

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

**ALL EMPLOYERS EXCEPT FOR COUNTY OF KAUAI, KAUAI DEPARTMENT OF WATER, AND COUNTY OF MAUI  
EFFECTIVE JULY 1, 2025  
BU 00, 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 12, 13**

**COUNTY OF MAUI  
EFFECTIVE JULY 1, 2025 TO DECEMBER 31, 2025  
BU 12**

**BU 05: FOR HAWAII PUBLIC CHARTER SCHOOLS, STATE OF HAWAII HSTA VEBA EMPLOYEES WHO OPTED TO TRANSFER TO EUTF PLANS  
OR BU 05 EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2011**

Benefit Plan	Type of Enrollment	Semi-Monthly Employee Contribution	Monthly Employee Contribution	Monthly Employer Contribution	Percent Employer	Total
<b>MEDICAL PLANS</b>						
PPO - 75/25 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	29.31	58.62	527.48	90.0%	\$586.10
	Two-Party	71.16	142.32	1,280.90	90.0%	\$1,423.22
	Family	90.71	181.42	1,632.70	90.0%	\$1,814.12
PPO - 80/20 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	178.13	356.26	534.36	60.0%	\$890.62
	Two-Party	432.65	865.30	1,297.92	60.0%	\$2,163.22
	Family	551.57	1,103.14	1,654.70	60.0%	\$2,757.84
PPO - 90/10 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	267.64	535.28	534.36	50.0%	\$1,069.64
	Two-Party	650.18	1,300.36	1,297.92	50.0%	\$2,598.28
	Family	829.09	1,658.18	1,654.70	49.9%	\$3,312.88
HMO - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	329.48	658.96	534.36	44.8%	\$1,193.32
	Two-Party	800.53	1,601.06	1,297.92	44.8%	\$2,898.98
	Family	1,020.87	2,041.74	1,654.70	44.8%	\$3,696.44
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	28.07	56.14	505.22	90.0%	\$561.36
	Two-Party	68.21	136.42	1,227.70	90.0%	\$1,364.12
	Family	87.01	174.02	1,566.20	90.0%	\$1,740.22
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	163.73	327.46	534.36	62.0%	\$861.82
	Two-Party	398.15	796.30	1,297.92	62.0%	\$2,094.22
	Family	508.47	1,016.94	1,654.70	61.9%	\$2,671.64
Supplemental Medical and Prescription Drug - Verdegard Administrators (fka HMA)	Self	7.19	14.38	21.58	60.0%	\$35.96
	Two-Party	12.84	25.68	38.50	60.0%	\$64.18
	Family	13.90	27.80	41.70	60.0%	\$69.50
<b>DENTAL PLAN</b>						
HDS Dental	Self	8.08	16.16	24.22	60.0%	\$40.38
	Two-Party	16.16	32.32	48.46	60.0%	\$80.78
	Family	24.23	48.46	72.70	60.0%	\$121.16
<b>VISION PLAN</b>						
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
<b>LIFE INSURANCE</b>						
Securian Life Insurance	Employee	-	-	4.12	100.0%	\$4.12

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<b>MEDICAL PLANS</b>						
PPO - 75/25 Plan - HMSA Medical and Chiropractic	Self	21.82	43.64	392.68	90.0%	436.32
	Two-Party	52.97	105.94	953.34	90.0%	1,059.28
	Family	67.53	135.06	1,215.38	90.0%	1,350.44
PPO - 75/25 Plan - CVS Caremark Prescription Drug	Self	7.49	14.98	134.80	90.0%	149.78
	Two-Party	18.19	36.38	327.56	90.0%	363.94
	Family	23.18	46.36	417.32	90.0%	463.68
PPO - 80/20 Plan - HMSA Medical and Chiropractic	Self	128.02	256.04	384.02	60.0%	640.06
	Two-Party	310.88	621.76	932.62	60.0%	1,554.38
	Family	396.44	792.88	1,189.28	60.0%	1,982.16
PPO - 80/20 Plan - CVS Caremark Prescription Drug	Self	50.11	100.22	150.34	60.0%	250.56
	Two-Party	121.77	243.54	365.30	60.0%	608.84
	Family	155.13	310.26	465.42	60.0%	775.68
PPO - 90/10 Plan - HMSA Medical and Chiropractic	Self	204.95	409.90	409.18	50.0%	819.08
	Two-Party	497.83	995.66	993.78	50.0%	1,989.44
	Family	634.97	1,269.94	1,267.26	49.9%	2,537.20
PPO - 90/10 Plan - CVS Caremark Prescription Drug	Self	62.69	125.38	125.18	50.0%	250.56
	Two-Party	152.35	304.70	304.14	50.0%	608.84
	Family	194.12	388.24	387.44	49.9%	775.68
HMO - HMSA Medical and Chiropractic	Self	260.30	520.60	422.16	44.8%	942.76
	Two-Party	632.41	1,264.82	1,025.32	44.8%	2,290.14
	Family	806.65	1,613.30	1,307.46	44.8%	2,920.76
HMO - CVS Caremark Prescription Drug	Self	69.18	138.36	112.20	44.8%	250.56
	Two-Party	168.12	336.24	272.60	44.8%	608.84
	Family	214.22	428.44	347.24	44.8%	775.68
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	28.07	56.14	505.22	90.0%	\$561.36
	Two-Party	68.21	136.42	1,227.70	90.0%	\$1,364.12
	Family	87.01	174.02	1,566.20	90.0%	\$1,740.22
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	163.73	327.46	534.36	62.0%	\$861.82
	Two-Party	398.15	796.30	1,297.92	62.0%	\$2,094.22
	Family	508.47	1,016.94	1,654.70	61.9%	\$2,671.64
Supplemental Medical and Prescription Drug - Verdegard Administrators (fka HMA)	Self	7.19	14.38	21.58	60.0%	\$35.96
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