

To: Town Board

From: Jean Gallucci, Comptroller

Date: October 19, 2023

Re: Adding Additional Health Insurance Option to Employees

Mid-Hudson VIP has offered us another health insurance option to present to our employees. The CDPHP health plan is 30% cheaper than MVP but the deductible is higher bringing the savings down to 14%. I request that the town consider offering CDPHP for 2024. The cost is as follows:

| | |
|---------------------|------------|
| Individual | \$663.62 |
| Employee/Spouse | \$1,327.24 |
| Employee/Child(ren) | \$1,128.15 |
| Family | \$1,891.32 |

I am asking the town to fund the deductible (\$7,050/14,100) at the equivalent (66.47%) of what we already contribute towards the MVP deductible as follows:

| | |
|---------------------|---------|
| Individual | \$4,690 |
| Employee/Spouse | \$9,400 |
| Employee/Child(ren) | \$9,400 |
| Family | \$9,400 |