

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

**COUNTY OF KAUAI AND KAUAI DEPARTMENT OF WATER  
EFFECTIVE JULY 1, 2025  
BU 11, 15**

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	-	-	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	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	-	-	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	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	-	-	35.96	100.0%	\$35.96
	Two-Party	-	-	64.18	100.0%	\$64.18
	Family	-	-	69.50	100.0%	\$69.50
<b>DENTAL PLAN</b>						
HDS Dental	Self	-	-	40.38	100.0%	\$40.38
	Two-Party	-	-	80.78	100.0%	\$80.78
	Family	-	-	121.16	100.0%	\$121.16
<b>VISION PLAN</b>						
VSP Vision	Self	-	-	4.20	100.0%	\$4.20
	Two-Party	-	-	7.82	100.0%	\$7.82
	Family	-	-	10.22	100.0%	\$10.22
<b>LIFE INSURANCE</b>						
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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<b>MEDICAL PLANS</b>						
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	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	-	-	561.36	100.0%	\$561.36
	Two-Party	-	-	1,364.12	100.0%	\$1,364.12
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