



Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Premiums and Contributions 23-24

Compare current monthly premiums with new premiums that begin July 1, 2023. Open Enrollment begins Apr. 3, 2023 and has been extended through May 12, 2023. Among other things, you can enroll in a plan, change from one to another, or cancel a plan; add or drop a dependent; change coverage tiers such as changing from self to family, family to two-party, etc.; and enroll in the FREE group life insurance plan if you are an employee and are not currently enrolled.

	Monthly amounts 2022-23				Monthly amounts 2023-24				Monthly 2022-23 to 2023-24		
	Plan rates 2022-23	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2023-24	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %
EUTF Those employed starting January 1, 2011 or later or those who completely disenrolled from HSTA VB plans.											
HMSA PPO (90/10)											
Self	\$ 918.28	\$ 433.82	47.2%	\$ 484.46	\$ 960.86	\$ 453.36	47.2%	\$ 507.50	\$ 19.54	\$ 23.04	4.8%
Two-party	\$ 2,230.60	\$ 1,053.66	47.2%	\$ 1,176.94	\$ 2,334.04	\$ 1,101.12	47.2%	\$ 1,232.92	\$ 47.46	\$ 55.98	4.8%
Family	\$ 2,844.12	\$ 1,343.30	47.2%	\$ 1,500.82	\$ 2,976.00	\$ 1,403.80	47.2%	\$ 1,572.20	\$ 60.50	\$ 71.38	4.8%
HMSA PPO (80/20)											
Self	\$ 723.04	\$ 433.82	60.0%	\$ 289.22	\$ 755.60	\$ 453.36	60.0%	\$ 302.24	\$ 19.54	\$ 13.02	4.5%
Two-party	\$ 1,756.12	\$ 1,053.66	60.0%	\$ 702.46	\$ 1,835.22	\$ 1,101.12	60.0%	\$ 734.10	\$ 47.46	\$ 31.64	4.5%
Family	\$ 2,238.84	\$ 1,343.30	60.0%	\$ 895.54	\$ 2,339.68	\$ 1,403.80	60.0%	\$ 935.88	\$ 60.50	\$ 40.34	4.5%
HMSA PPO (75/25)											
Self	\$ 436.76	\$ 368.18	84.3%	\$ 68.58	\$ 485.50	\$ 436.94	90.0%	\$ 48.56	\$ 68.76	\$ (20.02)	-29.2%
Two-party	\$ 1,060.56	\$ 894.04	84.3%	\$ 166.52	\$ 1,178.90	\$ 1,061.00	90.0%	\$ 117.90	\$ 166.96	\$ (48.62)	-29.2%
Family	\$ 1,351.84	\$ 1,139.60	84.3%	\$ 212.24	\$ 1,502.66	\$ 1,352.38	90.0%	\$ 150.28	\$ 212.78	\$ (61.96)	-29.2%
HMSA HMO											
Self	\$ 920.70	\$ 433.82	47.1%	\$ 486.88	\$ 963.30	\$ 453.36	47.1%	\$ 509.94	\$ 19.54	\$ 23.06	4.7%
Two-party	\$ 2,236.60	\$ 1,053.66	47.1%	\$ 1,182.94	\$ 2,340.10	\$ 1,101.12	47.1%	\$ 1,238.98	\$ 47.46	\$ 56.04	4.7%
Family	\$ 2,851.84	\$ 1,343.30	47.1%	\$ 1,508.54	\$ 2,983.80	\$ 1,403.80	47.0%	\$ 1,580.00	\$ 60.50	\$ 71.46	4.7%
Kaiser HMO Comprehensive											
Self	\$ 761.90	\$ 433.82	56.9%	\$ 328.08	\$ 805.90	\$ 453.36	56.3%	\$ 352.54	\$ 19.54	\$ 24.46	7.5%
Two-party	\$ 1,851.42	\$ 1,053.66	56.9%	\$ 797.76	\$ 1,958.34	\$ 1,101.12	56.2%	\$ 857.22	\$ 47.46	\$ 59.46	7.5%
Family	\$ 2,361.86	\$ 1,343.30	56.9%	\$ 1,018.56	\$ 2,498.28	\$ 1,403.80	56.2%	\$ 1,094.48	\$ 60.50	\$ 75.92	7.5%
Kaiser HMO Standard											
Self	\$ 472.70	\$ 398.48	84.3%	\$ 74.22	\$ 499.98	\$ 449.98	90.0%	\$ 50.00	\$ 51.50	\$ (24.22)	-32.6%
Two-party	\$ 1,148.68	\$ 968.34	84.3%	\$ 180.34	\$ 1,214.98	\$ 1,093.48	90.0%	\$ 121.50	\$ 125.14	\$ (58.84)	-32.6%
Family	\$ 1,465.38	\$ 1,235.32	84.3%	\$ 230.06	\$ 1,549.96	\$ 1,394.96	90.0%	\$ 155.00	\$ 159.64	\$ (75.06)	-32.6%
HMA Supplemental											
Self	\$ 32.70	\$ 19.62	60.0%	\$ 13.08	\$ 33.88	\$ 20.32	60.0%	\$ 13.56	\$ 0.70	\$ 0.48	3.7%
Two-party	\$ 58.50	\$ 35.10	60.0%	\$ 23.40	\$ 60.66	\$ 36.40	60.0%	\$ 24.26	\$ 1.30	\$ 0.86	3.7%
Family	\$ 63.36	\$ 38.02	60.0%	\$ 25.34	\$ 65.70	\$ 39.42	60.0%	\$ 26.28	\$ 1.40	\$ 0.94	3.7%
HDS Dental											
Self	\$ 36.42	\$ 21.84	60.0%	\$ 14.58	\$ 35.80	\$ 21.48	60.0%	\$ 14.32	\$ (0.36)	\$ (0.26)	-1.8%
Two-party	\$ 72.84	\$ 43.70	60.0%	\$ 29.14	\$ 71.60	\$ 42.96	60.0%	\$ 28.64	\$ (0.74)	\$ (0.50)	-1.7%
Family	\$ 119.76	\$ 71.86	60.0%	\$ 47.90	\$ 117.72	\$ 70.62	60.0%	\$ 47.10	\$ (1.24)	\$ (0.80)	-1.7%
VSP Vision											
Self	\$ 6.12	\$ 3.66	59.8%	\$ 2.46	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ (1.14)	\$ (0.78)	-31.7%
Two-party	\$ 11.36	\$ 6.82	60.0%	\$ 4.54	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ (2.14)	\$ (1.40)	-30.8%
Family	\$ 14.88	\$ 8.92	59.9%	\$ 5.96	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ (2.80)	\$ (1.86)	-31.2%
Securian Life											
Self	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ -	\$ -	0.0%

EUTF Rates <https://eutf.hawaii.gov/active/eutf-hsta-active/premiums-contributions/>

HSTA VB Rates <https://eutf.hawaii.gov/active/hsta-vb-active/premiums-contributions/>

4/15/23 SUBJECT TO CONFIRMATION WITH THE EMPLOYER



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Compare current monthly premiums with new premiums that begin July 1, 2023. Open Enrollment begins Apr. 3, 2023 and has been extended through May 12, 2023. Among other things, you can enroll in a plan, change from one to another, or cancel a plan; add or drop a dependent; change coverage tiers such as changing from self to family, family to two-party, etc.; and enroll in the FREE group life insurance plan if you are an employee and are not currently enrolled.

	Monthly amounts 2022-23				Monthly amounts 2023-24				Monthly 2022-23 to 2023-24		
	Plan rates 2022-23	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2023-24	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %
HSTA VB Those enrolled in HSTA VEBA Plans prior to January 1, 2011 and have maintained continuous enrollment.											
HMSA PPO (90/10)											
Self	\$ 733.66	\$ 379.34	51.7%	\$ 354.32	\$ 809.48	\$ 416.52	51.5%	\$ 392.96	\$ 37.18	\$ 38.64	10.9%
Two-party	\$ 1,776.68	\$ 918.40	51.7%	\$ 858.28	\$ 1,961.72	\$ 1,009.26	51.4%	\$ 952.46	\$ 90.86	\$ 94.18	11.0%
Family	\$ 2,264.88	\$ 1,170.54	51.7%	\$ 1,094.34	\$ 2,500.60	\$ 1,286.26	51.4%	\$ 1,214.34	\$ 115.72	\$ 120.00	11.0%
HMSA PPO (80/20)											
Self	\$ 632.24	\$ 379.34	60.0%	\$ 252.90	\$ 694.22	\$ 416.52	60.0%	\$ 277.70	\$ 37.18	\$ 24.80	9.8%
Two-party	\$ 1,530.66	\$ 918.40	60.0%	\$ 612.26	\$ 1,682.10	\$ 1,009.26	60.0%	\$ 672.84	\$ 90.86	\$ 60.58	9.9%
Family	\$ 1,950.92	\$ 1,170.54	60.0%	\$ 780.38	\$ 2,143.76	\$ 1,286.26	60.0%	\$ 857.50	\$ 115.72	\$ 77.12	9.9%
Kaiser HMO Comprehensive											
Self	\$ 664.62	\$ 379.34	57.1%	\$ 285.28	\$ 700.72	\$ 416.52	59.4%	\$ 284.20	\$ 37.18	\$ (1.08)	-0.4%
Two-party	\$ 1,611.52	\$ 918.40	57.0%	\$ 693.12	\$ 1,700.38	\$ 1,009.26	59.4%	\$ 691.12	\$ 90.86	\$ (2.00)	-0.3%
Family	\$ 2,056.24	\$ 1,170.54	56.9%	\$ 885.70	\$ 2,169.46	\$ 1,286.26	59.3%	\$ 883.20	\$ 115.72	\$ (2.50)	-0.3%
HDS Dental											
Self	\$ 39.34	\$ 23.60	60.0%	\$ 15.74	\$ 38.90	\$ 23.34	60.0%	\$ 15.56	\$ (0.26)	\$ (0.18)	-1.1%
Two-party	\$ 78.68	\$ 47.20	60.0%	\$ 31.48	\$ 77.80	\$ 46.68	60.0%	\$ 31.12	\$ (0.52)	\$ (0.36)	-1.1%
Family	\$ 129.44	\$ 77.66	60.0%	\$ 51.78	\$ 128.02	\$ 76.80	60.0%	\$ 51.22	\$ (0.86)	\$ (0.56)	-1.1%
HDS Dental (Supplemental)											
Self	\$ 18.54	\$ 11.12	60.0%	\$ 7.42	\$ 18.16	\$ 10.90	60.0%	\$ 7.26	\$ (0.22)	\$ (0.16)	-2.2%
Two-party	\$ 37.08	\$ 22.24	60.0%	\$ 14.84	\$ 36.32	\$ 21.78	60.0%	\$ 14.54	\$ (0.46)	\$ (0.30)	-2.0%
Family	\$ 55.62	\$ 33.36	60.0%	\$ 22.26	\$ 54.48	\$ 32.68	60.0%	\$ 21.80	\$ (0.68)	\$ (0.46)	-2.1%
VSP Vision											
Self	\$ 6.12	\$ 3.66	59.8%	\$ 2.46	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ (1.14)	\$ (0.78)	-31.7%
Two-party	\$ 11.36	\$ 6.82	60.0%	\$ 4.54	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ (2.14)	\$ (1.40)	-30.8%
Family	\$ 14.88	\$ 8.92	59.9%	\$ 5.96	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ (2.80)	\$ (1.86)	-31.2%
Securian Life											
Self	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ -	\$ -	0.0%

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HSTA VB Rates <https://eutf.hawaii.gov/active/hsta-vb-active/premiums-contributions/>