

# HAWAII TEAMSTERS HEALTH & WELFARE TRUST FUND

## ALL ELIGIBLE ACTIVE PARTICIPANTS

## OPEN ENROLLMENT

The Annual Open Enrollment period for the Hawaii Teamsters Health & Welfare Trust Fund is **July 1, 2020 through July 31, 2020, effective September 1, 2020**. If you wish to change plans, the following options are available: a) go online at [www.teamsterstrustbenefits.com](http://www.teamsterstrustbenefits.com); b) visit the Trust Fund Office, Benefit & Risk Management Services (BRMS) at 560 N. Nimitz Hwy., Suite 219, Honolulu, Hawaii 96817-5315, or our Satellite office (located in the Union Hall); or c) contact 842-0392; neighbor islands (866) 772-8989.

### Medical Plans

Two (2) medical choices are available – **University Health Alliance (“UHA”) Plan 600** and the **Kaiser Permanente HMO Plan**. The UHA Plan 600 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. For a complete listing of participating providers with the UHA Plan 600 or the Kaiser Permanente Plan please visit, [www.teamsterstrustbenefits.com](http://www.teamsterstrustbenefits.com).

### Dental Plans

Two (2) dental choices are available – **Hawaii Dental Service (HDS)** and **Gentle Dental (formerly Dental Care Centers of Hawaii)**. The HDS Plan offers you freedom to choose your own dentist. You may select from a network of over 96% of the dentists statewide. Payments are based on a percentage of eligible fees. Visiting an HDS Member Dentist will lower your out-of-pocket costs. National coverage is also available through Delta Dental Plans Association, the largest dental benefits provider in the nation. The Gentle 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-Gentle Dental dentist, except when referred or if emergency care is required.

A Summary of Benefits and Coverage for the medical plan(s) along with the dental plan comparisons are available to view on the Plans website: [www.teamsterstrustbenefits.com](http://www.teamsterstrustbenefits.com). If you prefer a hard copy of the medical / dental plan comparisons, please contact our office and a packet will be mailed to you.

Reminder, any changes during this Open Enrollment period must be submitted no later than July 31, 2020 for September 1, 2020 effective date.

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

June 2020