

HAWAII TEAMSTERS TRUST FUNDS

615 PIIKOI STREET, SUITE 601 - HONOLULU,HAWAII 96814-3140 PHONE: TRUST OFFICE (808) 847-0886 - ADMINISTRATIVE OFFICE (808) 591-8466 FAX (808) 593-8661-NEIGHBOR ISLANDS DIAL DIRECT 1 (800) 232-9669

Hawaii Truckers-Teamsters Union Pension Plan Teamsters Health & Welfare Trust Fund

Teamsters Legal Services Plan Teamsters Training and Opportunity Program

MARCH 2003

To:

ALL ACTIVE PARTICIPANTS OF THE HAWAII TEAMSTERS HEALTH &

WELFARE TRUST

FROM:

BOARD OF TRUSTEES

RE:

COBRA RATES, SELF-PAYMENT PROGRAM FOR EMPLOYEES OF

DELINQUENT EMPLOYERS, STUDENT SELF-PAY AND VISION CARE

PROVIDERS

I. COBRA RATES

Effective MARCH 1, 2003, the following is the schedule of rates for the COBRA continuation of coverage for Active employees:

BENEFIT	SINGLE	FAMILY		
CORE COVERAGE - Medical & Prescription Drug only				
Indemnity	\$163.73	\$442.07		
Kaiser	\$217.06	\$578.56		
Full Coverage - Medical, Prescription Drug, Dental & Vision				
Indemnity with HDS	\$187.83	\$507.14		
Indemnity with DCCH	\$183.89	\$496.49		
Kaiser with HDS	\$241.16	\$643.64		
Kaiser with DCCH	\$237.21	\$632.98		

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EMPLOYERS. STUDENT SELF-PAY AND VISION CARE PROVIDERS

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BENEFIT	SINGLE	FAMILY
DENTAL ONLY		
HDS	\$ 22.06	\$ 59.57
DCCH	\$ 18.12	\$ 48.91

II. SELF PAYMENT PROGRAM FOR EMPLOYEES OF DELINQUENT EMPLOYERS

EFFECTIVE OCTOBER 1, 2002, when you become ineligible for benefits as a result of your employer failing to make the required contribution, you can continue your coverage for medical and prescription drug benefits for not more than six (6) consecutive months by making self-payments to the Trust. After the six (6) consecutive months are up, if your employer continues to be delinquent, you may elect the COBRA option to continue coverage.

The amount that you must pay is based on the cost of the benefits as determined by the Board of Trustees, from time to time.

Your payment for the Employee Self-Payment Program must be received by the Trust Office by the 15th of the month prior to the month for which payment is being made. Payment for the first month of self-pay coverage must be made within 15 days of your notification from the Trust Office of your loss of eligibility, or by the 30th of the month, whichever is sooner.

FAILURE TO MAKE SELF-PAYMENTS BY THE 15th OF THE MONTH SHALL RESULT IN THE LOSS OF COVERAGE.

Contact the Trust Office on Oahu at (808) 591-8466 or neighbor islands (800) 232-9669 if you wish to make a self-payment. The Trust Office will tell you the amount of your payment and explain the payment procedure.

BENEFIT	SINGLE	FAMILY		
Core Coverage – Medical & Prescription Drug only				
Indemnity	\$160.52	\$433.40		
Kaiser	\$212.80	\$567.22		

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III. STUDENT SELF-PAYMENT PROGRAM

EFFECTIVE OCTOBER 1, 2002, when eligibility for a dependent child who is a full-time student terminates because that person no longer qualifies as a full-time student, he or she may continue coverage by electing one of the following two options: 1) Student Coverage Self-Payment Program, or 2) COBRA Program. If they select the Student Coverage Self-Payment Program, they give up their option to use the COBRA program.

Under the Student Coverage Self-Payment Program, the student may continue single coverage for medical and prescription drug benefits for not more than twelve (12) consecutive months or through age 23, whichever occurs sooner, by making self-payments to the Trust. The Student Coverage Self-Payment Program rates will be established annually by the Board of Trustees.

Your payment for the Student Coverage Self-Payment Program must be received by the Trust Office by the 15th of the month prior to the month for which payment is being made. Payment for the first month of self-pay coverage must be made within 15 days of your notification from the Trust Office of your loss of eligibility, or by the 30th of the month, whichever is sooner.

FAILURE TO MAKE SELF-PAYMENTS BY THE 15th OF THE MONTH SHALL RESULT IN THE LOSS OF COVERAGE.

Contact the Trust Office on Oahu at (808) 591-8466 or neighbor islands (800) 232-9669 if you wish to make a self-payment. The Trust Office will tell you the amount of your payment and explain the payment procedure.

BENEFIT	SINGLE
CORE COVERAGE - Medical & Prescription	n Drug only
Indemnity	\$152.50
Kaiser	\$212.80

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IV. VISION CARE PROVIDERS

A. **New Providers**

EFFECTIVE MARCH 1, 2003, two (2) corporations have been added under the Vision Care Program. Their name, address and phone number and type of service available are as follows:

1. Matsuyama & Matsuyama, O.D., Inc.

(Wayne Matsuyama, O.D.) (Gerald Matsuyama, O.D.)

(Lillian Takamura, O.D.)

1109 12th Avenue

Honolulu, Hawaii 96816

Phone: 734-1988

2. Styleyes

(Wayne Matsuyama, O.D.)

(Gerald Matsuyama, O.D.)

(Lillian Takamura, O.D.)

Westridge Center

Aiea, Hawaii 96701

Phone: 486-3937

The providers will render eye examinations and dispense eyeglasses and contact lenses. The only copayment payable by participants would be for contact lenses and non-covered items.

B. CURRENT PROVIDERS

EFFECTIVE IMMEDIATELY, Seulyn Lee Au, O.D. has opened a fifth office, which is located in Kahala Mall, the five (5) office locations are as follows

Seulyn Lee Au, O.D.

a. Ala Moana Center (inside LensCrafters)

1450 Ala Moana Boulevard, #3265

Honolulu, Hawaii 96814

Phone: 941-1566

b. Pearlridge Downtown, Phase II, #410 (next to LensCrafters)

Aiea, Hawaii 96701

Phone: 486-2666

c. Windward Mall (inside LensCrafters)

46-056 Kamehameha Highway, #1-6

Kaneohe, Hawaii 96744

Phone: 236-2666

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> d. Kaahumanu Center - Maui 275 W. Kaahumanu Avenue, #1010 Kahului, Maui, Hawaii 96732 Phone: 877-4766

e. Kahala Mall 4211 Waialae Avenue, #B-11 Honolulu, Hawaii 96816 Phone: 732-1566

You are still free to go to any licensed vision care provider of your choice and receive the Trust's allowance for covered services and supplies. However, by receiving services and supplies from a participating provider, you limit your out-of-pocket cost for covered services. For a complete list of participating vision care providers, contact the Hawaii Teamsters Health and Welfare Trust Office.

<u>REMINDER</u>

TO ADD A SPOUSE OR DEPENDENT CHILD, YOU MUST SUBMIT PROPER DOCUMENTATION, IN WRITING, TO THE TRUST OFFICE WITHIN 30 DAYS OF THE DATE OF MARRIAGE, BIRTH, ADOPTION, OR PLACEMENT FOR ADOPTION. IF YOU DO NOT ADD A DEPENDENT WITHIN THIS 30-DAY PERIOD YOU WILL NEED TO WAIT UNTIL THE NEXT OPEN ENROLLMENT TO ADD ANY NEW DEPENDENTS.