

Town of Richmond, VT
Detailed Benefit Data

Comparable Community	Health Plan Offered	Employee Only Coverage		Employee +1 Coverage		Family Coverage	
		Employee Percentage	Employer Percentage	Employee Percentage	Employer Percentage	Employee Percentage	Employer Percentage
Montpelier	HDHP	5.00%	95.00%	20.00%	80.00%	20.00%	80.00%
Berlin*	Platinum Plan	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%
Hinesburg*	Platinum Plan	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Charlotte*	HDHP	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Fairfax	Platinum Plan	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%
Northfield	HDHP	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%
Morristown*	HDHP	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Underhill*	HDHP	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%
South Burlington	HDHP	1.25%	98.75%	1.25%	98.75%	1.25%	98.75%
Stowe	BCBS - Grandfathered Plan	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Milton	HDHP	See Note		See Note		See Note	
Jericho	Platinum Plan	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Middlebury	HDHP	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Williston	HDHP	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Westford	HDHP and Platinum and MVP	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%
Burlington		20.00%	80.00%	20.00%	80.00%	20.00%	80.00%
Essex	HDHP and Platinum	11.00%	89.00%	10.00%	90.00%	10.00%	90.00%
Westford	HDHP and Platinum	0.00%	100.00%	n/a	n/a	n/a	n/a
Winooski	HDHP and Platinum	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Milton	HDHP	1.5% of base pay towards premium.		1.5% of base pay towards		1.5% of base pay towards	
Bolton	HDHP	10.00%	90.00%	10.00%	90.00%	10.00%	90.00%
Huntington	Platinum Plan	7.00%	93.00%	7.00%	93.00%	7.00%	93.00%
Richmond	Platinum and HDHP	0.00%	100.00%	0.00%	100.00%	1.00%	100.00%
Average:		7.71%	92.29%	8.86%	91.14%	8.86%	91.14%

*Berlin: HSA Contribution is for non-union, union contribution is \$5,200. Employees can accumulate sick days at 4 hours/pay period to a maximum of 160 hours.

*Hinesburg: Employee/Employer cost sharing is 15%/85% for AFSCME employees. Hinesburg does not have Sick Time or Personal Time - it is all combined into Paid Time Off.

*Charlotte: They offer a HRA to employees and pay the first 90%.

*Morristown: HRA - formula that takes the maximum out of pocket and the Town puts half of this in a Town HRA fund (employees do not get to keep money if they don't use it).

*Morristown VMERS: Police are in D, Highway Superintendent and Planning Director are in C and all other staff are in B.

*Underhill: They have a HRA and the Town pays 100% of the funds required to cover out of pocket and deductibles.

*Milton Insurance: Employees pay 1.5% of base salary towards premiums.

*Middlebury Insurance: Union employees pay 16% and the Town pays 84%.

*Westford does not offer any two person plans - only employee only plans.

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Comparable Community	Do you offer a HSA and does the Town Contribute?	Do you offer a stipend for those not on the plan? How much?
Montpelier	No	3,120
Berlin*	No	4,875
Hinesburg*	No	75% of Plan Costs
Charlotte*	See Note	No
Fairfax	2,500	No
Northfield	HRA - \$2,500/\$3,000	375
Morristown*	See Note	401
Underhill*	HRA - See Note	36.5% of Premium
South Burlington	Yes - No amount Provided.	4,800
Stowe	No	50% of Single Premium
Milton	Yes \$1,400/\$2,800	\$4,500/\$6,000/\$7,000
Jericho	Yes \$1,250/\$2,500	Yes 100% of Single Plan
Middlebury	No	2,600
Williston	No	6,000
Westford	Yes	5,200
Burlington	No	1,000
Essex	Yes - Town contributes 90% of OOPM if employee choses HSA.	2,164
Westford	Yes	5,200
Winooski	HRA Contribution at \$4,500 for single and \$9,000 for family.	5,200
Milton	Yes	5,000
Bolton		5,000
Huntington	Town pays deductible.	3,000
Richmond	Yes and Yes	\$2,500/\$5,000
Average:		