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# Memo

DATE: November 4, 2020

TO: Williston Selectboard

FROM: Erik Wells, Town Manager

RE: 2021 HEALTH INSURANCE RENEWAL

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Staff recommends the Town continue to offer the MVP Healthcare Gold 3 HDHP insurance plan to eligible employees for plan year 2021. The table below details the change in premium and deductible for the plan. In working with the Town's insurance broker, Hickock and Boardman, this plan continues to offer the Town the best value and level of coverage for employees. Non-represented and Fire Union employees are eligible for the group insurance plan, while Police Union members receive a defined contribution toward health insurance costs to select a plan.

Plan Type	2020 MVP Monthly Premium Rate	2021 MVP Monthly Premium Rate	Percentage Change
Single	\$652	\$683	4.7%
Two	\$1,304	\$1,365	4.4%
Parent/Child(ren)	\$1,258	\$1,317	4.4%
Family	\$1,832	\$1,918	4.5%

The premium is cost shared using the following structures:

Non-represented staff: Town 90% and employee 10% or 2% of base wage (lower of two)

Fire Union: Town 88% and employee 3/4/5% of base wage depending on plan type (lower of two)

Plan Type	2020 MVP Deductible	2021 MVP Deductible	Change
Single	\$2,700	\$3,000	\$300
Two	\$5,400	\$6,000	\$600
Parent/Child(ren)	\$5,400	\$6,000	\$600
Family	\$5,400	\$6,000	\$600

The Town pays first dollar contribution toward the deductible and employee picks up the remaining cost as needed for service. For 2021 continuing prior cost share proportions the Town would pay the first \$2,550 for a single plan and the first \$5,100 for all other plans. This accounts for an 85/15% split between the Town and employees.