



Renewal Effective September 1, 2022

The EHA Board of Directors has announced the following rate and benefit change decisions for the 2022-23 contract year effective September 1, 2022.

Premium Rate Change

The medical rates for all Active Employee plans will increase by 6.14%.

The medical rates for all Early Retiree plans will increase by 6.14%.

The dental rates for all participants will increase by 0.00%.

The overall increase for medical and dental coverage combined is 5.84%.

Benefit Changes

1. Deductibles:
 - a. The \$3,600 deductible plan will increase by \$200 In-Network/ \$400 Out-of-Network, bringing the deductible to \$3,800 In-Network / \$7,600 Out-of-Network. The family deductible increases to \$7,600 In-Network / \$15,200 Out-of-Network.
2. Out-of-Pocket limits (including deductible, coinsurance, and copayments for medical and pharmacy services):
 - a. The \$3,600 plan Out-of-Pocket limit will increase by \$100 In-Network / \$300 Out-of-Network, bringing the total Out-of-Pocket to \$4,350 In-Network / \$13,000 Out-of-Network. The family Out-of-Pocket increases to \$8,700 In-Network / \$26,000 Out-of-Network.
3. ***Upcoming change to your prescription drug plan***

A prescription drug list (PDL) is the list of medications covered by your pharmacy benefit plan. Drugs on this list usually cost you much less than those that aren't. EHA works with Blue Cross and Blue Shield of Nebraska (BCBSNE) and Prime Therapeutics (Prime) to help keep medicine affordable, and we regularly look at the drug list to make sure it's meeting as many plan members' needs as possible.

Starting Sept. 1, 2022, our new drug list will be PDL 40. This list can be found at NebraskaBlue.com/DrugList. We will provide more information about this change in coming months. In the meantime, we encourage you to make sure your drugs are included on PDL 40 or talk to your prescriber or pharmacist about trying an alternative. Please contact BCBSNE using the number on the back of your member ID card with any questions.