

November 2023

TO: All Active Participants and OTS Retirees and Spouses
Hawaii Teamsters Health and Welfare Trust

FROM: Board of Trustees

SUBJECT: New COBRA Rates Effective December 1, 2023

The Board of Trustees, at their meeting of November 3, 2023, adopted the following changes:

I. COBRA Program

Effective December 1, 2023, the rates for the COBRA Program will be changed as follows:

A. Actives

	<u>Effective 12/01/23</u>	
	<u>Single</u>	<u>Family</u>
Core Coverage *		
UHA & PPO Drug	\$ 742.09	\$ 1,905.50
Kaiser	\$ 806.16	\$ 1,612.29
Full Coverage **		
UHA & PPO Drug with HDS	\$ 779.27	\$ 2,002.07
UHA & PPO Drug with HMSA	\$ 777.85	\$ 1,998.27
Kaiser with HDS	\$ 843.34	\$ 1,708.86
Kaiser with HMSA	\$ 841.92	\$ 1,705.06

* Core coverage for actives under the COBRA Program includes medical and prescription drug benefits.

** Full coverage for actives under the COBRA Program includes medical, prescription drug, dental, vision, and chiropractic benefits.

B. Disabled Actives (from 19th to 29th month)

	<u>Effective 12/01/23</u>	
	<u>Single</u>	<u>Family</u>
Full Coverage *		
UHA & PPO Drug with HDS	\$ 1,145.98	\$ 2,944.22
UHA & PPO Drug with HMSA	\$ 1,144.59	\$ 2,940.50
Kaiser with HDS	\$ 1,240.20	\$ 2,513.03
Kaiser with HMSA	\$ 1,238.11	\$ 2,507.45

* Full coverage for disabled actives under the COBRA Program includes medical, prescription drug, dental, vision, and chiropractic benefits.

C. OTS Retirees under Age 65

	<u>Effective 12/01/23</u>	
	<u>Single</u>	<u>Family</u>
Core Coverage *		
UHA & PPO Drug	\$ 742.09	\$ 1,905.50
Kaiser	\$ 806.16	\$ 1,612.29
Full Coverage **		
UHA & PPO Drug with VSP	\$ 744.96	\$ 1,913.17
Kaiser with VSP	\$ 809.02	\$ 1,619.96

* Core coverage for OTS retirees under age 65 under the COBRA Program includes medical and prescription drug benefits.

** Full coverage for OTS retirees under age 65 under the COBRA Program includes medical, prescription drug, and vision benefits.

D. OTS Retirees Age 65 and over (includes Medicare Part D Drug)

	<u>Per Individual</u>
Full Coverage *	
Humana & EGWP Drug	\$162.09 (effective 1/01/24)
Kaiser	\$411.72 (effective 12/01/23)

* Full coverage for OTS retirees age 65 and over under the COBRA Program includes medical, prescription drug, and vision benefits.

II. Employee Self- Payment Program

Effective December 1, 2023, the rates for the Employee Self-Payment Program will be as follows:

	<u>Effective 12/01/23</u>	
	<u>Single</u>	<u>Family</u>
Core Coverage *		
UHA and PPO Drug	\$ 727.54	\$ 1,868.14
Kaiser	\$ 790.35	\$ 1,580.68

- * Core coverage under the Employee Self-Payment Program includes medical and prescription drug benefits. Does not include 2% administration charge.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Office at (808) 842-0125, or for neighbor islands, call toll free at (866) 772-8989.