



Renewal Effective September 1, 2019

The EHA Board of Directors has announced the following rate and benefit change decisions for the 2019-20 contract year, effective September 1, 2019.

Premium Rate Change

The medical rates for all Active Employee plans will increase by 5.2%.

The medical rates for all Early Retiree plans will increase by 5.2%.

The dental rates for all participants will increase by 1.0%.

The overall increase for medical and dental coverage combined is 4.99%.

Benefit Changes

1. Deductibles:
 - a. The \$600 plan deductible will increase by \$50 In-Network / \$100 Out-of-Network, 2x family.
 - b. The \$750 plan deductible will increase by \$100 In-Network / \$200 Out-of-Network, 2x family.
 - c. The \$900 plan deductible will increase by \$150 In-Network / \$300 Out-of-Network, 2x family.
 - d. The \$1,000 plan deductible will increase by \$200 In-Network / \$400 Out-of-Network, 2x family.
 - e. The \$1,150 plan deductible will increase by \$300 In-Network / \$600 Out-of-Network, 2x family.
 - f. The \$1,500 plan deductible will increase by \$400 In-Network / \$800 Out-of-Network, 2x family.
 - g. The \$2,000 plan deductible will increase by \$500 In-Network / \$1,000 Out-of-Network, 2x family.
2. Out-of-Pocket limits (including deductible, coinsurance, and copayments for medical and pharmacy services):
 - a. The Out-of-Pocket limit for the new \$2,500 plan deductible will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$7,100 In-Network / \$14,200 Out-of-Network, 2x family.
 - b. The \$3,500 plan deductible will add 10% coinsurance to In-Network services with a \$400 Out-of-Pocket limit, 2x family.
3. Office Visit and Emergency Room Copays:
 - a. There are no changes to the office visit and emergency room copays.
4. Prescription Drugs
 - a. There are no changes to prescription drug copays or coinsurance.
 - b. Insulin will be covered under the pharmacy benefit and subject to the pharmacy copays. It was previously covered under the medical benefit with 20% coinsurance.