

Hawai'i Employer-Union Health Benefits Trust Fund (EUTF) Premiums and Contributions 2025-26



Open Enrollment runs from May 1–30, 2025. Compare current monthly premiums with new premiums that begin July 1, 2025. During open enrollment, you can: (1) enroll in a new health plan, (2) switch from one plan to another, (3) cancel a current plan, (3) add or remove a dependent, * (4) change your coverage tier (e.g., from Self to Family), (5) enroll in the FREE Group Life Insurance Plan if you're a current employee not already enrolled. Important Note: The HMSA HMO plan is closed to new enrollees. *Reminder: Dependents up to age 26 no longer need to be full-time students to qualify for any plan, including dental and vision.

Disclaimer: The following health premium amounts were provided by Hawai'i Employer-Union Health Benefits Trust Fund (EUTF). This chart is for informational purposes only; please reference the final open enrollment materials prior to making any changes in your health plan.

	Monthly amounts 2024-25				Monthly amounts 2025-26				Monthly 2024-25 to 2025-26		
	Plan rates 2024-25	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2025-26	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %
EUTF EUTF plans apply and are open to employees hired on or after Jan. 1, 2011, or those who fully left HSTA VB plans.											
HMSA PPO (90/10)											
Self	\$ 1,060.94	\$ 504.96	47.6%	\$ 555.98	\$ 1,069.64	\$ 534.36	50.0%	\$ 535.28	\$ 29.40	\$ (20.70)	-3.7%
Two-party	\$ 2,577.16	\$ 1,226.52	47.6%	\$ 1,350.64	\$ 2,598.28	\$ 1,297.92	50.0%	\$ 1,300.36	\$ 71.40	\$ (50.28)	-3.7%
Family	\$ 3,285.88	\$ 1,563.62	47.6%	\$ 1,722.26	\$ 3,312.88	\$ 1,654.70	49.9%	\$ 1,658.18	\$ 91.08	\$ (64.08)	-3.7%
HMSA PPO (80/20)											
Self	\$ 841.62	\$ 504.96	60.0%	\$ 336.66	\$ 890.62	\$ 534.36	60.0%	\$ 356.26	\$ 29.40	\$ 19.60	5.8%
Two-party	\$ 2,044.20	\$ 1,226.52	60.0%	\$ 817.68	\$ 2,163.22	\$ 1,297.92	60.0%	\$ 865.30	\$ 71.40	\$ 47.62	5.8%
Family	\$ 2,606.04	\$ 1,563.62	60.0%	\$ 1,042.42	\$ 2,757.84	\$ 1,654.70	60.0%	\$ 1,103.14	\$ 91.08	\$ 60.72	5.8%
HMSA PPO (75/25)											
Self	\$ 524.04	\$ 471.64	90.0%	\$ 52.40	\$ 586.10	\$ 527.48	90.0%	\$ 58.62	\$ 55.84	\$ 6.22	11.9%
Two-party	\$ 1,272.48	\$ 1,145.22	90.0%	\$ 127.26	\$ 1,423.22	\$ 1,280.90	90.0%	\$ 142.32	\$ 135.68	\$ 15.06	11.8%
Family	\$ 1,621.94	\$ 1,459.74	90.0%	\$ 162.20	\$ 1,814.12	\$ 1,632.70	90.0%	\$ 181.42	\$ 172.96	\$ 19.22	11.8%
HMSA HMO (closed to new enrollees)											
Self	\$ 1,095.60	\$ 504.96	46.1%	\$ 590.64	\$ 1,193.32	\$ 534.36	44.8%	\$ 658.96	\$ 29.40	\$ 68.32	11.6%
Two-party	\$ 2,661.52	\$ 1,226.52	46.1%	\$ 1,435.00	\$ 2,898.98	\$ 1,297.92	44.8%	\$ 1,601.06	\$ 71.40	\$ 166.06	11.6%
Family	\$ 3,393.58	\$ 1,563.62	46.1%	\$ 1,829.96	\$ 3,696.44	\$ 1,654.70	44.8%	\$ 2,041.74	\$ 91.08	\$ 211.78	11.6%
Kaiser HMO Comprehensive											
Self	\$ 839.04	\$ 504.96	60.2%	\$ 334.08	\$ 861.82	\$ 534.36	62.0%	\$ 327.46	\$ 29.40	\$ (6.62)	-2.0%
Two-party	\$ 2,038.86	\$ 1,226.52	60.2%	\$ 812.34	\$ 2,094.22	\$ 1,297.92	62.0%	\$ 796.30	\$ 71.40	\$ (16.04)	-2.0%
Family	\$ 2,601.02	\$ 1,563.62	60.1%	\$ 1,037.40	\$ 2,671.64	\$ 1,654.70	61.9%	\$ 1,016.94	\$ 91.08	\$ (20.46)	-2.0%
Kaiser HMO Standard											
Self	\$ 520.56	\$ 468.50	90.0%	\$ 52.06	\$ 561.36	\$ 505.22	90.0%	\$ 56.14	\$ 36.72	\$ 4.08	7.8%
Two-party	\$ 1,264.94	\$ 1,138.44	90.0%	\$ 126.50	\$ 1,364.12	\$ 1,227.70	90.0%	\$ 136.42	\$ 89.26	\$ 9.92	7.8%
Family	\$ 1,613.70	\$ 1,452.32	90.0%	\$ 161.38	\$ 1,740.22	\$ 1,566.20	90.0%	\$ 174.02	\$ 113.88	\$ 12.64	7.8%
Verdegard Supplemental (formerly HMA)											
Self	\$ 34.68	\$ 20.80	60.0%	\$ 13.88	\$ 35.96	\$ 21.58	60.0%	\$ 14.38	\$ 0.78	\$ 0.50	3.6%
Two-party	\$ 61.82	\$ 37.08	60.0%	\$ 24.74	\$ 64.18	\$ 38.50	60.0%	\$ 25.68	\$ 1.42	\$ 0.94	3.8%
Family	\$ 66.94	\$ 40.16	60.0%	\$ 26.78	\$ 69.50	\$ 41.70	60.0%	\$ 27.80	\$ 1.54	\$ 1.02	3.8%
HDS Dental											
Self	\$ 36.88	\$ 22.12	60.0%	\$ 14.76	\$ 40.38	\$ 24.22	60.0%	\$ 16.16	\$ 2.10	\$ 1.40	9.5%
Two-party	\$ 73.78	\$ 44.26	60.0%	\$ 29.52	\$ 80.78	\$ 48.46	60.0%	\$ 32.32	\$ 4.20	\$ 2.80	9.5%
Family	\$ 121.32	\$ 72.78	60.0%	\$ 48.54	\$ 121.16	\$ 72.70	60.0%	\$ 48.46	\$ (0.08)	\$ (0.08)	-0.2%
VSP Vision											
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%
Securian Life											
Self	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ -	\$ -	0.0%

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



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		Monthly amounts 2024-25				Monthly amounts 2025-26				Monthly 2024-25 to 2025-26				
		Plan rates 2024-25	Employer covers \$	Employer covers %	Employee covers \$	Plan rates 2025-26	Employer covers \$	Employer covers %	Employee covers \$	Employer change \$	Employee change \$	Employee change %		
HSTA VB												HSTA VB plans are only for those continuously enrolled since before Jan. 1, 2011.		
HMSA PPO (90/10)														
Self	\$	892.88	\$ 458.98	51.4%	\$ 433.90	\$ 949.02	\$ 474.70	50.0%	\$ 474.32	\$ 15.72	\$ 40.42	9.3%		
Two-party	\$	2,164.08	\$ 1,112.26	51.4%	\$ 1,051.82	\$ 2,300.44	\$ 1,150.54	50.0%	\$ 1,149.90	\$ 38.28	\$ 98.08	9.3%		
Family	\$	2,758.46	\$ 1,417.50	51.4%	\$ 1,340.96	\$ 2,932.34	\$ 1,466.28	50.0%	\$ 1,466.06	\$ 48.78	\$ 125.10	9.3%		
HMSA PPO (80/20)														
Self	\$	764.98	\$ 458.98	60.0%	\$ 306.00	\$ 791.16	\$ 474.70	60.0%	\$ 316.46	\$ 15.72	\$ 10.46	3.4%		
Two-party	\$	1,853.78	\$ 1,112.26	60.0%	\$ 741.52	\$ 1,917.56	\$ 1,150.54	60.0%	\$ 767.02	\$ 38.28	\$ 25.50	3.4%		
Family	\$	2,362.50	\$ 1,417.50	60.0%	\$ 945.00	\$ 2,443.82	\$ 1,466.28	60.0%	\$ 977.54	\$ 48.78	\$ 32.54	3.4%		
Kaiser HMO Comprehensive														
Self	\$	729.38	\$ 458.98	62.9%	\$ 270.40	\$ 772.30	\$ 474.70	61.5%	\$ 297.60	\$ 15.72	\$ 27.20	10.1%		
Two-party	\$	1,770.00	\$ 1,112.26	62.8%	\$ 657.74	\$ 1,874.30	\$ 1,150.54	61.4%	\$ 723.76	\$ 38.28	\$ 66.02	10.0%		
Family	\$	2,258.26	\$ 1,417.50	62.8%	\$ 840.76	\$ 2,391.32	\$ 1,466.28	61.3%	\$ 925.04	\$ 48.78	\$ 84.28	10.0%		
HDS Dental														
Self	\$	40.46	\$ 24.28	60.0%	\$ 16.18	\$ 45.68	\$ 27.40	60.0%	\$ 18.28	\$ 3.12	\$ 2.10	13.0%		
Two-party	\$	80.92	\$ 48.54	60.0%	\$ 32.38	\$ 91.38	\$ 54.82	60.0%	\$ 36.56	\$ 6.28	\$ 4.18	12.9%		
Family	\$	133.14	\$ 79.88	60.0%	\$ 53.26	\$ 137.06	\$ 82.24	60.0%	\$ 54.82	\$ 2.36	\$ 1.56	2.9%		
HDS Dental (Supplemental)														
Self	\$	18.88	\$ 11.32	60.0%	\$ 7.56	\$ 19.80	\$ 11.88	60.0%	\$ 7.92	\$ 0.56	\$ 0.36	4.8%		
Two-party	\$	37.76	\$ 22.66	60.0%	\$ 15.10	\$ 39.62	\$ 23.76	60.0%	\$ 15.86	\$ 1.10	\$ 0.76	5.0%		
Family	\$	56.64	\$ 33.98	60.0%	\$ 22.66	\$ 59.42	\$ 35.64	60.0%	\$ 23.78	\$ 1.66	\$ 1.12	4.9%		
VSP Vision														
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%		
Securian Life														
Self	\$	4.12	\$ 4.12	100.0%	\$ -	\$ 4.12	\$ 4.12	100.0%	\$ -	\$ -	\$ -	0.0%		

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