



2013-14 Contract Year Renewal Effective September 1, 2013

As previously announced, the EHA Board is providing the EHA health insurance program rates and benefit decisions for the 2013-14 contract year in advance of November 1, 2012 in order to accommodate the new labor negotiation timetable set by the State of Nebraska. The rate and benefit changes to take effect on September 1, 2013 are summarized below.

Premium Rate Changes

The Medical rates for all Active Employee categories will increase by 6.25%.

The Medical rates for all Early Retiree categories will increase by 9.44%.

The Dental rates for all participants will increase by 5.94%.

The composite rate change for the EHA program, taking into account the above, is an overall average increase of 6.40%.

Benefit Changes

1. Deductibles

- a. The \$350 Deductible Plan will become a \$500 Deductible Plan.
- b. The \$600 Deductible Plan will become a \$750 Deductible Plan.
- c. The \$800 Deductible Plan will become a \$950 Deductible Plan.
- d. The \$1,100 Deductible Plan will become a \$1,250 Deductible Plan.
- e. The Dual Option \$1,500 Deductible Plan will become a \$1,650 Deductible Plan.
- f. The Dual Option \$2,850 Deductible Plan will become a \$3,100 Deductible Plan.
- g. Out-of-Network deductibles will be adjusted to retain the current relationships to in-network amounts.

2. Coinsurance Out-of-Pocket Maximums

- a. The maximum on the \$500 and \$750 Deductible Plan will increase to \$2,250 employee and \$4,500 family.
- b. The maximum on the \$950 and \$1,250 Deductible Plan will not change and are currently \$2,250 employee and \$4,500 family.
- c. The maximum on the Dual Option \$1,650 Deductible Plan will increase to \$3,250 employee and \$6,500 family.
- d. There is no in-network coinsurance on the Dual Option \$3,100 Deductible Plan.
- e. Out-of-Network coinsurance maximums will be adjusted to retain the current relationships.

3. Copays

- a. The current \$35 primary physician copay will decrease to \$30.
- b. The current \$35 specialty physician copay will increase to \$50.
- c. The current \$35 urgent care physician copay will increase to \$75.
- d. There will be a new \$75 copay on emergency room visits.
- e. On the Dual Option \$1,650 Plan, the current \$50 physician copay will be changed to copays of \$45, \$65, \$90 and \$90 for primary physician, specialty physician, urgent care and emergency room, respectively.
- f. There will continue to be no copays on the \$3,100 HSA eligible Plan.