



**ANNUAL REPORT**

**FOR THE PERIOD JULY 1, 2014 THROUGH JUNE 30, 2015**

**Hawaii Employer-Union Health Benefits Trust Fund  
State of Hawaii**

**December 2015**

**THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
**ANNUAL REPORT**  
**Fiscal Year ended June 30, 2015**

This report presents an overview of the organization and activities of the Hawaii Employer-Union Health Benefits Trust Fund (“EUTF”) for the fiscal year that ended June 30, 2015. The EUTF manages and administers the health and life insurance plans for eligible state and county employees and retirees and their eligible dependents. The objective of the EUTF is to provide quality health plans that are affordable to employers and employees.

The EUTF was established under Chapter 87A of the Hawaii Revised Statutes and is administratively attached to the Department of Budget and Finance. The office is located in City Financial Tower, 201 Merchant Street, Suite 1520, Honolulu, Hawaii.

The EUTF operates according to administrative rules originally adopted in February 2003 and most recently revised in 2014. The administrative rules were formulated to carry out the requirements of Chapter 87A.

**MAJOR EVENTS IN FISCAL YEAR 2014**

EUTF conducted open enrollment in October 2014 for retirees, with an effective date of January 1, 2015 and in April 2015 for active employees, with an effective date of July 1, 2015.

For retiree plans, starting January 1, 2015, the following changes were made:

- A new Medicare Advantage Plan provided by UnitedHealthcare was added.
- The EUTF retiree dental plan (excluding the HSTA VB dental plan), offered through Hawaii Dental Service, was enhanced to increase the annual plan maximum from \$1,000 to \$2,000, increasing fluoride treatments from once per year to twice per year with coverage at 100% through age 19, and implant benefits were enhanced to provide a higher reimbursement and limit the patient share, with coverage remaining at 60%.
- The life insurance carrier changed to US Able Life with an enhanced benefit amount.

For active employee plans, starting July 1, 2014, the following changes were made:

- Both HMSA Supplemental Plans (EUTF and HSTA VB\*) were eliminated.
- The stand-alone HMSA PPO medical plans (90/10, 80/20, and 75/25) and stand-alone CVS Caremark prescription drug plans were bundled together, thereby eliminating stand-alone medical and prescription drug plans.
- The calendar year out of pocket maximum for all copayments and coinsurances for in-network prescriptions was changed to \$6,350 per individual and \$12,700 per family.

## TRUST FUND ORGANIZATION

### Board of Trustees

The EUTF is administered by a board of trustees (“Board”) which is responsible for determining the benefit plans offered, negotiating and entering into contracts with insurance carriers and plan administrators, establishing eligibility criteria and management policies for the EUTF, and overseeing all EUTF activities.

There are ten trustees, five representing the public employers and five representing employee-beneficiaries that includes a retiree representative. The trustees and their affiliations as of June 30, 2015 are shown below:

#### **Employer Trustees**

- Audrey Hidano, Deputy Director, Dept. of Transportation
- Nolan Kawano, President, IC International
- Randy Baldemor, Deputy Director, Dept. of Human Resources Development
- Roderick Becker, Deputy Director, Dept. of Budget & Finance
- Maria Zielinski, Deputy Director, Dept. of Accounting & General Svc

#### **Employee-Beneficiary Trustees**

- Linda Currivan Musto, Retiree
- Karolyn Mossman, HSTA
- Celeste Nip, HFFA
- Clifford Uwaine, UPW
- Julia Zeghmi, HGEA

Board officers for the period July 1, 2014 – June 30, 2015 were as follows: Luis Salaveria, Chairperson (Board appointment ended in March 2015); Maria Zielinski, Vice-Chairperson; and Linda Currivan Musto, Secretary-Treasurer. The Board did not elect a Chairperson to replace Luis Salaveria.

The Board has regularly scheduled monthly meetings with the exception of October. Board agendas and minutes are posted on the EUTF website at [eutf.hawaii.gov](http://eutf.hawaii.gov).

The EUTF’s financial statements are audited annually and are also posted on the EUTF website.

### Administrator and Staff

The EUTF is managed by an administrator who is hired by and reports to the Board.

The administrator is assisted in managing the EUTF by an assistant administrator, a financial management officer, an information systems branch chief, and a member services branch manager. EUTF staff has a total of 55 positions (including management staff and the Administrator).

The EUTF has three branches: the Financial Services Branch, Information Systems Branch, and Member Services Branch.

- The financial management officer is supported by seven accountants and four account clerks, who reconcile employee accounts, collect employer/employee contributions for health benefits, process all vendor payments, prepare monthly financial statements and coordinate an annual financial audit.

- The information systems analyst manages support for internal information technology (IT) services, manages 1<sup>st</sup> level support for the benefits administration system, fulfills HIPAA security responsibilities, coordinates additional support services provided by DAGS/ICSD and Vitech Systems Group, Inc, and is supported by seven IT staff.
- The member services branch manager oversees the Member Services Branch and is supported by 27 employees assigned to customer service, enrollment, and training duties that include in-person visits and phone calls and e-mails from members, handling all processing for retirees, and processing all active employee enrollment submissions.

#### Advisors, Consultants and Major Contracts

The Board employs professional consultants and advisors on certain specific issues of importance to the EUTF:

- **Benefits Plan Consultant:** The Board has contracted with the Segal Company (“Segal”) to provide benefit plan consulting services. Segal is a major national benefits consulting firm and provides access to their wide range of services from their Glendale, California office.
- **Benefits Administration System (“BAS”):** Vitech Systems Group, Inc. provides the benefits administration computer system which handles all enrollment input and transmission, member records and premium calculation and tracking. Vitech Systems Group, Inc. provides on-going support of the benefits administration system including programming periodic plan and eligibility rule changes.
- **Investment Consultant:** Pension Consulting Alliance (PCA) provides investment consulting services in developing and updating the EUTF’s investment policy guidelines including a long-term strategic asset allocation, selecting and terminating investment managers/mutual funds and reporting on the performance of EUTF’s long term investments. In addition, PCA assists in selecting investment strategies for the EUTF’s short-term funds.
- **Global Custody Services:** Bank of Hawaii through Bank of New York Mellon provides global custody services for EUTF’s investments. Effective July 1, 2015, The Northern Trust Company is the new global custody and securities lending contractor.
- **Actuary:** Gabriel Roder Smith & Company provides the Other Post Employment Benefit (“OPEB”) Retiree Health Care Plan Actuarial Valuation Report.
- **Auditor:** The auditing firm, Kobayashi, Kanetoku, Doi, Lum & Yasuda CPAs LLC, procured by the State of Hawaii Office of the Auditor, began the fiscal year ending June 30, 2015 audit in August 2015.

## HEALTH AND LIFE INSURANCE BENEFIT PLANS

The EUTF provided health and life insurance benefits through contracts with the following organizations:

### Medical

- ◆ Hawaii Medical Service Association (“HMSA”)
  1. PPO Plans – 90/10, 80/20, and 75/25 for EUTF active employees
  2. HMO Plan for EUTF active employees
  3. PPO Plans – 90/10 and 80/20 for HSTA VB\* active employees
  4. PPO Plan – 90/10 for EUTF and HSTA VB\* retirees
- ◆ UnitedHealthcare (“UHC”)
  1. Medicare Senior Advantage Plan for EUTF Medicare retirees

### Medical and Prescription Drug

- ◆ Kaiser Permanente (“Kaiser”)
  1. Comprehensive HMO Plans for EUTF and HSTA VB\* active employees
  2. Standard HMO Plan for EUTF active employees
  3. Comprehensive HMO Plans for EUTF and HSTA VB\* non-Medicare retirees and Senior Advantage Medicare Plans for EUTF and HSTA VB\* Medicare retirees

### Prescription Drug

- ◆ CVS Caremark
  1. Prescription drug coverage for HMSA PPO and HMO Plans for EUTF and HSTA VB\* active employees and non-Medicare retirees
  2. SilverScript prescription drug coverage through an Employer Group Waiver Plan (EGWP) for EUTF and HSTA VB\* Medicare retirees

### Dental

- ◆ Hawaii Dental Service (“HDS”)
  1. EUTF and HSTA VB\* active employees and retirees
  2. Supplemental plan for HSTA VB\* active employees

### Vision

- ◆ Vision Service Plan (“VSP”)
  1. EUTF and HSTA VB\* active employees and retirees

### **Chiropractic**

- ◆ Royal State National Insurance Company, Ltd
  1. Chiropractic coverage through ChiroPlan Hawaii, Inc. (“ChiroPlan”) – included with all EUTF and HSTA VB\* active employee medical plans and HSTA VB\* retiree medical plans

### **Life Insurance**

- ◆ Royal State National Insurance Company, Ltd
  1. Group Life insurance for EUTF and HSTA VB\* active employees through June 30, 2015
  2. Group Life insurance for EUTF and HSTA VB\* retirees through December 31, 2014.
- ◆ US Able Life, beginning January 1, 2015 for retirees and July 1, 2015 for active employees
  1. Group Life insurance for all EUTF and HSTA VB\* active employees and retirees.

### **Supplemental**

- ◆ Royal State National Insurance Company, Ltd. (“Royal State”)
  1. EUTF active employees
- ◆ HMSA
  1. Supplemental for EUTF active employees (eliminated July 1, 2014 due to the Affordable Care Act)
  2. Supplemental for HSTA VB\* active employees (eliminated July 1, 2014 due to the Affordable Care Act)

The federal Affordable Care Act (ACA) became effective for the active employee medical and prescription drug plans on July 1, 2011.

\*HSTA VB refers to the plans developed in response to Judge Sakamoto’s December 7, 2010 ruling. HSTA VB plans cover only those who were previously covered by the HSTA VEBA plans effective 12/31/10.

### **INSURED AND SELF-INSURED PLANS**

The following plans were fully insured:

HMSA\*\*  
Kaiser  
UnitedHealthcare  
US Able Life  
Chiro Plan through Royal State  
HDS Dental\*\*  
VSP Vision\*\*

\*\* Fully insured with one-way risk sharing - premium refund in those years in which premium exceeds incurred claims and expenses.

The following plans were self funded:

- CVS Caremark Prescription Drug for active employees and non-Medicare retirees and SilverScript EGWP Prescription Drug for Medicare retirees

## **EUTF ACTIVITY IN 2014 – 2015**

The first pharmacy benefit manager audit began in March 2015 and concluded September 2015. The audit report will be posted at EUTF's website.

## **OPERATIONS**

### Ongoing Programs and General Operations

The EUTF provides Open Enrollment sessions for active employees each Spring and for retirees each Fall, as well as Departmental Personnel Officer informational sessions each year. EUTF also participates in pre-retirement sessions, new hire orientations and benefit fairs conducted by the various employers, as well as pre-retirement and retirement sessions conducted by the various unions. New in 2015, EUTF began focusing on internet based outreach which includes webinars as well as conducting on-demand educational outreach through the use of YouTube videos and interactive e-learning modules.

During FY2015, the EUTF Member Services Branch Call Center successfully handled 62,908 (CSR) and 13,884 (Accounting) phone calls, and staff serviced over 8,209 walk-in visitors. Additionally, 56,309 incoming documents were imaged; 78,008 enrollment-related outbound documents were printed in-house and mailed directly to plan participants.

Information Systems handled the following systems issues in addition to normal work flow:

- Processed retroactive employer/employee premium contributions due to new collective bargaining agreements for Bargaining Units 06, 09, and 11.
- Implemented encryption on all laptops and server hard drives and on all backup tapes to secure data under HIPAA/HITECH guidelines.
- Converted State Law Enforcement Officers and State and County Ocean Safety and Water Safety Officers from Bargaining Units 3 and 4 to Bargaining Unit 14.
- Processed 146,779 death dates received from the Department of Health which allowed EUTF to terminate 236 enrollments or Medicare Part B Reimbursements for deceased members.
- Completed move and reorganization of EUTF file servers and network equipment from 16<sup>th</sup> to 2<sup>nd</sup> Floor of the City Financial Tower

An annual audit of the EUTF, as required by Chapter 87A-25(2), was conducted for the fiscal year July 1, 2014 through June 30, 2015 by Kobayashi, Kanetoku, Doi, Lum & Yasuda CPAs LLC. The report is posted on EUTF's website and attached to this report.

The following pages provide enrollment data as of June 30, 2015.

**Enrollment Counts - Actives (Summary)**

The table below shows Active enrollments for period ending 06-30-2015

**Total Number of Active = 69,277**

**Count by Subscribers and Dependents**

Benefit Plan	Type			Waived Plans
	Subscribers	Dependents	Total	
<b>Medical Plans</b>				
<b>EUTF</b>				
PPO-90/10 Medical (HMSA), Chiro (RSN)	6,693	5,566	12,259	
PPO-80/20 Medical (HMSA), Chiro (RSN)	22,362	22,828	45,190	
PPO-75/25 Medical (HMSA), Chiro (RSN)	1,395	996	2,391	
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	2,586	1,902	4,488	
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	6,893	6,353	13,246	
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,148	3,466	7,614	
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	636	1,129	1,765	
<b>EUTF Total</b>	<b>44,713</b>	<b>42,240</b>	<b>86,953</b>	
<b>HSTA VB</b>				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025	2,343	4,368	
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532	5,263	8,795	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269	1,575	2,844	
<b>HSTA VB Total</b>	<b>6,826</b>	<b>9,181</b>	<b>16,007</b>	
<b>Medical Plans Total</b>	<b>51,539</b>	<b>51,421</b>	<b>102,960</b>	<b>17,738</b>
<b>Drug Plans</b>				
<b>EUTF</b>				
PPO Drug (CaremarkPCS)	30,450	29,390	59,840	
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	2,586	1,902	4,488	
<b>EUTF Total</b>	<b>33,036</b>	<b>31,292</b>	<b>64,328</b>	
<b>HSTA VB</b>				
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557	7,606	13,163	
<b>HSTA VB Total</b>	<b>5,557</b>	<b>7,606</b>	<b>13,163</b>	
<b>Drug Plans Total</b>	<b>38,593</b>	<b>38,898</b>	<b>77,491</b> *	<b>17,738</b>
<b>Dental Plans</b>				
<b>EUTF</b>				
Dental (HDS)	48,577	50,192	98,769	
<b>EUTF Total</b>	<b>48,577</b>	<b>50,192</b>	<b>98,769</b>	
<b>HSTA VB</b>				
HSTA VB Dental (HDS)	7,216	9,867	17,083	
HSTA VB Supplemental Dental (HDS)	190	400	590	
<b>HSTA VB Total</b>	<b>7,406</b>	<b>10,267</b>	<b>17,673</b>	
<b>Dental Plans Total</b>	<b>55,983</b>	<b>60,459</b>	<b>116,442</b>	<b>13,294</b>
<b>Vision Plans</b>				
<b>EUTF</b>				
Vision (VSP)	45,567	45,185	90,752	
<b>EUTF Total</b>	<b>45,567</b>	<b>45,185</b>	<b>90,752</b>	
<b>HSTA VB</b>				
HSTA VB Vision (VSP) - Stand Alone	301	599	900	
HSTA VB Vision (VSP) bundled with Medical	6,826	8,809	15,635	
<b>HSTA VB Total</b>	<b>7,127</b>	<b>9,408</b>	<b>16,535</b>	
<b>Vision Plans Total</b>	<b>52,694</b>	<b>54,593</b>	<b>107,287</b>	<b>16,583</b>
<b>Life Insurance (RSN)</b>				
<b>EUTF Total</b>	<b>59,265</b>	<b>0</b>	<b>59,265</b>	
<b>HSTA VB Total</b>	<b>8,871</b>	<b>0</b>	<b>8,871</b>	
<b>Life Insurance (RSN) Total</b>	<b>68,136</b>	<b>0</b>	<b>68,136</b>	<b>1,141</b>

\*NOTE: The Drug Plan Total does not reflect enrollments in Medical Plans such as Kaiser Medical and Supplemental Medical (Royal State) which includes drug, but does not have a separate Drug enrollment count. Total Drug count for these plans is 12,946



## Enrollment Counts - EUTF Actives

The table below shows EUTF Actives enrollments for period ending 06-30-2015

### Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
<b>Medical Plans</b>				
PPO-90/10 Medical (HMSA), Chiro (RSN)	4,093	1,104	1,496	6,693
PPO-80/20 Medical (HMSA), Chiro (RSN)	12,028	3,903	6,431	22,362
PPO-75/25 Medical (HMSA), Chiro (RSN)	899	234	262	1,395
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	1,716	372	498	2,586
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,009	1,196	1,688	6,893
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	2,473	740	935	4,148
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	163	134	339	636
<b>Medical Plans Total</b>	<b>25,381</b>	<b>7,683</b>	<b>11,649</b>	<b>44,713</b>
<b>Drug Plans</b>				
PPO Drug (CaremarkPCS)	17,020	5,241	8,189	30,450
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	1,716	372	498	2,586
<b>Drug Plans Total</b>	<b>18,736</b>	<b>5,613</b>	<b>8,687</b>	<b>33,036</b>
<b>Dental Plan (HDS)</b>	<b>24,314</b>	<b>10,631</b>	<b>13,632</b>	<b>48,577</b>
<b>Vision Plan (VSP)</b>	<b>23,826</b>	<b>9,428</b>	<b>12,313</b>	<b>45,567</b>
<b>Life Insurance (RSN)</b>	<b>59,265</b>			<b>59,265</b>

### Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
<b>Medical Plans</b>			
PPO-90/10 Medical (HMSA), Chiro (RSN)	6,693	5,566	12,259
PPO-80/20 Medical (HMSA), Chiro (RSN)	22,362	22,828	45,190
PPO-75/25 Medical (HMSA), Chiro (RSN)	1,395	996	2,391
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	2,586	1,902	4,488
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	6,893	6,353	13,246
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,148	3,466	7,614
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	636	1,129	1,765
<b>Medical Plans Total</b>	<b>44,713</b>	<b>42,240</b>	<b>86,953</b>
<b>Drug Plans</b>			
PPO Drug (CaremarkPCS)	30,450	29,390	59,840
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	2,586	1,902	4,488
<b>Drug Plans Total</b>	<b>33,036</b>	<b>31,292</b>	<b>64,328</b>
<b>Dental Plan (HDS)</b>	<b>48,577</b>	<b>50,192</b>	<b>98,769</b>
<b>Vision Plan (VSP)</b>	<b>45,567</b>	<b>45,185</b>	<b>90,752</b>

Data Taken 06-16-2015

## Enrollment Counts - HSTA VB Actives

The table below shows HSTA VB Actives enrollments for period ending 06-30-2015

### Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
<b>Medical Plans</b>				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	1,060	249	716	2,025
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	1,373	559	1,600	3,532
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	637	185	447	1,269
<b>Medical Plans Total</b>	<b>3,070</b>	<b>993</b>	<b>2,763</b>	<b>6,826</b>
<b>Drug Plan</b>				
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	2,433	808	2,316	5,557
<b>Drug Plan Total</b>	<b>2,433</b>	<b>808</b>	<b>2,316</b>	<b>5,557</b>
<b>Dental Plans</b>				
HSTA VB Dental (HDS)	3,009	1,280	2,927	7,216
HSTA VB Supplemental Dental (HDS)	29	35	126	190
<b>Dental Plans Total</b>	<b>3,038</b>	<b>1,315</b>	<b>3,053</b>	<b>7,406</b>
<b>Vision Plans</b>				
HSTA VB Vision (VSP) - Stand Alone	54	67	180	301
HSTA VB Vision (VSP) bundled with Medical	3,107	1,082	2,637	6,826
<b>Vision Plans Total</b>	<b>3,161</b>	<b>1,149</b>	<b>2,817</b>	<b>7,127</b>
<b>Life Insurance (RSN)</b>	<b>8,871</b>			<b>8,871</b>

### Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
<b>Medical Plans</b>			
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025	2,343	4,368
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532	5,263	8,795
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269	1,575	2,844
<b>Medical Plans Total</b>	<b>6,826</b>	<b>9,181</b>	<b>16,007</b>
<b>Drug Plans</b>			
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557	7,606	13,163
<b>Drug Plans Total</b>	<b>5,557</b>	<b>7,606</b>	<b>13,163</b>
<b>Dental Plans</b>			
HSTA VB Dental (HDS)	7,216	9,867	17,083
HSTA VB Supplemental Dental (HDS)	190	400	590
<b>Dental Plans Total</b>	<b>7,406</b>	<b>10,267</b>	<b>17,673</b>
<b>Vision Plans</b>			
HSTA VB Vision (VSP) - Stand Alone	301	599	900
HSTA VB Vision (VSP) bundled with Medical	6,826	8,809	15,635
<b>Vision Plans Total</b>	<b>7,127</b>	<b>9,408</b>	<b>16,535</b>

Data Taken 06-16-2015

## Enrollment Counts - EUTF Actives

The table below shows EUTF Actives enrollments for period ending 06-30-2015

### Count by Bargaining Unit

Count of Subscribers															Grand
Benefit Plan	BU 00	BU 01	BU 02	BU 03	BU 04	BU 05	BU 06	BU 07	BU 08	BU 09	BU 10	BU 11	BU 12	BU 13	Total
<b>Medical Plans</b>															
PPO-90/10 Medical (HMSA), Chiro (RSN)	247	803	57	1,393	61	617	141	595	455	180	306	239	330	1,269	6,693
PPO-80/20 Medical (HMSA), Chiro (RSN)	562	3,525	338	5,668	332	976	426	1,380	1,194	563	1,139	869	1,534	3,856	22,362
PPO-75/25 Medical (HMSA), Chiro (RSN)	47	215	10	327	13	189	14	65	148	26	53	25	32	231	1,395
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	67	388	34	597	26	264	29	142	111	86	160	92	176	414	2,586
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	151	1,149	132	1,665	95	359	107	571	250	304	529	231	423	927	6,893
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	98	461	17	884	26	648	18	247	449	149	200	153	120	678	4,148
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	13	57	10	217	22	49	11	11	22	10	14	30	19	151	636
<b>Medical Plans Total</b>	<b>1,185</b>	<b>6,598</b>	<b>598</b>	<b>10,751</b>	<b>575</b>	<b>3,102</b>	<b>746</b>	<b>3,011</b>	<b>2,629</b>	<b>1,318</b>	<b>2,401</b>	<b>1,639</b>	<b>2,634</b>	<b>7,526</b>	<b>44,713</b>
<b>Drug Plans</b>															
PPO Drug (CaremarkPCS)	856	4,543	405	7,388	406	1,782	581	2,040	1,797	769	1,498	1,133	1,896	5,356	30,450
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	67	388	34	597	26	264	29	142	111	86	160	92	176	414	2,586
<b>Drug Plans Total</b>	<b>923</b>	<b>4,931</b>	<b>439</b>	<b>7,985</b>	<b>432</b>	<b>2,046</b>	<b>610</b>	<b>2,182</b>	<b>1,908</b>	<b>855</b>	<b>1,658</b>	<b>1,225</b>	<b>2,072</b>	<b>5,770</b>	<b>33,036</b>
<b>Dental Plan (HDS)</b>	<b>1,306</b>	<b>7,111</b>	<b>664</b>	<b>12,129</b>	<b>672</b>	<b>3,247</b>	<b>805</b>	<b>3,137</b>	<b>2,721</b>	<b>1,412</b>	<b>2,585</b>	<b>1,771</b>	<b>2,774</b>	<b>8,243</b>	<b>48,577</b>
<b>Vision Plan (VSP)</b>	<b>1,220</b>	<b>6,770</b>	<b>630</b>	<b>11,426</b>	<b>636</b>	<b>2,899</b>	<b>758</b>	<b>2,901</b>	<b>2,503</b>	<b>1,314</b>	<b>2,457</b>	<b>1,650</b>	<b>2,665</b>	<b>7,738</b>	<b>45,567</b>
<b>Life Insurance (RSN)</b>	<b>1,662</b>	<b>8,619</b>	<b>765</b>	<b>15,096</b>	<b>782</b>	<b>4,001</b>	<b>1,009</b>	<b>3,812</b>	<b>3,646</b>	<b>1,665</b>	<b>3,162</b>	<b>2,023</b>	<b>3,058</b>	<b>9,965</b>	<b>59,265</b>

## Enrollment Counts - HSTA VB Actives

The table below shows HSTA VB Actives enrollments for period ending 06-30-2015

### Count by Bargaining Unit

Count of Subscribers	
Benefit Plan	BU 05
<b>Medical Plans</b>	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269
<b>Medical Plans Total</b>	<b>6,826</b>
<b>Drug Plan</b>	
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557
<b>Drug Plan Total</b>	<b>5,557</b>
<b>Dental Plans</b>	
HSTA VB Dental (HDS)	7,216
HSTA VB Supplemental Dental (HDS)	190
<b>Dental Plans Total</b>	<b>7,406</b>
<b>Vision Plans</b>	
HSTA VB Vision (VSP) - Stand Alone	301
HSTA VB Vision (VSP) bundled with Medical	6,826
<b>Vision Plans Total</b>	<b>7,127</b>
<b>Life Insurance (RSN)</b>	<b>8,871</b>

Data Taken 06-16-2015

**Enrollment Counts - Retirees (Summary)**

The table below shows Retiree enrollments for period ending 06-30-2015

**Total Number of Retiree = 44,948**

**Count by Subscribers and Dependents**

Benefit Plan	Type			Waived Plans
	Subscribers	Dependents	Total	
<b>Medical Plans</b>				
<b>EUTF</b>				
PPO-90/10 Medical (HMSA) - Retiree				
Retiree (Medicare)	27,621	11,070	38,691	
Retiree (Non-Medicare)	5,684	4,502	10,186	
PPO-90/10 Medical (HMSA) - Retiree Total	33,305	15,572	48,877	
HMO Medical (Kaiser), Drug (Kaiser) - Retiree				
Retiree (Medicare)	6,068	2,323	8,391	
Retiree (Non-Medicare)	1,114	806	1,920	
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	7,182	3,129	10,311	
Medicare Advantage Medical (UnitedHealthcare)				
Retiree (Medicare)	33	10	43	
Medicare Advantage Medical (UnitedHealthcare) Total	33	10	43	
Out-of-State Plan				
Retiree (Medicare)	146	53	199	
Retiree (Non-Medicare)	8	4	12	
Out-of-State Plan Total	154	57	211	
<b>EUTF Total</b>	<b>40,674</b>	<b>18,768</b>	<b>59,442</b>	
<b>HSTA VB</b>				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree				
Retiree (Medicare)	1,867	962	2,829	
Retiree (Non-Medicare)	306	210	516	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total	2,173	1,172	3,345	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	10	5	15	
Retiree (Non-Medicare)	1	1	2	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	11	6	17	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	210	106	316	
Retiree (Non-Medicare)	34	16	50	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	244	122	366	
HSTA VB Out-of-State Plan				
Retiree (Medicare)	2	2	4	
HSTA VB Out-of-State Plan Total	2	2	4	
<b>HSTA VB Total</b>	<b>2,430</b>	<b>1,302</b>	<b>3,732</b>	
<b>Medical Plans Total</b>	<b>43,104</b>	<b>20,070</b>	<b>63,174</b>	<b>1,844</b>
<b>Drug Plans</b>				
<b>EUTF</b>				
PPO Drug (SilverScript) - Medicare	25,496	9,791	35,287	
PPO Drug (CaremarkPCS) - Non-Medicare	7,382	5,466	12,848	
<b>EUTF Total</b>	<b>32,878</b>	<b>15,257</b>	<b>48,135</b>	
<b>HSTA VB</b>				
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	1,677	847	2,524	
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	499	325	824	
<b>HSTA VB Total</b>	<b>2,176</b>	<b>1,172</b>	<b>3,348</b>	
<b>Drug Plans Total</b>	<b>35,054</b>	<b>16,429</b>	<b>51,483 *</b>	<b>2,312</b>
<b>Dental Plans</b>				
<b>EUTF Total</b>	<b>40,656</b>	<b>18,541</b>	<b>59,197</b>	
<b>HSTA VB Total</b>	<b>2,421</b>	<b>1,296</b>	<b>3,717</b>	
<b>Dental Plans Total</b>	<b>43,077</b>	<b>19,837</b>	<b>62,914</b>	<b>1,871</b>
<b>Vision Plans</b>				
<b>EUTF Total</b>	<b>41,055</b>	<b>19,136</b>	<b>60,191</b>	
<b>HSTA VB Total</b>	<b>2,429</b>	<b>1,302</b>	<b>3,731</b>	
<b>Vision Plans Total</b>	<b>43,484</b>	<b>20,438</b>	<b>63,922</b>	<b>1,464</b>
<b>Life Insurance Plans</b>				
<b>EUTF Total</b>	<b>37,281</b>	<b>0</b>	<b>37,281</b>	
<b>HSTA VB Total</b>	<b>2,489</b>	<b>0</b>	<b>2,489</b>	
<b>Life Insurance Plans Total</b>	<b>39,770</b>	<b>0</b>	<b>39,770</b>	<b>105 **</b>

\*NOTE: The Drug Plan Total does not reflect enrollments in Medical Plans such as Kaiser Medical and Out-of-State Medical which includes drug, but does not have a separate Drug enrollment count. Total Drug count for these plans is 7,582

\*\*NOTE: The Waived Life Insurance Total does not include Survivors who are not eligible for Life Insurance. Total count of Survivors not eligible is 5,073

Data Taken 06-16-2015

## Enrollment Counts - EUTF Retirees

The table below shows EUTF Retirees enrollments for period ending 06-30-2015

### Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			
	Self	Two-Party	Family	Grand Total
<b>Medical Plans</b>				
<b>PPO-90/10 Medical (HMSA) - Retiree</b>				
Retiree (Medicare)	17,222	9,866	533	27,621
Retiree (Non-Medicare)	2,354	2,547	783	5,684
<b>PPO-90/10 Medical (HMSA) - Retiree Total</b>	<b>19,576</b>	<b>12,413</b>	<b>1,316</b>	<b>33,305</b>
<b>HMO Medical (Kaiser), Drug (Kaiser) - Retiree</b>				
Retiree (Medicare)	3,928	1,994	146	6,068
Retiree (Non-Medicare)	499	471	144	1,114
<b>HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total</b>	<b>4,427</b>	<b>2,465</b>	<b>290</b>	<b>7,182</b>
<b>Medicare Advantage Medical (UnitedHealthcare)</b>				
Retiree (Medicare)	23	10		33
<b>Medicare Advantage Medical (UnitedHealthcare) Total</b>	<b>23</b>	<b>10</b>		<b>33</b>
<b>Out-of-State Plan</b>				
Retiree (Medicare)	96	48	2	146
Retiree (Non-Medicare)	5	2	1	8
<b>Out-of-State Plan Total</b>	<b>101</b>	<b>50</b>	<b>3</b>	<b>154</b>
<b>Medical Plans Total</b>	<b>24,127</b>	<b>14,938</b>	<b>1,609</b>	<b>40,674</b>
<b>Drug Plans</b>				
PPO Drug (SilverScript) - Medicare	16,260	8,797	439	25,496
PPO Drug (CaremarkPCS) - Non-Medicare	3,188	3,332	862	7,382
<b>Drug Plans Total</b>	<b>19,448</b>	<b>12,129</b>	<b>1,301</b>	<b>32,878</b>
Dental Plan (HDS)	24,226	14,906	1,524	40,656
Vision Plan (VSP)	24,177	15,242	1,636	41,055
Life Insurance (USable)	37,281			37,281

### Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
<b>Medical Plans</b>			
<b>PPO-90/10 Medical (HMSA) - Retiree</b>			
Retiree (Medicare)	27,621	11,070	38,691
Retiree (Non-Medicare)	5,684	4,502	10,186
<b>PPO-90/10 Medical (HMSA) - Retiree Total</b>	<b>33,305</b>	<b>15,572</b>	<b>48,877</b>
<b>HMO Medical (Kaiser), Drug (Kaiser) - Retiree</b>			
Retiree (Medicare)	6,068	2,323	8,391
Retiree (Non-Medicare)	1,114	806	1,920
<b>HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total</b>	<b>7,182</b>	<b>3,129</b>	<b>10,311</b>
<b>Medicare Advantage Medical (UnitedHealthcare)</b>			
Retiree (Medicare)	33	10	43
<b>Medicare Advantage Medical (UnitedHealthcare) Total</b>	<b>33</b>	<b>10</b>	<b>43</b>
<b>Out-of-State Plan</b>			
Retiree (Medicare)	146	53	199
Retiree (Non-Medicare)	8	4	12
<b>Out-of-State Plan Total</b>	<b>154</b>	<b>57</b>	<b>211</b>
<b>Medical Plans Total</b>	<b>40,674</b>	<b>18,768</b>	<b>59,442</b>
<b>Drug Plans</b>			
PPO Drug (SilverScript) - Medicare	25,496	9,791	35,287
PPO Drug (CaremarkPCS) - Non-Medicare	7,382	5,466	12,848
<b>Drug Plans Total</b>	<b>32,878</b>	<b>15,257</b>	<b>48,135</b>
Dental Plan (HDS)	40,656	18,541	59,197
Vision Plan (VSP)	41,055	19,136	60,191

Data Taken 06-16-2015

**Enrollment Counts - HSTA VB Retirees**

The table below shows HSTA VB Retirees enrollments for period ending 06-30-2015

**Count by Enrollment Coverage**

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
<b>Medical Plans</b>				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree				
Retiree (Medicare)	942	897	28	1,867
Retiree (Non-Medicare)	119	169	18	306
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total</b>	<b>1,061</b>	<b>1,066</b>	<b>46</b>	<b>2,173</b>
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree</b>				
Retiree (Medicare)	5	5		10
Retiree (Non-Medicare)		1		1
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total</b>	<b>5</b>	<b>6</b>		<b>11</b>
<b>HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree</b>				
Retiree (Medicare)	113	89	8	210
Retiree (Non-Medicare)	20	12	2	34
<b>HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total</b>	<b>133</b>	<b>101</b>	<b>10</b>	<b>244</b>
<b>HSTA VB Out-of-State Plan</b>				
Retiree (Medicare)		2		2
<b>HSTA VB Out-of-State Plan Total</b>		<b>2</b>		<b>2</b>
<b>Medical Plans Total</b>	<b>1,199</b>	<b>1,175</b>	<b>56</b>	<b>2,430</b>
<b>Drug Plans</b>				
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	862	792	23	1,677
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	202	274	23	499
<b>Drug Plans Total</b>	<b>1,064</b>	<b>1,066</b>	<b>46</b>	<b>2,176</b>
<b>Dental Plan (HDS)</b>	<b>1,191</b>	<b>1,178</b>	<b>52</b>	<b>2,421</b>
<b>Vision Plan (VSP)</b>	<b>1,199</b>	<b>1,173</b>	<b>57</b>	<b>2,429</b>
<b>Life Insurance (USABLE)</b>	<b>2,489</b>			<b>2,489</b>

Data Taken 06-16-2015

**Enrollment Counts - HSTA VB Retirees (continued)**

The table below shows HSTA VB Retirees enrollments for period ending 06-30-2015

**Count by Subscribers and Dependents**

Benefit Plan	Type		Total
	Subscribers	Dependents	
<b>Medical Plans</b>			
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree</b>			
Retiree (Medicare)	1,867	962	2,829
Retiree (Non-Medicare)	306	210	516
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total</b>	<b>2,173</b>	<b>1,172</b>	<b>3,345</b>
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree</b>			
Retiree (Medicare)	10	5	15
Retiree (Non-Medicare)	1	1	2
<b>HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total</b>	<b>11</b>	<b>6</b>	<b>17</b>
<b>HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree</b>			
Retiree (Medicare)	210	106	316
Retiree (Non-Medicare)	34	16	50
<b>HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total</b>	<b>244</b>	<b>122</b>	<b>366</b>
<b>HSTA VB Out-of-State Plan</b>			
Retiree (Medicare)	2	2	4
<b>HSTA VB Out-of-State Plan Total</b>	<b>2</b>	<b>2</b>	<b>4</b>
<b>Medical Plans Total</b>	<b>2,430</b>	<b>1,302</b>	<b>3,732</b>
<b>Drug Plans</b>			
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	1,677	847	2,524
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	499	325	824
<b>Drug Plans Total</b>	<b>2,176</b>	<b>1,172</b>	<b>3,348</b>
<b>Dental Plan (HDS)</b>	<b>2,421</b>	<b>1,296</b>	<b>3,717</b>
<b>Vision Plan (VSP)</b>	<b>2,429</b>	<b>1,302</b>	<b>3,731</b>

Data Taken 06-16-2015

## Enrollment Counts - All Subscribers

The table below shows All Subscribers enrollments for period ending 06-30-2015

Count of Subscribers Employer	Benefit Plan				
	Medical Plans	Drug	Dental Plan	Vision Plan	Life Insurance
<b>City and County of Honolulu</b>					
Active	6,956	5,289	7,549	7,198	8,914
Retiree (Medicare)	5,093	3,547			
Retiree (Non-Medicare)	1,695	1,586	6,768	6,852	5,700
<b>City and County of Honolulu Total</b>	<b>13,744</b>	<b>10,422</b>	<b>14,317</b>	<b>14,050</b>	<b>14,614</b>
<b>Honolulu Board of Water Supply</b>					
Active	439	353	475	447	554
Retiree (Medicare)	451	343			
Retiree (Non-Medicare)	104	104	552	562	474
<b>Honolulu Board of Water Supply Total</b>	<b>994</b>	<b>800</b>	<b>1,027</b>	<b>1,009</b>	<b>1,028</b>
<b>County of Hawaii</b>					
Active	2,004	1,669	2,086	1,999	2,407
Retiree (Medicare)	1,004	876			
Retiree (Non-Medicare)	454	507	1,428	1,468	1,287
<b>County of Hawaii Total</b>	<b>3,462</b>	<b>3,052</b>	<b>3,514</b>	<b>3,467</b>	<b>3,694</b>
<b>Hawaii Dept of Water Supply</b>					
Active	137	118	139	139	162
Retiree (Medicare)	74	66			
Retiree (Non-Medicare)	18	25	91	92	77
<b>Hawaii Dept of Water Supply Total</b>	<b>229</b>	<b>209</b>	<b>230</b>	<b>231</b>	<b>239</b>
<b>County of Kauai</b>					
Active	972	906	1,047	998	1,243
Retiree (Medicare)	544	481			
Retiree (Non-Medicare)	208	251	732	760	635
<b>County of Kauai Total</b>	<b>1,724</b>	<b>1,638</b>	<b>1,779</b>	<b>1,758</b>	<b>1,878</b>
<b>County of Maui</b>					
Active	2,035	1,144	2,161	2,040	2,501
Retiree (Medicare)	912	537			
Retiree (Non-Medicare)	367	303	1,270	1,290	1,129
<b>County of Maui Total</b>	<b>3,314</b>	<b>1,984</b>	<b>3,431</b>	<b>3,330</b>	<b>3,630</b>
<b>State of Hawaii</b>					
Active	38,376	28,686	41,865	39,285	51,425
Retiree (Medicare)	27,868	21,318			
Retiree (Non-Medicare)	4,295	5,095	32,219	32,441	30,449
<b>State of Hawaii Total</b>	<b>70,539</b>	<b>55,099</b>	<b>74,084</b>	<b>71,726</b>	<b>81,874</b>
<b>Hawaii Public Charter Schools</b>					
Active	620	428	661	588	930
Retiree (Medicare)	11	6			
Retiree (Non-Medicare)	6	9	17	19	19
<b>Hawaii Public Charter Schools Total</b>	<b>637</b>	<b>443</b>	<b>678</b>	<b>607</b>	<b>949</b>
<b>Grand Total</b>	<b>94,643</b>	<b>73,647</b>	<b>99,060</b>	<b>96,178</b>	<b>107,906</b>

Data Taken 06-16-2015