

**Educators Health Alliance
Renewal Rates for Health and Dental Coverages
Effective September 1, 2018
Direct Bill**

Direct Bill Health Coverage	Renewal Rates 9/1/2018 - 8/31/2019			
	Retiree Only	Ret & Child(ren)	Ret & Spouse	Ret, Spouse, & Child(ren)
\$900 Deductible	\$668.72	\$1,185.45	\$1,404.29	\$1,775.13
\$4,000 Deductible HSA-Eligible*	\$501.54	\$889.09	\$1,053.23	\$1,331.34
\$2,000 Deductible	\$564.23	\$1,000.18	\$1,184.84	\$1,497.71
\$3,500 Deductible HSA-Eligible	\$564.23	\$1,000.18	\$1,184.84	\$1,497.71

Direct Bill Dental Coverage	Renewal Rates 9/1/2018 - 8/31/2019			
	Retiree Only	Ret & Child(ren)	Ret & Spouse	Ret, Spouse, & Child(ren)
PPO - 0%** A, 25%** B, 50%** C Coverage	\$28.67	\$53.01	\$60.18	\$80.85

* The BCBSNE \$4,000 Deductible HSA-Eligible Retiree Health Coverage Plan prescription drug benefit is, on average for all plan participants, NOT expected to pay out as much as Standard Medicare prescription drug coverage pays. Therefore, this coverage is considered Non-Creditable Coverage. This is important because it may mean that individuals with the \$4,000 Deductible HSA-Eligible Retiree Health Coverage Plan may pay a higher premium (a penalty) if they do not join a Medicare drug plan when they first become eligible. For more information, visit www.medicare.gov.

** Member coinsurance based on the allowable charge for a covered service.

Note: When the situation warrants, it is less costly to choose two Retiree Only coverages then to choose Retiree & Spouse coverage.