HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

PPO PLAN FOR RETIREES

	Current Benefits				New Benefits	
	Basic Benefits		Major Medical Plan Benefits		HMSA PPO	
	Preferred	Non-Preferred	Preferred	Non-Preferred	Preferred	Non-Preferred
Annual Deductible	None		$250		$100	
Family Deductible	None		$1,000		$300	
Hospital Deductible Per Confinement	None		None		None	$200
Lifetime Maximum Benefit	None		$250,000		$2,000,000	
Co-Pay Maximum Annual	$2,500				$2,500	
Family Co-Pay Annual Maximum	None				$7,500	
You Pay						
Office Visits	20%	30%	20%	30%	10%*	30%
Well Baby Care	20%	30%	20%	30%	No Charge	30%
Immunizations	20%	30%	20%	30%	No Charge	No Charge
Hospital	No Charge	30%	N/A	30%	10%*	30%
X-Ray & Lab Inpatient	20%	30%	N/A	30%	10%*	30%
Surgery	No Charge	30%	N/A	30%	10%*	30%
Emergency Room	20%	30%	20%	30%	10%*	30%
Out-Patient Surgery Centers	20%	30%	N/A	30%	10%*	30%
Mental Health						
Inpatient Days Per Year	30	30	30	30	30	30
Copayment	20%	30%	20%	30%	10%*	30%

* Deductible waived

5/29/2003