

2026 Q3 MVP SMALL BUSINESS PLANS & RATES



What We Offer

For small businesses, offering comprehensive health insurance that attracts and retains talent while managing rising costs is a major hurdle.

The GTM benefits team specializes in this challenge, helping you find plans that prioritize employee well-being and your company's financial health. We simplify the entire process with complimentary integration to carrier connectivity technology, streamlining open enrollment and ensuring accurate benefits reconciliation.

This means less administrative burden, fewer errors, and more time for you to focus on growing your business, ensuring a positive experience for both your employees and HR team.



Team Leaders



Ed Catalano

Ed manages all day-to-day operations of the agency team, along with peer inclusion to build relationships, fostering partnerships, customer-facing enhancements of products and software, and team development to support growth initiatives.

Keith Dolan

Keith leads the agency's employee benefits practice, assisting clients in achieving their goals with their employee benefit needs, including benefits design, marketing, placement, compliance, and education.



Small Group (2-100) MVP Healthcare Q3	MVP Platinum EPO Plan 3	MVP Gold EPO Plan 3	MVP Gold HMO Plan 2 QHDHP	MVP Silver EPO Plan 3 QHDHP	MVP Silver HMO Plan 3 QHDHP	MVP Bronze EPO Plan 5 QHDHP	MVP Bronze HMO Plan 9 QHDHP
Plan Comparison							
Benefits							
Deductible							
Single	N/A	\$1,100.00	\$1,750.00	\$2,700.00	\$2,700.00	\$6,500.00	\$6,250.00
Family	N/A	\$2,200.00	\$3,500.00	\$5,400.00	\$5,400.00	\$13,000.00	\$12,500.00
Out of Pocket Maximum							
Single	\$2,550.00	\$5,300.00	\$5,000.00	\$7,000.00	\$7,000.00	\$7,250.00	\$7,250.00
Family	\$5,100.00	\$10,600.00	\$10,000.00	\$14,000.00	\$14,000.00	\$14,500.00	\$14,500.00
Coinsurance	N/A	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
Specifics							
Office Visits							
Primary Care	\$30.00	Ded. then \$20	Ded. then \$10	Ded. then \$25	Ded. then \$25	Ded. then \$0	Ded. then 50%
Specialist	\$50.00	Ded. then \$40	Ded. then \$20	Ded. then \$50	Ded. then \$50	Ded. then 50%	Ded. then 50%
Hospital Services							
In-Patient Hospitalization	\$250.00	Ded. then \$800	Ded. then \$200	Ded. then \$500	Ded. then \$500	Ded. then 50%	Ded. then 50%
Outpatient Surgery	\$100.00	Ded. then \$175	Ded. then \$200	Ded. then \$250	Ded. then \$250	Ded. then 50%	Ded. then 50%
Outpatient Surgery (Surgeon's Service)	\$100.00	Ded. then \$175	Ded. then \$200	Ded. then \$250	Ded. then \$250	Ded. then 50%	Ded. then 50%
Emergency Room	\$150.00	Ded. then \$300	Ded. then \$75	Ded. then \$300	Ded. then \$300	Ded. then \$100	Ded. then 50%
Other Care							
Urgent Care	\$50.00	Ded. then \$40	Ded. then \$20	Ded. then \$50	Ded. then \$50	Ded. then 50%	Ded. then 50%
Labs/Imaging							
Outpatient Labs/Imaging	\$50.00	Ded. then \$40	Ded. then \$20	Ded. then \$50	Ded. then \$50	Ded. then 50%	Ded. then 50%
Advanced Imaging	\$75.00	Ded. then \$140	Ded. then \$75	Ded. then \$150	Ded. then \$150	Ded. then 50%	Ded. then 50%
R/X							
Deductible	N/A	N/A	Med. Ded. Applies	Med. Ded. Applies	Med. Ded. Applies	Med. Ded. Applies	Med. Ded. Applies
Tier 1	\$5.00	\$15.00	Ded. then \$10	Ded. then \$15	Ded. then \$15	Ded. then \$5	Ded. then \$10
Tier 2	\$25.00	\$35.00	Ded. then \$30	Ded. then \$40	Ded. then \$40	Ded. then \$30	Ded. then \$35
Tier 3	\$40.00	50.00%	Ded. then \$50	Ded. then \$60	Ded. then \$60	Ded. then 50%	Ded. then \$70
Rates							
Employee Only	\$1,428.94	\$1,222.56	\$1,098.68	\$1,056.51	\$963.22	\$880.92	\$826.16
Employee + Spouse	\$2,857.88	\$2,445.12	\$2,197.36	\$2,113.02	\$1,926.44	\$1,761.84	\$1,652.32
Employee + Child(ren)	\$2,429.20	\$2,078.35	\$1,867.76	\$1,796.07	\$1,637.47	\$1,497.56	\$1,404.47
Full Family	\$4,072.48	\$3,484.30	\$3,131.24	\$3,011.05	\$2,745.18	\$2,510.62	\$2,354.56



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