

# News from the EUTF

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

- Open enrollment (OE) for active employees ended May 2, 2014. Changes made during OE will be effective July 1, 2014 and you should receive your new membership cards by July 1, 2014, if your enrollment form was submitted timely. If you do not receive your new membership cards by July 1, 2014, and you need to see a doctor or a dentist or fill a prescription before you receive your new membership cards, send the EUTF an email at [eutf@hawaii.gov](mailto:eutf@hawaii.gov). In the email subject line type: "URGENT CONFIRMATION OF COVERAGE NEEDED". The EUTF will review these emails as a priority and take steps to rush your enrollment. Please visit our website for more information at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov).

### Some helpful information for employees who are considering retirement:

- Retiree plan benefits are not identical to Active Employee plan benefits. For example, as an active employee you have a \$2,000 plan year maximum and a \$1,000 lifetime maximum for orthodontic benefits in your dental plan. As a retiree, you have a \$1,000 plan year maximum and no orthodontic benefits in your dental plan. Also, as an active employee you are covered for preventative screenings, such as colonoscopies and physical exams. However, EUTF non-Medicare retirees are not covered for preventative colonoscopy screenings and physical exams (EUTF Medicare retirees have their preventative colonoscopy screenings and physical exams covered under Medicare). Colonoscopy procedures are covered for both EUTF non-Medicare and Medicare retirees when there is a positive diagnosis only. In addition, chiropractic coverage is not included with EUTF Retiree medical plans (HSTA VB retiree plans include chiropractic coverage). And, provisions of the Patient Protection Affordable Care Act (aka ACA or Obama Care) do not apply to retiree plans. i.e., medical and prescription coverage for children through age 26.

The Retiree Reference Guide is posted on the EUTF website at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov), and provides valuable information on retiree plans, premiums and eligibility, and Medicare Part B enrollment requirements for retirees.

**Below are some common qualifying events that allow you to make enrollment changes during the plan year (for a complete list, visit the EUTF website at [eutf.hawaii.gov](http://eutf.hawaii.gov)). Be sure to familiarize yourself with the timelines and required documents.**

### Some Common Qualifying Events That Allow Enrollment Changes for Active Employees

EVENT	WHEN EC-1/EC-1H MUST BE SUBMITTED TO EMPLOYER (Personnel Office)	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-1/EC-1H	EFFECTIVE DATE	CAN I CHANGE PLANS (such as HMSA to Kaiser or HMSA 90/10 to 80/20)?
<b>Acquisition of Coverage</b> (employee gets coverage from another plan and wishes to cancel EUTF plans)	Within 30 days from effective date of gaining coverage elsewhere	None	If coverage is gained 1st of month, EUTF coverage ends day before 1st. If coverage is gained 16th of month, EUTF coverage ends 15th	N/A
<b>Birth</b> (employee wishes to add newborn to EUTF plans)	Within 30 days from date of birth	Birth certificate only if child has a different last name from employee. Social Security Number within 60 days of date of birth	Employee can choose: birth date, beginning of next pay period after birth date, or 2nd pay period after birth date	No
<b>Loss of Coverage</b> (Dependent lost coverage from a non-EUTF plan, wishes to enroll in EUTF plans, and the employee is currently enrolled in an EUTF plan)	Within 30 days from loss of other coverage	Loss of coverage letter from previous employer carrier detailing type of coverages lost (i.e., medical, dental, drug, vision), date of loss of coverage, and names of any covered dependents	Day following loss of coverage from other plan	N/A

**Important:** The EUTF is a separate organization from the ERS. If you have any questions about information in this article, please **DO NOT** contact 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](mailto:eutf@hawaii.gov). You can also visit our website for more information @ [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov).