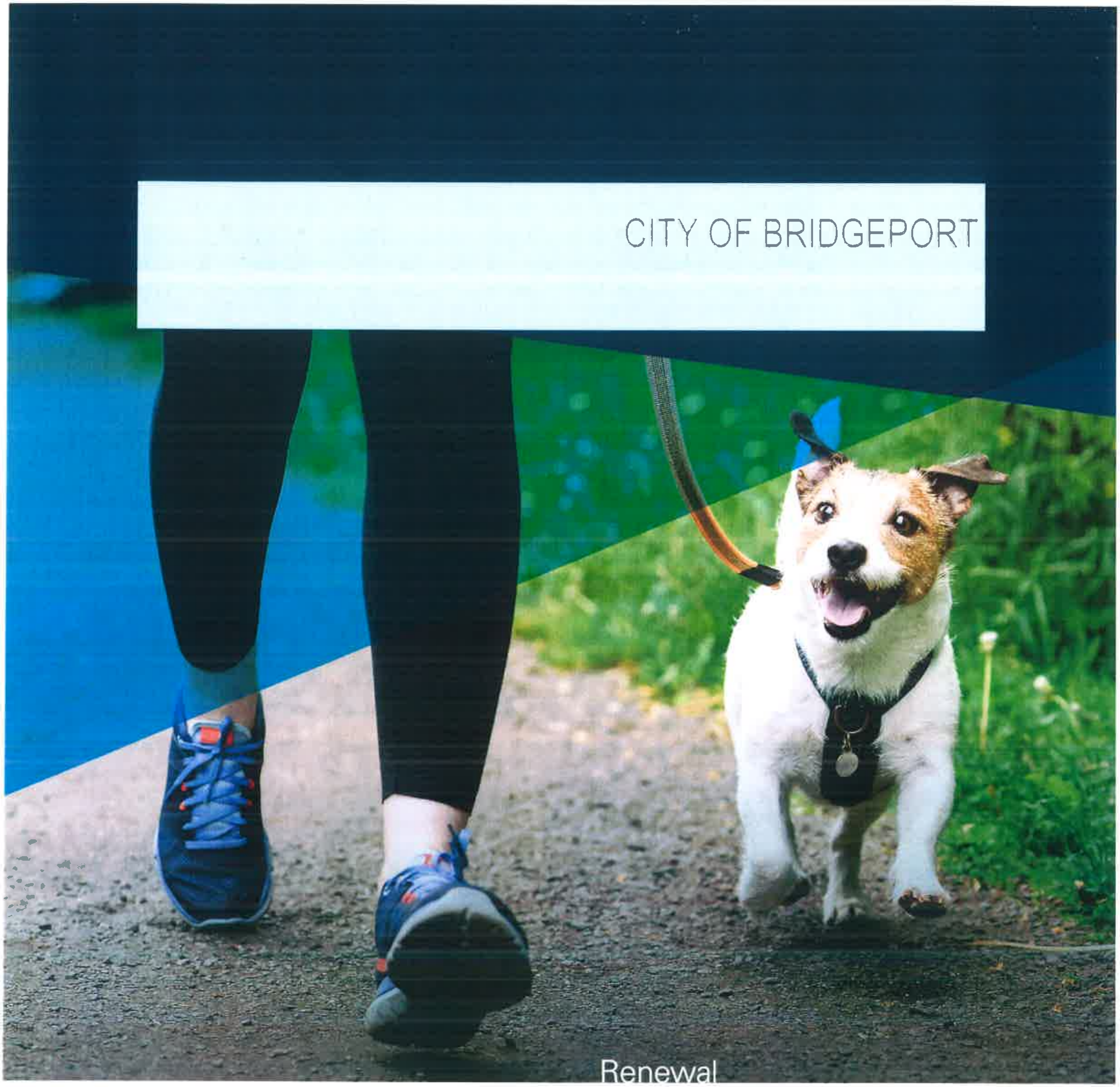
Attachment J

# CITY OF BRIDGEPORT



Renewal

# PROPOSAL

September 1, 2026

BlueCross BlueShield
Nebraska

# CHAMBERCHOICE CONTRACT UPDATES AND NEXT STEPS

BlueCross BlueShield Nebraska

## Benefit or Administrative Changes

The following is an overview of the changes Blue Cross and Blue Shield of Nebraska (BCBSNE) will implement for ChamberChoice groups (5-250 employees) starting Jan. 1, 2026.

## Medical Benefits and Administration

There are no benefit or administrative changes.

## Contract Language Changes

There are changes to the contract and Certificate of Coverage that add clarification to how claims are administered.

## Pharmacy Benefits and Administration

### OptimizeRx

OptimizeRx is a pharmacy solution for medically infused oncology and specialty drugs that are covered under medical benefits. OptimizeRx allows for the pre-authorization process to move more quickly and seamlessly. The main focus is to ensure members are receiving clinically appropriate medications for complex, specialty diseases. The solutions are centered around member overall well-being – promoting high-quality, cost-effective care.

### Telehealth

Telescope Health is replacing Amwell as the urgent and behavioral health telehealth vendor effective January 1, 2026. We are also expanding our telehealth offering to include a 24/7 Nurseline at no cost to members! The urgent care and general service consultation fee will remain $67. The fee for behavioral health services will vary based on the service provided. Members will access Telescope services through the member portal, www.mynebraskablue.com.

# CHAMBERCHOICE CONTRACT UPDATES AND NEXT STEPS

BlueCross BlueShield Nebraska

## Min/Max Information

| 2026 ACA out-of-pocket Max | Individuals | Families |
|---|---|---|
| | $10,150 | $20,300 |

## 2026 IRS Minimums and Maximums for Health Savings Accounts

| | Individuals | Families |
|---|---|---|
| Minimum Deductible | $1,700 | $3,400 |
| Max out-of-pocket Limit | $8,500 | $17,000 |
| Annual Contribution Limit | $4,400 | $8,750 |

The **2026 Summary Plan Descriptions** and **Schedule of Benefit Summary** documents have been updated to reflect benefit enhancements and administrative changes outlined above and clarification on how claims are administered.

## Innovative Options for Premium Savings

### Exclusive Provider Organization (EPO) Plans

We are introducing **three new lower-cost plans** for 2026 to give employers the opportunity to save on monthly costs while still enabling employees and their families to access top-tier care. Employers can choose from two copay plans and one HSA plan. The copay plans have the flexibility to pair with four different prescription drug options as well as three network choices. Prescription drugs apply to the deductible and coinsurance on the HSA plan and also can be offered with all three network choices. Benefits are only available when services are provided by in-network providers, except in an emergency or otherwise required by law.

### PersonalBlue

PersonalBlue is an Individual Coverage Health Reimbursement Arrangement (ICHRA) solution developed in collaboration with Bavvy. This innovative product offers a quick, easy, and customized way for Nebraska-based companies to provide group health insurance for their employees. Groups can set a fixed contribution amount toward their employees' health insurance, ensuring predictable and manageable healthcare expenses while employees can choose from a range of plans that best meet their personal and family needs.

# CHAMBERCHOICE CONTRACT UPDATES AND NEXT STEPS

BlueCross BlueShield Nebraska

## Ancillary Products and Bundling Discounts

### Dental

Our SignatureBlue group dental plans from BCBSNE offers affordable, flexible and convenient coverage with exceptional customer service and one of the largest PPO networks in the nation. Employers receive a single bill for their medical and dental benefits and make a single payment. Members carry one ID card for both medical and dental benefits.

### Vision

BCBSNE is excited to announce our commercial vision insurance, BlueVision, available now! BlueVision has the largest provider network in Nebraska, partnering with EyeMed. BlueVision features low monthly premiums, and all plans include **Shades of Blue** sunglass benefit. **With the Shades of Blue benefit, employees and their covered spouses can enjoy a FREE pair of designer sunglasses every other year after receiving a routine eye exam.** Bundled BCBSNE plans will receive one bill and one ID card.

### Bundled Discounts

Blue Cross and Blue Shield of Nebraska has partnered with **Mutual of Omaha** to provide a broader range of employee benefits. Mutual of Omaha offers valuable ancillary and medical products such as accident, critical illness, hospital indemnity, short-term or long-term disability and life insurance. These products complement an employer's core coverage which will help them build a more competitive benefits package.

To unlock additional discounts on Mutual of Omaha products, groups simply begin by adding a **BCBSNE dental and/or vision plan** to their benefits package. This initial step not only enhances your employees' coverage — it also opens the door to **valuable savings**, including:

- **0.5% off your medical premium** for each BCBSNE dental or vision plan
- Up to **1.5% in total savings** when you bundle three or more products

## City of Bridgeport
## Health Coverage Renewal/Alternatives 2026

| **Company** | **BCBS ChamberChoice (Current Plan) HSA** | **BCBS ChamberChoice (Renewal) HSA** | **BCBS ChamberChoice (Alternative) HSA** |
|---|---|---|---|
| Deductible | | | |
| Single | $3,000 | $3,000 | $3,500 |
| Family | $6,000 | $6,000 | $7,000 |
| Out of Pocket Max | | | |
| Single | $3,000 | $3,000 | $5,500 |
| Family | $6,000 | $6,000 | $11,000 |
| Coinsurance | --0%-- | --0%-- | --20%-- |
| Preventive Care | 100% | 100% | 100% |
| Office Visits | | | |
| Primary Care | 100% after Ded | 100% after Ded | 20% after Ded |
| Specialist | 100% after Ded | 100% after Ded | 20% after Ded |
| Prescription | | | |
| Tier 1 | 100% after Ded | 100% after Ded | 20% after Ded |
| Tier 2 | 100% after Ded | 100% after Ded | 20% after Ded |
| Tier 3 | 100% after Ded | 100% after Ded | 20% after Ded |
| Tier 4 | 100% after Ded | 100% after Ded | 20% after Ded |
| Specialty | 100% after Ded | 100% after Ded | 20% after Ded |
| Network | BCBS | BCBS | BCBS |
| Employee | $665.21 | $726.89 | $651.88 |
| Employee/Spouse | $1,363.68 | $1,490.13 | $1,336.35 |
| Employee/Child(ren) | $1,164.11 | $1,272.06 | $1,140.79 |
| Family | $1,929.11 | $2,107.98 | $1,890.45 |
| **Total Monthly** | $5,986 | $6,542 | $5,886 |
| **Total Annual** | $71,842 | $78,504 (9.3%) | $70,403 (-.016%) |

# ChamberChoice

BlueCross BlueShield Nebraska

Current - Medical Proposed Rates

Group Name: CITY OF BRIDGEPORT

Effective Date: September 1, 2026 Prepared On: June 16, 2026

| | | |
|---|---|---|
| **Plan Info** | | |
| Option Number | **ChamberChoice HSA 3000** | |
| Plan Name | **CHF26 HSA** | |
| HSA | Yes | |
| Physician Cost Share (PCP/SPC) | Ded+Coins | |
| Pharmacy Cost Share | Ded+Coins | |
| **Benefits** | | |
| In Network | | |
| Deductible (Single/Family) | $3,000/$6,000 | |
| Coinsurance (Member Pays) | 0% | |
| Out Of Pocket (Single/Family) | $3,000/$6,000 | |
| Out Of Network | | |
| Deductible (Single/Family) | $6,000/$12,000 | |
| Coinsurance (Member Pays) | 20% | |
| Out Of Pocket (Single/Family) | $10,000/$20,000 | |
| **Enrollment** | | |
| Employee | 9 | |
| Employee & Spouse | 0 | |
| Employee & Children | 0 | |
| Employee & Family | 0 | |
| Total | 9 | |
| | NEtworkBlue | |
| | Current | Proposed |
| Aggregate Corridor 110% | | |
| Specific Stop Loss $20,000 | | |
| Stop Loss Prem & Admin Fee | $4,250.70 | $4,394.25 |
| Claims Funding | $1,736.19 | $2,147.76 |
| Total Cost by Tier | | |
| Employee | $665.21 | $726.89 |
| Employee & Spouse | $1,363.68 | $1,490.13 |
| Employee & Children | $1,164.11 | $1,272.06 |
| Employee & Family | $1,929.11 | $2,107.98 |
| Change Percentage | 9.3% | |
| MonthlyPremium | $5,986 | $6,542 |
| **Annual Premium** | **$71,842** | **$78,504** |

Please be advised that Blue Cross and Blue Shield of Nebraska does not perform plan discrimination testing. Such activities are the responsibility of the employer.

Produced by Group Underwriting