

«First\_Name» «Last\_Name»  
«MAddress»  
«MCity», «MState» «MZip»

## **HOTEL BARGAINING UNIT**

### **OPEN ENROLLMENT AND DEPENDENT CARE BENEFIT - ELDER/DISABLED CARE**

The Annual Open Enrollment period for the AFL Hotel & Restaurant Workers Health & Welfare Trust Fund (“the Plan”) is **Saturday, November 1, 2025 through Monday, December 15, 2025, to be effective January 1, 2026**. If you wish to change medical plans or add a dependent, please visit, [www.unitehere5trustbenefits.com](http://www.unitehere5trustbenefits.com) to complete your online enrollment form. You may also visit the Trust Fund Office, Benefit & Risk Management Services (BRMS) at 560 N. Nimitz Hwy., Suite 219, Honolulu, Hawaii 96817-5315 or contact (808) 523-0199; neighbor island (866) 772-8989, for further assistance.

**Also included is the Annual Application for the Dependent Care Benefit, and the new Elder/Disabled Care Benefit.**

#### Medical Plans

Two (2) choices are available:

**1. AFL Self-Funded Comprehensive Medical Plan**

The AFL Comprehensive Medical Plan is a preferred provider or “freedom of choice” plan. You may receive services from the doctor of your choice and payments are based on a percentage of Eligible Charges. Under this plan, your out-of-pocket costs are usually lower when you receive services from a participating provider.

**2. Kaiser Permanente Plan**

The Kaiser Permanente Plan is an “HMO Plan.” You must receive services from a Kaiser Permanente doctor, and your co-payment is usually a fixed dollar amount.

#### Dental Plan

##### **Hawaii Dental Service (HDS)**

The HDS Plan offers you freedom to choose your own dentist. You may select from a network of over 96% of the dentists statewide. National coverage is also available through Delta Dental Plans Association, the largest dental benefits provider in the nation.

A Summary of Benefits and Coverage for the medical plan(s) are enclosed along with a dental benefits sheet.

### Spousal Attestation

The Attestation Form for Married Participants is enclosed to update your records for any Coordination of Benefits. We kindly ask that you take a few minutes to review and submit the completed form back to the Trust Fund Office in one of the following methods: 1) mail; 2) email to [hiaflinfo@brmsonline.com](mailto:hiaflinfo@brmsonline.com) or 3) fax to (808) 537-1074.

Additional enclosures are: 1) AFL Hotel & Restaurant Workers Health and Welfare Trust Fund Notice of Privacy Practices; and 2) Annual Notices for: a) Women's Health and Cancer Rights Act of 1998; b) Patient Protection and Affordable Care Act of 2010; c) Newborns' and Mothers' Health Protection Act of 1996; d) General Information Non-Discrimination Act of 2008; and e) Mental Health Parity and Addition Equity Act of 2008.

If you have any questions, do not hesitate to contact the Trust Fund Office at (808) 523-0199; neighbor island (866) 772-8989 or email: [hiaflinfo@brmsonline.com](mailto:hiaflinfo@brmsonline.com)

Trust Fund Administrator  
On behalf of the  
Board of Trustees

Enclosures  
November 2025