

March 2011

TO: All Hotel Bargaining Unit Participants
AFL Hotel and Restaurant Workers Health and Welfare Trust Fund

FROM: Board of Trustees

SUBJECT: COBRA Program and Employee Self-Payment Program

The Board of Trustees, based on a poll completed on March 11, 2011, adopted the following changes:

I. COBRA Program

Effective May 1, 2011, the rates for the COBRA Program will be changed as follows:

A. Actives

	<u>Effective 5/01/11</u>
Indemnity	
w/ HDS Dental	\$653.07
w/ Gentle Dental	\$630.02
Kaiser	
w/ HDS Dental	\$614.11
w/ Gentle Dental	\$591.07

Full coverage includes medical, prescription drug, dental, vision, EAP, and death benefits.

B. Retirees

<u>Medical and prescription drug</u>	<u>Effective 5/01/11</u>
Retirees < 65	
Indemnity (per individual)	\$364.63
Kaiser (per individual)	\$456.88
Retirees ≥ 65	
HMSA (per individual)*	\$183.22 (effective 1/01/11)
Kaiser Sr. Advantage (per individual)	\$302.27
Retirees ≥ 65: Not Eligible for HMSA or Kaiser Medical Plans	
Indemnity (per individual)	\$248.84

**Includes HMSA Akamai Advantage medical plan and Medicare Part D EGWP drug plan.*

<u>Dental</u>	<u>Effective 5/01/11</u>
HDS Dental	\$33.15
Gentle Dental	\$23.03
<u>Vision</u>	<u>Effective 5/01/11</u>
Indemnity	\$3.54

Retirees with less than 15 years of credited service receive medical and prescription drug benefits. Retirees with 15 or more years but less than 20 years of credited service receive medical, prescription drug, and dental benefits. Retirees with 20 or more years of credited service and those retired prior to 9/16/95 receive medical, prescription drug, dental, and vision benefits.

II. Employee Self-Payment Program

Effective May 1, 2011, the rates for the Self-Payment Program will be changed as follows:

	<u>Effective 5/01/11</u>	
	<u>Single</u>	<u>Family</u>
Indemnity	\$313.60	\$548.80

Coverage includes medical and prescription drug.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Fund office at 523-0199, or for neighbor islands, call toll free at (866) 772-8989.