

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

**ALL EMPLOYERS EXCEPT FOR COUNTY OF KAUAI AND KAUAI DEPARTMENT OF WATER
EFFECTIVE JULY 1, 2026
BU 11, 14, 15 AND EXCLUDED COUNTERPARTS**

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	81.99	163.98	471.64	74.2%	\$635.62
	Two-Party	199.16	398.32	1,145.22	74.2%	\$1,543.54
	Family	253.93	507.86	1,459.74	74.2%	\$1,967.60
PPO - 80/20 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	238.16	476.32	504.96	51.5%	\$981.28
	Two-Party	578.47	1,156.94	1,226.52	51.5%	\$2,383.46
	Family	737.50	1,475.00	1,563.62	51.5%	\$3,038.62
PPO - 90/10 Plan - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	334.75	669.50	504.96	43.0%	\$1,174.46
	Two-Party	813.21	1,626.42	1,226.52	43.0%	\$2,852.94
	Family	1,036.99	2,073.98	1,563.62	43.0%	\$3,637.60
HMO - HMSA Medical and Chiropractic, CVS Caremark Prescription Drug	Self	401.43	802.86	504.96	38.6%	\$1,307.82
	Two-Party	975.38	1,950.76	1,226.52	38.6%	\$3,177.28
	Family	1,243.81	2,487.62	1,563.62	38.6%	\$4,051.24
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	68.98	137.96	468.50	77.3%	\$606.46
	Two-Party	167.61	335.22	1,138.44	77.3%	\$1,473.66
	Family	213.83	427.66	1,452.32	77.3%	\$1,879.98
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	190.97	381.94	504.96	56.9%	\$886.90
	Two-Party	464.32	928.64	1,226.52	56.9%	\$2,155.16
	Family	592.88	1,185.76	1,563.62	56.9%	\$2,749.38
Supplemental Medical and Prescription Drug - Verdegard Administrators (fka HMA)	Self	7.82	15.64	20.80	57.1%	\$36.44
	Two-Party	13.69	27.38	37.08	57.5%	\$64.46
	Family	14.79	29.58	40.16	57.6%	\$69.74
DENTAL PLAN						
HDS Dental	Self	10.55	21.10	22.12	51.2%	\$43.22
	Two-Party	21.09	42.18	44.26	51.2%	\$86.44
	Family	28.44	56.88	72.78	56.1%	\$129.66
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. Employees should contact their employer or check the EUTF website at www.eutf.hawaii.gov for updated information regarding their premiums and contributions.

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MEDICAL PLANS						
PPO - 75/25 Plan - HMSA Medical and Chiropractic	Self	61.66	123.32	354.68	74.2%	478.00
	Two-Party	149.74	299.48	861.06	74.2%	1,160.54
	Family	190.96	381.92	1,097.72	74.2%	1,479.64
PPO - 75/25 Plan - CVS Caremark Prescription Drug	Self	20.33	40.66	116.96	74.2%	157.62
	Two-Party	49.42	98.84	284.16	74.2%	383.00
	Family	62.97	125.94	362.02	74.2%	487.96
PPO - 80/20 Plan - HMSA Medical and Chiropractic	Self	166.97	333.94	354.00	51.5%	687.94
	Two-Party	405.48	810.96	859.72	51.5%	1,670.68
	Family	517.09	1,034.18	1,096.32	51.5%	2,130.50
PPO - 80/20 Plan - CVS Caremark Prescription Drug	Self	71.19	142.38	150.96	51.5%	293.34
	Two-Party	172.99	345.98	366.80	51.5%	712.78
	Family	220.41	440.82	467.30	51.5%	908.12
PPO - 90/10 Plan - HMSA Medical and Chiropractic	Self	251.14	502.28	378.84	43.0%	881.12
	Two-Party	610.04	1,220.08	920.08	43.0%	2,140.16
	Family	778.11	1,556.22	1,173.26	43.0%	2,729.48
PPO - 90/10 Plan - CVS Caremark Prescription Drug	Self	83.61	167.22	126.12	43.0%	293.34
	Two-Party	203.17	406.34	306.44	43.0%	712.78
	Family	258.88	517.76	390.36	43.0%	908.12
HMO - HMSA Medical and Chiropractic	Self	311.39	622.78	391.70	38.6%	1,014.48
	Two-Party	756.57	1,513.14	951.36	38.6%	2,464.50
	Family	965.00	1,930.00	1,213.12	38.6%	3,143.12
HMO - CVS Caremark Prescription Drug	Self	90.04	180.08	113.26	38.6%	293.34
	Two-Party	218.81	437.62	275.16	38.6%	712.78
	Family	278.81	557.62	350.50	38.6%	908.12
HMO - Kaiser Standard Medical, Prescription Drug and Chiropractic	Self	68.98	137.96	468.50	77.3%	\$606.46
	Two-Party	167.61	335.22	1,138.44	77.3%	\$1,473.66
	Family	213.83	427.66	1,452.32	77.3%	\$1,879.98
HMO - Kaiser Comprehensive Medical, Prescription Drug, and Chiropractic	Self	190.97	381.94	504.96	56.9%	\$886.90
	Two-Party	464.32	928.64	1,226.52	56.9%	\$2,155.16
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