

Date: April 2026

To: Active and Retired Participants Under 65

From: Board of Trustees,
AFL Hotel and Restaurant Workers Health & Welfare Trust Fund ("Fund")

Subject: Hawai'i Health Systems Corporation (HHSC) – Termination of Provider Contract effective April 30, 2026

The Fund received notice from its network provider, Hawaii Community Health Alliance ("HCHA"), that Hawai'i Health Systems Corporation (HHSC) and its affiliates are terminating their provider contract effective April 30, 2026. HCHA has been diligently negotiating in good faith to maintain HHSC as a network provider. Unfortunately, HHSC has refused to negotiate acceptable rates and has elected to terminate their provider contract with HCHA.

The Trustees regret the stress this may cause you and your family. We provide the following information to help you navigate this change.

Which facilities are affected?

As of May 1, 2026, the following HHSC facilities will no longer be in-network participating providers:

- **East Hawai'i:** Hilo Medical Center, Hale Ho'ola Hamakua and Ka'ū Hospital
- **West Hawai'i:** Kona Community Hospital and Kohala Hospital
- **Kaua'i:** Kaua'i Veterans Memorial Hospital and Samuel Mahelona Memorial Hospital
- **Oahu:** Leahi Hospital and Maluhia and Kahuku Medical Center

How will I be covered for non-emergent care at an HHSC facility?

If you go to any of the above facilities on or after May 1, 2026 for non-emergent care, the Fund will cover these services under its out-of-network nonparticipating provider benefit (unless you are eligible for Continuity of Care coverage, see below). The nonparticipating provider benefit is based on the Fund's Eligible Charges. The Fund will send payment directly to you and you will then owe the nonparticipating provider the total charge and any tax for the service. This means that the provider or facility may bill you directly for the difference between what the Fund paid you and the amount charged by the out-of-network facility. You will be financially responsible for that balance due.

What if I need emergency care?

You should always go to the hospital emergency room that can provide you the best possible care. If you are treated for an emergency medical condition at an HHSC facility emergency room, you will be responsible for the in-network participating provider cost share and the HHSC facility cannot balance bill you.

What is an emergency medical condition?

Emergency medical condition is a medical condition (including mental health or substance use disorder) that you believe requires immediate medical care and failure to get immediate medical care could seriously endanger your life, health, or ability to regain maximum functions, or could subject you to serious pain that could not be managed without the requested care.

Where are the closest in-network participating facilities?

The closest in-network facilities to the affected HHSC facilities include:

- **Kaua'i:** Wilcox Medical Center
- **North Hawai'i:** Queen's North Hawai'i Community Hospital
- **Oahu:** Queen's Medical Center – Wahiawa

What if I need continuing care at an HHSC facility for a non-emergent condition?

Depending on the condition, you may qualify for up to 90 days continuing care at the HHSC facility at the Fund's in-network participating provider benefit. If your care at the HHSC facility meets one of the following criteria, as soon as possible please complete the enclosed Continuity of Care Form and return to the claims' administrator PSWA or contact PSWA directly to initiate a review of your medical condition to determine if you qualify for Continuity of Care.

You may be eligible if you are:

- (i) undergoing a course of treatment for a serious and complex condition or a course of institutional or inpatient care,
- (ii) scheduled for non-elective surgery (including postoperative care),
- (iii) under treatment for a pregnancy, or
- (iv) terminally ill and receiving treatment for your illness.

How can I find alternative in-network participating providers near me?

To find a list of participating providers, go to www.unitehere5trustbenefits.com. By clicking on the Provider Directory tab, you'll be able to search for providers in a specific specialty close to your home. Or if you do not see a provider listed, please download the Provider Nomination Form and complete the necessary information to get your provider contracted with the Fund.

You may also contact PSWA, your claims administrator, or BRMS, the Trust Administrator by telephone or in person for participating provider information.

What if I need to travel to Oahu to get care from an in-network participating provider?

The Fund offers a travel benefit to help participants living in Hawaii obtain medically necessary care on the island of Oahu. If you do not reside on Oahu and need to obtain medically necessary

non-emergency services on the island of Oahu, please contact PSWA Customer Services team to determine if you qualify for the Fund's travel benefit.

In response to the provider contract termination with HHSC, the Trustees are currently reviewing the Fund's travel benefit for possible enhancements. Any improvements to the benefit will be announced in a separate letter.

What are my benefits?

To find your Benefit Summaries please go to www.unitehere5trustbenefits.com. By clicking on the Health & Welfare Trust Fund, Hotel Bargaining Unit, choose Participant Benefits. This List provides you the Benefits for Active Participants and Retirees through a specific carrier.

The Trustees hope this information is helpful to you. Please contact the Fund's claims administrator PSWA for questions and further information.

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