



Educators
Health
Alliance

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Participation. Collaboration. Cooperation.

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Educators Health Alliance Approves 2020-21 Rates

Lincoln, NE – Oct. 24, 2019 – There will be an overall increase of 6.71 percent in premiums next year for the medical and dental insurance plans used by nearly every Nebraska school district, following action by the Educators Health Alliance (EHA), a consortium of three statewide public school groups that manages the plan. Medical insurance rates will increase 6.97 percent and dental rates 2.00 percent resulting in the overall increase in premiums of 6.71 percent.

When the 2020-2021 plan year begins on Sept. 1, 2020, it will mark the 18th consecutive rate increase of less than 10 percent. The average annual increase over the past ten years has been 3.8 percent.

“While medical inflation and an increase in taxes has resulted in a higher increase than last year, the Board has worked diligently to manage the plan and is pleased to have kept the average increase under 4 percent for the last decade,” said Sheri Jablonski, EHA Board Chair.

Jablonski said the single digit increase in premium rates is made possible due to several factors, including:

- A program designed to assist in the management of a chronic diseases;
- Holding the line on health and administrative cost increases;
- Prudent management in the design and choices of benefit plans and;
- The positive effect of the EHA’s state-wide wellness and health promotion program; “EHA’s wellness program has been instrumental in improving the health of EHA covered employees,” said Jablonski. “The wellness plan continues to expand and has been very well received.”
- While the 2020-21 plans will have modest increases in physician and pharmacy copays, the deductibles will remain the same for all plans except the \$3,500 deductible HSA plan, which will have a \$100 increase to \$3,600 due to this plan having no pharmacy and prescription copays. All plans will have a modest increase in out of pocket maximums except the \$4,000 HSA plan, which will have a slight out of pocket maximum decrease.

What do the Benefit Changes Mean for YOU?

Effective September 1, 2020 the following changes have been made to both the PPO and HDHP plans. Please review the changes below!

1. Deductibles:

a. The \$3,500 deductible plan will increase by \$100 In-Network / \$200 Out-of-Network. The family deductible increases to \$7,050 In-Network / \$14,100 Out-of-Network.

2. Out-of-Pocket limits (including deductible, coinsurance, and copayments for medical and pharmacy services):

1. The \$650 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$4,600 In-Network / \$9,200 Out-of-Network, 2x family.

2. The \$850 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$4,750 In-Network / \$9,500 Out-of-Network, 2x family.
3. The \$1,050 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$4,900 In-Network / \$9,800 Out-of-Network, 2x family.
4. The \$1,200 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,000 In-Network / \$10,000 Out-of-Network, 2x family.
5. The \$1,450 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,150 / \$10,300 Out-of-Network, 2x family.

Now Is the Time!

The EHA has set rates and plan changes for 2020-21. Now is the time to get your school district up-to-date with an EHA health care benefit meetings.

It is vitally important that members understand the changes coming for September 1st, 2020. The power of an informed member creates the greatest opportunity to make the best decision for healthcare benefits!

If you have not set up your spring meeting, please do! My schedule fills up quickly. I wouldn't want you to miss out on this valuable knowledge regarding your health care plan.

Please contact me at greg@ehaplan.org or 402-440-9633.



Get up-to-date EHA updates by following me on Twitter @EHAGregLong1



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EHA Wellness 2019

Participating Organizations



Crush Those Cravings!

The average American consumes 22 teaspoons of added sugar every day! The recommended amount is just 9 teaspoons. One way to decrease your sugar intake is by paying attention to labels on food and drink packages. You may be surprised at how much you are consuming without even knowing it.

December's challenge, offered by EHA Wellness, is **Crush Cravings**. Join us as we explore how keeping extra sugar to a minimum in our diets can benefit our overall health. In this challenge, you'll learn how to reduce the amount of extra sugar in what you're eating along with finding ways to "rethink" why we reach for those sugary foods. Just for signing up you'll receive a **head massager** to use when you're craving a sweet treat!

If you complete the challenge requirements — reducing the added sugars in your diet and finding ways to overcome the cravings for sugar for at least 20 days during December — you'll not only feel better, but you'll be entered in the drawing for 600 \$25 VISA gift cards. To join, register at www.ehawellness.org by November 30th. If your staff is not yet participating in EHA Wellness, email contact@ehawellness.org today.

'Tis the Season!!

'Tis the season, right? Ideally, yes, but that's not always the case. Some unhealthful holiday traditions can bring about stress and depression. This year, give yourself a gift by busting these less-than-merry myths.

Myth 1: Festive celebrations mean weight gain. Only if you let them. Here are a few smart strategies to enjoy special treats without gaining weight:

- Keep a regular eating schedule. This starts with eating breakfast, which may prevent you from eating more throughout the day. If you starve yourself during the day because you're waiting for that night's party, you may be overly hungry when that plate of cookies comes around and overindulge.

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As the Board evaluated possible benefit changes, it compared EHA benefit changes with employer surveys and found that most employers modified benefits on an annual basis, according to Beth Kernes Krause, EHA Vice Chair and Auburn Public Schools Board of Education member.

“Over the last 9 years, the average employer surveyed reduced their benefits by 13 percent while the EHA benefit reduction over the same time period was less than 6 percent,” said Kernes Krause. “The Board felt it was appropriate to increase physician and pharmacy copays since it had been several years since either of these copays were changed.”

“The EHA Board has taken these actions to help manage the plan and provide a proper balance between premium increases and benefit changes,” said Maddie Fennell, executive director of the Nebraska State Education Association. “We believe these changes will allow the EHA to continue to see single digit rate increases in the future.”

“The EHA Board understands the financial concerns of our education members as well as the fiscal constraints facing school districts,” said John Spatz, executive director of the Nebraska Association of School Boards. “It is an important responsibility of the EHA Board to balance the health insurance premium increase and the benefit adjustments for both districts and individual employees.”

“Board members take their responsibility for plan oversight very seriously,” said Dr. Mike Dulaney, executive director of the Nebraska Council of School Administrators. “The rate increase and benefit decisions for the coming plan year were well thought out and were thoroughly discussed prior to the Board reaching its decision.”

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- Focus on what you truly want – and what’s available for a limited time only. You can still enjoy holiday treats, so long as you eat fewer “ordinary” ones. Ask yourself, “What are my favorite seasonal foods that I can only get now, and what are items I can get any time?” Then, skip those you can find any time.
- Ease up on alcohol. Alcoholic drinks – especially fancy, holiday ones – can be loaded with calories. Alcohol is also an appetite stimulant. What’s more, if you drink too much, you may forget to watch what you’re eating and eat too much as well.

Myth 2: The bigger and more expensive the present, the better. You don’t have to spend a bundle to show how much you care about others. Often the most precious, memorable gifts cost nothing, very little, or are handmade. It really can be “the thought that counts.”

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6. The \$1,900 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,500 In-Network / \$11,000 Out-of-Network, 2x family.
7. The \$2,500 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$7,350 In-Network / \$14,700 Out-of-Network, 2x family.
8. The new \$3,600 plan Out-of-Pocket limit will increase by \$250 In-Network / \$500 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$4,250 In-Network / \$12,700 Out-of-Network. The family Out-of-Pocket increases to \$8,150 In-Network / \$25,400 Out-of-Network.
9. The \$4,000 plan Out-of-Pocket limit will *decrease* by \$50 In-Network / \$100 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$6,300 In-Network / \$12,600 Out-of-Network, 2x family

To view copay changes please go to the EHA website at www.ehaplan.org.