



2012-13 Contract Year Renewal Effective September 1, 2012

Premium Rate Changes

The EHA Board has announced the following rate changes and decisions for the 2012-13 contract year, effective September 1, 2012.

The Medical rates for all Active Employee categories will increase by 2.99%.

The Medical rates for all Early Retiree categories will have no rate increase.

The Dental rates for all participants will increase by 2.99%.

The overall composite rate change for the EHA program, taking into account the above, is an average increase of 2.82%.

The EHA Board is especially pleased that the rate increase for 2012 is below industry surveys of medical plan rate increases nationally. The 2012 medical rate change follows better than industry rate changes of 0.0% in 2011 and +4.5% in 2010. Moreover, 2012 marks the 10th consecutive year the EHA has had rate increases of less than 10%, achieving an extraordinary record of rate stability for EHA participants.

Benefit Changes

1. There will be no changes to the deductible, coinsurance, and prescription drug copayments of the existing benefit plans.
2. In compliance with the provisions in the Patient Protection and Affordable Health Care Act (PPACA), the following preventive health care services for women* will be covered at 100%, and will take effect on September 1, 2012:
 - a. Well women visits
 - b. Contraceptive methods and prescriptions
 - c. Counseling for breastfeeding and breast pumps
 - d. Screening for gestational diabetes in pregnant women
 - e. Counseling for sexual transmitted disease
 - f. Screening for human papillomavirus
 - g. Counseling and screening for HIV
 - h. Screening and counseling for interpersonal and domestic violence

*Subject to final regulation