

## 2026 Health Plan Premiums Effective July 1, 2026

### ALL EMPLOYERS EXCEPT FOR COUNTY OF KAUAI AND KAUAI DEPARTMENT OF WATER

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
<b>Medical Plans</b>						
<b>PPO - 75/25 Plan - HMSA</b> 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
<b>PPO - 80/20 Plan - HMSA</b> 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
<b>PPO - 90/10 Plan - HMSA**</b> 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
<b>HMO - HMSA**</b> 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
<b>HMO - Kaiser Permanente Standard</b> 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
<b>HMO - Kaiser Permanente Comprehensive</b> 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
<b>Supplemental Medical and Prescription Drug - Verdegard Administrators</b>	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
<b>Dental Plan</b>						
<b>HDS Dental</b>	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
<b>Vision Plan</b>						
<b>VSP Vision</b>	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>						
<b>Securian Life Insurance</b>	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](http://www.eutf.hawaii.gov) for updated information regarding their premiums and contributions.

\*\* HMSA PPO 90/10 is closed to new subscribers effective July 1, 2026 and HMSA HMO closed to new subscribers effective July 1, 2025.