MVP PREMIUMS							TOWN OF RICHMOND PREMIUM AND HSA COSTS										DEDUCTIBLE CHANGES FOR EMPLOYEES	
	Premium Monthly 2021	Premium Monthly 2022	Premium Annual 2021	Premium Annual 2022	Premium Annual Change	Premium Percentage Increase	# of Richmond Employees	Premium Annual 2021	Premium Annual 2022	Premium Annual Change	Premium Percentage Change	HSA per policy Cost 2021	HSA per policy Cost 2022	Total Actual HSA Cost 2021	Total actual HSA Cost 2022	HSA Annual Change	Amount that Plan Deductible Increased (individual/family)	Amount that Out of Pocket Increased (individual/family)
MVP Platinum																	50/100	
Single	798.23	810.54	9,578.76	9,726.48	147.72	1.52%												
Two Person	1,596.46	1,621.08	19,157.52	19,452.96	295.44	1.52%	3	57,472.56	58,358.88	886.32	1.52%							
Single + Children	1,540.58	1,564.34	18,486.96	18,772.08	285.12	1.52%												
Family	2,243.03	2,277.62	26,916.36	27,331.44	415.08	1.52%	4	107,665.44	109,325.76	1,660.32	1.52%							
MVP Gold 3 High Ded	ductible																200/400	200/400
Single	682.62	683.24	8,191.44	8,198.88	7.44	0.09%	7	57,340.08	57,392.16	52.08	0.09%	1,387.32	1,527.60	9,711.24	10,693.20	981.96		
Two Person	1,365.24	1,366.48	16,382.88	16,397.76	14.88	0.09%						2,774.64	3,055.20					
Single + Children	1,317.46	1,318.65	15,809.52	15,823.80	14.28	0.09%						2,677.44	2,948.28					
Family	1.918.16	1.919.90	23.017.92	23.038.80	20.88	0.09%						3.898.44	4.292.64					
MVP Silver 2 High Dec	ductible																	
Single	585.06	593.43	7,020.72	7,121.16	100.44	1.41%												
Two Person	1,170.12	1,186.86	14,041.44	14,242.32	200.88	1.41%												
Single + Children	1,129,17	1.145.32	13,550,04	13.743.84	193.8	1.41%												
Family	1,644.02	1,667.54	19,728.24	20,010.48	282.24	1.41%												
							Totals	222.478.08	225.076.80	2.598.72	3.13%			9,711,24	10,693,20	981.96		