



### Renewal Effective September 1, 2025

The EHA Board of Directors has announced the following rate and benefit change decisions for the 2025-26 contract year effective September 1, 2025.

### **Premium Rate Change**

The medical rates for all Active Employee plans will increase by 5.49%.

The medical rates for all Early Retiree plans will increase by 5.49%.

The dental rates for all participants will increase by 5.49%.

The overall increase for medical and dental coverage combined is 5.49%.

### **Benefit Changes**

#### **Standard Network Plans**

Out-of-Pocket Maximums (including Deductible, Coinsurance, and Copayments for medical and pharmacy services):

- A. The \$650 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,600 In-Network / \$11,200 Out-of-Network, 2x family.
- B. The \$850 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,750 In-Network / \$11,500 Out-of-Network, 2x family.
- C. The \$1,050 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,900 In-Network / \$11,800 Out-Of-Network, 2x family.
- D. The \$1,200 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$6,000 In-Network / \$12,000 Out-of-Network, 2x family.
- E. The \$1,450 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$6,150 / \$12,300 Out-of-Network, 2x family.

- F. The \$1,900 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$6,500 In-Network / \$13,000 Out-of-Network, 2x family.
- G. The \$2,500 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$8,350 In-Network / \$16,700 Out-of-Network, 2x family.
- H. The \$3,800 HSA-Eligible plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,350 In-Network / \$15,000 Out-of-Network, 2x family.
- I. The \$4,000 HSA-Eligible plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$7,300 In-Network / \$14,600 Out-of-Network, 2x family.

### **Alternate Network Plans**

Out-of-Pocket Maximums (including Deductible, Coinsurance, and Copayments for medical and pharmacy services):

- A. The \$0 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$5,600 In-Network / \$11,500 Out-of-Network, 2x family.
- B. The \$400 plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$6,000 In-Network / \$12,000 Out-of-Network, 2x family.
- C. The \$2,500 HSA-Eligible plan Out-of-Pocket Maximum will increase by \$1,000 In-Network / \$2,000 Out-of-Network, 2x family, bringing the total Out-of-Pocket to \$4,500 In-Network / \$12,500 Out-of-Network, 2x family.