



## EAST END HEALTH PLAN NEWS & NOTES

Spring 2009

A Periodic Publication from the East End Health Plan

### EAST END HEALTH PLAN SETS NEW PREMIUMS EFFECTIVE JULY 2009

The East End Health Plan Board of Trustees met recently to approve new rates for the 2009/10 School Year. A priority of the Plan has always been to provide comprehensive benefits at a cost effective price.

The monthly rates which will go into effect as of July 2009 through June 2010 will be:

Individual Policy: \$608

Family Policy: \$1,375

In addition to the above rates, the rates for those retirees in the Plan who have Primary Coverage through Medicare will be as follows:

Individual Covered by Medicare:

\$483

One Spouse Covered by Medicare / One Not Covered by Medicare:

\$1,250

Both Spouses Covered by Medicare:

\$1,125

Please note that if you pay your premiums directly, such as retirees and COBRA enrollees, or if your district requires that you pay a premium contribution, the amount that you actually pay may be different from the above rates. This is due to the fact that the portion of the rates that you pay is based on the agreement in place with your district. If you have questions regarding this, please contact the Health Plan Coordinator at your district.

~~The Trustees are very pleased that the EEHP~~ continues to offer its enrollees a comprehensive health benefits program at a cost effective price. The Trustees will continue to closely evaluate the operations of the Plan so that we can keep the rate of increase in the premiums as low as possible in future years.

The fact that the rates for those who are not Medicare primary increased by only 1% while the rates for our Medicare population actually decreased by about 7.5% is evidence of the effectiveness of the EEHP.

### EAST END HEALTH PLAN BENEFITS REMAIN THE SAME

Even though many other health insurance plans are reducing their benefits and increasing co-payments, the **East End Health Plan is pleased to let you know that we are not changing our benefits.** Due to the Plan's ability to keep costs under control, we do not have to make any changes to our plan and still offer our enrollees the most comprehensive benefits possible at the lowest overall cost.

We would like to provide you with a few examples of how the East End Health Plan compares to the NYS Empire Plan:

- The EEHP office visit co-payment remains at \$15 while the Empire Plan office visit co-pay is \$20.
- The EEHP Emergency Room co-pay remains at \$50 while the Empire Plan ER co-pay is \$60.

The only benefit that the EEHP has changed recently is an **increase in maximum benefit** available for hearing aids. This benefit is now available to you up to \$1,500 per ear for every four years for adults and every two years for children.

Please visit our website, [www.eehp.org](http://www.eehp.org) for other valuable information regarding the East End Health Plan.