

Employer Premium Contributions 101

Local Employers Part 1

Employer Services



Learning Objectives

Determine
Health
Premiums

Determine
UDB
Premiums

Determine
Life
Premiums

Determine ICI
Premiums

Determine
Supplemental
Premiums

Identify
Employer
Resources

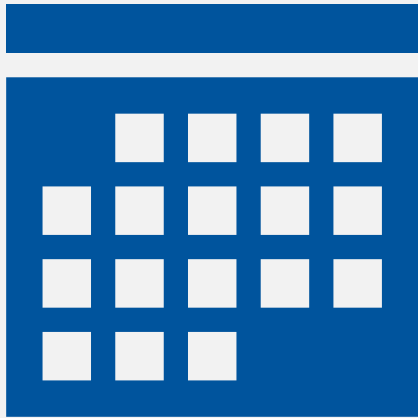


Determine Health Insurance Premiums

Health Insurance Terms



Premiums Definition



Monthly payments for insurance

Paid regardless of usage

Employer contribution varies

- Insurance program
- Employee groups
- Required contributions
- Optional contributions

Health Plans



Insurance companies with specific provider networks

- Doctors, hospitals, clinics, etc.
- Health plans choose networks

Chosen by employees (not employer)

All health plans have uniform benefits

- Cover same medical services and procedures*
- Employees can focus on providers rather benefits

Health Plan Tiers



ETF's method for ranking health plans based primarily on costs

Three tiers

- Tier 1 plans – Lower cost premiums
- Tier 2 plans – Moderate cost
- Tier 3 plans – Higher cost

Employer premium contributions =
Average of All Qualified Tier 1 Plans in Employer's County

- Most employers pays 50-88% for FTE 50% or greater
- Most employers pays 25-88% for FTE 49% or less

Tiers unaffected by program option

Qualified Health Plans



Determined county-by-county

Meet one of two sets of minimum requirements

1 – Provider Distances (Rural example)

- 20 miles: Primary Care Provider (PCP)
- 35 miles: Hospital
- 35 miles: Certain specialists

Or... 2 – Provider Volume

- Five PCPs accepting new patients
- One hospital
- One chiropractor

Health Employer Premiums

88% Formula
Method

- 50-88% for $\geq 50\%$ FTE
- 25-88% for $< 50\%$ FTE

Contributions
vary by
employee
“groups”

- Start dates
- Full-time equivalency
- Coverage types (single or family)
- Collective bargaining agreements
- Geographic location



Determine Uniform Dental Benefits Premiums

UDB Employer Premiums

UDB availability
by Program
Option

PO2, PO4,
PO6, PO7

UDB included in
Health Insurance
premium

Follows 88%
Formula

If employees opt
out

Follows
PO12, PO14,
PO16, PO17

Thank you



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