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.