

## EHA to Offer Lower Cost Plan Option

The EHA Board at its April 9, 2008 meeting approved offering a lower cost plan option, effective September 1, 2008. The lower cost option plan will have a \$5,000 employee only and \$10,000 family annual deductible. The plan will pay 100% of covered expenses above the deductible. There is a \$500 annual benefit that is not subject to the deductible for approved preventative care. A more complete description of the benefits is available on the EHA web site.

The new benefit plan is designed so that it is eligible to be used in conjunction with a Health Savings Account (HSA). However, there is no requirement to have an HSA along with the plan.

The plan is available on a subgroup-wide basis only. It is not available for individual choice as a part of cafeteria or multi-option benefit plan.

The plan is being made available in response to demand for a lower cost option. The standard monthly group premium rates for this plan are approximately 36% below the current \$300 deductible plan premium rates and are listed below for the 2008-09 plan year.

Employee only	\$286.41
Employee and Child(ren) only	\$529.87
Employee and Spouse only	\$601.47
Employee, Spouse and Child(ren)	\$772.31