

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
ACTIVE EMPLOYEES**

**ALL EMPLOYERS EXCEPT FOR COUNTY OF KAUAI AND KAUAI DEPARTMENT OF WATER
EFFECTIVE JULY 1, 2025
BU 11, 14, 15**

Benefit Plan	Type of Enrollment	Semi-Monthly Employee Contribution	Monthly Employee Contribution	Monthly Employer Contribution*	Percent Employer	Total
MEDICAL PLANS						
PPO - 75/25 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	57.23	114.46	471.64	80.5%	\$586.10
	Two-Party	139.00	278.00	1,145.22	80.5%	\$1,423.22
	Family	177.19	354.38	1,459.74	80.5%	\$1,814.12
PPO - 80/20 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	192.83	385.66	504.96	56.7%	\$890.62
	Two-Party	468.35	936.70	1,226.52	56.7%	\$2,163.22
	Family	597.11	1,194.22	1,563.62	56.7%	\$2,757.84
PPO - 90/10 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	282.34	564.68	504.96	47.2%	\$1,069.64
	Two-Party	685.88	1,371.76	1,226.52	47.2%	\$2,598.28
	Family	874.63	1,749.26	1,563.62	47.2%	\$3,312.88
HMO - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	344.18	688.36	504.96	42.3%	\$1,193.32
	Two-Party	836.23	1,672.46	1,226.52	42.3%	\$2,898.98
	Family	1,066.41	2,132.82	1,563.62	42.3%	\$3,696.44
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	46.43	92.86	468.50	83.5%	\$561.36
	Two-Party	112.84	225.68	1,138.44	83.5%	\$1,364.12
	Family	143.95	287.90	1,452.32	83.5%	\$1,740.22
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	178.43	356.86	504.96	58.6%	\$861.82
	Two-Party	433.85	867.70	1,226.52	58.6%	\$2,094.22
	Family	554.01	1,108.02	1,563.62	58.5%	\$2,671.64
Supplemental Medical and Prescription Drug - Verdegard Administrators (fka HMA)	Self	7.58	15.16	20.80	57.8%	\$35.96
	Two-Party	13.55	27.10	37.08	57.8%	\$64.18
	Family	14.67	29.34	40.16	57.8%	\$69.50
DENTAL PLAN						
HDS Dental	Self	9.13	18.26	22.12	54.8%	\$40.38
	Two-Party	18.26	36.52	44.26	54.8%	\$80.78
	Family	24.19	48.38	72.78	60.1%	\$121.16
VISION PLAN						
VSP Vision	Self	0.84	1.68	2.52	60.0%	\$4.20
	Two-Party	1.57	3.14	4.68	59.8%	\$7.82
	Family	2.05	4.10	6.12	59.9%	\$10.22
LIFE INSURANCE						
Securian Life Insurance	Employee	-	-	4.12	100.0%	\$4.12

*Continuation of July 1, 2024 to June 30, 2025 monthly employer contributions until a collective bargaining agreement is reached. For County of Kauai and Kauai Department of Water, the supplemental collective bargaining agreement effective September 1, 2024 will end on June 30, 2025. Until a new collective bargaining agreement is reached, the employer contributions will follow the terms specified in the original agreement. Employees should contact

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MEDICAL PLANS						
PPO - 75/25 Plan - HMSA Medical and Chiropractic	Self	42.61	85.22	351.10	80.5%	436.32
	Two-Party	103.46	206.92	852.36	80.5%	1,059.28
	Family	131.90	263.80	1,086.64	80.5%	1,350.44
PPO - 75/25 Plan - CVS Caremark Prescription Drug	Self	14.62	29.24	120.54	80.5%	149.78
	Two-Party	35.54	71.08	292.86	80.5%	363.94
	Family	45.29	90.58	373.10	80.5%	463.68
PPO - 80/20 Plan - HMSA Medical and Chiropractic	Self	138.58	277.16	362.90	56.7%	640.06
	Two-Party	336.54	673.08	881.30	56.7%	1,554.38
	Family	429.17	858.34	1,123.82	56.7%	1,982.16
PPO - 80/20 Plan - CVS Caremark Prescription Drug	Self	54.25	108.50	142.06	56.7%	250.56
	Two-Party	131.81	263.62	345.22	56.7%	608.84
	Family	167.94	335.88	439.80	56.7%	775.68
PPO - 90/10 Plan - HMSA Medical and Chiropractic	Self	216.21	432.42	386.66	47.2%	819.08
	Two-Party	525.16	1,050.32	939.12	47.2%	1,989.44
	Family	669.85	1,339.70	1,197.50	47.2%	2,537.20
PPO - 90/10 Plan - CVS Caremark Prescription Drug	Self	66.13	132.26	118.30	47.2%	250.56
	Two-Party	160.72	321.44	287.40	47.2%	608.84
	Family	204.78	409.56	366.12	47.2%	775.68
HMO - HMSA Medical and Chiropractic	Self	271.92	543.84	398.92	42.3%	942.76
	Two-Party	660.61	1,321.22	968.92	42.3%	2,290.14
	Family	842.63	1,685.26	1,235.50	42.3%	2,920.76
HMO - CVS Caremark Prescription Drug	Self	72.26	144.52	106.04	42.3%	250.56
	Two-Party	175.62	351.24	257.60	42.3%	608.84
	Family	223.78	447.56	328.12	42.3%	775.68
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	46.43	92.86	468.50	83.5%	\$561.36
	Two-Party	112.84	225.68	1,138.44	83.5%	\$1,364.12
	Family	143.95	287.90	1,452.32	83.5%	\$1,740.22
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	178.43	356.86	504.96	58.6%	\$861.82
	Two-Party	433.85	867.70	1,226.52	58.6%	\$2,094.22
	Family	554.01	1,108.02	1,563.62	58.5%	\$2,671.64
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