

2019 Rate Chart For Active Employees

Budgeted Positions at more than 20 hours per week

This Chart applies to all Employees whose positions are represented by any of the following units:

GC Management; DC #48; NMNR; TEAM; Assc of Scient Pers; Assc of Muni Attys;
SNC; Loc 510 IAM; Loc 494 Mach; Loc 75 Plumbers; Loc 195 Bridge Operators; Loc 139;
Loc 61 Sanitation; ALEASP; Police Aides; Loc 494 FEDS; Loc 494 Electrical; MBCTC;

EMPLOYEE RATE INFORMATION

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|----------------------|-------------------------|-----------------------|----------------------------|----------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 285.56 | \$ 38.94 | \$ 77.88 | \$ 382.00 | \$ 285.56 | \$ 96.44 | \$ 192.88 |
| Employee + Spouse | \$ 649.00 | \$ 571.12 | \$ 77.88 | \$ 155.76 | \$ 764.00 | \$ 571.12 | \$ 192.88 | \$ 385.76 |
| Employee + Child(ren) | \$ 487.00 | \$ 428.56 | \$ 58.44 | \$ 116.88 | \$ 573.00 | \$ 428.56 | \$ 144.44 | \$ 288.88 |
| Family | \$ 973.50 | \$ 856.68 | \$ 116.82 | \$ 233.64 | \$1,146.00 | \$ 856.68 | \$ 289.32 | \$ 578.64 |

2019 Employee DENTAL PLAN Payroll Contribution.

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------|----------------------|--------------------------------|------------------------------|--------------------------|----------------------|--------------------------------|------------------------------|
| Delta Dental PPO | \$ 12.39 | \$ 6.50 | \$ 5.89 | \$ 11.78 | \$ 42.80 | \$ 18.75 | \$ 24.05 | \$ 48.10 |
| Delta Dental EPO | \$ 22.09 | \$ 6.50 | \$ 15.59 | \$ 31.18 | \$ 72.15 | \$ 18.75 | \$ 53.40 | \$ 106.80 |
| Care-Plus | \$ 26.31 | \$ 6.50 | \$ 19.81 | \$ 39.62 | \$ 77.54 | \$ 18.75 | \$ 58.79 | \$ 117.58 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 RATE CHART FOR ACTIVE AGENCY EMPLOYEES

This Chart applies to all Employees whose positions are represented by any of the following units:

HACM, MEDC & WCD EMPLOYEES

EMPLOYEE RATE INFORMATION

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|----------------------|-------------------------|-----------------------|----------------------------|----------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 285.56 | \$ 38.94 | \$ 77.88 | \$ 382.00 | \$ 285.56 | \$ 96.44 | \$ 192.88 |
| Employee + Spouse | \$ 649.00 | \$ 571.12 | \$ 77.88 | \$ 155.76 | \$ 764.00 | \$ 571.12 | \$ 192.88 | \$ 385.76 |
| Employee + Child(ren) | \$ 487.00 | \$ 428.56 | \$ 58.44 | \$ 116.88 | \$ 573.00 | \$ 428.56 | \$ 144.44 | \$ 288.88 |
| Family | \$ 973.50 | \$ 856.68 | \$ 116.82 | \$ 233.64 | \$1,146.00 | \$ 856.68 | \$ 289.32 | \$ 578.64 |

2019 Employee DENTAL PLAN Payroll Contribution.

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------|----------------------|--------------------------------|------------------------------|--------------------------|----------------------|--------------------------------|------------------------------|
| Delta Dental PPO | \$ 12.39 | \$ 6.50 | \$ 5.89 | \$ 11.78 | \$ 42.80 | \$ 18.75 | \$ 24.05 | \$ 48.10 |
| Delta Dental EPO | \$ 22.09 | \$ 6.50 | \$ 15.59 | \$ 31.18 | \$ 72.15 | \$ 18.75 | \$ 53.40 | \$ 106.80 |
| Care-Plus | \$ 26.31 | \$ 6.50 | \$ 19.81 | \$ 39.62 | \$ 77.54 | \$ 18.75 | \$ 58.79 | \$ 117.58 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 Rate Chart For Active Employees

This Chart applies to all Employees whose positions are represented by any of the following units:
Milwaukee Professional Fire Fighters' Assc - Loc 215; Sworn Fire Management

EMPLOYEE RATE INFORMATION*

*(Rate subject to change in negotiations)

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|----------------------|-------------------------|-----------------------|----------------------------|----------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 285.56 | \$ 38.94 | \$ 77.88 | \$ 382.00 | \$ 285.56 | \$ 96.44 | \$ 192.88 |
| Employee + Spouse | \$ 649.00 | \$ 571.12 | \$ 77.88 | \$ 155.76 | \$ 764.00 | \$ 571.12 | \$ 192.88 | \$ 385.76 |
| Employee + Child(ren) | \$ 487.00 | \$ 428.56 | \$ 58.44 | \$ 116.88 | \$ 573.00 | \$ 428.56 | \$ 144.44 | \$ 288.88 |
| Family | \$ 973.50 | \$ 856.68 | \$ 116.82 | \$ 233.64 | \$1,146.00 | \$ 856.68 | \$ 289.32 | \$ 578.64 |

2019 Employee DENTAL PLAN Payroll Contribution.

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------|----------------------|--------------------------------|------------------------------|--------------------------|----------------------|--------------------------------|------------------------------|
| Delta Dental PPO | \$ 14.86 | \$ 6.50 | \$ 8.36 | \$ 16.72 | \$ 42.56 | \$ 18.75 | \$ 23.81 | \$ 47.62 |
| Delta Dental EPO | \$ 22.09 | \$ 6.50 | \$ 15.59 | \$ 31.18 | \$ 72.15 | \$ 18.75 | \$ 53.40 | \$ 106.80 |
| Care-Plus | \$ 26.31 | \$ 6.50 | \$ 19.81 | \$ 39.62 | \$ 77.54 | \$ 18.75 | \$ 58.79 | \$ 117.58 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 Rate Chart For Active Employees

This Chart applies to all Employees whose positions are represented by any of the following units:
Milwaukee Police Association (MPA) - Effective April 1, 2019

MPA EMPLOYEE RATE INFORMATION*

*(Rate subject to change in negotiations)

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|----------------------|-------------------------|-----------------------|----------------------------|----------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 285.56 | \$ 38.94 | \$ 77.88 | \$ 382.00 | \$ 285.56 | \$ 96.44 | \$ 192.88 |
| Employee + Spouse | \$ 649.00 | \$ 571.12 | \$ 77.88 | \$ 155.76 | \$ 764.00 | \$ 571.12 | \$ 192.88 | \$ 385.76 |
| Employee + Child(ren) | \$ 487.00 | \$ 428.56 | \$ 58.44 | \$ 116.88 | \$ 573.00 | \$ 428.56 | \$ 144.44 | \$ 288.88 |
| Family | \$ 973.50 | \$ 856.68 | \$ 116.82 | \$ 233.64 | \$ 1,146.00 | \$ 856.68 | \$ 289.32 | \$ 578.64 |

2019 Employee DENTAL PLAN Payroll Contribution.

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------|----------------------|--------------------------------|------------------------------|--------------------------|----------------------|--------------------------------|------------------------------|
| Delta Dental PPO | \$ 14.91 | \$ 6.50 | \$ 8.41 | \$ 16.82 | \$ 45.34 | \$ 18.75 | \$ 26.59 | \$ 53.18 |
| Delta Dental EPO | \$ 22.09 | \$ 6.50 | \$ 15.59 | \$ 31.18 | \$ 72.15 | \$ 18.75 | \$ 53.40 | \$ 106.80 |
| Care-Plus | \$ 26.31 | \$ 6.50 | \$ 19.81 | \$ 39.62 | \$ 77.54 | \$ 18.75 | \$ 58.79 | \$ 117.58 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 Rate Chart For Active Employees

This Chart applies to all Employees whose positions are represented by any of the following units:
Police Sworn Management (PSM) and Milwaukee Police Supervisors Organization (MPSO)

EMPLOYEE RATE INFORMATION*

*(Rate subject to change in negotiations)

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|--------------------------|-------------------------|-------------------------------|--------------------------|----------------------------|-------------------------|-------------------------------|--------------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 285.56 | \$ 38.94 | \$ 77.88 | \$ 382.00 | \$ 285.56 | \$ 96.44 | \$ 192.88 |
| Employee + Spouse | \$ 649.00 | \$ 571.12 | \$ 77.88 | \$ 155.76 | \$ 764.00 | \$ 571.12 | \$ 192.88 | \$ 385.76 |
| Employee + Child(ren) | \$ 487.00 | \$ 428.56 | \$ 58.44 | \$ 116.88 | \$ 573.00 | \$ 428.56 | \$ 144.44 | \$ 288.88 |
| Family | \$ 973.50 | \$ 856.68 | \$ 116.82 | \$ 233.64 | \$ 1,146.00 | \$ 856.68 | \$ 289.32 | \$ 578.64 |

2019 Employee DENTAL PLAN Payroll Contribution.

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------------|-------------------------|---|------------------------------------|--------------------------------|-------------------------|---|------------------------------------|
| Delta Dental PPO | \$ 14.91 | \$ 6.50 | \$ 8.41 | \$ 16.82 | \$ 45.34 | \$ 18.75 | \$ 26.59 | \$ 53.18 |
| Delta Dental EPO | \$ 22.09 | \$ 6.50 | \$ 15.59 | \$ 31.18 | \$ 72.15 | \$ 18.75 | \$ 53.40 | \$ 106.80 |
| Care-Plus | \$ 26.31 | \$ 6.50 | \$ 19.81 | \$ 39.62 | \$ 77.54 | \$ 18.75 | \$ 58.79 | \$ 117.58 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 RATE CHART FOR ACTIVE LBE EMPLOYEES

Limited Benefit Employees (LBE) = Budgeted Positions at Half Time (20 hours per week)

This Chart applies to all employees whose positions are represented by any of the following units:
GC Management; NMNR; ALEASP (Clerical); Police Service Specialist (ALEASP); DC #48; MBCTC;
TEAM; Assc of Scient Pers; Assc of Muni Atty; SNC; Loc 139; Loc 61 Sanitation;
Loc 195 Bridge Operators; Loc 78 Plumbers; Loc 494 Mach Shop; Loc 510 IAM; Loc 494 Electrical

(Seasonal employees are not eligible for City dental coverage)

HEALTH PLAN "LBE EMPLOYEE RATE" COMPUTATION

For 2019, the City will contribute 75% of the Single Premium and 60% of the Family Premium of the lowest cost plan, excludes HDHP.

EMPLOYEE RATE INFORMATION

**An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.**

2019 LBE Employee HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|-----------------------------------|-------------------------|-----------------------|----------------------------|-----------------------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | Single Required City Contribution | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | Family Required City Contribution | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 243.38 | \$ 81.12 | \$ 162.24 | \$ 382.00 | \$ 243.38 | \$ 138.62 | \$ 277.24 |
| Employee + Spouse | \$ 649.00 | \$ 389.40 | \$ 259.60 | \$ 519.20 | \$ 764.00 | \$ 389.40 | \$ 374.60 | \$ 749.20 |
| Employee + Child(ren) | \$ 487.00 | \$ 292.20 | \$ 194.80 | \$ 389.60 | \$ 573.00 | \$ 292.20 | \$ 280.80 | \$ 561.60 |
| Family | \$ 973.50 | \$ 584.10 | \$ 389.40 | \$ 778.80 | \$ 1,146.00 | \$ 584.10 | \$ 561.90 | \$ 1,123.80 |

2019 LBE Employee DENTAL Plan Payroll Contribution

| DENTAL PLAN | SINGLE PREMIUM Bi-Weekly | City Share Bi-Weekly | Single Employee Bi-Weekly Rate | Single Employee Monthly Rate | FAMILY PREMIUM Bi-Weekly | City Share Bi-Weekly | Family Employee Bi-Weekly Rate | Family Employee Monthly Rate |
|------------------|--------------------------|----------------------|--------------------------------|------------------------------|--------------------------|----------------------|--------------------------------|------------------------------|
| Delta Dental PPO | \$ 12.39 | \$ 3.25 | \$ 9.14 | \$ 18.28 | \$ 42.80 | \$ 9.38 | \$ 33.42 | \$ 66.84 |
| Delta Dental EPO | \$ 22.09 | \$ 3.25 | \$ 18.84 | \$ 37.68 | \$ 72.15 | \$ 9.38 | \$ 62.77 | \$ 125.54 |
| Care-Plus | \$ 26.31 | \$ 3.25 | \$ 23.06 | \$ 46.12 | \$ 77.54 | \$ 9.38 | \$ 68.16 | \$ 136.32 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

2019 RATE CHART FOR ACTIVE CITY LABORERS

This Chart applies to all Active City Laborers

HEALTH PLAN CITY LABORER RATE COMPUTATION

For 2019, the City will contribute 75% of the Single Premium and 60% of the Family Premium of the lowest cost plan, excludes HDHP.
For 2019, the City Laborer will contribute 25% of the Single Premium and 40% of the Family Premium of the lowest cost plan, excludes HDHP.

All City Laborers are eligible for health insurance benefits only, which is at the Limited Benefit Employee Rate (LBE). There is a thirty day (30) waiting period from the date of hire before benefits become effective.

After the completion of 2,080 actual hours worked, you are eligible for health and dental benefits at a lower cost rate. If you choose to elect these benefits, you must enroll within 30 days of being eligible. There is no waiting period, coverage begins once your 2,080 hours are reached.

EMPLOYEE RATE INFORMATION

An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.

In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.

2019 City Laborer HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | UHC CHOICE PLAN (EPO) | | | | UHC CHOICE PLUS PLAN (PPO) | | | |
|-----------------------|-----------------------|-----------------------------------|-------------------------|-----------------------|----------------------------|-----------------------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | Single Required City Contribution | Employee Bi-Weekly Rate | Employee Monthly Rate | UHC Premium Bi-Weekly | Family Required City Contribution | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 324.50 | \$ 243.38 | \$ 81.12 | \$ 162.24 | \$ 382.00 | \$ 243.38 | \$ 138.62 | \$ 277.24 |
| Employee + Spouse | \$ 649.00 | \$ 389.40 | \$ 259.60 | \$ 519.20 | \$ 764.00 | \$ 389.40 | \$ 374.60 | \$ 749.20 |
| Employee + Child(ren) | \$ 487.00 | \$ 292.20 | \$ 194.80 | \$ 389.60 | \$ 573.00 | \$ 292.20 | \$ 280.80 | \$ 561.60 |
| Family | \$ 973.50 | \$ 584.10 | \$ 389.40 | \$ 778.80 | \$1,146.00 | \$ 584.10 | \$ 561.90 | \$ 1,123.80 |

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee may be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

City of Milwaukee
DER/Employee Benefits Division
Full Premium Rates (100%)

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 649.00 | \$ 764.00 |
| Employee + Spouse | \$ 1,298.00 | \$ 1,528.00 |
| Employee + Child(ren) | \$ 974.00 | \$ 1,146.00 |
| Family | \$ 1,947.00 | \$ 2,292.00 |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 24.77 | \$ 85.59 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

City of Milwaukee
DER/Employee Benefits Division
Rates include a 2% Admin Fee

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 661.98 | \$ 779.28 |
| Employee + Spouse | \$ 1,323.96 | \$ 1,558.56 |
| Employee + Child(ren) | \$ 993.48 | \$ 1,168.92 |
| Family | \$ 1,985.94 | \$ 2,337.84 |
| | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 25.27 | \$ 87.30 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

City of Milwaukee
Department of Employee Relations

City of Milwaukee
DER/Employee Benefits Division
Disability Retirees

| 2019 COBRA HEALTH PREMIUM RATES | | |
|--------------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |
| Rates Include a 50% Admin Fee | | |
| | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 37.16 | \$ 128.39 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates Include a 50% Admin Fee | | |

COBRA DISABILITY EXTENSION RATES

2019 COBRA HEALTH DISABILITY EXTENSION RATES

| 2019 COBRA HEALTH PREMIUM RATES | | |
|--------------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |
| Rates Include a 50% Admin Fee | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 37.16 | \$ 128.39 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates Include a 50% Admin Fee | | |

If you have questions, please call our office at (414) 286-3184 and your question(s) will be directed to the appropriate person.

City of Milwaukee - POLICE
DER/Employee Benefits Division
Full Premium Rates (100%)

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 649.00 | \$ 764.00 |
| Employee + Spouse | \$ 1,298.00 | \$ 1,528.00 |
| Employee + Child(ren) | \$ 974.00 | \$ 1,146.00 |
| Family | \$ 1,947.00 | \$ 2,292.00 |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 29.81 | \$ 90.67 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

City of Milwaukee - POLICE
DER/Employee Benefits Division
Rates include a 2% Admin Fee

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|-----------------------|----------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 661.98 | \$ 779.28 |
| Employee + Spouse | \$ 1,323.96 | \$ 1,558.56 |
| Employee + Child(ren) | \$ 993.48 | \$ 1,168.92 |
| Family | \$ 1,985.94 | \$ 2,337.84 |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 30.41 | \$ 92.48 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

POLICE Disability Retirees

2019 COBRA HEALTH PREMIUM RATES

| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
|-----------------------|--------------------------|-------------------------------|
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |

Rates include a 50% Admin Fee

2019 COBRA DENTAL PREMIUM RATES

| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
|------------------|-------------------|-------------------|
| Delta Dental PPO | \$ 44.72 | \$ 136.01 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |

Rates include a 50% Admin Fee

City of Milwaukee
DER/Employee Benefits Division
Medical Benefits Section

POLICE COBRA DISABILITY EXTENSION RATES

2019 COBRA HEALTH DISABILITY EXTENSION RATES

| 2019 COBRA HEALTH PREMIUM RATES | | |
|--------------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |
| Rates include a 50% Admin Fee | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 44.72 | \$ 136.01 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates include a 50% Admin Fee | | |

If you have questions, please call our office at (414) 286-3184 and your question(s) will be directed to the appropriate person.

City of Milwaukee - FIRE
DER/Employee Benefits Division
Full Premium Rates (100%)

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 649.00 | \$ 764.00 |
| Employee + Spouse | \$ 1,298.00 | \$ 1,528.00 |
| Employee + Child(ren) | \$ 974.00 | \$ 1,146.00 |
| Family | \$ 1,947.00 | \$ 2,292.00 |
| | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 29.72 | \$ 85.12 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

City of Milwaukee - FIRE
DER/Employee Benefits Division
Rates include a 2% Admin Fee

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 661.98 | \$ 779.28 |
| Employee + Spouse | \$ 1,323.96 | \$ 1,558.56 |
| Employee + Child(ren) | \$ 993.48 | \$ 1,168.92 |
| Family | \$ 1,985.94 | \$ 2,337.84 |
| | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 30.31 | \$ 86.82 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

FIRE Disability Retirees

2019 COBRA HEALTH PREMIUM RATES

| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
|-----------------------|--------------------------|-------------------------------|
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |

Rates include a 50% Admin Fee

2019 COBRA DENTAL PREMIUM RATES

| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
|------------------|-------------------|-------------------|
| Delta Dental PPO | \$ 44.58 | \$ 127.68 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |

Rates include a 50% Admin Fee

City of Milwaukee
DER/Employee Benefits Division
Medical Benefits Section

FIRE COBRA DISABILITY EXTENSION RATES
2019 COBRA HEALTH DISABILITY EXTENSION
RATES

| 2019 COBRA HEALTH PREMIUM RATES | | |
|--------------------------------------|--------------------------|-------------------------------|
| HEALTH | UHC Choice Rate (EPO) | UHC Choice Plus Rate (PPO) |
| Single | \$ 973.50 | \$ 1,146.00 |
| Employee + Spouse | \$ 1,947.00 | \$ 2,292.00 |
| Employee + Child(ren) | \$ 1,461.00 | \$ 1,719.00 |
| Family | \$ 2,920.50 | \$ 3,438.00 |
| Rates include a 50% Admin Fee | | |
| | | |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 44.58 | \$ 127.68 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates include a 50% Admin Fee | | |

If you have questions, please call our office at (414) 286-3184 and your question(s) will be directed to the appropriate person.

2019 Rate Chart For High Deductible Health Plan (HDHP)

This Chart applies to all Employees whose positions are represented by any of the following units:
 MPA, MPSO, SWORN POLICE MGT, LOCAL 215, SWORN FIRE MGT
 ALL ACTIVE FULL TIME CITY EMPLOYEES (Excludes HACM, MEDC and WCD)

EMPLOYEE RATE INFORMATION

An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month. In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.

2019 Employee HIGH DEDUCTIBLE HEALTH PLAN Payroll Contribution.

| HEALTH PLAN | High Deductible Health Plan (HDHP) | | | |
|-----------------------|------------------------------------|----------------------|-------------------------|-----------------------|
| | UHC Premium Bi-Weekly | City Share Bi-Weekly | Employee Bi-Weekly Rate | Employee Monthly Rate |
| Single | \$ 315.00 | \$ 282.20 | \$ 32.80 | \$ 65.60 |
| Employee + Spouse | \$ 629.50 | \$ 563.96 | \$ 65.54 | \$ 131.08 |
| Employee + Child(ren) | \$ 472.50 | \$ 420.80 | \$ 51.70 | \$ 103.40 |
| Family | \$ 944.50 | \$ 841.16 | \$ 103.34 | \$ 206.68 |

The City's High Deductible Health Plan (HDHP) has a benefit design and coverage that is VERY DIFFERENT from the UHC Choice and Choice Plus plans.

Although the premium is slightly lower, please review the differences below carefully before selecting this plan.

See the Open Enrollment Booklet for more details.

In-Network providers: **Only in-network providers are covered under this plan.**

Combined Deductible: **There is a \$1,500/\$3,000 single/family combined deductible for medical and prescription drugs. One person in a family plan may be responsible for the entire \$3,000 family deductible.**

Co-Insurance: **There is a \$1,500/\$3,000 single/family co-insurance for medical services. One Person in a family plan may be responsible for the entire \$3,000 co-insurance. There is a 70% co-insurance for non-Tier 1 Premium providers and 90% for Tier 1 Premium providers.**

Out of Pocket Maximum (OOPM): **There is a \$1,500/\$3000 single/family combined medical and prescription drug OOPM. One person in a family plan may be responsible for the entire \$6,000 family OOPM.**

Prescription Drugs: **Members pay 100% for prescription drugs with combined medical/prescription drug deductible and then 20% co-insurance until the OOPM \$3,000/\$6,000 is met. There are no minimum/maximum costs for prescription drugs.**

Emergency Room: **Members pay 100% for emergency room services until the full single/family deductible is met and then pays a \$200 co-pay until the \$3,000/\$6,000 OOPM is met.**

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee will be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.

City of Milwaukee
DER/Employee Benefits Division
Full Premium Rates (100%)

| 2019 COBRA HEALTH PREMIUM RATES | | |
|---------------------------------|--|----------------|
| HEALTH | UHC High Deductible Health Plan (HDHP) | |
| Single | \$ | 630.00 |
| Employee + Spouse | \$ | 1,259.00 |
| Employee + Child(ren) | \$ | 945.00 |
| Family | \$ | 1,889.00 |
| 2019 COBRA DENTAL PREMIUM RATES | | |
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 24.77 | \$ 85.59 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

| 2019 COBRA DENTAL PREMIUM RATES - POLICE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 29.81 | \$ 90.67 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

| 2019 COBRA DENTAL PREMIUM RATES - FIRE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 29.72 | \$ 85.12 |
| Delta Dental EPO | \$ 44.17 | \$ 144.30 |
| Care-Plus | \$ 52.62 | \$ 155.07 |

City of Milwaukee
DER/Employee Benefits Division
Rates include a 2% Admin Fee

| 2019 COBRA HEALTH PREMIUM RATES | |
|---------------------------------|--|
| HEALTH | UHC High Deductible Health Plan (HDHP) |
| Single | \$ 642.60 |
| Employee + Spouse | \$ 1,284.18 |
| Employee + Child(ren) | \$ 963.90 |
| Family | \$ 1,926.78 |

| 2019 COBRA DENTAL PREMIUM RATES | | |
|---------------------------------|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 25.27 | \$ 87.30 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

| 2019 COBRA DENTAL PREMIUM RATES - POLICE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 30.41 | \$ 92.48 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

| 2019 COBRA DENTAL PREMIUM RATES - FIRE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 30.31 | \$ 86.82 |
| Delta Dental EPO | \$ 45.05 | \$ 147.19 |
| Care-Plus | \$ 53.67 | \$ 158.17 |

City of Milwaukee
DER/Employee Benefits Division
COBRA DISABILITY EXTENSION RATES

2019 COBRA HEALTH DISABILITY EXTENSION RATES

| 2019 COBRA HEALTH PREMIUM RATES | |
|--------------------------------------|--|
| HEALTH | UHC High Deductible Health Plan (HDHP) |
| Single | \$ 945.00 |
| Employee + Spouse | \$ 1,888.50 |
| Employee + Child(ren) | \$ 1,417.50 |
| Family | \$ 2,833.50 |
| Rates Include a 50% Admin Fee | |

| 2019 COBRA DENTAL PREMIUM RATES | | |
|--------------------------------------|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 37.16 | \$ 128.39 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates Include a 50% Admin Fee | | |

| 2019 COBRA DENTAL PREMIUM RATES - POLICE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 44.72 | \$ 136.01 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates Include a 50% Admin Fee | | |

| 2019 COBRA DENTAL PREMIUM RATES - FIRE | | |
|--|----------------|----------------|
| DENTAL PLAN | SINGLE PREMIUM | FAMILY PREMIUM |
| Delta Dental PPO | \$ 44.58 | \$ 127.68 |
| Delta Dental EPO | \$ 66.26 | \$ 216.45 |
| Care-Plus | \$ 78.93 | \$ 232.61 |
| Rates Include a 50% Admin Fee | | |

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