

Side by Side Locality Comparison

The tables primarily show information for the 2026 plan year, including rates, and also Henrico's 2027 updates for reference. "OOPM" means Out of Pocket Maximum and "EE" means Employee.

Standard Plan Comparison

County	Deductible	OOPM	EE Only	EE + Child	EE + Spouse	EE + Children	EE + Family
Henrico (2027)	\$500/\$750	\$3,000/\$6,000	\$90.00	\$263.32	\$342.50	\$397.16	\$628.06
Henrico (2026)	\$500/\$750	\$3,000/\$6,000	\$82.00	\$247.32	\$326.50	\$397.16	\$596.06
Chesterfield	\$1,500/\$3,000	\$3,000/\$6,000	\$39.00	\$252.00	\$385.00	\$385.00	\$582.00
Hanover	\$750/\$1,000	\$4,000/\$8,000	\$50.00	\$182.00	\$392.00	\$351.00	\$535.00
Richmond (Plan 2)	\$750/\$1,000	\$4,000/\$8,000	\$96.90	\$394.38	\$556.18	\$561.68	\$813.26

Premier Plan Comparison

County	Deductible	OOPM	EE Only	EE + Child	EE + Spouse	EE + Children	EE + Family
Henrico (2027)	\$400/\$600	\$2,500/\$5,000	\$134.64	\$405.80	\$506.96	\$578.44	\$869.82
Henrico (2026)	\$400/\$600	\$2,500/\$5,000	\$119.64	\$375.80	\$476.96	\$578.44	\$829.82
Chesterfield	\$750/\$1,500	\$2,500/\$5,000	\$86.00	\$415.00	\$591.00	\$591.00	\$893.00
Hanover	\$500/\$1,000	\$3,000/\$6,000	\$135.00	\$433.00	\$862.00	\$718.00	\$1,069.00
Richmond (Plan 3)	\$500/\$1,000	\$5,000/\$10,000	\$206.10	\$561.28	\$761.06	\$767.02	\$965.88

High-Deductible Plan Comparison

County	HSA Funding	Deductible	OOPM	EE Only	EE + Child	EE + Spouse	EE + Children	EE + Family
Henrico (2027)	\$1,500/\$3,000	\$3,500/\$7,000	\$4,000/\$8,000	\$52.84	\$165.06	\$219.70	\$229.00	\$397.70
Henrico (2026)	\$1,500/\$3,000	\$3,400/\$6,800	\$4,000/\$8,000	\$44.84	\$149.06	\$203.70	\$229.00	\$365.70
Chesterfield	\$1,400/\$2,800	\$3,400/\$6,800	\$4,000/\$8,000	\$30.00	\$297.00	\$488.00	\$488.00	\$731.00
Hanover	\$1,450/\$2,800	\$3,400/\$6,800	\$4,000/\$8,000	\$26.00	\$133.00	\$177.00	\$273.00	\$330.00
Richmond	\$750/\$1,250	\$2,000/\$4,000	\$4,000/\$8,000	\$42.26	\$254.88	\$342.06	\$348.54	\$590.02