

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

**COUNTY OF KAUAI AND KAUAI DEPARTMENT OF WATER
EFFECTIVE JULY 1, 2025
BU 00, 01, 02, 03, 04, 11, 12, 13, 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	-	-	586.10	100.0%	\$586.10
	Two-Party	-	-	1,423.22	100.0%	\$1,423.22
	Family	-	-	1,814.12	100.0%	\$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	-	-	561.36	100.0%	\$561.36
	Two-Party	-	-	1,364.12	100.0%	\$1,364.12
	Family	-	-	1,740.22	100.0%	\$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	-	-	35.96	100.0%	\$35.96
	Two-Party	-	-	64.18	100.0%	\$64.18
	Family	-	-	69.50	100.0%	\$69.50
DENTAL PLAN						
HDS Dental	Self	-	-	40.38	100.0%	\$40.38
	Two-Party	-	-	80.78	100.0%	\$80.78
	Family	-	-	121.16	100.0%	\$121.16
VISION PLAN						
VSP Vision	Self	-	-	4.20	100.0%	\$4.20
	Two-Party	-	-	7.82	100.0%	\$7.82
	Family	-	-	10.22	100.0%	\$10.22
LIFE INSURANCE						
Securian Life Insurance	Employee	-	-	4.12	100.0%	\$4.12

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Benefit Plan	Type of Enrollment	Semi-Monthly Employee Contribution	Monthly Employee Contribution	Monthly Employer Contribution	Percent Employer	Total
MEDICAL AND PRESCRIPTION DRUG PLANS						
PPO - 75/25 Plan - HMSA Medical and Chiropractic	Self	-	-	436.32	100.0%	436.32
	Two-Party	-	-	1,059.28	100.0%	1,059.28
	Family	-	-	1,350.44	100.0%	1,350.44
PPO - 75/25 Plan - CVS Caremark Prescription Drug	Self	-	-	149.78	100.0%	149.78
	Two-Party	-	-	363.94	100.0%	363.94
	Family	-	-	463.68	100.0%	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	-	-	561.36	100.0%	\$561.36
	Two-Party	-	-	1,364.12	100.0%	\$1,364.12
	Family	-	-	1,740.22	100.0%	\$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	-	-	35.96	100.0%	\$35.96
	Two-Party	-	-	64.18	100.0%	\$64.18
	Family	-	-	69.50	100.0%	\$69.50
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HDS Dental	Self	-	-	40.38	100.0%	\$40.38
	Two-Party	-	-	80.78	100.0%	\$80.78
	Family	-	-	121.16	100.0%	\$121.16
VISION PLAN						
VSP Vision	Self	-	-	4.20	100.0%	\$4.20
	Two-Party	-	-	7.82	100.0%	\$7.82
	Family	-	-	10.22	100.0%	\$10.22
LIFE INSURANCE						
Securian Life Insurance	Employee	-	-	4.12	100.0%	\$4.12