



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.