

Educators Health Alliance

2007 – 2008 Renewal Rate and Benefit Changes Summary

PPO Summary

1. Prescription Drug Program – No changes to existing benefits.
2. PPO Plan Deductibles – No changes to existing deductible options.
3. PPO Coinsurance maximum out-of-pocket amount changed as follows:
 - a. In-network Individual from \$1,500 to \$1,750.
 - b. In-network Family from \$3,000 to \$3,500.
 - c. Out-of-network Individual from \$3,000 to \$3,500.
 - d. Out-of-network Family from \$6,000 to \$7,000
4. Health Saving Account (HSA) eligible High Deductible Health Plan (HDHP) – No changes to existing benefits.

Final Rate Increase for All PPO Plans 8.02%

Dental Summary

No changes made to existing Dental options.

Final Rate Adjustments for All Dental Plans: 4.0%

Overall Summary

Final Overall Composite Rate Increase Including All PPO and Dental Plans: 7.80%