

AFL HOTEL AND RESTAURANT WORKERS TRUST FUNDS

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HEALTH & WELFARE • PENSION • TRAINING

January 20, 2006

TO: **All Kaiser Bargaining Unit Retired Participants**
AFL Hotel & Restaurant Workers Health and Welfare Trust Fund

FROM: Board of Trustees

SUBJECT: KAISER PLAN, COMPREHENSIVE MEDICAL PLAN, AND RETIREE
CO-PAYMENTS

I. **KAISER PLAN CHANGES**

Effective January 1, 2006, the Kaiser Plan will change as follows:

A. **Medical**

1. Office visits \$14.00 per visit
2. Outpatient lab, x-ray, and diagnostic testing procedures \$14.00 per department per day

3. Physical, occupational, and speech therapy

There will no longer be a two (2)-month limit on these therapies. Only short-term therapy is covered. As determined by a Kaiser Permanente physician, the therapy must be necessary to sufficiently restore nerve and/or muscle function that was lost or impaired due to an illness or injury. Nerve and/or muscle function is sufficient when one of the following first occurs: i) nerve and/or muscle function is the level of the average healthy person of the same age, ii) further significant, measurable functional gain is unlikely, or iii) the frequency and duration of therapy for a specific medical condition has been reached, as specified in Kaiser Permanente Hawaii's Clinical Practice Guidelines.

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| 4. Serious mental illness parity | The serious mental illness (parity) benefit has been expanded to include obsessive compulsive disorder, dissociative, disorder, delusional disorder, and major depression. (Effective immediately) |
| 5. Live in Hawaii | Participants and their family dependents must live in the Hawaii service area to enroll (or continue to be enrolled) in a Kaiser Permanente plan. |

B. Drug Plan

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| 1. Copayment | \$10.00 per prescription (up to a 30-day supply) |
| 2. Mail Order Copayment | \$20.00 per prescription (up to a 90-day supply) |

II. COMPREHENSIVE MEDICAL PLAN CHANGES

Effective January 1, 2006, the \$100 Annual Deductible for Other Services is eliminated. (*Applies to Actives and Retirees not eligible for Medicare*).