

2026 Kaiser Permanente Hawaii Enrollment Guide for
Hawaii Employer-Union Health Benefits Trust Fund

Health care that just works



Not a member yet?

For more information, visit kp.org/eutf or call **808-432-5250** (Oahu)
or **1-844-276-6628** (toll free from the neighbor islands).

Monday to Friday, 7 a.m. to 7 p.m., except holidays
Saturday, 9 a.m. to 1 p.m.



Your 2026 benefit summary

Effective July 1, 2026 to June 30, 2027

Services		Standard Plan	Comprehensive Plan	HSTA VB Plan
Annual out-of-pocket maximum	The most you'll pay for covered medical and prescription drug costs per calendar year*	\$2,500/\$7,500	\$2,000/\$6,000	\$2,000/\$6,000
Fit Rewards		With Fit Rewards, you can still earn a free gym membership in the Classic network and choose fitness centers in the Standard, Premium, and Elite network tiers at different price points. Whatever option you choose, you can earn a reward of up to \$200. ² Simply work out at your fitness center of choice at least 45 days for a minimum of 30 minutes per visit within the calendar year.		
Preventive care	Routine physical exams, well-child preventive care, and immunizations	No charge	No charge	No charge
Outpatient office visits	Primary, specialty, and mental health office visits	\$20 copay	\$15 copay	\$15 copay
Outpatient lab, imaging, and testing	Examples of basic services: Cholesterol tests, fasting blood sugar, X-rays, and diagnostic mammography Examples of specialty services: Pathology, tissue samples, genetic testing, interventional radiology, MRI, and CT/PET scans	\$20 copay per department per day for basic; 20% coinsurance for specialty; 20% coinsurance for diagnostic testing	\$15 copay per department per day	\$15 copay per department per day
Outpatient surgery		15% coinsurance at an ambulatory surgery center; \$20 in a physician's office	\$15 copay	\$15 copay
Maternity care	Routine prenatal (after confirmation of pregnancy) and postpartum visits, delivery, and inpatient care for the newborn	No charge for prenatal and postpartum care; 15% coinsurance for delivery and inpatient care for the newborn	No charge	No charge
Hospitalization	Inpatient services including mental health inpatient services	15% coinsurance	No charge	No charge
Emergency care (worldwide)		\$100 copay	\$50 copay	\$50 copay
Urgent care (worldwide)		\$20 copay within Hawaii; 20% coinsurance outside Hawaii	\$15 copay within Hawaii; 20% coinsurance outside Hawaii	\$15 copay within Hawaii; 20% coinsurance outside Hawaii
Ambulance		20% coinsurance	20% coinsurance	20% coinsurance
Chiropractic services	Provided through American Specialty Health	\$15 copay per visit (up to 20 visits per calendar year)	\$15 copay per visit (up to 20 visits per calendar year)	\$12 copay per visit (up to 20 visits per calendar year)
Prescription drugs	Tier 1 generic maintenance	\$5 copay up to a 30-day supply	\$5 copay up to a 30-day supply	\$10 copay up to a 30-day supply
	Tier 2 other generics	\$15 copay up to a 30-day supply	\$10 copay up to a 30-day supply	
	Tier 3 brand name	\$50 copay up to a 30-day supply	\$35 copay up to a 30-day supply	
	Tier 4 specialty	\$75 copay up to a 30-day supply	\$75 copay up to a 30-day supply	
	Delivered by our mail-order service (not available out-of-state and for certain medications, including specialty drugs and insulin)	Two copays for a 90-day supply	Two copays for a 90-day supply	Two copays for a 90-day supply

* Covered medical and prescription drug costs are for medically necessary "Basic Health Services."

This is a summary of some benefits and their copayments and/or coinsurance. Please see your Evidence of Coverage for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary.

Great reasons to choose Kaiser Permanente

With Kaiser Permanente, our care can add up to more than just savings. Hawaii State, City, and County employees get quality, convenience, and coverage that keeps you thriving and our communities healthy. Do the math and see how your health care dollar goes further with Kaiser Permanente.



Affordable, simple, and predictable plan options

You have peace of mind knowing that our plans offer great value for your health care investment. You also have low maximums for out-of-pocket medical and prescription drug costs, and there's no deductible. Whether you expect to receive care often and prefer predictable costs, or you rarely go to the doctor and prefer lower premiums, we've got you covered.



Quality care starts with over 700 of Hawaii's top clinicians

No matter which personal doctor you choose, you'll be in highly skilled hands. You have exclusive access to physicians in our medical group, most of whom are accepting new patients, so it's easy to choose or change doctors at any time. Learn more about our doctors at kp.org/searchdoctors.



Convenient and hassle-free care

Care with Kaiser Permanente is care that fits your life. We make managing your health easy with most services under one roof, an electronic medical record and mobile app⁴ that travel with you, 24/7 nurse advice, same-day and phone appointments, after-hours care, emails to your doctor's office with nonurgent questions, worldwide urgent and emergency care, and more.



Lots of healthy extras

Earn a free gym membership, plus rewards for completing wellness programs, no-charge tobacco cessation programs and drugs, wellness coaching at no additional cost, online resources, and more. Learn more at kp.org/eutf.



Real value for you and your family

You shouldn't have to choose between quality and affordability. With Kaiser Permanente you get more than just a plan that fits your budget. You get coverage that makes it easier to care for your family.

Excellent care when you're expecting

We're here to help you with the care and support you need for a happy, healthy pregnancy. Your own team includes an obstetrician-gynecologist, certified nurse-midwife, nurses, and specialists who work together to provide a full spectrum of coordinated pregnancy services, including:

- Pre-conception planning
- Routine and high-risk prenatal care and testing
- Labor and delivery care
- Lactation consulting and breastfeeding support
- Postpartum and newborn care

If you experience a high-risk pregnancy or complications during delivery, our specialists are just steps away and available 24/7 at our Moanalua Medical Center's Family Birth Center. We have a Level 3 Neonatal Intensive Care Unit for babies with special needs and an Intensive Care Unit for moms who may need extra care.

Begin your journey at kp.org/maternity and access resources for every stage of your pregnancy, labor, and delivery. You can also prepare for your baby's "birth" day by meeting your care team and taking a virtual tour of our private labor and delivery suites at kpfamilybirthcenter.org.

Grow with us

Experience a seamless transition from maternity to pediatrics and family medicine. Our Mother and Newborn Center on Oahu, lactation consultants, and network of doctors collaborate to meet the needs of your growing family.

From immunizations to asthma care, wellness checks to dermatology, your child's care team, led by board-certified pediatricians and family medicine doctors, helps keep your growing child healthy from birth to the golden years of adulthood. Your care team has access to the latest research and medical advances, so they can provide care that's more effective and personalized to your needs.

Care that fits your busy life

You have convenient options to manage your family's health. We offer same-day and next-day appointments, phone appointments and nurse advice, and urgent care. You can also connect to care when and where you need it. Book routine appointments online, and email your pediatrician or family medicine doctor's office 24/7 from home, work, or on-the-go with our mobile app.³



Good health is in your hands

Use the new and improved **kp.org** features from your smartphone or other mobile device. Get started at **kp.org/register** or download the mobile app.³

New member transition

- Register on **kp.org**
- Choose a doctor
- Schedule an appointment
- Transfer your prescriptions
- Act for a family member

Take charge of your costs

- View claims history
- Check your medical and prescription coverage
- Use our personalized cost estimator tool
- Pay your medical bills

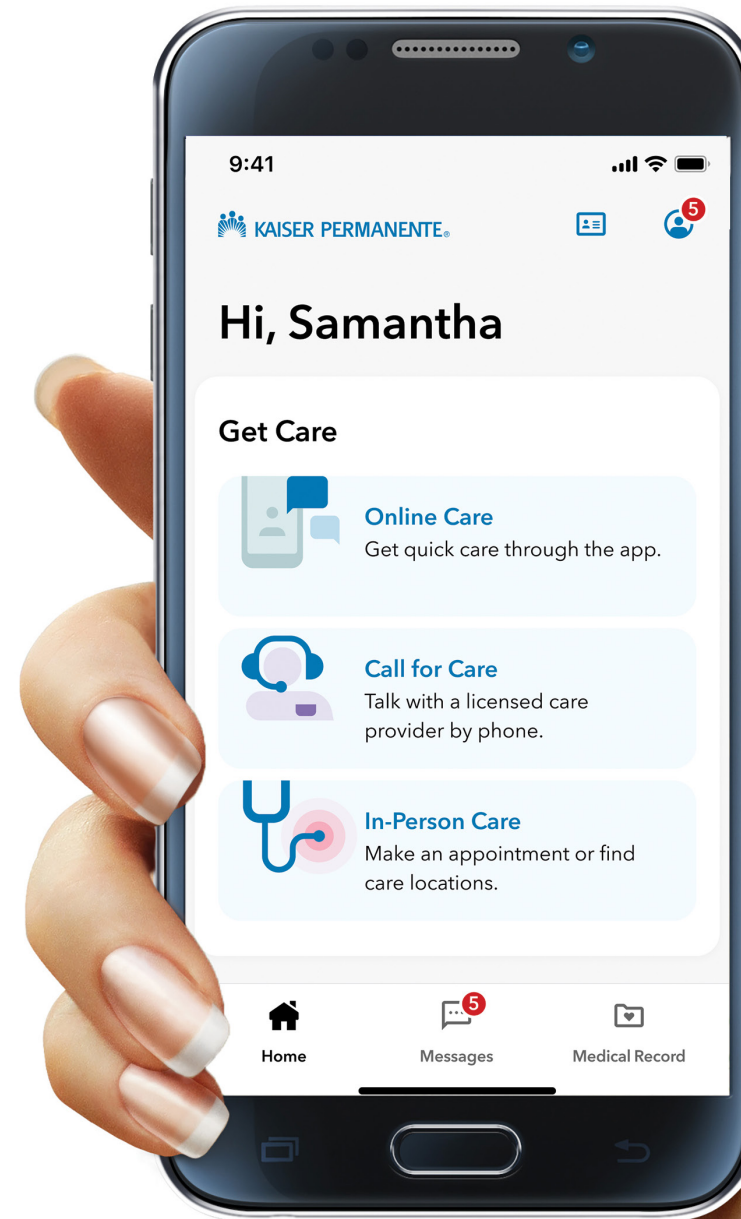
Online access 24/7

- Talk to a clinician by phone or video with or without an appointment
- Access your digital membership ID card
- Refill most prescriptions
- View office visit information
- Check immunizations
- View most test results
- See care gap reminders
- Get updated medical condition information

Convenience and wellness

- Email your doctor's office
- Speak to an advice nurse
- Get personal wellness coaching
- Take online healthy living programs
- Access videos, articles, recipes, and more
- Check health and drug encyclopedias
- View symptom checker

These features are available when you get care at Kaiser Permanente facilities.



Earn up to \$100 in rewards by meeting your wellness goals

Ready to make a healthy change? Kaiser Permanente EUTF subscribers (except for retirees and those enrolled in the HSTA VB Plan) and your enrolled spouse/domestic partner can earn up to \$100 in rewards each plan year by completing online wellness activities.⁴

Take the Total Health Assessment

Chances are you already know you could take better care of yourself, but where do you begin? What changes make the most difference?

Answer questions about yourself and get a customized action plan to:

- Learn more about your health
- Prevent health problems
- Feel your very best

Do this simple online survey and earn \$25 in rewards each plan year.⁵

Complete healthy lifestyle programs

Complete up to 3 online health programs and earn \$25 in rewards per program each plan year.⁵

Get the advice, encouragement, and tools to help you make healthy changes, such as:

- Eating healthy
- Losing weight
- Quitting smoking
- Reducing stress

Learn how to manage health conditions, including:

- Pain management
- Depression
- Diabetes
- Insomnia



Start earning your rewards today!

Visit kp.org/eutf, then click on "Reap the Rewards."

You are responsible for any taxes that may be due on the amounts received. Please talk to your personal tax adviser for specific tax information about this reward.



Visit any fitness center statewide to earn a \$200 reward

Kaiser Permanente teamed up with Optum, Inc. to bring you an enhanced Fit Rewards program powered by One Pass Select. You can choose fitness centers¹ in the Classic, Standard, Premium, and Elite network tiers at different price points. All tier memberships offer flexibility allowing you to visit any fitness center within the same tier at no additional cost. You can change membership tiers monthly, and whichever tier you choose, you can earn a reward of up to \$200 per year.² Simply work out at your fitness center of choice at least 45 days for a minimum of 30 minutes per visit within the calendar year.

Classic Network Tier

You can earn a reward of up to \$200, equivalent to a free gym membership, by selecting a fitness center from the Classic Network Tier.

Standard, Premium, and Elite Network Tiers

Not finding your favorite gym in the Classic Network Tier? No worries. The Standard, Premium, and Elite tiers offer additional boutique fitness center and studio options at an additional fee to help you find your fit.

What if your favorite workout location isn't part of the Classic, Standard, Premium, or Elite Network Tiers?

No problem! Use any qualifying nonparticipating fitness center by tracking your visits at kpfitrewards.rallyengage.com or on the Rally Engage app. Just hit your gym 45 days for at least 30 minutes a visit by the end of the calendar year, and you'll earn your reward.

FIND THE BEST FIT FOR THE WAY YOU WANT TO WORK OUT			
CHOOSE ONE	ANNUAL FEE	ADDITIONAL MONTHLY FEE	YOUR REWARD ²
Classic Network Tier	\$200	\$0	\$200
Standard Network Tier		\$25	
Premium Network Tier		\$65	
Elite Network Tier		\$115	
Qualifying Nonparticipating Fitness Centers	You pay standard retail fees directly to fitness center		

You are responsible for any taxes that may be due on the amounts received. Please talk to your personal tax adviser for specific tax information about this reward.

kp.org/fitrewards

Care when and where you need it

It's easy for you and your family to get the care you need when and where you need it.

Convenient care near you

With multiple locations to choose from, it's easy to find one near home or work. We offer same-day and next-day services at many of our locations, along with ob-gyn, pediatrics, and other specialty departments. You can also see different doctors at different locations – whatever works best for you.

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.

- Visit kp.org/facilities to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.³

Getting care anytime, anywhere

Urgent care in Hawaii⁶

Did you know that you can often get same-day, nonemergency care at an urgent care location 7 days a week? For Honolulu Medical Office and West Oahu Medical Office at Kapolei, call ahead for an appointment at **1-833-833-3333**. For Maui Lani Medical Office urgent care, walk-in appointments are accepted. You can get urgent care for symptoms such as minor cuts with minimal bleeding; minor broken bones, like finger and toes; fever; moderate vomiting; or diarrhea.

Urgent and emergency care outside Hawaii

With Kaiser Permanente, you're covered for emergency and urgent care anywhere in the world from qualified clinicians.^{6,7}

If you need urgent care **in a Kaiser Permanente service area**, visiting members can go to the nearest Kaiser Permanente urgent care clinic.^{7,8}

If you need urgent care **in a state without Kaiser Permanente**, go to the nearest urgent care clinician, including Cigna PPO Network Provider, MinuteClinic[®] locations (in select CVS and Target stores), Concentra Urgent Care centers, or The Little Clinic and Pharmacy.^{9,10}

If you need urgent care **while traveling internationally**, go to the nearest urgent care facility or hospital.¹¹

For information or assistance while traveling, call the 24/7 travel line at **951-268-3900**¹² or visit kp.org/travel.

Our mobile health vehicle

Our 40-foot-long mobile health vehicle on Oahu is equipped with 2 exam rooms, laboratory, and state-of-the-art medical equipment. The vehicle is unlike any other in Hawaii. It allows us to take our services on the road and reach remote communities. Our mobile health vehicle offers routine primary care, immunizations, and health screenings. To learn more, visit kpinhawaii.org/mobilehealth.

Going mobile



Switching made easy

We created a single destination that makes it easy for you to switch to Kaiser Permanente.

It starts at kp.org/easyswitch



Let us help you find the right doctor

Our online doctor profiles let you browse our many excellent doctors, even before you enroll, so you can join knowing you've found doctors who fit the individual needs of everyone in your family. You're also free to change your doctor at any time, for any reason.



Transition your care seamlessly

Easily transfer your care and prescriptions, so your treatment is uninterrupted. Find a location that's close to your home, work, or school. Many services are often under one roof, making it easy to see your doctor, fill prescriptions, and get the care you need – all in one trip.



Get care on your schedule

Need to schedule an appointment? Have a nonurgent question you'd like to email to your doctor's office? After you enroll, download our mobile app³ or register for an online account at kp.org/register. Then join the millions of members across our regions who easily manage their health online – whenever, wherever.

We're here to help – every step of the way

Whether you're unsure about changing doctors, have questions about a treatment plan, or are simply thinking about joining Kaiser Permanente, just give us a call.

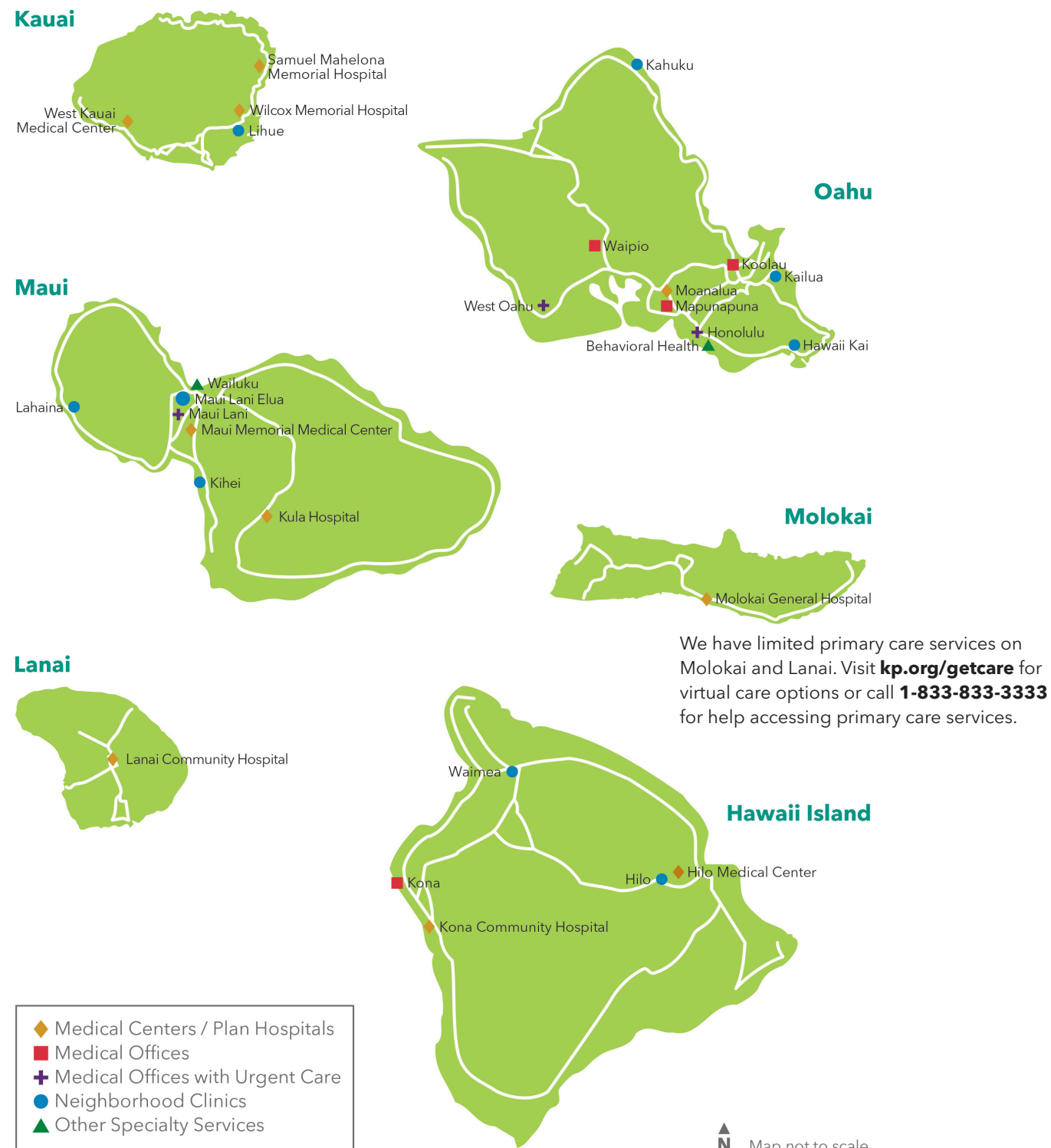
808-432-5250 (Oahu), **1-844-276-6628** (toll free from the neighbor islands), or **711** (TTY) Monday through Friday, 7 a.m. to 7 p.m., except holidays, and Saturday, 9 a.m. to 1 p.m.

With you every step of the way



With medical offices, urgent care centers, and hospitals close to where you live and work, you have options when it comes to getting care. To find a location near you, visit kp.org/facilities or download our Kaiser Permanente app.³ Then use our location finder to search by ZIP code or keyword.

Our temporary Lahaina Clinic opened in spring 2024, offering primary, same-day, pediatric, ob-gyn, and integrated behavioral health care, along with pharmacy and laboratory services.



Footnotes

- ¹Fitness centers must be qualified fitness organizations operating for the general public.
- ²Rewards are limited to your annual program fee each calendar year. Taxes and additional fees you pay your fitness center for classes, services, or amenities are not included in the program and are not eligible for reimbursement. Please consult with your tax advisor about the taxability of the rewards. Except for earning your annual program fee back by exercising 45 days a year for at least 30 minutes per session at a fitness center, your annual program fee is not refundable and will not be prorated. Any 2026 reward not redeemed by March 31, 2027 will be ineligible for redemption. Medicare and QUEST (Medicaid) members excluded.
- ³To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.
- ⁴For questions or to check on your rewards status, contact Kaiser Permanente Rewards Member Services at **1-866-300-9867** or email RewardsCustomerService@kp.org. Please provide your name, a brief statement of your question or issue, your group name ("Employer-Union Health Benefits Trust Fund"), and your daytime phone number.
- ⁵The rewards program runs from July 1 to June 30 each contract year and is open to all Kaiser Permanente EUTF subscribers and your enrolled spouse/domestic partner, 18 years old and older, except for retirees and those enrolled in the HSTA VB Plan. You can only earn up to \$100 per contract period. You must complete the activities during the contract year. Rewards will be issued 4 to 6 weeks after you complete your activity. Rewards cards expire 12 months after activation.
- ⁶An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.
- ⁷If you reasonably believe you have an emergency medical condition, call 911 or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents.
- ⁸If you get care at a MinuteClinic or any other urgent care facility within a state with Kaiser Permanente clinicians, you'll be asked to pay upfront for services you receive and will need to file a claim for reimbursement.
- ⁹The Cigna PPO Provider Network refers to the health care professionals (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. You can visit any Cigna PPO Network clinician without paying upfront or filing a claim for reimbursement. The Cigna PPO Network is not available to HMO and EPO members enrolled in coverage issued by Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc.
- ¹⁰MinuteClinic, Concentra Urgent Care, and The Little Clinic payment experiences vary by plan. Medicaid members are not eligible.
- ¹¹You may be covered for medically necessary urgent care when you are temporarily outside of the country if the care can't be delayed until you get back home.
- ¹²This number can be dialed from inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we cannot accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific Time (PT), and it reopens the day after a holiday at 4 a.m. PT.



Kaiser Foundation Health Plan, Inc.
711 Kapiolani Blvd.
Honolulu, HI 96813

With Kaiser Permanente, our care can add up to more than just savings. Hawaii State, City, and County employees get quality, convenience, and coverage that keeps you thriving and our communities healthy. Whether you fight fires or teach students how to prevent them, we'd like you to do the math.

- Low maximums for out-of-pocket medical and prescription drug costs
- Routine prenatal and postpartum visits, and preventive care visits at no additional charge
- Chiropractic services
- Affordable, simple, and predictable plan options
- Quality care from top doctors
- Convenient ways to access care anytime
- Easy online access 24/7
- Earn rewards and a free gym membership. Learn more on pages 9 to 11

Scan the code or visit kp.org/eutf to find out more.

Stay connected to good health



 facebook.com/kphawaii

 youtube.com/kaiserpermanenteorg

 [@kphawaii](https://twitter.com/kphawaii)

 [@kphawaii](https://instagram.com/kphawaii)