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, 2021

The Board of Trustees, at their meeting of August 20, 2021, adopted the following changes:

COBRA Program

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Effective October 1, 2021, the rates for the COBRA Program will be changed as follows:

A. Actives

<u></u>	Effective 10/01/21	
	<u>Single</u>	<u>Family</u>
Core Coverage *		
UHA & PPO Drug	\$ 649.03	\$ 1,663.74
Kaiser	\$ 725.68	\$ 1,451.35
Full Coverage **		
UHA & PPO Drug with HDS	\$ 685.78	\$ 1,759.82
Kaiser with HDS	\$ 762.43	\$ 1,547.42

- * 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 10/01/21	
	<u>Single</u>	<u>Family</u>
Full Coverage *		
UHA & PPO Drug with HDS	\$ 1,008.49	\$ 2,587.97
Kaiser with HDS	\$ 1,121.22	\$ 2,275.62

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

C. OTS Retirees under Age 65

	Effective 10/01/21			
	Sing	gle	<u>Family</u>	
Core Coverage *				
UHA & PPO Drug	\$ 64	19.03	\$ 1,663.74	
Kaiser	\$ 72	25.68	\$ 1,451.35	,
Full Coverage **				
UHA & PPO Drug	\$ 65	2.80	\$ 1,673.90)
Kaiser	\$ 72	9.45	\$ 1,461.51	

- * 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

\$384.13 (effective 1/01/22)

Kaiser \$423.13 (effective 10/01/21)

* 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, 2021</u>, the rates for the Employee Self-Payment Program will be as follows:

Effective 10/01/21 Single Family

Core Coverage *

UHA and PPO Drug	\$ 636.30	\$ 1,631.12
Kaiser	\$ 711.45	\$ 1,422.89

* 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.