



# HMSA's 75/25 PPO Plan

State, city, and county workers

May 2025



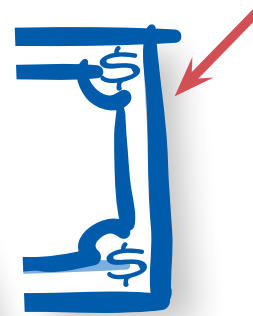
## What's in a name?

The 75/25 plan pays for 75% of most health care costs (after you've paid the deductible\*), such as visits to the doctor, hospital, or emergency room. You pay the remaining 25%.

Plan pays 75%



You pay 25%



## How the deductible works

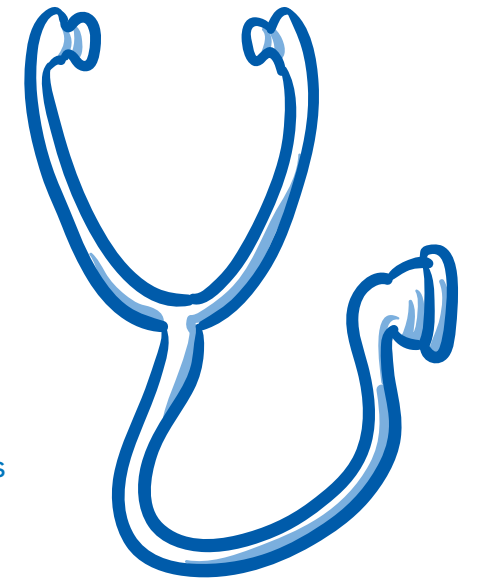
A deductible is the amount you pay each calendar year for certain services and products\* before your health plan pays. The 75/25 plan has an annual deductible of \$300 per person and \$900 per family.

If you enroll in the 75/25 plan during open enrollment, which is May 1–30, 2025, you're a new member to the plan. The 75/25 plan year starts July 1, 2025, and ends June 30, 2026. Your deductible will reset on Jan. 1, 2026, and run through the end of the calendar year, Dec. 31, 2026. Once you reach the deductible each calendar year, you'll pay 25% of your cost of care.

## Take care of yourself

Your plan will pay for an annual preventive health evaluation even before you meet your deductible.

Schedule time to see your doctor and take advantage of this important benefit. If you need help finding a doctor, use Find a Doctor at [hmsa.com/eutf](https://hmsa.com/eutf).

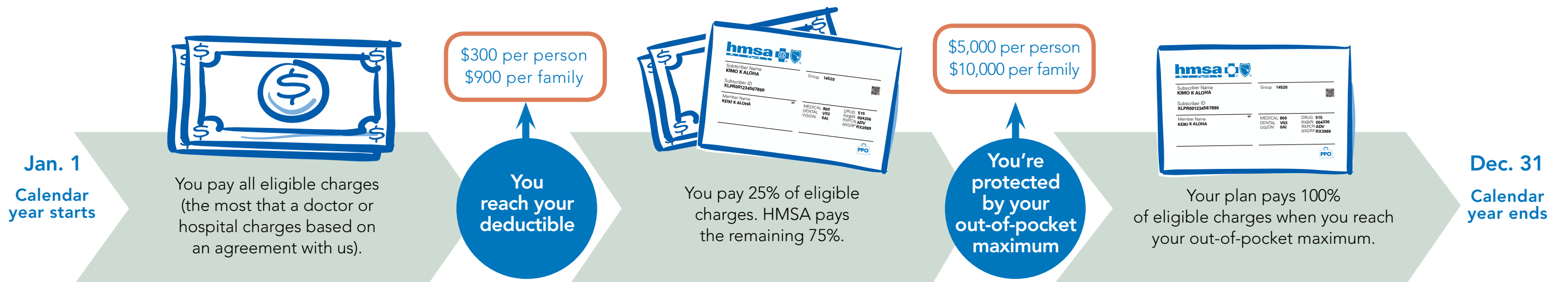


## How your plan protects you

Your out-of-pocket maximum and other health plan benefits protect you from unexpected health care costs, such as a catastrophic illness or injury.

Your out-of-pocket maximum is the most you'll pay for health care costs each calendar year. If you're in the hospital for a long period of time or have other high medical costs, the most you'll pay is \$5,000 per person and \$10,000 per family, excluding taxes.

If you were enrolled in another HMSA employer group plan before July 1, 2025, any out-of-pocket costs you paid under the other plan from Jan. 1 to June 30, 2025, will count toward your new 75/25 EUTF plan's out-of-pocket maximum.



Thank you for choosing HMSA. For a full description of your benefits, go to [hmsa.com/eutf](https://hmsa.com/eutf) to see your *Guide to Benefits*.

If you have any questions, call us at (808) 948-6499 or 1 (800) 776-4672. You can also visit us at an HMSA Center. For locations and hours, see the back of this brochure. We look forward to working with you.

\* The deductible doesn't apply to services such as preventive care, in-network primary care office visits, in-network specialist office visits, and in-network outpatient laboratory and pathology services.

# Serving you

**[hmsa.com/eutf](https://hmsa.com/eutf)**

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Hours of operation may change. Please go to [hmsa.com/contact](https://hmsa.com/contact) before your visit.

## **HMSA Center in Honolulu**

818 Keeaumoku St.

Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–2 p.m.

## **HMSA Center in Pearl City**

Pearl City Gateway | 1132 Kuala St., Suite 400

Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

## **HMSA Center in Hilo**

Waiakea Center | 303A E. Makaala St.

Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

## **HMSA Center in Kahului**

Puunene Shopping Center | 70 Hookele St.

Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–1 p.m.

## **HMSA Center in Lihue**

Kuhio Medical Center | 3-3295 Kuhio Highway, Suite 202

Monday–Friday, 8 a.m.–4 p.m.

## **Contact HMSA. We're here with you.**

Call (808) 948-6499 or 1 (800) 776-4672.

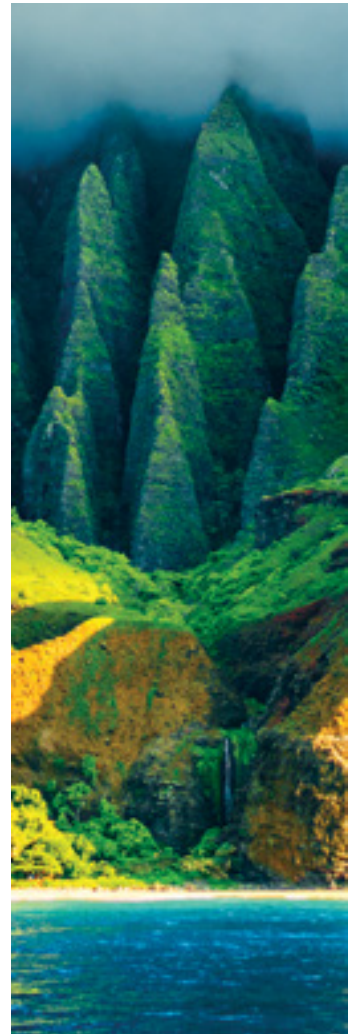
**[hmsa.com](https://hmsa.com)**



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Scan the QR code  
for more information  
about HMSA EUTF  
Actives health plans.



Together, we improve the lives of our members and the health of Hawaii.  
Caring for our families, friends, and neighbors is our privilege.

