

**KAISER BARGAINING UNIT  
ACTIVE MEMBERS**

**SPECIAL  
OPEN ENROLLMENT**

With Medical Plan Changes effective January 1, 2022 for the KBU Active Participants, a Special Open Enrollment will be held for the Kaiser Bargaining Unit Active members starting Monday, January 3, 2022 through Friday, February 4, 2022; for March 1, 2022 effective date. If you wish to change plans or add a dependent, please visit, [www.unitehere5trustbenefits.com](http://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, contact (808) 523-0199; neighbor island (866) 772-8989, or email: [hiaflinfo@brmsonline](mailto:hiaflinfo@brmsonline) 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. The plan will not pay for services from a non-Kaiser Permanente doctor, except when referred or if emergency care is required. Kaiser Permanente facilities include: Oahu, Big Island and Maui.

Trust Fund Administrator  
On behalf of the  
Board of Trustees

Enclosures  
December 2021