

KAISER BARGAINING UNIT

OPEN ENROLLMENT

The Annual Open Enrollment period for the AFL Hotel & Restaurant Workers Health & Welfare Trust Fund is **Tuesday, November 1, 2022 through Friday, December 9, 2022, to be effective January 1, 2023**. If you wish to change medical plans or add a dependent, please visit, www.unitehere5trustbenefits.com to complete your online enrollment form. You may also visit the Trust Fund Office, Benefit & Risk Management Services (BRMS) at 560 N. Nimitz Hwy., Suite 219, Honolulu, Hawaii 96817-5315 or contact (808) 523-0199; neighbor island (866) 772-8989, for further assistance.

Medical Plans

Two (2) choices are available:

1. AFL Self-Funded Comprehensive Medical 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.

2. Kaiser Permanente Plan

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.

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

Trust Fund Administrator
On behalf of the
Board of Trustees

Enclosures
October 2022