Renewal Effective September 1, 2014

The EHA Board of Directors has announced the following rate changes and decisions for the 2014-15 contract year, effective September 1, 2014.

**Premium Rate Changes**

The medical rates for all Active Employee categories will increase by 2.3%.

The medical rates for all Early Retiree categories will increase by 2.3%.

The dental rates for all participants will increase by 2.3%.

**Benefit Changes**

1. **Deductibles, Coinsurance Percentages, and Copays**
   
   The will be no changes to these benefit provisions.

2. **Member Out-of-Pocket Maximum**
   
   There will be new out-of-pocket maximum amounts for each deductible plan option. All member expenses for deductibles, coinsurance, medical services copays and pharmacy copays will accumulate toward this single out-of-pocket maximum. Covered services after this maximum is reached will be paid at 100%.

   a. The out-of-pocket maximum on the $500 Deductible Plan will be $4,000 employee and $8,000 family.
   b. The out-of-pocket maximum on the $750 Deductible Plan will be $4,250 employee and $8,500 family.
   c. The out-of-pocket maximum on the $950 Deductible Plan will be $4,450 employee and $9,500 family.
   d. The out-of-pocket maximum on the $1,250 Deductible Plan will be $4,750 employee and $8,900.
   e. The maximum on the Dual Option $1,650 Deductible Plan will be $6,150 employee and $12,300 family.
f. The maximum on the Dual Option $3,100 Deductible Plan will be $3,100 employee and $6,200 family.

g. The maximum on the $4,000 Deductible Plan will remain the same at $6,350 employee and $12,700 family.

h. Out-of-Network coinsurance maximums will be adjusted to retain the current relationships.

3. The $5,000 Deductible Plan will be discontinued.