HAWAII TEAMSTERS HEALTH & WELFARE TRUST FUND ANNUAL OPEN ENROLLMENT ALL ELIGIBLE ACTIVE PARTICIPANTS

The Annual Open Enrollment period for the Hawaii Teamsters Health & Welfare Trust Fund is **July 1**, **2025**, **through July 31**, **2025**, **effective September 1**, **2025**. If you wish to change plans, please visit, <u>www.teamsterstrustbenefits.com</u>. You may also visit the Trust Fund Office, Benefit & Risk Management Services (BRMS) at one of the following locations for further assistance:

Main Office 560 North Nimitz Highway, Suite 219 Honolulu, Hawaii 96817 Phone Number: (808) 523-0199 Neighbor Islands: (866) 772-8989

There are two (2) Medical Plans to choose from:

1. University Health Alliance ("UHA") Plan 600

The <u>UHA Plan 600</u> is a preferred provider or "freedom of choice" PPO plan. You may elect to 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 <u>Kaiser Permanente Plan</u> 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, Maui and Kauai.

For a complete listing of participating providers with the UHA Plan 600 or the Kaiser Permanente Plan please visit, www.teamsterstrustbenefits.com.

Copies of the Summary of Benefits and Coverage for the medical plans are enclosed.

Hawaii Teamsters Health & Welfare Trust 2025 Open Enrollment June 2025

There are two (2) Dental Plans to choose from:

1. 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 dentists statewide. Payments are based on a percentage of eligible fees. Visiting an HDS Member Dentist will lower your out-of-pocket costs.

2. Hawaii Medical Services Association ("HMSA")

The HMSA Dental Plan is a "dental HMO" plan. Your copayment is usually a fixed dollar amount. The Plan will not pay for services from a non-participating HMSA dentist, except when referred or if emergency care is required.

If you wish to change plans, please visit, www.teamsterstrustbenefits.com

Benefit & Risk Management Services, Inc. Trust Administrator On behalf of the Board of Trustees

Enclosures