

Important

NEWS FROM THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND (EUTF) FOR ACTIVE MEMBERS

Open Enrollment

The Open Enrollment period for all EUTF Active Employee Health and Life Insurance plans, including HSTA VB plans, will be from April 1, 2019 through April 30, 2019.

Now is the time when you should stop and think about health coverage for yourself and your family and determine which plan will best meet your needs for the new plan year (July 1, 2019 through June 30, 2020). Open Enrollment is your only opportunity to make changes without a qualifying event during the plan year such as needing to enroll a new dependent due to marriage or birth. EC-1/EC-1H enrollment forms must be submitted to your employer's open enrollment designee by April 30, 2019.

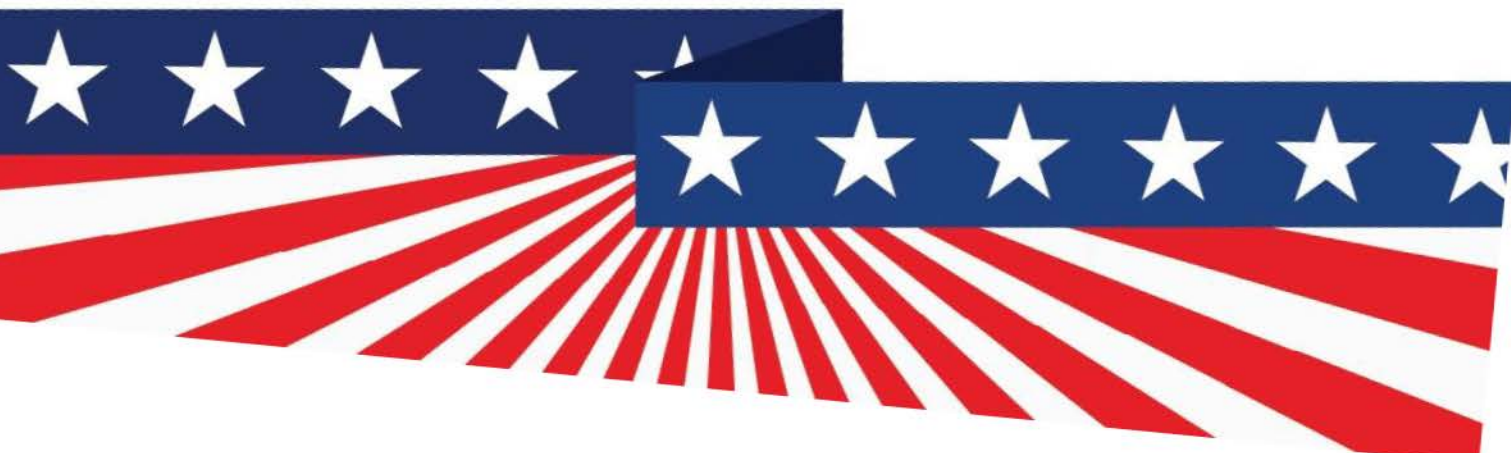
Here are some important dates to remember:

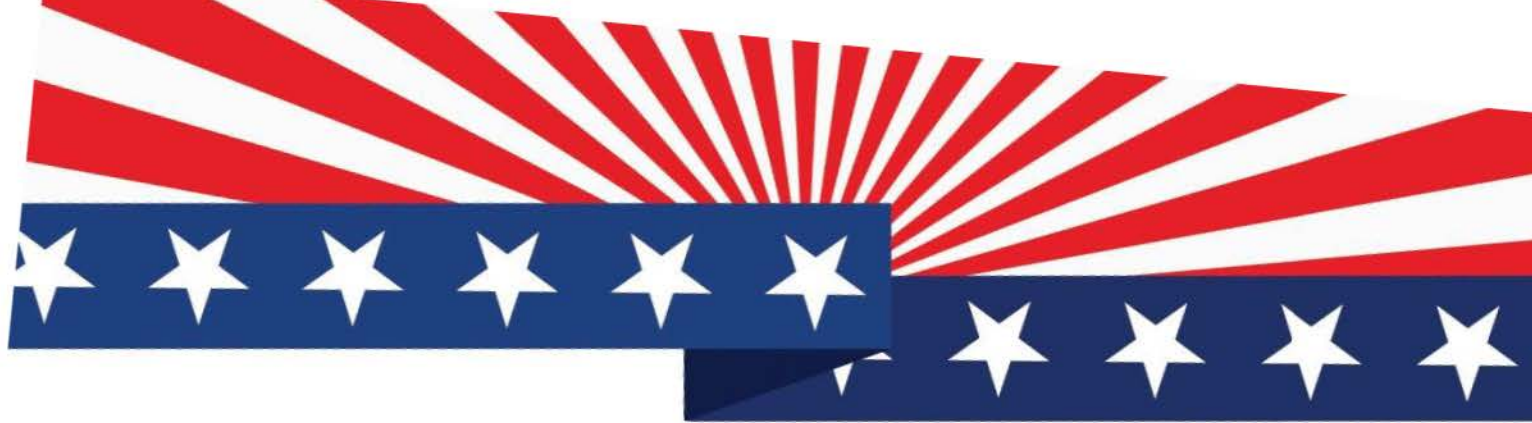
- Open Enrollment election period April 1, 2019 through April 30, 2019
- Rate changes effective July 1, 2019
- Plan period July 1, 2019 through June 30, 2020

Visit EUTF's website at eutf.hawaii.gov to review the 2019 Active Employee Reference Guide and for a schedule of Open Enrollment Informational Sessions. At these Informational Sessions, the EUTF and the insurance carriers will provide information on changes to the plans as well as tips on what to consider in selecting the right plan for you and your family and how to better utilize your EUTF health benefits.

EUTF and HSTA VB HMSA Medical Plan Changes Effective July 1, 2019

- Advance care planning will be covered at 100% in-network (not subject to the 75/25 deductible) and standard plan benefits* out-of-network for EUTF PPO, HMO, and HSTA VB plans.
- Genetic counseling will be added at standard plan benefits* in-network and out-of-network for EUTF PPO, HMO, and HSTA VB plans.
- The Annual Preventive Health Exam will replace the Routine Physical Exam and will be covered at 100% in-network and out-of-network (not subject to the deductible) for EUTF PPO and HMO plans.





- Chlamydia and gonorrhea screenings for men will be added at 100% in-network (not subject to the 75/25 deductible) and the same plan benefits as provided for women* out-of-network for EUTF PPO, HMO, and HSTA VB plans.
- The Diabetes Prevention Program will be added at 100% in-network and limited to once per lifetime for HSTA VB plans. This was previously added to the EUTF plans July 1, 2018. For more information on the program, go to hmsa.com/eutf, click Member Resources, and Diabetes prevention for active employees.
- The Ornish Lifestyle Medicine™ program (formerly Dr. Ornish's Program for Reversing Heart Disease®) will be added at \$20 per session in-network and limited to once per lifetime for HSTA VB plans. This was previously added to the EUTF plans January 1, 2016.
- A supportive care benefit will be added at 100% in-network, limited to 90 calendar days in a 12-month period for HSTA VB plans. This was previously added to the EUTF plans effective July 1, 2017.

* For more information about your coinsurance or copayment, see your *HMSA Guide to Benefits*.

EUTF and HSTA VB CVS Prescription Drug Plan Changes Effective July 1, 2019

- Two-Trial Step Therapy will be added requiring members to try two generic medications before certain brand-name medications will be covered for the following drug classes:
 1. ACE/ARB (treats high blood pressure),
 2. COX 2 Inhibitors/NSAIDS (treats pain),
 3. Proton Pump Inhibitors (treats acid reflux), and
 4. Urinary Antispasmodics (treats urinary incontinence).Existing members in the ACE/ARB and COX 2 Inhibitors/NSAIDS drug classes will not be required to try a second generic.
- The EUTF 75/25 PPO drug plan calendar year maximum out-of-pocket (MOOP) will increase from \$2,350/\$4,700 (individual/family) to \$2,900/\$5,800.
- The specialty calendar year MOOP for EUTF plans will increase from \$2,000 to \$2,500.
- The specialty drug coinsurance for EUTF plans will change from 20% (up to \$250 per fill) to the following tiered specialty copayments:
 1. Specialty generic: 10% (up to \$200 per fill)
 2. Specialty preferred brand: 20% (up to \$300 per fill)
 3. Specialty non-preferred brand: 30% (up to \$400 per fill)

EUTF and HSTA VB Active and Early Retiree Kaiser Permanente Plan Changes Effective July 1, 2019

EUTF and HSTA VB active and early retiree Kaiser Permanente members with pre-diabetes can partner with a lifestyle coach and develop a plan to help you manage your condition and prevent diabetes. This plan is based on your readiness and may include one-on-one health coaching, Kaiser Permanente Clinician-led classes*, meeting with a dietitian*, and/or referral to a facility-based (through YMCAs of Oahu and Maui) and/or digital-based (through Omada) intensive Diabetes Prevention Program. Contact a Kaiser Permanente lifestyle coach at 1-808-432-2260 to get started.

* Some classes/services may incur a copayment.





EUTF and HSTA VB HDS Dental Plan Changes Effective July 1, 2019

Total Health Plus, a supplemental set of benefits that provides coverage at 100% for additional cleanings and/or fluoride treatments for high risk patients with medical conditions or diagnosis of diabetes, cancer including oral, Sjogren's Syndrome, stroke, heart attack, congestive heart failure, kidney failure, organ transplants, and pregnancy will be added.

VSP Vision Plan Changes Effective July 1, 2019

- Standard progressive lenses (no-line multi-focal lenses) will be covered at 100% for VSP Providers, excluding any lens option add-ons.
- Wal-Mart and Sam's Club have been added to the VSP Network.
- \$120 Frame benefit will be available at all VSP Providers (including Costco, Wal-Mart, and Sam's Club).

Securian Life Insurance Plan Has Been Added as the Life Insurance Provider Effective July 1, 2019

Securian Financial, an affiliate of Minnesota Life Insurance Company, will be the group life insurance provider, effective July 1, 2019. The life insurance benefit for active employees under age 65 will change from \$41,116 to \$38,505. Benefits will be reduced after age 65.

The accelerated death benefit, which allows a terminally ill participant with a life expectancy of 12 months or less to request early payment of their life insurance benefit, will change from 75% to 100% of their life insurance benefit.

If you wish to keep your current beneficiary designation, no action is needed. After July 1, 2019, Securian will be sending you a letter with instructions on how to view and update your designation online.

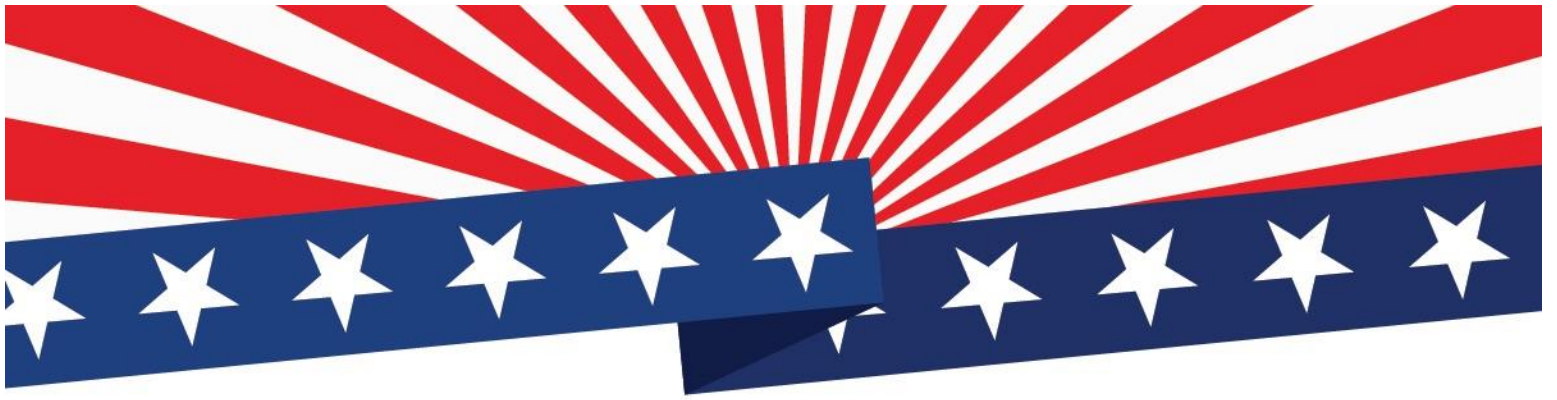
If you have any questions regarding these benefit changes, please contact HMSA (Oahu 948-6499 or toll free 1-800-776-4672), Kaiser (Oahu 432-5955 or toll free 1-800-966-5955), CVS (toll free 1-855-801-8263), HDS (Oahu 529-9310 or toll free 1-866-702-3883), VSP (toll free 1-800-877-7195), or Securian (Oahu 536-9890 or toll free 1-877-291-8466).

EUTF Supplemental Medical and Prescription Drug Plan Administered by HMA

Submitting your claim online may expedite the time it takes to receive your reimbursement. Simply go to www.hma-hi.com/eutf and click "Submit a Claim". Complete the EUTF Online Claim Form and upload the required documents as indicated in the instructions (e.g. Explanation of Benefits (EOB) from your primary medical plan or pharmacy receipts for all prescription drug reimbursements).

If you have any questions regarding filing a claim online, please contact HMA (Oahu 951-4643 or toll free 1-866-437-1992).





FOR RETIREES

Medicare Part B Premium Reimbursements for 2019

If your and/or your spouse's Medicare Part B quarterly premium reimbursement in March 2019 is equal to \$406.50 per person, you and/or your spouse are being reimbursed the standard Medicare Part B premium of \$135.50 per person per month. If your and/or your spouse's March 2019 Medicare Part B premium reimbursement is less than \$406.50 per person but should be equal to or greater, you must submit a copy of your 2019 Social Security Administration (SSA) letter or invoice indicating your Medicare Part B premium to receive the correct reimbursement from the EUTF; otherwise, you will continually be reimbursed the lower amount.

If your and/or your spouse's Medicare Part B premium for 2019 is an amount greater than the standard amount of \$135.50, you must provide EUTF with a copy of your and/or your spouse's SSA letter indicating your Medicare Part B premium to receive the correct reimbursement from the EUTF. Members who pay an income-related monthly adjusted amount have up to two (2) years to submit a copy of their SSA letter or invoice in order to receive the income adjustments above the standard premium. If the EUTF reimburses you an amount which is more than what you are paying, you will be subject to collection of the overpayment and it may affect future reimbursements.

FOR ACTIVE MEMBERS AND RETIREES

Prevention What You Need to Know!

HMSA preventive screenings for your good health and well-being!

Preventive care is a great way to take care of your health and can help you stop a major health problem before it starts. As an HMSA EUTF member, your health plan benefits encourage you to see your primary care physician, so you can talk to your doctor to find out if you're due for any preventive screenings or immunizations to help you stay healthy. When seeing an HMSA participating provider, these benefits are available to you at little to no cost. For more information, contact your doctor or see your *Guide to Benefits* at hmsa.com/eutf.

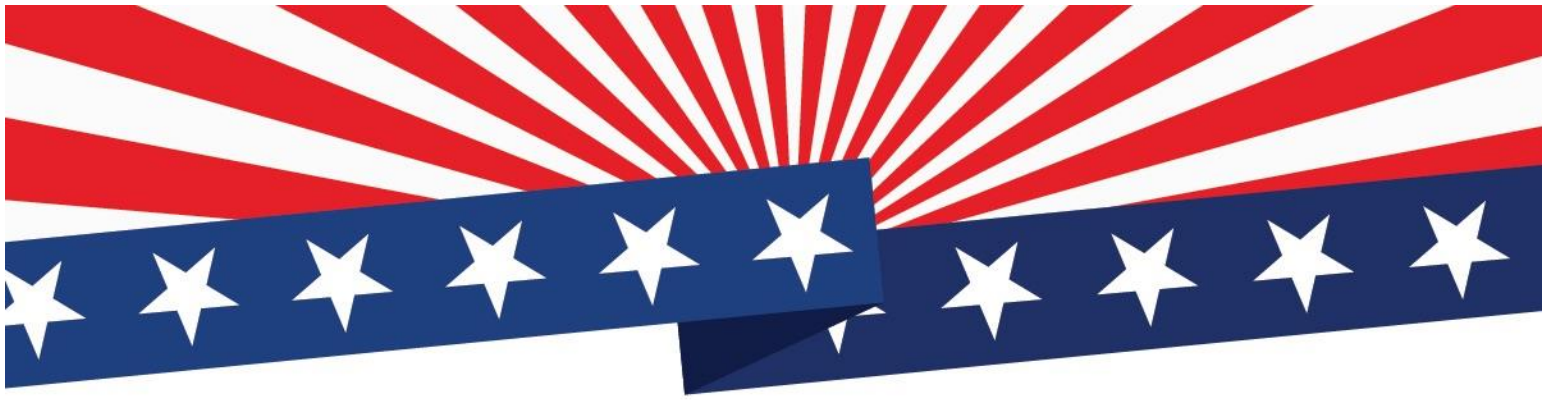
Kaiser Permanente is committed to early detection and timely treatment of disease

Prevention is about staying healthy and preventing or delaying disease. Kaiser encourages you to stay on a healthy track by following basic preventive care guidelines and getting recommended medical screening tests and immunizations. Talk to your personal physician to create a prevention plan based on your individual needs and visit Kaiser at kp.org/prevention.

Visit the NEW HawaiiDentalService.com and HDS member portal!

Hawaii Dental Service (HDS) is pleased to announce the launch of their newly redesigned HawaiiDentalService.com! Not only is the site easier to navigate, but also has more information that helps you better manage your oral health – access your EUTF plan information at HawaiiDentalService.com/eutf. Other site features include: Find a Dentist Search Tool, member forms and brochures, oral health and wellness resource library, and an enhanced member portal with benefits dashboard, claims history, and more!





Keep your sight sharp at every age!

Just like the rest of our bodies, our eyes have different needs as we age. No matter what your age, always monitor your vision changes, make healthy lifestyle and dietary choices, and visit your eye doctor at least once a year for a comprehensive eye exam and to screen for common age-related eye diseases. **Find a VSP doctor at www.vsp.com**

Every Wonder Who is Responsible for Your Benefits?

The EUTF Board of Trustees, comprised of five employer and five employee representative trustees, are responsible in accordance with Chapter 87A, Hawaii Revised Statutes. This entails deciding what and how many plans to offer; what the deductibles, copayments, coinsurance and annual maximum out-of-pocket amounts are; what procedures and benefits to cover; what carriers (e.g. HMSA, Kaiser, CVS, HDS and VSP) to hire to provide the services and what to negotiate in terms of premium amounts with the carriers. Such responsibilities are not taken lightly by the EUTF Board, who meet monthly to make these decisions with the assistance of staff and a benefits consultant.

One item that the EUTF Board is not responsible for is the amount that the State and counties contribute to your health premiums. For active employees that are part of a union, your employer contribution is collectively bargained. For retirees, your employer contribution is determined by Chapter 87A, Hawaii Revised Statutes and can only be changed for new retirees through legislative action.

