

HOTEL BARGAINING UNIT

OPEN ENROLLMENT

The Annual Open Enrollment period for the AFL Hotel & Restaurant Workers Health & Welfare Trust Fund is **Tuesday, March 1, 2022 through Thursday, March 31, 2022, to be effective May 1, 2022.** If you wish to change plans or add a dependent, please visit, www.unitehere5trustbenefits.com to complete a new enrollment form. You may also visit your Trust Fund Office, Benefit & Risk Management Services (BRMS) at 560 N. Nimitz Hwy., Suite 209, Honolulu, Hawaii 96817-5315 or contact (808) 523-0199; neighbor island (866) 772-8989, for further assistance.

Medical Plans

Two (2) choices are available – **AFL Self-Funded Comprehensive Medical Plan** and the **Kaiser Permanente Plan**. The AFL Comprehensive Medical Plan is a preferred provider or “freedom of choice” plan. You may receive services from the doctor of your choice and payments are based on a percentage of Eligible Charges. Under this plan, your out-of-pocket costs are usually lower when you receive services from a participating provider. The Kaiser Permanente Plan is an “HMO Plan.” You must receive services from a Kaiser Permanente doctor, and your co-payment is usually a fixed dollar amount.

Dental Plan

Hawaii Dental Service (HDS)

The HDS Plan offers you freedom to choose your own dentist. You may select from a network of over 96% of the dentists statewide. National coverage is also available through Delta Dental Plans Association, the largest dental benefits provider in the nation.

Effective April 1, 2022, there is an annual plan maximum of \$2,500. The annual plan maximum applies to all covered services except for diagnostic and preventive services. For calendar year 2022, the annual plan maximum applies to services incurred from April 1, 2022 through December 31, 2022. Each year thereafter the annual plan maximum shall apply to services incurred during the calendar year (January - December).

A Summary of Benefits and Coverage for the medical plan(s) are enclosed along with a comparison sheet for the dental providers.

Trust Fund Administrator
On behalf of the
Board of Trustees

Enclosures
February 2022