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

FROM: Board of Trustees

SUBJECT: New COBRA Rates Effective October 1, 2020

The Board of Trustees, at their meeting of September 1, 2020, adopted the following changes:

I. COBRA Program

<u>Effective October 1, 2020</u>, the rates for the COBRA Program will be changed as follows:

A. <u>Actives</u>

	Effective 10/01/20		
	2	<u>Single</u>	<u>Family</u>
Core Coverage *			
UHA & PPO Drug	\$	602.55	\$ 1,547.97
Kaiser	\$	678.39	\$ 1,356.78
Full Coverage **			
UHA & PPO Drug with HDS UHA & PPO Drug w/Gentle Dental	\$ \$	635.81 627.78	\$ 1,636.66 \$ 1,614.55
Kaiser with HDS Kaiser with Gentle Dental	\$ \$	711.64 703.62	\$ 1,445.47 \$ 1,423.36

- * 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. <u>Disabled Actives (from 19th to 29th month)</u>

	Effective 10/01/20		
	<u>Single</u>	<u>Family</u>	
Full Coverage *			
UHA & PPO Drug with HDS UHA & PPO Drug w/Gentle Dental	\$ 935.01 \$ 923.21	\$ 2,406.86 \$ 2,374.34	
Kaiser with HDS Kaiser with Gentle Dental	\$ 1,046.54 \$ 1,034.73	\$ 2,125.70 \$ 2,093.18	

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

Effective 10/01/20

C. OTS Retirees under Age 65

Ellective T0/01/20		
<u>.</u>	<u>Single</u>	<u>Family</u>
\$	602.55	\$ 1,547.97
\$	678.39	\$ 1,356.78
\$	606.24	\$ 1,558.12
\$	682.07	\$ 1,366.93
	\$ \$ \$	<u>Single</u> \$ 602.55 \$ 678.39 \$ 606.24

- * 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)

Per Individual

Full Coverage *

HMSA Akamai Advantage	
and EGWP	\$365.81 (effective 1/01/21)
Kaiser	\$430.77 (effective 10/01/20)

* 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

<u>Effective October 1, 2020</u>, the rates for the Employee Self-Payment Program will be as follows:

	Effective 10/01/20		
	<u>Single</u>	<u>Family</u>	
Core Coverage *			
UHA and PPO Drug	\$ 590.74	\$ 1,517.62	
Kaiser	\$ 665.09	\$ 1,330.18	

* 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 842-0392, or for neighbor islands, call toll free at (866) 772-8989.