

News from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

Active Employees

The EUTF Administrative Rules were amended and adopted by the Hawaii Employer-Union Health Benefits Trust Fund Board of Trustees at its August 4, 2014 meeting. Some of the changes include:

- Voluntary Cancellation - Voluntary Cancellations are no longer allowed, except during open enrollment.
- Continuation of Coverage (Transfer of Employment) - When an employee transfers employment from one public employer to another, (i.e., State to county or county to State) within the same pay period or the next consecutive pay period, he/she may make changes to their plans, (change from Kaiser to HMSA, HMSA to Kaiser, etc.) including adding or dropping dependents and changing tiers (self to 2-party, 2-party to Family, etc.).
- Change in Enrollment Due to Changes in Marital, Partnership or Family Status - The Event date is the date on the Marriage or Civil Union Certificate. The event date was previously the date the personnel offices receives the EC-1/EC-1H Form.
- Adding a Newborn - EC-1/EC-1H must be submitted to your personnel office within 60 days from the date of birth. Previously, employees had 30 days to submit the EC-1/EC-1H.
- Enrollment or Changes in Enrollment Upon Retirement - Retirees have 60 days to enroll in the EUTF plans upon retirement or they must wait until the next open enrollment to enroll. Previously, there was no time limit.

EUTF will be providing personnel offices and employees with additional information during the months of August and September 2014. Please visit the EUTF website at www.eutf.hawaii.gov to view the latest version of the rules.

Retirees

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The Open Enrollment (OE) period for EUTF retiree health and life insurance plans will be from October 1 through October 31, 2014. Reference Guides are being mailed to retirees' home/ mailing address during the week of September 22, 2014. Be sure that EUTF has your current mailing address.

Medical

Effective January 1, 2015 Medicare retirees covered under Medicare Part A and Part B, may choose a new Medicare Advantage PPO medical plan provided by UnitedHealthcare (UHC). You have the option to enroll in the new plan by submitting the Form EC-2 during OE.

Dental

Effective January 1, 2015, for all EUTF retirees enrolled in the dental plan provided by HDS, the benefits have been enhanced as follows:

- Fluoride treatment is increased to twice per calendar year with coverage at 100% (through age 19).
- Implant benefit, once per tooth every five years, with coverage at 60%, is included.

The HSTAVB dental plan benefits have not changed.

Life Insurance

Effective January 1, 2015, the EUTF and HSTA VB life insurance plans will be insured by USABLE Life with an enhanced benefit amount of \$2,235. Beneficiary information on file with Royal State National will be forwarded to USABLE Life.

HSTA VB

There are no changes to the HSTA VB plans. HSTA VB refers to plans created for HSTA retirees who were enrolled in the HSTA VEBA plans prior to January 1, 2011 and have been continuously enrolled in HSTA VB retiree plans.

Note: The enrollment of HSTA VEBA members into the health plans created as a result of Judge Sakamoto's decision in the Gail Kono lawsuit was done to comply with that decision and not to create any constitutional or contractual right to the benefits provided by those plans. Please note that the State has appealed the decision and reserves the right to move former HSTA VEBA members into regular EUTF plans if that decision is overturned or modified.

Important: The EUTF is a separate organization from the ERS. If you have any questions about information in this article, please DO NOT contact the ERS. Please contact the EUTF directly at 586-7390 or toll-free at 1-800-295-0089, or email the EUTF at eutf@hawaii.gov. You can also visit our website for more information at www.eutf.hawaii.gov.