



**STATE OF HAWAII**  
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
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November 9, 2016

**TO:** Department/County Personnel Officers  
**FROM:** Derek M. Mizuno, Administrator   
**SUBJECT:** EUTF Enrollment Tips  
Submission of Supporting Documents & Information for Employees Thinking of Retiring

From time to time, EUTF will be sharing tips concerning enrollment in the EUTF plans to assist employers and employees with the different life events and the eligibility requirements. The following is a reminder on submission of supporting documents, on-demand presentations, leave without pay, and information for employees who are thinking of retiring.

- **Submission of Supporting Documents:** The EUTF requires that employees submit supporting documents for changes to their health benefit plans within sixty (60) days of the qualifying event. For example, if you are adding a spouse during the plan year, you must submit a marriage certificate within 60 days of the marriage date to add your spouse or if you are dropping EUTF health benefits coverage because you have obtained coverage elsewhere, you must submit evidence of your non-EUTF health coverage within 60 days of the start of your non-EUTF health benefits coverage. Failure to submit the required documents within the 60 days will result in cancellation of the submitted changes, retroactive back to the effective date. Employees can submit supporting documents to their designated personnel officer or directly to the EUTF.

The EUTF requires submission of a completed Enrollment Form within thirty (30) days of the event, except for births which is 180 days of the event, to their designated personnel officer. As a reminder, Voluntary Termination is no longer a qualifying life event. An employee must experience a qualifying life event such as "Acquisition of Coverage" in order to terminate plans or delete dependents. Otherwise, he/she must wait until the next open enrollment period to make the change. The change becomes effective the following July 1<sup>st</sup>.

- **On-Demand Presentations with Recordings are Available on the EUTF website:**
  - **Click on Training/Resources and select the Active Employees and Pre-Retirees tabs to view the following:**
    - An Introduction to Your Health Benefits
    - 2016 Active Employee Open Enrollment
    - Pre-Retirement Informational Session
  
- **Leave Without Pay (LWOP)**
  1. The employee has the option to continue or discontinue their benefit plans during a LWOP that is expected to last more than one month.
  2. The employer must submit an L-1 form to the EUTF.
  3. If the employee continues coverage, the employer will continue to make semi-monthly premium contributions.
  4. If the employee continues coverage, the employee must also continue to make semi-monthly premium contributions to the EUTF.
    - Payment can be made in the form of a personal check, money order or cashier's check directly to EUTF at the following address:  
  
EUTF  
P O Box 30700  
Honolulu, HI 96820-0700
    - New Electronic Payment Options  
OR payment can be made now through credit cards or electronic checks. Fees for payments through credit card will be \$2.50 plus 2.25% of the premium amount. There are no fees for electronic checks. Please visit the EUTF website at [eutf.hawaii.gov](http://eutf.hawaii.gov) and click on the link for Payment Options under News.
    - Over the next year, the EUTF will be offering an additional method of payment free of charge – automated, recurring electronic bank transfers (automated clearinghouse or ACH payments).
  5. When vacation and/or sick leave is used to supplement workers compensation or temporary disability payments, there may or may not be enough salary to cover the employee's EUTF payroll deductions. If the vacation and/or sick leave doesn't cover the required EUTF payroll deduction, the employee must send EUTF a monthly payment to cover the difference. If an employee is only receiving workers compensation and/or temporary disability payments, then health benefit plan deductions are not deducted. Note: The EUTF is not notified when an employee is on workers compensation and/or temporary disability. Please submit an L-1 form if an employee will be on LWOP under these circumstances. If the employee decides to waive coverage during the LWOP, he/she must submit an Enrollment Form waiving coverage within 30 days of the LWOP. To re-enroll after the LWOP, he/she must submit an Enrollment Form within 30 days of the return to work date.

- **Information for Employees Thinking of Retiring:** If you are thinking of retiring, you should consider some important differences between the employee and retiree plans.

	<b>Employee Plans</b>	<b>Retiree Plans</b>
Child Dependent Eligibility for Medical and Prescription Drug	Covered until age 26	Covered under 19 if unmarried and living with the retiree, and 19 through 23 if the child is unmarried, living with the retiree (except for full-time students away at college) and a full-time student.
Annual Physical Exams	Covered	Covered under United Healthcare and EUTF Kaiser plans. EUTF HMSA plan will offer annual physical exams effective 01/01/2017. Medicare Part B covers an Annual Wellness Visit.
Chiropractic Benefit	Covered	Not covered under EUTF retiree plans. Covered under HSTA VB retiree plans
CVS and Kaiser Prescription Drug Benefits	In general, higher copayments for preferred and other brands as compared to retiree plans.	In general, lower copayments for preferred and other brands as compared to active employee plans
Dental Benefits	Restorative, endodontics, periodontal, oral surgery and adjunctive general services – covered at 80% (except for crowns and gold restorations which are covered at 60%). Orthodontic benefit – covered at 50%.	Restorative, endodontics, periodontal, oral surgery and adjunctive general services – covered at 60%. No orthodontic benefit
Medicare Part B	Enrollment is optional, but not required. Medicare Part B premiums are not reimbursed.	Enrollment is mandatory for EUTF retirees and their dependents who are covered under retiree medical and/or prescription drug plans and are eligible for Medicare Part B. Failure to enroll into Medicare Part B will result in their disenrollment from EUTF retiree medical and/or prescription drug plans. Medicare Part B premium reimbursement is available for retirees and their spouse or

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		partner (civil union or domestic partner) who pay Medicare Part B premiums. Medicare Part B premium reimbursement is not available for retirees who do not pay Medicare Part B premiums or for retiree dependent children with Medicare Part B.
<p>This list is not comprehensive and detailed so you should also review the Active Employee and Retiree Reference Guides at <a href="http://eutf.hawaii.gov">eutf.hawaii.gov</a> and compare the plan benefits and/or call your health benefits insurance carriers.</p>		