



## Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Premiums and Contributions 24-25

Compare current monthly premiums with new premiums that begin July 1, 2024. Open Enrollment begins Apr. 1, 2024 and ends

Apr. 30, 2024. 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 2023-24				Monthly amounts 2024-25				Monthly 2023-24 to 2024-25			
Plan rates 2023-24	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2024-25	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %	
<b>EUTF</b> Those employed starting January 1, 2011 or later or those who completely disenrolled from HSTA VB plans.											
<b>HMSA PPO (90/10)</b>											
Self	\$ 960.86	\$ 453.36	47.2%	\$ 507.50	\$ 1,060.94	\$ 504.96	47.6%	\$ 555.98	\$ 51.60	\$ 48.48	9.6%
Two-party	\$ 2,334.04	\$ 1,101.12	47.2%	\$ 1,232.92	\$ 2,577.16	\$ 1,226.52	47.6%	\$ 1,350.64	\$ 125.40	\$ 117.72	9.5%
Family	\$ 2,976.00	\$ 1,403.80	47.2%	\$ 1,572.20	\$ 3,285.88	\$ 1,563.62	47.6%	\$ 1,722.26	\$ 159.82	\$ 150.06	9.5%
<b>HMSA PPO (80/20)</b>											
Self	\$ 755.60	\$ 453.36	60.0%	\$ 302.24	\$ 841.62	\$ 504.96	60.0%	\$ 336.66	\$ 51.60	\$ 34.42	11.4%
Two-party	\$ 1,835.22	\$ 1,101.12	60.0%	\$ 734.10	\$ 2,044.20	\$ 1,226.52	60.0%	\$ 817.68	\$ 125.40	\$ 83.58	11.4%
Family	\$ 2,339.68	\$ 1,403.80	60.0%	\$ 935.88	\$ 2,606.04	\$ 1,563.62	60.0%	\$ 1,042.42	\$ 159.82	\$ 106.54	11.4%
<b>HMSA PPO (75/25)</b>											
Self	\$ 485.50	\$ 436.94	90.0%	\$ 48.56	\$ 524.04	\$ 471.64	90.0%	\$ 52.40	\$ 34.70	\$ 3.84	7.9%
Two-party	\$ 1,178.90	\$ 1,061.00	90.0%	\$ 117.90	\$ 1,272.48	\$ 1,145.22	90.0%	\$ 127.26	\$ 84.22	\$ 9.36	7.9%
Family	\$ 1,502.66	\$ 1,352.38	90.0%	\$ 150.28	\$ 1,621.94	\$ 1,459.74	90.0%	\$ 162.20	\$ 107.36	\$ 11.92	7.9%
<b>HMSA HMO</b>											
Self	\$ 963.30	\$ 453.36	47.1%	\$ 509.94	\$ 1,095.60	\$ 504.96	46.1%	\$ 590.64	\$ 51.60	\$ 80.70	15.8%
Two-party	\$ 2,340.10	\$ 1,101.12	47.1%	\$ 1,238.98	\$ 2,661.52	\$ 1,226.52	46.1%	\$ 1,435.00	\$ 125.40	\$ 196.02	15.8%
Family	\$ 2,983.80	\$ 1,403.80	47.0%	\$ 1,580.00	\$ 3,393.58	\$ 1,563.62	46.1%	\$ 1,829.96	\$ 159.82	\$ 249.96	15.8%
<b>Kaiser HMO Comprehensive</b>											
Self	\$ 805.90	\$ 453.36	56.3%	\$ 352.54	\$ 839.04	\$ 504.96	60.2%	\$ 334.08	\$ 51.60	\$ (18.46)	-5.2%
Two-party	\$ 1,958.34	\$ 1,101.12	56.2%	\$ 857.22	\$ 2,038.86	\$ 1,226.52	60.2%	\$ 812.34	\$ 125.40	\$ (44.88)	-5.2%
Family	\$ 2,498.28	\$ 1,403.80	56.2%	\$ 1,094.48	\$ 2,601.02	\$ 1,563.62	60.1%	\$ 1,037.40	\$ 159.82	\$ (57.08)	-5.2%
<b>Kaiser HMO Standard</b>											
Self	\$ 499.98	\$ 449.98	90.0%	\$ 50.00	\$ 520.56	\$ 468.50	90.0%	\$ 52.06	\$ 18.52	\$ 2.06	4.1%
Two-party	\$ 1,214.98	\$ 1,093.48	90.0%	\$ 121.50	\$ 1,264.94	\$ 1,138.44	90.0%	\$ 126.50	\$ 44.96	\$ 5.00	4.1%
Family	\$ 1,549.96	\$ 1,394.96	90.0%	\$ 155.00	\$ 1,613.70	\$ 1,452.32	90.0%	\$ 161.38	\$ 57.36	\$ 6.38	4.1%
<b>HMA Supplemental</b>											
Self	\$ 33.88	\$ 20.32	60.0%	\$ 13.56	\$ 34.68	\$ 20.80	60.0%	\$ 13.88	\$ 0.48	\$ 0.32	2.4%
Two-party	\$ 60.66	\$ 36.40	60.0%	\$ 24.26	\$ 61.82	\$ 37.08	60.0%	\$ 24.74	\$ 0.68	\$ 0.48	2.0%
Family	\$ 65.70	\$ 39.42	60.0%	\$ 26.28	\$ 66.94	\$ 40.16	60.0%	\$ 26.78	\$ 0.74	\$ 0.50	1.9%
<b>HDS Dental</b>											
Self	\$ 35.80	\$ 21.48	60.0%	\$ 14.32	\$ 36.88	\$ 22.12	60.0%	\$ 14.76	\$ 0.64	\$ 0.44	3.1%
Two-party	\$ 71.60	\$ 42.96	60.0%	\$ 28.64	\$ 73.78	\$ 44.26	60.0%	\$ 29.52	\$ 1.30	\$ 0.88	3.1%
Family	\$ 117.72	\$ 70.62	60.0%	\$ 47.10	\$ 121.32	\$ 72.78	60.0%	\$ 48.54	\$ 2.16	\$ 1.44	3.1%
<b>VSP Vision</b>											
Self	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ -	\$ -	0.0%
Two-party	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ -	\$ -	0.0%
Family	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ -	\$ -	0.0%
<b>Securian Life</b>											
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/>



## Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Premiums and Contributions 24-25

Compare current monthly premiums with new premiums that begin July 1, 2024. Open Enrollment begins Apr. 1, 2024 and ends

Apr. 30, 2024. 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 2023-24				Monthly amounts 2024-25				Monthly 2023-24 to 2024-25			
Plan rates 2023-24	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2024-25	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %	
<b>HSTA VB</b> Those enrolled in HSTA VEBA Plans prior to January 1, 2011 and have maintained continuous enrollment.											
<b>HMSA PPO (90/10)</b>											
Self	\$ 809.48	\$ 416.52	51.5%	\$ 392.96	\$ 892.88	\$ 458.98	51.4%	\$ 433.90	\$ 42.46	\$ 40.94	10.4%
Two-party	\$ 1,961.72	\$ 1,009.26	51.4%	\$ 952.46	\$ 2,164.08	\$ 1,112.26	51.4%	\$ 1,051.82	\$ 103.00	\$ 99.36	10.4%
Family	\$ 2,500.60	\$ 1,286.26	51.4%	\$ 1,214.34	\$ 2,758.46	\$ 1,417.50	51.4%	\$ 1,340.96	\$ 131.24	\$ 126.62	10.4%
<b>HMSA PPO (80/20)</b>											
Self	\$ 694.22	\$ 416.52	60.0%	\$ 277.70	\$ 764.98	\$ 458.98	60.0%	\$ 306.00	\$ 42.46	\$ 28.30	10.2%
Two-party	\$ 1,682.10	\$ 1,009.26	60.0%	\$ 672.84	\$ 1,853.78	\$ 1,112.26	60.0%	\$ 741.52	\$ 103.00	\$ 68.68	10.2%
Family	\$ 2,143.76	\$ 1,286.26	60.0%	\$ 857.50	\$ 2,362.50	\$ 1,417.50	60.0%	\$ 945.00	\$ 131.24	\$ 87.50	10.2%
<b>Kaiser HMO Comprehensive</b>											
Self	\$ 700.72	\$ 416.52	59.4%	\$ 284.20	\$ 729.38	\$ 458.98	62.9%	\$ 270.40	\$ 42.46	\$ (13.80)	-4.9%
Two-party	\$ 1,700.38	\$ 1,009.26	59.4%	\$ 691.12	\$ 1,770.00	\$ 1,112.26	62.8%	\$ 657.74	\$ 103.00	\$ (33.38)	-4.8%
Family	\$ 2,169.46	\$ 1,286.26	59.3%	\$ 883.20	\$ 2,258.26	\$ 1,417.50	62.8%	\$ 840.76	\$ 131.24	\$ (42.44)	-4.8%
<b>HDS Dental</b>											
Self	\$ 38.90	\$ 23.34	60.0%	\$ 15.56	\$ 40.46	\$ 24.28	60.0%	\$ 16.18	\$ 0.94	\$ 0.62	4.0%
Two-party	\$ 77.80	\$ 46.68	60.0%	\$ 31.12	\$ 80.92	\$ 48.54	60.0%	\$ 32.38	\$ 1.86	\$ 1.26	4.0%
Family	\$ 128.02	\$ 76.80	60.0%	\$ 51.22	\$ 133.14	\$ 79.88	60.0%	\$ 53.26	\$ 3.08	\$ 2.04	4.0%
<b>HDS Dental (Supplemental)</b>											
Self	\$ 18.16	\$ 10.90	60.0%	\$ 7.26	\$ 18.88	\$ 11.32	60.0%	\$ 7.56	\$ 0.42	\$ 0.30	4.1%
Two-party	\$ 36.32	\$ 21.78	60.0%	\$ 14.54	\$ 37.76	\$ 22.66	60.0%	\$ 15.10	\$ 0.88	\$ 0.56	3.9%
Family	\$ 54.48	\$ 32.68	60.0%	\$ 21.80	\$ 56.64	\$ 33.98	60.0%	\$ 22.66	\$ 1.30	\$ 0.86	3.9%
<b>VSP Vision</b>											
Self	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ 4.20	\$ 2.52	60.0%	\$ 1.68	\$ -	\$ -	0.0%
Two-party	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ 7.82	\$ 4.68	59.8%	\$ 3.14	\$ -	\$ -	0.0%
Family	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ 10.22	\$ 6.12	59.9%	\$ 4.10	\$ -	\$ -	0.0%
<b>Securian Life</b>											
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/>