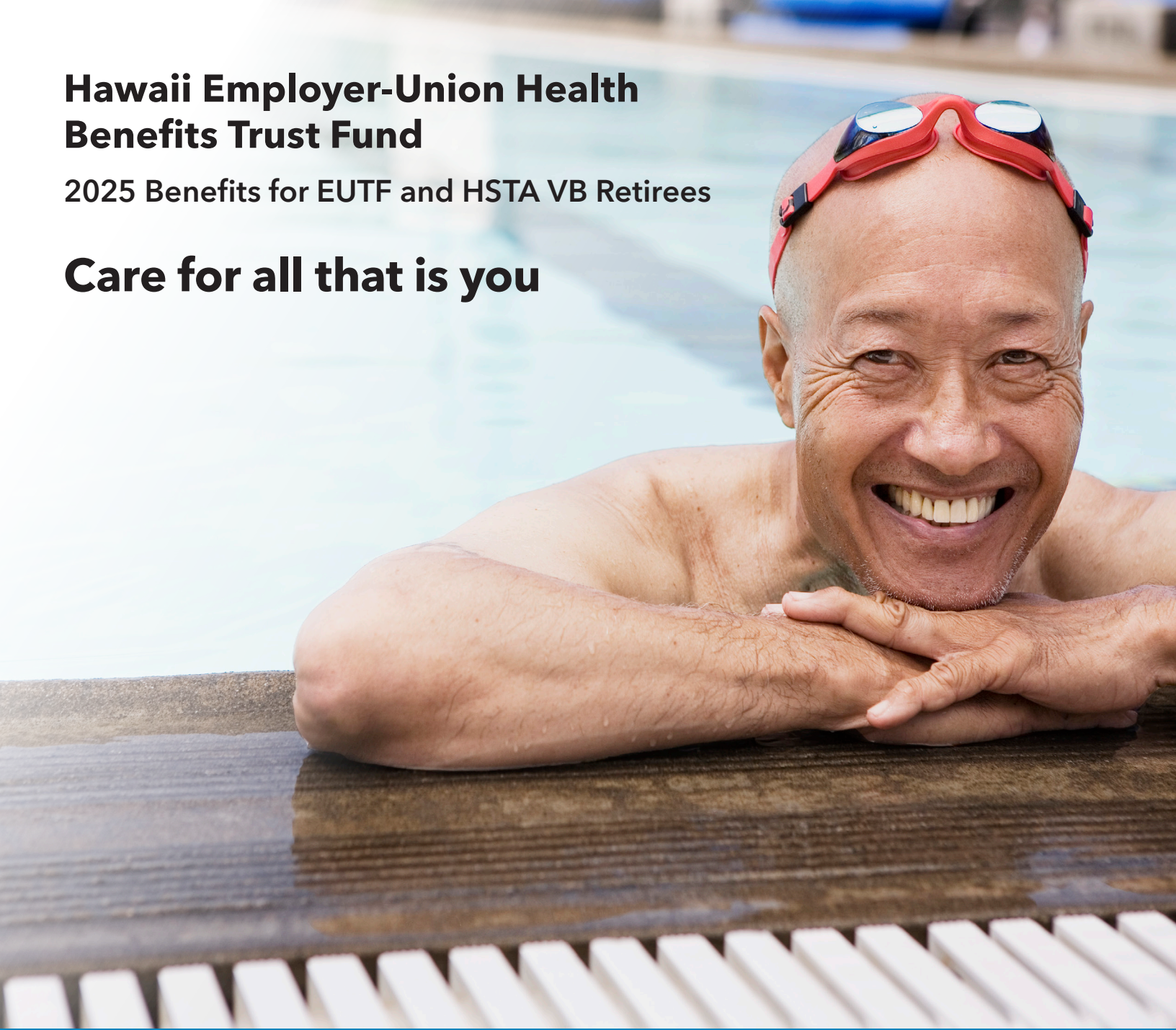


Hawaii Employer-Union Health Benefits Trust Fund

2025 Benefits for EUTF and HSTA VB Retirees

Care for all that is you



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

Monday through Friday, 7 a.m. to 7 p.m., except holidays

Saturday, 9 a.m. to 1 p.m.

Visit **kp.org/eutf** or scan the QR code



Great reasons to choose Kaiser Permanente

Kaiser Permanente offers peace of mind

When you join Kaiser Permanente, it's easy for you to find high-quality primary care doctors and specialists. You can choose a personal doctor from one of the largest and most experienced medical groups in Hawaii. Our 700+ doctors and providers in 100+ specialties are connected to you, and each other, through a single electronic medical record that follows you wherever you go at Kaiser Permanente. That means you can be assured that your entire health care team, such as doctors, pharmacists, and lab, is on the same page.

Experience health care made easier

Our 19 locations statewide lets you get most of your care under one roof, close to home. Spend less time driving and more time doing things you love. Or, save yourself a trip to the doctor's office entirely with convenient 24/7 telehealth options, including video visits,¹ phone appointments,¹ emails to your doctor's office, and nurse advice – all at no additional charge.

Care and coverage are seamless

Our coordinated model of care brings together medical facilities, health plan, your doctors, and your entire care team who are empowered to help you make important care decisions and deliver high-quality health care that's right for you. And, with comprehensive benefit coverage and healthy extras, you're getting a plan that offers a great value for your health care investment.

Members stay with Kaiser Permanente nearly 3 times as long as other health plans.²

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.
2. Kaiser Permanente internal data, 2020; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006-2018," JAMA Network, February 24, 2022.

Care that helps you live a fuller life

For the you who wants to explore all your health options

Get fit, get rewarded with Fit Rewards

With Fit Rewards, Kaiser Permanente non-Medicare members can earn a free gym membership at certain participating gyms or enjoy discounted rates at other participating fitness centers. Whichever fitness center you choose, you can earn a \$200 reward if you meet the program requirements. To learn more about the Fit Rewards program, visit kp.org/fitrewards.

One Pass™ fitness program³

One Pass offers Kaiser Permanente Senior Advantage (HMO) members access to gyms, online workouts, tools for brain health, and social connections. Choose from a large network of gyms, fitness locations, and studios. If you prefer working out from home, join live online fitness classes and explore on-demand workouts. You can also get fun activities to help improve memory, attention, focus, and brain speed.

The Hearing Service Center by Kaiser Permanente

Hearing services are provided at The Hearing Service Centers by Kaiser Permanente, which offer professional hearing aid services, products, and accessories. Our audiologists and support team are committed to providing exceptional care while helping those with hearing loss. We welcome members and non-members for services and products that include the latest hearing aid technology and innovations.

Services from The Hearing Service Center by Kaiser Permanente are offered by appointment only. Call **1-866-400-1760** (toll free) for an appointment. To learn more, visit kphearingcenters.com.



Learn more about Fit Rewards.
kp.org/fitrewards

3. One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

2025 Kaiser Permanente EUTF and HSTA VB retiree benefits	
Services	
Annual deductible	There are no deductibles
Maximum out-of-pocket (Individual/Family)	Up to 3x per family maximum (doesn't apply to Medicare members)
Hospitalization	Inpatient services
Primary and specialty care	Primary care (including same-day appointments) and specialty care office visits
Preventive care	Routine physical exams, routine mammograms, preventive screenings, and routine immunizations
Outpatient surgery	
Lab, imaging, testing	Outpatient lab, imaging, and testing (basic and specialty)
Ambulance services	
Urgent care	
Emergency room visits	For initial treatment only (waived if admitted)
Mental health (inpatient)	Inpatient services
Mental health (outpatient)	Outpatient services
Home health care	Limited to care within the Kaiser Permanente Hawaii service area
Hospice care	
Durable medical equipment	
Skilled nursing care	
Hearing aids	Based on the lowest priced model offered by Kaiser Permanente
Chiropractic services	
Outpatient prescription drugs	Up to a 30-day supply at plan pharmacies
	Up to a 90-day supply for 2 copays through mail-order
Annual out-of-pocket threshold	The maximum amount you pay out of pocket for Part D drugs

EUTF Non Medicare (HMO)	EUTF Medicare Senior Advantage (HMO) ⁴	HSTA VB Non Medicare (HMO)	HSTA VB Medicare Senior Advantage (HMO) ⁴
You pay	You pay	You pay	You pay
None	None	None	None
\$2,000 / \$6,000	\$2,000 (Individual)	\$2,000 / \$6,000	\$2,000 (Individual)
No charge	No charge	No charge	No charge
\$15 per visit	\$15 per visit	\$15 per visit	\$15 per visit
No charge	No charge	No charge	No charge
\$15 per visit	\$15 per visit	\$15 per visit	\$15 per visit
\$15 per visit	No charge	\$15 per visit	No charge
20% of charges	20% of charges	20% of charges	20% of charges
\$15 per visit in-area; 20% of charges out-of-area	\$15 per visit worldwide	\$15 per visit in-area; 20% of charges out-of-area	\$15 per visit worldwide
\$50 per visit in-area; 20% of charges out-of-area	\$50 per visit worldwide	\$50 per visit in-area; 20% of charges out-of-area	\$50 per visit worldwide
No charge	No charge	No charge	No charge
\$15 per visit	\$15 per visit	\$15 per visit	\$15 per visit
No charge	No charge	No charge	No charge
No charge for home and residential hospice	No charge for home and residential hospice	No charge for home and residential hospice	No charge for home and residential hospice
20% of charges	20% of charges	20% of charges	20% of charges
No charge, up to 100 days per benefit period	No charge, up to 100 days per benefit period	No charge, up to 100 days per benefit period	No charge, up to 100 days per benefit period
20% of charges, 1 device per ear every 36 months	20% of charges, 1 device per ear every 36 months	20% of charges, 1 device per ear every 36 months	20% of charges, 1 device per ear every 36 months
Not covered	Not covered	\$12 per visit, limited to 20 visits per calendar year (if medically necessary)	\$12 per visit, limited to 20 visits per calendar year (if medically necessary)
\$15 per prescription	\$15 per prescription	\$10 per prescription	\$10 per prescription
\$30 per prescription	\$30 per prescription	\$20 per prescription	\$20 per prescription
Not applicable	\$2,000 (Individual)	Not applicable	\$2,000 (Individual)

4. Retirees 65 and older residing in the Kaiser Permanente Senior Advantage (HMO) plan service area are required to enroll in EUTF or HSTA VB's Kaiser Permanente Senior Advantage (HMO) plans. Please refer to the non-Medicare benefits for Medicare members who reside outside the Kaiser Permanente Senior Advantage (HMO) plan service area.

This is a summary of some benefits and their copayments and coinsurance. This chart does not describe benefits in detail. Please see your detailed benefit summary on kp.org/eutf for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente health plan service area in which you enroll.

Care that's there when you need it

For the you at home or on the go

Convenient care near you

With 19 locations statewide 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.⁶

Get care anytime

Urgent care in Hawaii⁷

If you need urgent care outside of normal business hours, you can visit a Kaiser Permanente or contracted urgent care facility at the same cost of a regular office visit. Visit kp.org/getcare for a list of facilities in your area.

Urgent and emergency care outside Hawaii

With Kaiser Permanente, you have coverage for emergency and urgent care anywhere in the world.

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

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

Dependent children, including college students, also have coverage for certain routine and follow-up primary care when Kaiser Permanente facilities aren't near. Visiting member benefits apply when living in other Kaiser Permanente service areas.

If you need urgent care **while traveling internationally**, go to the nearest urgent care facility or hospital.¹⁰

For information or assistance while traveling, call the 24/7 Away from Home Travel Line at **951-268-3900** or visit kp.org/travel.¹¹



If you need help choosing the care that's right for you, call us 24/7 at **1-833-833-3333**.

kp.org/getcare

6. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. **7.** An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. **8.** If you get care at a Cigna, MinuteClinic, Concentra, The Little Clinic, or any other urgent care facility within a state with Kaiser Permanente providers, you'll be asked to pay upfront for services you receive and will need to file a claim for reimbursement. **9.** The Cigna PPO Provider Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. You can visit any Cigna PPO Network provider 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. If you get care at a MinuteClinic, Concentra, or The Little Clinic urgent care center, you'll be charged your standard copay or coinsurance. Medicaid members are not eligible. **10.** You 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. Medicaid members are not covered.

Use the new and improved kp.org features right from your smartphone or mobile device. Get started at kp.org/register or download the mobile app.⁶

New member transition

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

Your electronic medical record

- Make and cancel appointments
- Access your digital member ID card
- Refill most prescriptions
- View past office visit info
- Immunizations
- View most test results
- Care gap reminders
- Medical condition info

Take charge of your costs

- View claims history
- View medical and prescription coverage
- Personalized cost estimator tool
- Pay your medical bills



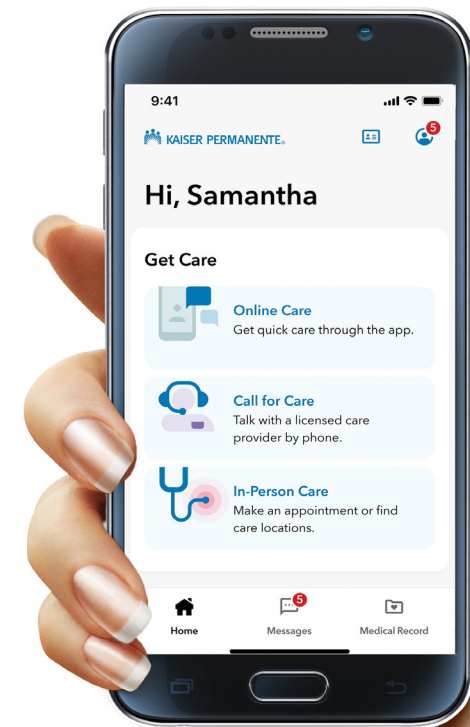
See how the Kaiser Permanente app offers you more options to access care.

kp.org/mobile

11. This 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.

Convenience and wellness

- 24/7 virtual care¹
- Schedule a phone or video appointment¹
- Email your doctor's office
- Personal wellness coaching
- Group health classes
- Online healthy living programs
- Videos, podcasts, and recipes
- Health and drug encyclopedias





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



Want to learn more? Call our Member Services.

Monday through Friday, 7 a.m. to 7 p.m. and
Saturday, 9 a.m. to 1 p.m. (closed holidays)

- **808-432-5250** (Oahu)
- **1-844-276-6628** (toll free from the neighbor islands)
- **711** (TTY)



Visit kp.org/eutf or scan the code

At kp.org/eutf, you'll find your Kaiser Permanente 2025 plan materials. You can also connect to our facility and physician directories and learn more about our services.



Convenient ways to access care

It's easier to stay on top of your health when you have more ways to choose how you receive care, including in-person, video¹, phone¹, email, and 24/7 virtual care¹. Learn more at kp.org/getcare.