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, 2022

The Board of Trustees, at their meeting of September 9, 2022, adopted the following changes:

COBRA Program

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Effective October 1, 2022, the rates for the COBRA Program will be changed as follows:

A. Actives

	Effective 10/01/22			
	<u>Single</u>		<u>Family</u>	
Core Coverage *				
UHA & PPO Drug	\$	694.12	\$ 1,779.25	
Kaiser	\$	768.50	\$ 1,536.99	
Full Coverage **				
UHA & PPO Drug with HDS	\$	729.84	\$ 1,872.55	
UHA & PPO Drug with HMSA	\$	726.69	\$ 1,864.07	
Kaiser with HDS	\$	804.22	\$ 1,630.29	
Kaiser with HMSA	\$	801.07	\$ 1,621.81	

^{*} 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 10/01/22		
	<u>Single</u>	<u>Family</u>	
Full Coverage *			
UHA & PPO Drug with HDS	\$ 1,073.29	\$ 2,753.75	
UHA & PPO Drug with HMSA	\$ 1,070.20	\$ 2,745.44	
Kaiser with HDS	\$ 1,182.67	\$ 2,397.48	
Kaiser with HMSA	\$ 1,178.04	\$ 2,385.02	

* 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> </u>	Effective 10/01/22		
		Single	<u>Family</u>
Core Coverage *			
UHA & PPO Drug	\$	694.12	\$ 1,779.25
Kaiser	\$	768.50	\$ 1,536.99
Full Coverage **			
UHA & PPO Drug with VSP	\$	697.89	\$ 1,789.41
Kaiser with VSP	\$	772.27	\$ 1,547.15

- * 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 \$211.75 (effective 1/01/23) Kaiser \$423.13 (effective 10/01/22)

* 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, 2022</u>, the rates for the Employee Self-Payment Program will be as follows:

	<u> </u>	Effective 10/01/22		
	<u>Sing</u>	<u>jle</u>	<u>Family</u>	
Core Coverage *				
UHA and PPO Drug	\$ 680	0.51	\$ 1,744.36	
Kaiser	\$ 75	3.43	1,506.85	

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

Effective January 1, 2023, COBRA and Self Pay Rates will only be sent to Plan Participants/Beneficiaries enrolled in the COBRA / Self-Pay Program.

Visit: <u>www.teamsterstrustbenefits.com</u> for a complete list of Plan Notices and Summary Material Modifications.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Office at (808) 842-0392, or for neighbor islands, call toll free at (866) 772-8989.