



STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
P.O. BOX 2121
HONOLULU, HAWAII 96805-2121
Oahu (808) 586-7390
Toll Free 1(800) 295-0089
www.eutf.hawaii.gov

BOARD OF TRUSTEES
RODERICK BECKER, CHAIRPERSON
AUDREY HIDANO, VICE CHAIRPERSON
GORDON MURAKAMI, SECRETARY-TREASURER
LINDA CURRIVAN MUSTO
LAUREL JOHNSTON
CELESTE Y.K. NIP
JAMES NISHIMOTO
VIRGINIA PRESSLER
IAN TAKASHIBA
CLIFFORD UWAINE


ADMINISTRATOR
DEREK M. MIZUNO

ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

April 4, 2017

Please Distribute to Employees

TO: Department Heads
Departmental Human Resource Officers
County Personnel Officers

FROM: Derek M. Mizuno, Administrator 

SUBJECT: EUTF Enrollment Tips
2017 Active Employee Open Enrollment Reminder, Information for Employees Who Have Dual Coverage, and Pre-Retirement Lunch N' Learn Workshops

From time to time, EUTF will be sharing tips concerning enrollment in the EUTF plans to assist employees with the different life events and the eligibility requirements. The following is a reminder of the 2017 Active Employee Open Enrollment, Information for Employees Who Have Dual Coverage, and Pre-Retirement Lunch N' Learn Workshops.

- **2017 Active Employee Open Enrollment Reminder**
 - The Active Employee Open Enrollment (OE) is being held April 3 - 28, 2017. OE flyers containing a listing of informational sessions as well as rate sheets were sent to you in March. All open enrollment information can be found on the EUTF website at www.eutf.hawaii.gov.
 - Open Enrollment change forms are due to your Open Enrollment Designee by April 28, 2017.
- **Information for Employees Who Have Dual Coverage**
If you and/or your dependents are enrolled in the EUTF health benefit plans as well as non-EUTF health benefit plans, it is recommended that you determine if it is financially beneficial to be enrolled in more than one plan. EUTF premiums may be higher than your maximum out of pocket costs from your non-EUTF health benefit plans. For example:

Non-EUTF Plan	EUTF Secondary Plan	Annual Premium	Difference
Maximum Out of Pocket - \$7,500	EUTF HMSA 80/20 Plan	\$9,764	Loss of \$2,264 with dual coverage

You should consider enrolling into our Royal State supplemental plan, which has a much lower premium amount. You could save up to \$6,936 if you enroll into the Royal State supplemental plan. See table below:

Non-EUTF Plan	EUTF Secondary Plan	Annual Premium	Difference
Maximum Out of Pocket - \$7,500	EUTF Royal State Supplemental Plan	\$564	Savings of up to \$6,936 with dual coverage

EUTF's Mission: We care for the health and well being of our beneficiaries by striving to provide quality benefit plans that are affordable, reliable, and meet their changing needs. We provide informed service that is excellent, courteous, and compassionate.

In addition, if you are enrolled in a government program like Med-QUEST, your medical and prescription drug costs may be covered at no cost, therefore, there may be no need for dual coverage. We recommend you contact Med-QUEST for more information regarding your costs.

• **Pre-Retirement Lunch N’ Learn Workshops**

EUTF is conducting Pre-Retirement Lunch N’ Learn workshops. Due to the limited seating, these sessions should only be attended by employees retiring within the next year. These sessions should be attended on your own time (e.g., lunch or vacation). To register, email eutf.outreach@hawaii.gov

Topics covered will include:

- Applying for Your EUTF Retiree Health Insurance Plans
- Dependent Eligibility
- Medicare
- Premiums and Contributions
- Health Plan Options
- Completing the EC-2 Enrollment Form
- Making Changes to Your Plans

2017 Schedule of Pre-Retirement Lunch N’ Learn Workshops

Date	Island	Location	Time
May 9	All	Webinar*	11:30am – 12:15pm
May 17	Oahu	EUTF Office	12:30 – 1:15pm
May 25	All	Webinar*	11:30am – 12:15pm
June 1	Oahu	EUTF Office	11:30am – 12:15pm, 12:30 – 1:15pm
June 23	Oahu	EUTF Office	11:30am – 12:15pm, 12:30 – 1:15pm
Jul 6	Oahu	EUTF Office	11:30am – 12:15pm, 12:30 – 1:15pm
July 18	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Aug 11	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Aug 24	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Sept 1	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Oct 10	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Oct 12	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Nov 9	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm
Dec 1	Oahu	EUTF Office	11:30am - 12:15pm, 12:30 - 1:15pm

*Webinar sessions may be accessed by visiting eutf.hawaii.gov on the day of the event. In the top menu bar, select “Learning Center” and click on “Webinars”. Select the desired webinar.