

CURRENT MVP															
	Current - monthly	Employee	Town			Employee	Town		Monthly	Employee	Town		Annual	Employee	Town
	GOLD 3 QHDHP					SILVER 2 QHDHP			Difference between 2026 GOLD amd SILVER				Difference between 2026 GOLD amd SILVER		
		5%	95%			5%	95%			5%	95%			5%	95%
Deductible	\$3,200/\$6,400					\$5,950 / \$11,900			+ \$2,750 / + \$5,500						
Out of Pocket Max	\$3,200/\$6,400					\$5,950 / \$11,900			+ \$2,750 / + \$5,500						
Single - CL, TC	\$1,073.74	\$53.69	\$1,020.05			\$870.03	\$43.50	\$826.53	(\$203.71)	(\$10.19)	(\$193.52)		(\$2,444.52)	(\$122.23)	(\$2,322.29)
Single + Spouse SB, DB	\$2,147.48	\$107.37	\$2,040.11			\$1,740.06	\$87.00	\$1,653.06	(\$407.42)	(\$20.37)	(\$387.05)		(\$4,889.04)	(\$244.45)	(\$4,644.59)
Single + Child(ren)	\$2,072.32	\$103.62	\$1,968.70			\$1,679.16	\$83.96	\$1,595.20	(\$393.16)	(\$19.66)	(\$373.50)		(\$4,717.92)	(\$235.90)	(\$4,482.02)
Single + Spouse + Child(ren) - KB	\$3,017.21	\$150.86	\$2,866.35			\$2,444.78	\$122.24	\$2,322.54	(\$572.43)	(\$28.62)	(\$543.81)		(\$6,869.16)	(\$343.46)	(\$6,525.70)
HSA - union contract mandated	\$1,250.00														

MVP 2027															
Annual															
Deductible change	\$3,300 / \$6,600	+100/200 AGG					\$6,300 / \$12,600	+ \$350 / \$700	+ \$3,000 / \$6,000						
Out of Pocket Max	\$3,300 / \$6,600	+100/200 AGG					\$6,300 / \$12,600	+ \$350 / \$700	+ \$3,000 / \$6,000						
Prescription Out of Pocket Max	\$1,750 / \$3,500						\$1,750 / \$3,500								
Prescription	Preventative	\$10/\$15/ 5% No DD					No DD								
	All Other	0%/0%/0%					0%/0%/0%								
Single - CL, TC	\$1,150.19	\$57.51	\$1,092.68	\$13,802.28	\$690.11	\$13,112.17	\$925.32	\$46.27	\$879.05	(\$224.87)	(\$11.24)	(\$213.63)	(\$2,698.44)	(\$134.92)	(\$2,563.52)
Single + Spouse SB, DB	\$2,300.38	\$115.02	\$2,185.36	\$27,604.56	\$1,380.23	\$26,224.33	\$1,850.64	\$92.53	\$1,758.11	(\$449.74)	(\$22.49)	(\$427.25)	(\$5,396.88)	(\$269.84)	(\$5,127.04)
Single + Child(ren)	\$2,219.87	\$110.99	\$2,108.88	\$26,638.44	\$1,331.92	\$25,306.52	\$1,785.87	\$89.29	\$1,696.58	(\$434.00)	(\$21.70)	(\$412.30)	(\$5,208.00)	(\$260.40)	(\$4,947.60)
Single + Spouse + Child(ren) - KB	\$3,232.03	\$161.60	\$3,070.43	\$38,784.36	\$1,939.22	\$36,845.14	\$2,600.15	\$130.01	\$2,470.14	(\$631.88)	(\$31.59)	(\$600.29)	(\$7,582.56)	(\$379.13)	(\$7,203.43)
HSA - union contract mandated	\$1,250.00		Average town spend based on current usage				\$24,353.63								

BCBS 2027															
Annual															
Deductible	\$3,400 / \$6,800					\$6,300 / \$12,600									
Out of Pocket Max	\$3,400 / \$6,800					\$6,300 / \$12,600									
Prescription Out of Pocket Max	\$1,750 / \$3,500					\$1,750 / \$3,500									
Prescription	Wellness \$5/\$50/50%					\$15/\$50/50%									
	All Other Deductible then \$0					Deductible then \$0									
Single - CL, TC	\$1,190.12	\$59.51	\$1,130.61	\$14,281.44	\$714.07	\$13,567.37	\$976.07	\$48.80	\$927.27	(\$214.05)	(\$10.70)	(\$203.35)	(\$2,568.60)	(\$128.43)	(\$2,440.17)
Single + Spouse SB, DB	\$2,380.24	\$119.01	\$2,261.23	\$28,562.88	\$1,428.14	\$27,134.74	\$1,952.14	\$97.61	\$1,854.53	(\$428.10)	(\$21.41)	(\$406.70)	(\$5,137.20)	(\$256.86)	(\$4,880.34)
Single + Child(ren)	\$2,296.93	\$114.85	\$2,182.08	\$27,563.16	\$1,378.16	\$26,185.00	\$1,883.82	\$94.19	\$1,789.63	(\$413.11)	(\$20.66)	(\$392.45)	(\$4,957.32)	(\$247.87)	(\$4,709.45)
Single + Spouse + Child(ren) - KB	\$3,344.24	\$167.21	\$3,177.03	\$40,130.88	\$2,006.54	\$38,124.34	\$2,742.76	\$137.14	\$2,605.62	(\$601.48)	(\$30.07)	(\$571.41)	(\$7,217.76)	(\$360.89)	(\$6,856.87)
HSA - union contract mandated	\$1,250.00														

2027 MVP vs BCBS														
Annual														
Single - CL, TC	(\$39.93)	(\$2.00)	(\$37.93)	(\$479.16)	(\$23.96)	(\$455.20)								
Single + Spouse SB, DB	(\$79.86)	(\$3.99)	(\$75.87)	(\$958.32)	(\$47.92)	(\$910.40)								
Single + Child(ren)	(\$77.06)	(\$3.85)	(\$73.21)	(\$924.72)	(\$46.24)	(\$878.48)								
Single + Spouse + Child(ren) - KB	(\$112.21)	(\$5.61)	(\$106.60)	(\$1,346.52)	(\$67.33)	(\$1,279.19)								

MVP 2026 vs 2027						
Monthly			Annual			
Single - CL, TC	\$76.45	\$3.82	\$72.63	\$917.40	\$45.87	\$871.53
Single + Spouse SB, DB	\$152.90	\$7.65	\$145.26	\$1,834.80	\$91.74	\$1,743.06
Single + Child(ren)	\$147.55	\$7.38	\$140.17	\$1,770.60	\$88.53	\$1,682.07
Single + Spouse + Child(ren) - KB	\$214.82	\$10.74	\$204.08	\$2,577.84	\$128.89	\$2,448.95