by subtracting the employer premium contribution from the total health insurance premium for each plan. Employee contributions for the **six most popular** health plan options are listed in the tables below, while total health premiums for all health plan options for the **State Group Health Insurance Program Option 14: Local Deductible without Dental** are listed on the following page.

- **Please note:** These rates are for employees **certified at 100%FTE for benefits**. Expanded rate sheets with prorated employer premium contributions for those certified at less than 100%FTE (permanent part-time employees; hourly/seasonal employees eligible for WRS) are available on the Open Enrollment page of the HR Benefits website: <https://www.cityofmadison.com/human-resources/benefits/open-enrollment>

**Table 1. Premium Table: 88% of Average of Tier 1 Plans in Dane County**

Eligible employees in all Compensation Groups (CGs) **except** CG41 and CG42 qualify for the **88% of average** employer premium contribution. This includes all general municipal employees, Police (both civilian and protective services), Fire (both civilian and protective services), and Metro employees **not** in CG41 or CG42 (i.e. in positions not represented by Teamsters Local 120).

| Premium Table: 88% of Average of Tier 1 Plan(s) in Dane County<br>(All CGs <b>except</b> 41 and 42) |                                              |            |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------|------------|
| Monthly <b>Employer</b> Contribution (Single):                                                      | \$885.05                                     |            |
| Monthly <b>Employer</b> Contribution (Family):                                                      | \$2,170.92                                   |            |
| Plan Name                                                                                           | Monthly <b>Employee</b> Premium Contribution |            |
|                                                                                                     | Single                                       | Family     |
| Dean Health Plan (by Medica)                                                                        | \$450.25                                     | \$1,119.94 |
| GHC of South Central Wisconsin - Dane Choice                                                        | \$120.69                                     | \$296.04   |
| GHC of South Central Wisconsin - Neighbors                                                          | \$461.65                                     | \$1,148.44 |
| MercyCare                                                                                           | \$228.55                                     | \$565.68   |
| Network Health                                                                                      | \$223.97                                     | \$554.24   |
| Quartz UW Health                                                                                    | \$161.03                                     | \$396.88   |

**Table 2. Premium Table: 100% of Low**

Eligible employees in CG 41 and CG42 (Metro Transit employees in positions represented by Teamsters Local 120) qualify for the **100% of low** employer premium contribution.

| Premium Table: 100% of Low<br>(Only CGs 41 and 42) |                                              |          |
|----------------------------------------------------|----------------------------------------------|----------|
| Monthly <b>Employer</b> Contribution (Single):     | \$1,005.74                                   |          |
| Monthly <b>Employer</b> Contribution (Family):     | \$2,466.96                                   |          |
| Plan Name                                          | Monthly <b>Employee</b> Premium Contribution |          |
|                                                    | Single                                       | Family   |
| Dean Health Plan (by Medica)                       | \$329.56                                     | \$823.90 |
| GHC of South Central Wisconsin - Dane Choice       | \$0.00                                       | \$0.00   |
| GHC of South Central Wisconsin - Neighbors         | \$340.96                                     | \$852.40 |
| MercyCare                                          | \$107.86                                     | \$269.64 |
| Network Health                                     | \$103.28                                     | \$258.20 |
| Quartz UW Health                                   | \$40.34                                      | \$100.84 |

**Table 3. 2027 Local Deductible Plan without Dental (Program Option 14) Total Monthly Premiums**

| <b>2027 Local Deductible Plan without Dental (Program Option 14)</b> |               |               |
|----------------------------------------------------------------------|---------------|---------------|
| <b>Monthly Premiums</b>                                              |               |               |
| <b>Health Plan Name</b>                                              | <b>Single</b> | <b>Family</b> |
| Aspirus Health Plan                                                  | \$1,465.98    | \$3,617.56    |
| CareSource Wisconsin                                                 | \$1,319.94    | \$3,252.46    |
| Dean Health Plan by Medica                                           | \$1,335.30    | \$3,290.86    |
| GHC of Eau Claire Greater Wisconsin                                  | \$1,624.10    | \$4,012.86    |
| GHC of Eau Claire River Region                                       | \$1,798.90    | \$4,449.86    |
| GHC-SCW Dane Choice                                                  | \$1,005.74    | \$2,466.96    |
| GHC-SCW Neighbors                                                    | \$1,346.70    | \$3,319.36    |
| HealthPartners Health Plan Northeast                                 | \$1,449.88    | \$3,577.30    |
| HealthPartners Health Plan Southeast                                 | \$1,508.98    | \$3,725.06    |
| HealthPartners Health Plan West                                      | \$1,506.88    | \$3,719.80    |
| Medica West and Mayo Clinic Health System                            | \$1,706.86    | \$4,219.76    |
| Medical Associates Health Plans                                      | \$1,110.86    | \$2,729.76    |
| MercyCare Health Plans                                               | \$1,113.60    | \$2,736.60    |
| Network Health                                                       | \$1,109.02    | \$2,725.16    |
| Prevea360 East                                                       | \$1,068.26    | \$2,623.26    |
| Quartz Central                                                       | \$1,522.04    | \$3,757.70    |
| Quartz UW Health                                                     | \$1,046.08    | \$2,567.80    |
| Quartz West                                                          | \$1,299.98    | \$3,202.56    |
| Security Health Plan                                                 | \$1,348.34    | \$3,323.46    |
| State Maintenance Plan (SMP)                                         | \$1,360.16    | \$3,353.06    |
| Access Plan (PPO Plan – Nationwide Coverage)                         | \$1,607.56    | \$3,971.54    |

.....

### **Additional Notes and Reminders**

- The City of Madison participates in the State of Wisconsin Group Health Insurance Program (GHIP) for our health insurance. Specifically, we participate in **Program Option 14: Local Deductible without Dental**.
- Each year, the Group Insurance Board for the Department of Employee Trust Funds (ETF) negotiates rates with health plans. The City of Madison pays a portion of the final premium rates (the “employer contribution”), with the maximum allowable employer contribution governed by State law.
- In 2027, there is **only one** qualified Tier 1 plan in the Dane County service area that factors into the maximum employer contribution for the 88% of average calculation: GHC of South Central Wisconsin - Dane Choice. This is because Quartz UW Health **no longer meets criteria** to be considered a qualified Tier 1 plan.
- Employees may choose from **any** of the health plans listed for Program Option 14 above. To determine the employee contribution to the monthly premium for any of the available plans, subtract the employer contribution amount for your Compensation Group from the total premium amount for your selected coverage level (Single or Family).
- There are two levels of coverage for health insurance: **Single** (or Individual) covers the employee only, while **Family** covers the employee plus any number or combination of spouse and child dependent(s).
  - If you are married and are enrolled in Family health coverage via ETF, ETF regulations require you to cover any/all eligible spouse and/or minor dependent(s).