

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND  
Minutes of the Benefits Committee Meeting  
Wednesday, November 19, 2025

TRUSTEES PRESENT

Mr. Wesley Machida, Vice Chairperson  
Mr. Christian Fern (excused at 10:38 a.m.)  
Ms. Sabrina Nasir (via video conference)  
Ms. Maureen Wakuzawa

Mr. James Wataru  
Mr. Ryan Yamane (via video conference)  
Mr. Robert Yu (via video conference, excused at 10:14 a.m.)

TRUSTEES ABSENT

Mr. Osa Tui, Chairperson  
Ms. Jacqueline Ferguson-Miyamoto

Ms. Audrey Hidano

ATTORNEY

Mr. Michael Chambrella, Deputy Attorney General

EUTF STAFF

Ms. Donna Tonaki, Assistant Administrator  
Ms. Desiree Yamauchi

Ms. Lara Nitta  
Ms. Melissa Tom (via video conference)

CONSULTANTS (Segal Consulting) (in person, unless otherwise noted)

Mr. Tyler Brotz (via video conference)  
Ms. Shelley Chun (via video conference)  
Ms. Mary Fedor  
Mr. Quentin Gunn

Ms. Tammy Halter  
Mr. Stephen Murphy  
Mr. Richard Ward

OTHERS PRESENT (via video conference or teleconference, unless otherwise noted)

Mr. Blaise Aquino, HMSA  
Ms. Stacia Baek, HDS (in person)  
Mr. Ty Bowers, CVS  
Mr. Su Chai, Kaiser (in person)  
Mr. Francis Cuenca, CVS  
Mr. Eric Dunkirk, Kaiser  
Mr. Galen Haneda, HMSA  
Ms. Monica Kim, VSP (in person)  
Ms. Meagan Kini-Ho, HMSA  
Mr. Shaughn Knoell, Kaiser  
Mr. Lawrence Lau, HDS  
Ms. Joey Lee, HDS (in person)  
Mr. Chris Letoto, HMSA (in person)

Ms. Denise Mercil, Securian  
Mr. Ezra Ng, HMSA  
Mr. Marcus Oi, HMSA  
Mr. Clesson Pang, HDS  
Ms. Kelsi Quon, HMSA  
Ms. Michelle Sasaki, HMSA (in person)  
Mr. Dave Shiroma, Kaiser  
Ms. Jenny Smith, Humana  
Mr. Troy Tomita, Kaiser (in person)  
Ms. Marita Trammell, HMSA  
Ms., Gretel Tsoi, HDS  
Mr. Isaac Yuen, HMSA (in person)

I. CALL TO ORDER

The meeting of the Benefits Committee of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) was called to order at 9:00 a.m. by Trustee Wesley Machida, Vice Chairperson, in the EUTF Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Wednesday, November 19, 2025.

MOTION was made and seconded to move section IV. Executive Session after section II. Review of Minutes. (Yu/Wataru) The motion passed unanimously. (Employer Trustees-4/ Employee-Beneficiary Trustees-3)

II. REVIEW OF MINUTES – October 21, 2025

The Benefits Committee reviewed the draft minutes of October 21, 2025. Since there were no edits or objections by the Trustees, the minutes stand approved.

IV. EXECUTIVE SESSION

MOTION was made and seconded to move into Executive Session at 9:04 a.m. (Wataru/Fern)  
The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-3)

The regular meeting reconvened at 9:16 a.m.

Vice Chairperson Machida reported that during Executive Session, the Board:

- Approved a recommendation to the Board to issue RFP 26-001 Dental, RFP 26-002 Vision, and RFP 26-003 Life Insurance Benefits..
- Reviewed and discussed the October 21, 2025 minutes. Since there were no edits or objections by the Trustees, the minutes stand approved.

III. NEW BUSINESS

A. Carrier Utilization Reports for the period ending June 30, 2025

1. Kaiser Permanente Semi-Annual Utilization Report

Mr. Troy Tomita and Mr. Su Chai, Kaiser Permanente, presented their plan year end report through June 30, 2025 for the active employee and six-month report for the non-Medicare retiree plans noting a claims PMPM trend of 0.6% and 0.7%, respectively. Kaiser also reported the following for the active plans:

- Inpatient PMPM decreased by 10.7% due to a decrease in admissions (admits per 1,000 decreased by 2.0%) and lesser complexity admissions (average length of stay decreased by 12.7%).
- Pharmacy PMPM increased by 10.7% due to higher utilization in brand and specialty prescriptions, particularly for antidiabetic, dermatologic, and antineoplastic medications.

2. HMSA Semi-Annual Utilization Report

Mr. Chris Letoto and Mr. Isaac Yuen, HMSA, presented their plan year end report through June 30, 2025 for the active employee and six-month report for the non-Medicare and Medicare retiree plans noting a claims PMPM trend of 1.8%, 5.9%, and 1.1%, respectively. HMSA also reported the following for the active plans:

- Inpatient PMPM decreased by 7.9% due to a decrease in high cost claims from the previous year and a reduction in surgical admissions (admits per 1,000 decreased by 15.3%).
- Specialty drug PMPM increased by 37.3% driven by antineoplastic and neuromuscular agent spend. The specialty drug PMPM is significantly higher than the BOB because many self-injectables covered under the CVS drug plan for the EUTF are covered under the medical benefit for the BOB.
- Professional PMPM trend of 3.1% is driven by good utilization such as high vaccination rates and lower Emergency Department utilization.

3. HDS Active Annual Utilization Report

Ms. Joey Lee and Ms. Stacia Baek, HDS, presented their plan year end report through June 30, 2025 for the EUTF and HSTA VB active employees noting a claims PMPM

trend of 1.7% driven by higher utilization of diagnostic and preventive services (claims PMPM increased by 2.3%). 1.9% of actives hit the \$2,000 plan maximum in PY2025 (compared to 1.8% in PY2024). 97.6% of active member visits were in-network resulting in nearly \$25 million in savings.

4. VSP Active Annual Utilization Report

Ms. Monica Kim, VSP, presented their plan year end report through June 30, 2025 for the EUTF and HSTA VB active employees noting a claims PMPM trend of 2.5% driven by contact lenses utilization (services increased by 1.6%) and frame cost (average claim cost increased by 3.4%). 26% of actives received an annual eye exam in PY2025 (compared to 27% in PY2024). 93% of actives visited an in-network provider resulting in more than \$20 million in savings through provider discounts.

Trustee Robert Yu was excused from the meeting at 10:14 a.m., during the presentation.

B. 2025 Segal Active Annual Report

Mr. Quentin Gunn, Segal Consulting, presented their analysis of the medical, dental, and vision plans and recommends the following:

- Continued monitoring of the plan mix, including member distribution, premium differentials, and total relative risk.
- Continued investment in diabetes management programs such as Virta.
- A combination of promoting telehealth, a point solution, and the availability of programs through individual employer groups (e.g., employee assistance program) for mental health services.
- Considering a true benefit for white crowns on posterior teeth and increasing the lifetime maximum for orthodontic services under the dental plan in line with other State peers.
- Considering increasing the frame and contact allowances under the vision plan in line with other State peers.

Trustee Christian Fern was excused from the meeting at 10:38 a.m., during the presentation.

V. NEXT MEETING DATE – March 31, 2026

The next meeting agenda will include the 2026 Health and Wellness Communication Plan and Kaiser Permanente and HMSA Annual Disease Burden, HEDIS, and Disease Management/Integrated Health Management (DM/IHM) Improvement Progress Reports for the period ending December 31, 2024 and DM/IHM Improvement Plans for the contract beginning January 1, 2025.

VI. ADJOURNMENT

MOTION was made and seconded to adjourn the meeting at 10:41 a.m. (Wataru/Wakuzawa) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-2)

APPROVED on March 31, 2026.

Documents Distributed:

1. Draft Benefits Committee Minutes for October 21, 2025. (5 pages)

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

Benefits Committee Meeting

November 19, 2025 Minutes

Page 4

2. Memorandum to Benefits Committee from Program Specialist, regarding 11/19/25 Benefits Committee Meeting – Reference Sheet – Confidential, dated November 19, 2025, Redacted Version. (2 pages)
3. EUTF, Cost and Utilization Summary, Actives and Non-Medicare Retirees, prepared by Kaiser Permanente, dated November 19, 2025, Redacted Version. (25 pages)
4. EUTF Semi-Annual Cost and Utilization Summary, prepared by HMSA, dated November 19, 2025, Redacted Version. (32 pages)
5. EUTF and HSTA VB Actives, Annual Utilization Report, July 2024 – June 2025, prepared by HDS, dated November 19, 2025, Redacted Version. (16 pages)
6. EUTF & HSTA VB Active Utilization, Plan Year Ending 06/30/2025, prepared by VSP, dated November 19, 2025, Redacted Version. (16 pages)
7. EUTF, 2025 Annual Analysis Report, Actives, prepared by Segal Consulting, dated November 2025. (29 pages)