

Letter 38

From: Dale Poliak
To: [ETF SMB Board Feedback](#)
Subject: insurance premiums
Date: Tuesday, October 2, 2018 11:49:27 AM

Dear ETF board,

As a state of Wisconsin retiree navigating the open enrollment information for my health care coverage in 2019, I noticed only two options for the rates. Individual and family. The insurance is for me and my spouse. I did not see an option for 2 people. To cover 2 people I must select the family plan which is approximately \$300.00 more per month than 2 individual plans. As a retiree on a fixed income, this is creating a financial hardship since I pay the entire amount of the premium.

My question is why there is not a premium for a retiree plus one (spouse) ?

Sincerely
Dale Poliak