

2025 Insurance Comparison

			2024 Rates			
	Plan Name		Single	Employee + Spouse	Adult + Child(ren)	Family
Blue Cross	Select Gold CDHP	Monthly	\$ 910.92	\$ 1,821.84	\$ 1,758.08	\$ 2,559.69
		Annual	\$ 10,931.04	\$ 21,862.08	\$ 21,096.96	\$ 30,716.28
MVP	Gold 3 QHDHP		N/A	N/A	N/A	N/A

			2025 Rates			
			Single	Employee + Spouse	Adult + Child(ren)	Family
Blue Cross	Select Gold CDHP	Monthly	\$ 1,146.17	\$ 2,292.34	\$ 2,212.11	\$ 3,220.74
		Annual	\$ 13,754.04	\$ 27,508.08	\$ 26,545.32	\$ 38,648.88
MVP	Gold 3 QHDHP	Monthly	\$ 1,052.10	\$ 2,104.20	\$ 2,030.55	\$ 2,956.40
		Annual	\$ 12,625.20	\$ 25,250.40	\$ 24,366.60	\$ 35,476.80

			2025 Rate Increase			
			Single	Employee + Spouse	Adult + Child(ren)	Family
Blue Cross	Select Gold CDHP	Monthly	\$ 235.25	\$ 470.50	\$ 454.03	\$ 661.05
		Annual	\$ 2,823.00	\$ 5,646.00	\$ 5,448.36	\$ 7,932.60
MVP	Gold 3 QHDHP	Monthly	\$ 141.18	\$ 282.36	\$ 272.47	\$ 396.71
Compared to BCBS 2024 Rates		Annual	\$ 1,694.16	\$ 3,388.32	\$ 3,269.64	\$ 4,760.52

Difference BCBS vs MVP	Monthly	\$ 94.07	\$ 188.14	\$ 181.56	\$ 264.34
	Annual	\$ 1,128.84	\$ 2,257.68	\$ 2,178.72	\$ 3,172.08

2024 Employee Weekly Contribution				
	Single	Employee + Spouse	Employee + Child(ren)	Family
Blue Cross	\$ 31.53	\$ 63.06	\$ 60.86	\$ 88.60
MVP	N/A	N/A	N/A	N/A

2025 Employee Weekly Contribution				
	Single	Employee + Spouse	Employee + Child(ren)	Family
	\$ 39.68	\$ 79.35	\$ 76.57	\$ 111.49
Increase	\$ 8.14	\$ 16.29	\$ 15.72	\$ 22.88
	\$ 36.42	\$ 72.84	\$ 70.29	\$ 102.34
Increase	\$ 4.89	\$ 9.77	\$ 9.43	\$ 13.73

Enrollment Cost Comparison

Enrollment Level	# Enrolled 2024	2024	2025 BCBS	BCBS Increase	2025 MVP	MVP Increase
Single	2	\$ 21,862.08	\$ 27,508.08	\$ 5,646.00	\$ 25,250.40	\$ 3,388.32
Empl+Spouse	4	\$ 87,448.32	\$ 110,032.32	\$ 22,584.00	\$ 101,001.60	\$ 13,553.28
Empl+Child(ren)	2	\$ 42,193.92	\$ 53,090.64	\$ 10,896.72	\$ 48,733.20	\$ 6,539.28
Family	3	\$ 92,148.84	\$ 115,946.64	\$ 23,797.80	\$ 106,430.40	\$ 14,281.56

Est Total	11	\$ 243,653.16	\$ 306,577.68	\$ 62,924.52	\$ 281,415.60	\$ 37,762.44
Est Town Cost	11	\$ 207,105.19	\$ 260,591.03	\$ 53,485.84	\$ 239,203.26	\$ 32,098.07
				25.83%		15.50%
				Difference BCBS vs MVP for Town		\$ 21,387.77