

# An Introduction to Your Health Benefits



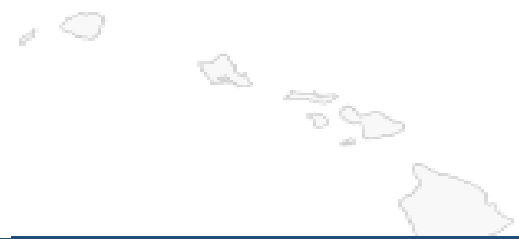
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Hawaii Employer-Union Health Benefits Trust Fund



State of Hawaii

# Employer-Union Health Benefits Trust Fund



Who We Are	Health Plan Options	Premiums and Contribution	Health Plan Selection	Enrollment Form	Making Changes
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## Who We Are

The EUTF, our agency and our mission



## Health Plan Options

Details on available health plan options for employees and eligible dependents



## Premiums and Contributions

Health plan premium information and employer/employee contributions



## Health Plan Selection

Knowing what to consider when selecting a health plan



## Enrollment Form

Completing and submitting forms for health plan enrollment



## Making Changes

Qualifying Events and form submission when making changes



# Who We Are





State of Hawaii

# Employer-Union Health Benefits Trust Fund



Who We Are

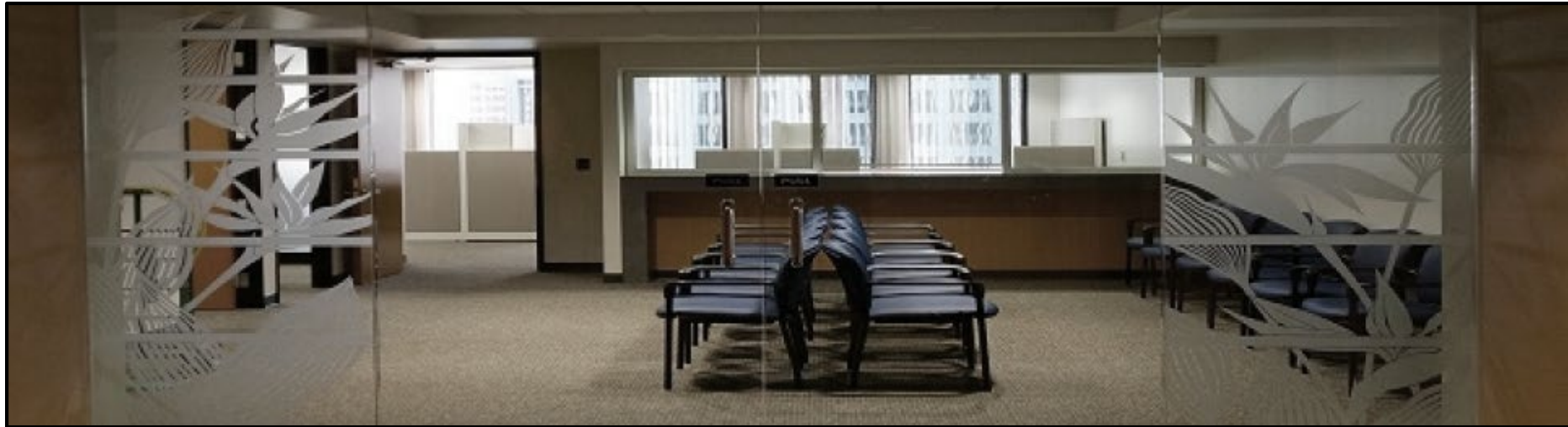
Health Plan Options

Premiums and Contribution

Health Plan Selection

Enrollment Form

Making Changes



## Who We Are

The EUTF is a State agency administratively attached to the department of Budget and Finance. The EUTF was established on July 1, 2003 and provides medical, prescription drug, dental, vision, and life insurance benefits to nearly two hundred thousand eligible State and county employees, retirees and their dependents.

## Our Mission

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







State of Hawaii

# Employer-Union Health Benefits Trust Fund



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HOME ABOUT EUTF ACTIVE FUTURE

Home » EUTF Plan Finder Results

## EUTF PLAN FINDER RESULTS

[Search Again](#)

Employer	Plan Year	Benefit Type
State of Hawaii	7/1/2018 – 6/30/2019	Medical/Drugs
State of Hawaii	7/1/2018 – 6/30/2019	Dental



Sign-up for our Pre-Retirement Health Plan Workshop too early to start planning for your future. The workshop we cover for us for a 45-minute presentation to learn what your health plan coverage will include:

- Dependent eligibility
- Health plan options
- Medicare
- Differences between active and retired employees

### 2018 Schedule of Events

Date	Island	Location
July 2	Oahu	
July 2	Hawaii - Kona	West Hawaii
July 13	Oahu	
July 16	Maui	
July 16	Maui (Hana)	UHMCH
July 16	Molokai	UH
July 16	Lanai	UHMCL



## Applying For Your Health Insurance Benefits

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

### NEW HIRE/NEWLY ELIGIBLE EMPLOYEE

This guide is designed to provide step-by-step instructions on how to enroll in EUTF health and life insurance benefits.



#### Step #1: Review Health Plan Options

There are seven medical plan options to choose from. HMSA and Kaiser medical plans include prescription drug and chiropractic coverage. Employees may also enroll in dental and vision plans, as well as 100% employer-paid life insurance.



#### Step #2: Calculate Your Monthly Health Plan Cost

Review health plan premiums for the plans you've selected. Employee premium contributions are negotiated through collective bargaining and may vary depending on the bargaining unit you belong to.



#### Step #3: Complete an EC-1 Enrollment Form

Once you determine which health plans you wish to be enrolled in you will need to complete an EC-1 enrollment form.



#### Step #4: Submit the EC-1 Form and Supporting Proof Documents

Submit the EC-1 form and supporting proof documents to your departmental human resource office or enrollment designee within 45 days of your new hire date. All required proof documents must be submitted in order to process your health plan enrollment. Forms received after the deadline will be rejected and you will have to wait until the next open enrollment period or experience a mid-year qualifying event to enroll in plans. Once your enrollment is processed, you will receive a Confirmation Notice in the mail indicating the plans you are enrolled into.

### IMPORTANT

If you have an urgent need to fill a prescription or go to the doctor prior to receiving your ID card [VSP does not provide an ID card] you should email EUTF at [eutf@hawaii.gov](mailto:eutf@hawaii.gov). In the email subject line type "URGENT - Confirmation of coverage needed". EUTF checks the email daily and will contact the carrier to rush your enrollment, if you have an immediate need for services.

Contact the EUTF: Website: [eutf.hawaii.gov](http://eutf.hawaii.gov) | Phone: 586-7390 (Oahu) | 1-800-295-0089 (Toll-free) | Email: [eutf@hawaii.gov](mailto:eutf@hawaii.gov)

Revised 10/2018

UHMCLanai Education Center, Room 102

11:00 – 11:45 am, 12:30 – 1:15 pm



Public Covered Services for Employees of the State of California

Plan Name	Type of Enrollment	Medical	Prescription Drug	Dental	Other
0/10 Plan - HMSA Medical and Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
Caremark Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
0 - 80/20 Plan - HMSA Medical and Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
CVS Caremark Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
PPO - 75/25 Plan - HMSA Medical and Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
CVS Caremark Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
HMSA HMO Medical and Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
CVS Caremark Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
HMO - Kaiser Comprehensive Medical, Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes
Standard Medical, Prescription Drug	Self, Two-Party, Family	Yes	Yes	Yes	Yes

# Health Plan Options



DENTAL

HDS Dental

PLAN



State of Hawaii

# Employer-Union Health Benefits Trust Fund



Who We Are

**Health Plan Options**

Premiums and Contribution

Health Plan Selection

Enrollment Form

Making Changes

## Health Plan Options

### Medical

- Hawaii Medical Service Association (HMSA)
- Kaiser Permanente

### Prescription Drug

- CVS Caremark - *For HMSA Subscribers*
- Kaiser Prescription Drug

### Chiropractic Coverage

- American Specialty Health Group (ASH Group)  
- *For HMSA & Kaiser Subscribers*

### Supplemental Plan

- Hawaii-Mainland Administrators (HMA)

### Dental & Vision

- Hawaii Dental Service
- Vision Service Plan

### Life Insurance

- Securian





## Medical Plan Options

### Preferred Provider Organization (PPO)

- Freedom of choice
- Offers in and out of network benefits
- Out-of-pocket cost based on coinsurance

### Health Maintenance Organization (HMO)

- Select a PCP who will coordinate care
- Out-of-network services require a referral
- Out-of-pocket cost based on copayments

#### EUTF PPO Medical Plan Options

90/10 Plan – HMSA Medical with ASH Group Chiropractic coverage and CVS Caremark Prescription Drug

80/20 Plan – HMSA Medical with ASH Group Chiropractic coverage and CVS Caremark Prescription Drug

75/25 Plan – HMSA Medical with ASH Group Chiropractic coverage and CVS Caremark Prescription Drug

#### EUTF HMO Medical Plan Options

HMSA HMO with ASH Group Chiropractic coverage and CVS Caremark Prescription Drug

Kaiser Comprehensive Medical and Prescription Drug coverage with ASH Group Chiropractic coverage

Kaiser Standard Medical and Prescription Drug coverage with ASH Group Chiropractic coverage





## Other Plans

A supplemental medical and prescription drug plan under HMA is offered to employees who have non-EUTF medical and prescription drug coverage. In order to be enrolled in the HMA supplemental plan, your primary insurance cannot be Medicare.

Dental and vision benefits are available for the employee, employee's spouse or partner and eligible dependents.

Life insurance is 100% employer paid and is available for the employee only.

### Supplemental Medical Plan

HMA

### Dental Plan

HDS Dental

### Vision Plan

VSP Vision

### Life Insurance

USABLE Life Insurance





**Premiums**

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND  
 ACTIVE EMPLOYEES  
 BU'S 00, 01, 02, 03, 04, 05, 06, 08, 09, 10, 11, 13, 14

EFFECTIVE JULY 1, 2016

BU'S 00, 01, 02, 03, 04, 06, 08, 09, 10, 11, 13, 14: FOR ALL EMPLOYERS EXCEPT COUNTY OF MAUI

BU 05: FOR HAWAII PUBLIC CHARTER SCHOOLS, STATE OF HAWAII HSTA VEBA EMPLOYEES WHO OPTED TO TRANSFER TO EUTF PLANS or BU 05 EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2011

Benefit Plan	Type of Enrollment	Semi-Monthly Employee Contribution	Monthly Employee Contribution	Monthly Employer Contribution	Percent Employer	Total
<b>MEDICAL PLANS</b>						
PPO - 90/10 Plan - HMSA Medical	Self	\$155.92	\$311.84	\$307.06	49.6%	\$618.90
Prescription Drug - CVS Caremark	Two-Party	\$384.98	\$769.96	\$731.96	48.7%	\$1,501.92
RSN Chiropractic	Family	\$483.77	\$967.54	\$946.90	49.5%	\$1,914.44
PPO - 80/20 Plan - HMSA Medical	Self	\$107.27	\$214.54	\$307.06	58.9%	\$521.60
Prescription Drug - CVS Caremark	Two-Party	\$266.90	\$533.80	\$731.96	57.8%	\$1,265.76
RSN Chiropractic	Family	\$333.22	\$666.44	\$946.90	58.7%	\$1,613.34
PPO - 75/25 Plan - HMSA Medical	Self	\$71.08	\$142.16	\$307.06	68.4%	\$449.22
Prescription Drug - CVS Caremark	Two-Party	\$179.05	\$358.10	\$731.96	67.1%	\$1,090.06
RSN Chiropractic	Family	\$221.19	\$442.38	\$946.90	68.2%	\$1,389.28
HMSA HMO	Self	\$193.57	\$387.14	\$307.06	44.2%	\$694.20
Prescription Drug - CVS Caremark	Two-Party	\$476.44	\$952.88	\$731.96	43.4%	\$1,684.84
RSN Chiropractic	Family	\$600.43	\$1,200.86	\$946.90	43.4%	\$2,147.76
HMSA Comprehensive Medical	Self	\$105.62	\$211.24	\$307.06	43.4%	\$518.30
Prescription Drug	Two-Party	\$265.20	\$530.40	\$731.96	43.4%	\$1,262.36
Standard Medical	Family	\$331.70	\$663.40	\$946.90	43.4%	\$1,610.30
Standard Medical	Self	\$6.27	\$12.54	\$18.81	60.0%	\$31.35
Standard Medical	Two-Party	\$12.55	\$25.10	\$37.65	60.0%	\$62.70
Standard Medical	Family	\$20.63	\$41.26	\$62.70	60.0%	\$103.96

# Premiums and Contribution



Two-Party	\$46.98	\$93.96	\$139.94	61.5%	\$219.90
Family	\$6.27	\$12.55	\$18.81	60.0%	\$29.36
Self	\$12.55	\$25.10	\$37.65	60.0%	\$57.75





## Premiums and Contribution

- Listed by employer and bargaining unit
- Benefit plan option
- Type of enrollment
- Monthly employee contribution

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
**ACTIVE EMPLOYEES**  
 BU's 00, 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 13, 14

EFFECTIVE JULY 1, 2018

BU's 00, 01, 02, 03, 04, 06, 07, 08, 09, 10, 11, 13, 14: ALL EMPLOYERS

BU 05: FOR HAWAII PUBLIC CHARTER SCHOOLS, STATE OF HAWAII HSTA VEBA EMPLOYEES WHO OPTED TO TRANSFER TO EUTF PLANS or BU 05 EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2011

Benefit Plan	Type of Enrollment	Semi-Monthly Employee Contribution	Monthly Employee Contribution	Monthly Employer Contribution	Percent Employer	Total
<b>MEDICAL PLANS</b>						
PPO - 90/10 Plan - HMSA Medical and Chiropractic, and CVS Caremark Prescription Drug	Self	\$168.41	\$336.82	\$368.50	52.2%	\$705.32
	Two-Party	\$409.01	\$818.02	\$893.72	52.2%	\$1,711.74
	Family	\$522.78	\$1,045.56	\$1,136.36	52.1%	\$2,181.92
PPO - 80/20 Plan - HMSA Medical and Chiropractic, and CVS Caremark Prescription Drug	Self	\$110.12	\$220.24	\$368.50	62.6%	\$588.74
	Two-Party	\$267.50	\$535.00	\$893.72	62.6%	\$1,428.72
	Family	\$342.36	\$684.72	\$1,136.36	62.4%	\$1,821.08
PPO - 75/25 Plan - HMSA Medical and Chiropractic, and CVS Caremark Prescription Drug	Self	\$29.43	\$58.86	\$316.06	84.3%	\$374.92
	Two-Party	\$71.41	\$142.82	\$766.80	84.3%	\$909.62
	Family	\$91.01	\$182.02	\$977.26	84.3%	\$1,159.28
HMSA HMO Medical and Chiropractic, and CVS Caremark Prescription Drug	Self	\$218.95	\$437.90	\$368.50	45.7%	\$806.40
	Two-Party	\$531.78	\$1,063.56	\$893.72	45.7%	\$1,957.28
	Family	\$679.37	\$1,358.74	\$1,136.36	45.5%	\$2,495.10
HMO - Kaiser Comprehensive Medical, Chiropractic, and Prescription Drug	Self	\$130.33	\$260.66	\$368.50	58.6%	\$629.16
	Two-Party	\$317.57	\$635.14	\$893.72	58.5%	\$1,528.86
	Family	\$407.03	\$814.06	\$1,136.36	58.3%	\$1,950.42
HMO - Kaiser Standard Medical, Chiropractic, and Prescription Drug	Self	\$32.01	\$64.02	\$343.74	84.3%	\$407.76
	Two-Party	\$77.78	\$155.56	\$835.20	84.3%	\$990.76
	Family	\$99.22	\$198.44	\$1,065.54	84.3%	\$1,263.96
Supplemental - HMA Medical and	Self	\$6.41	\$12.82	\$19.20	60.0%	\$32.01



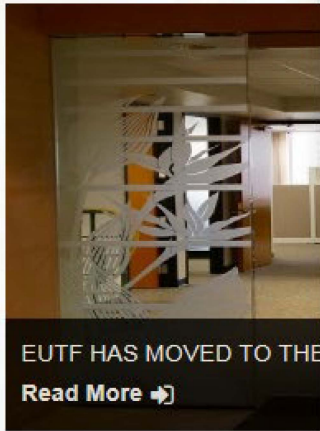
# Premium Calculator



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

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- COBRA
- CARRIERS
- NEWS



EUTF HAS MOVED TO THE  
[Read More](#)

- EUTF Active
- HSTA VB Active

## EUTF/HSTA ACTIVE

### Plan Benefits

- Medical/Prescription Drug
- Dental
- Vision
- Life
- Premium Conversion Plan
- Chiropractic

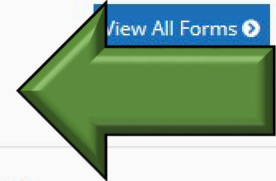
### Enrollment & Rates

- Eligibility
- Enrollment Overview
- Rates & Contributions
- Summary of Benefits and Coverage
- EUTF Premium Calculator

### Popular Forms & Documents

- Reference Guide
- EC-1

[View All Forms](#)



### Experienced a Life Change?

[View All](#)

## NEWS

- [New - Important Notice Regarding Health Benefits](#)
- [New - Important Notice to HSTA VB Retirees - Benefit Plan Changes](#)
- [New—Expression of Interest for Banking Services and RFP No. 16-001, Benefit Plan Audit Services](#)

### Protected Health Information

- [Creditable Coverage Notice](#)
- [HIPAA Notice: Notice of HIPAA Privacy Rules](#)

[Read All Notices](#)



EUTF Board



Request For Proposals (RFPs)



# Premium Calculator



State of Hawaii

**Employer-Union Health Benefits Trust  
Fund**

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## EUTF PREMIUM CALCULATOR

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*This rate calculator currently does not support Internet Explorer. For best results, please use this calculator in [Google Chrome](#).*

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### SELECT YOUR EMPLOYER

All Employers

# Premium Calculator

[Home](#) » EUTF Premium Plan Comparison Tool

## EUTF PREMIUM PLAN COMPARISON TOOL

The purpose of this tool is to compare your current enrollment with other EUTF Medical/Drug plans (HMSA or Kaiser) along with the tier (Self, 2-Party, or Family). You may compare your current plan with up to two other plans.

Bargaining Unit Number

BU 03 – HGEA

Please select your Bargaining Unit Number. Refer to the [Bargaining Unit Numbers and Subsets Table](#) to determine your Bargaining Unit Number (highlighted in yellow).

## CURRENT MEDICAL/DRUG PLAN

Please select your current medical/drug plan

HMSA PPO (90/10) Medical, Chiropractic and CVS Prescription Drug

Please select your current plan tier

Family

## MEDICAL/DRUG PLANS TO COMPARE

You may select up to two plans to compare

Please select the first medical/drug plan to compare

HMSA PPO (75/25) Medical, Chiropractic and CVS Prescription Drug

Please select the first plan tier

Family

Please select the second medical/drug plan to compare

Kaiser HMO Standard Medical, Chiropractic and Prescription Drug

Please select the second plan tier

Family

**Click Compare to view comparisons**

Compare



## EUTF PREMIUM PLAN COMPARISON TOOL RESULTS

[Compare Plans Again](#)

	Date	Plan	Tier	Semi-Monthly (Pay Period)	Monthly	Annually
<b>Current Plan</b>	Thru 6/30/2019	HMSA PPO (90/10) Medical, Chiropractic and CVS Prescription Drug	Family	\$522.78	\$1,045.56	\$12,546.72
	As of 7/1/2019	HMSA PPO (90/10) Medical, Chiropractic and CVS Prescription Drug	Family	\$599.60	\$1,199.20	\$14,390.40
<b>First Plan</b>	As of 7/1/2019	HMSA PPO (75/25) Medical, Chiropractic and CVS Prescription Drug	Family	\$96.80	\$193.60	\$2,323.20
<b>Second Plan</b>	As of 7/1/2019	Kaiser HMO Standard Medical, Chiropractic and Prescription Drug	Family	\$98.35	\$196.70	\$2,360.40

### DISCLAIMER

By using this premium plan comparison tool, I acknowledge and agree that:

1. This comparison tool provides an unofficial estimate of health insurance premiums;
2. The EUTF retains no record of estimates produced by this comparison tool;
3. The EUTF has no liability or obligation to offer health insurance plans at any premium amount produced as a result of using this comparison tool; and
4. This comparison tool is not to be construed in any way as a promise or contract with the EUTF for the EUTF to offer health insurance plans at the premium amount calculated, or any other amount.

All final health insurance benefits shall be determined by the EUTF in accordance with the laws in effect at the time such health insurance benefits are offered.



# Health Plan Selection



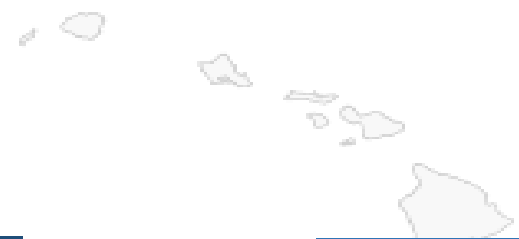


Open Enrollment	Changes for 2019	Premiums and Contribution	<b>Health Plan Selection</b>	Enrollment Form	Health & Wellness
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## Things to Consider

<b>PREMIUMS</b>	The monthly amount paid for your health insurance shared between the employer and employee.
<b>DEDUCTIBLE</b>	Deductibles do not apply to all plans or all services. They cannot be paid in advance and are renewed annually. Deductibles must be paid each <u>calendar year</u> on a claim-by-claim basis before benefits subject to the deductible become available.
<b>CALENDAR YEAR PLAN YEAR</b>	<b>Calendar Year</b> - January 1st to December 31st Includes medical and prescription drug benefits. <b>Plan Year</b> – July 1 <sup>st</sup> to June 30 <sup>th</sup> Includes dental and vision benefits.
<b>IN-NETWORK OUT-OF-NETWORK</b>	<b>In-network</b> - Physicians, hospitals, pharmacies, and other providers contracted with your health insurance. <b>Out-of-network</b> - Providers are not contracted with your health insurance carrier.
<b>COINSURANCE COPAYMENT</b>	Your out-of-pocket cost for covered services. <ul style="list-style-type: none"> <li>• Coinsurance is based on a percentage.</li> <li>• Copayment is based on a fixed dollar amount.</li> </ul>
<b>MAXIMUM OUT-OF-POCKET</b>	The maximum amount in coinsurance and copayments you will pay for covered medical and prescription drug cost within a calendar year.





## Maximum Out-of-Pocket (MOOP)

- Financial protection
- All covered coinsurance, copayments and deductibles apply towards MOOP
- Insurance company keeps track of out-of-pocket
- When MOOP is reached – 100% coverage
- Resets every calendar year

**EUTF 90/10 PPO Plan**  
**HMSA**  
**\$2,000/\$4,000 (medical)**  
**\$4,350/\$8,700**  
**(CVS prescription drug)**

**EUTF 80/20 PPO Plan**  
**HMSA**  
**\$2,500/\$5,000 (medical)**  
**\$4,350/\$8,700**  
**(CVS prescription drug)**

**EUTF 75/25 PPO Plan**  
**HMSA**  
**\$5,000/\$10,000 (medical)**  
**\$2,350/\$4,700**  
**(CVS prescription drug)**

**EUTF HMO**  
**HMSA**  
**\$1,500/\$3,000 (medical)**  
**\$4,350/\$8,700**  
**(CVS prescription drug)**

**EUTF HMO Comprehensive**  
**Kaiser**  
**\$2,000/\$6,000**  
**(medical and prescription drug)**

**EUTF HMO Standard**  
**Kaiser**  
**\$2,500/\$7,500**  
**(medical and prescription drug)**



**Rick is considering enrolling in either the 90/10, 80/20 or 75/25 Self-only plan (Low dollar example)**



HMSA PPO Plan Comparison for Self-only	HMSA 90/10	HMSA 80/20	HMSA 75/25
Annual Employee Premium Contribution	\$4,042	\$2,643	\$706
Rick anticipates 4 doctor visits during the calendar year. His doctors charge \$100 per visit before insurance pays. Total \$400	Coinsurance 10% \$40	Coinsurance 20% \$80	Coinsurance 25% \$100
Calendar Year Plan Deductible	\$0	\$0	\$300
Calendar Year Maximum Out-Of-Pocket (MOOP)	Coinsurance less than \$2,000 MOOP	Coinsurance less than \$2,500 MOOP	Coinsurance less than \$5,000 MOOP
<b>Total Estimated Annual Cost:</b>	<b>\$4,082</b>	<b>\$2,723</b>	<b>\$806</b>

**The HMSA 75/25 PPO Plan for Self-only offers Rick the most savings in this scenario**





**Rick is considering enrolling in either the 90/10, 80/20 or 75/25 Self-only plan (High dollar example)**



HMSA PPO Plan Comparison for Self-only	HMSA 90/10	HMSA 80/20	HMSA 75/25
Annual Employee Premium Contribution	\$4,042	\$2,643	\$706
Rick anticipates <b>\$19,100</b> in covered in-network medical expenses (with \$300 subject to the 75/25 deductible) from January 2019 - April 2019	Coinsurance 10% \$1,910	Coinsurance 20% \$2,500	Coinsurance 25% \$4,700
Calendar Year Plan Deductible	\$0	\$0	\$300
Calendar Year Maximum Out-Of-Pocket (MOOP)	Coinsurance less than \$2,000 MOOP	Coinsurance exceeds \$2,500 MOOP	Coinsurance + deductible reaches \$5,000 MOOP
<b>Total Estimated Annual Cost:</b>	\$5,952	<b>\$5,143</b>	\$5,706

**The HMSA 80/20 PPO Plan for Self-only offers Rick the most savings in this scenario**



**Malia is a State employee under BU 13  
 Malia is considering enrolling in the Kaiser  
 and enrolled in Kaiser Comprehensive  
 Comprehensive or Standard plan  
 Self only coverage**



Kaiser HMO Plans	Comprehensive Plan	Standard Plan
Annual Employee Premium Contribution	\$3,128	\$768
Malia will undergo surgery and was told the cost before insurance could be \$50,000 at an in-network Kaiser facility this year.	No Charge	Coinsurance 15% \$2,500
Calendar Year Maximum Out-Of-Pocket (MOOP)	\$2,000 Not met	\$2,500 Met
<b>Total Estimated Annual Cost:</b>	<b>\$3,128</b>	<b>\$3,268</b>

**Total estimated annual savings under the Kaiser Comprehensive plan: \$2,360**



EC-1 HEALTH BENEFITS APPLICATION



Enrollment Type (You must check one box):  
New Hire or Qualifying Event Date: \_\_\_\_\_

Full Legal Name: \_\_\_\_\_  
Last \_\_\_\_\_

# Enrollment



Home Phone: \_\_\_\_\_  
Spouse/Partner \_\_\_\_\_



## EUTF Enrollment

### EC-1 Enrollment Form

- Available at: [eutf.hawaii.gov](http://eutf.hawaii.gov)
- Complete all sections of the EC-1
- Attach any proof documents
- Submit forms within 45 days of your hire date to:
  - Human Resource Officer
  - Personnel Office



Hawaii Employer-Union Health Benefits Trust Fund

Submit this form to your personnel office

### ACTIVE EMPLOYEE EC-1 HEALTH BENEFITS ENROLLMENT FORM All Bargaining Units Except BU12

DOE employees submit to:  
DOE-EBU  
PO Box 2360  
Honolulu HI, 96804

**EMPLOYEE DATA**  
Complete each section thoroughly, please print clearly

Enrollment Type (You must check one box):  
 New Hire     Qualifying Event     Open Enrollment

New Hire or Qualifying Event Date: \_\_\_\_\_ Qualifying Event Description: \_\_\_\_\_

Full Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_ Social Security No. or EUTF ID No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Residence Address: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Marital Status:  Single  Married  Domestic Partner    Gender:  Male  Female    Birthdate: \_\_\_\_/\_\_\_\_/\_\_\_\_

Marriage Date: \_\_\_\_/\_\_\_\_/\_\_\_\_    Home Phone: (\_\_\_\_) \_\_\_\_\_ Cell Phone: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birthdate: \_\_\_\_/\_\_\_\_/\_\_\_\_

**COVERAGE START DATE**

Complete this section if filing for new hire/newly eligible employee, adoption, birth, marriage, domestic partner, guardianship, newly eligible student, reinstatement of employment, or return from authorized leave of absence (if not currently enrolled).  
 (If no selection is made, this option will be used.)

Coverage starts day of the event & premium contributions start 1<sup>st</sup> day of the pay period in which the effective date of coverage occurs.  
 Coverage and premium contributions start 1<sup>st</sup> day of the first pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)  
 Coverage and premium contributions start 1<sup>st</sup> day of the second pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)

**PLAN SELECTION & CONTRIBUTIONS EFFECTIVE 7/1/18 THROUGH 6/30/19**

<b>Medical, Chiro and Prescription Drug</b> Select one:				
HMSA PPO-90/10 Medical, Chiro and CVS Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$336.82	<input type="checkbox"/> Two-Party \$818.02	<input type="checkbox"/> Family \$1,045.56
Monthly Employee Premium				
HMSA PPO-80/20 Medical, Chiro and CVS Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$220.24	<input type="checkbox"/> Two-Party \$535.00	<input type="checkbox"/> Family \$684.72
Monthly Employee Premium				
HMSA PPO-75/25 Medical, Chiro and CVS Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$56.86	<input type="checkbox"/> Two-Party \$142.82	<input type="checkbox"/> Family \$182.02
Monthly Employee Premium				
HMSA HMO Medical, Chiro and CVS Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$437.90	<input type="checkbox"/> Two-Party \$1,063.56	<input type="checkbox"/> Family \$1,358.74
Monthly Employee Premium				
Kaiser HMO Comprehensive Medical, Chiro and Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$260.66	<input type="checkbox"/> Two-Party \$635.14	<input type="checkbox"/> Family \$814.06
Monthly Employee Premium				
Kaiser HMO Standard Medical, Chiro and Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$64.02	<input type="checkbox"/> Two-Party \$155.56	<input type="checkbox"/> Family \$198.44
Monthly Employee Premium				
HMA Supplemental Medical and Prescription Drug	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$12.82	<input type="checkbox"/> Two-Party \$26.62	<input type="checkbox"/> Family \$29.22
Monthly Employee Premium (Must have coverage under a non-EUTF health plan to be eligible for Supplemental)				
<b>Dental</b> Select one:				
Hawaii Dental Service	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$13.48	<input type="checkbox"/> Two-Party \$26.98	<input type="checkbox"/> Family \$44.36
Monthly Employee Premium				
<b>Vision</b> Select one:				
Vision Service Plan	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$2.44	<input type="checkbox"/> Two-Party \$4.50	<input type="checkbox"/> Family \$5.90
Monthly Employee Premium				
<b>Life</b> Select one:				
USable Life	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$0		
Monthly Employee Premium				
Premium Conversion Plan For State Employees only	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Enroll		

Additional resources available on our website at: [eutf.hawaii.gov](http://eutf.hawaii.gov)



State of Hawaii

# Employer-Union Health Benefits Trust Fund

Who We Are Health Plan Options Premiums and

## Employee Data

Complete all applicable fields. Check the box labeled "New Hire" and indicate your date of hire. Your 9-digit Social Security Number and date of birth are required to process your enrollment form.

If you are married or in a civil union or domestic partnership, please provide your spouse/partner's information.



Hawaii Employer-Union Health Benefits Trust Fund

Submit this form to your personnel office

DOE employees submit to: DOE-EBU PO Box 2360 Honolulu HI, 96804

### ACTIVE EMPLOYEE EC-1 HEALTH BENEFITS ENROLLMENT FORM All Bargaining Units Except BU12

#### EMPLOYEE DATA

Complete each section thoroughly, please print clearly

Enrollment Type (You must check one box): **New Hire**  **Qualifying Event**  **Open Enrollment**

New Hire or Qualifying Event Date: \_\_\_\_\_ Qualifying Event Description: \_\_\_\_\_

Full Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_ Social Security No. or EUTF ID No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Residence Address: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Marital Status:  Single  Married  Domestic Partner Gender:  Male  Female Birthdate: / /

Home Phone: ( ) Cell Phone: ( ) Email: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birthdate: / /

#### COVERAGE START DATE

Complete this section if filing for new hire/newly eligible employee, adoption, birth, marriage, domestic partner, guardianship, newly eligible student, reinstatement of employment, or return from authorized leave of absence (if not currently enrolled).

- Coverage starts day of the event & premium contributions start 1<sup>st</sup> day of the pay period in which the effective date of coverage occurs. (If no selection is made, this option will be used.)
- Coverage and premium contributions start 1<sup>st</sup> day of the first pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)
- Coverage and premium contributions start 1<sup>st</sup> day of the second pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)

#### PLAN SELECTION & CONTRIBUTIONS EFFECTIVE 7/1/18 THROUGH 6/30/19

Medical, Chiro and Prescription Drug Select one:	Cancel/Waive	Self	Two-Party	Family
HMSA PPO-90/10 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$336.82	\$818.02	\$1,045.56
HMSA PPO-80/20 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$220.24	\$535.00	\$684.72
HMSA PPO-75/25 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$58.86	\$142.82	\$182.02
HMSA HMO Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$437.90	\$1,063.56	\$1,358.74
Kaiser HMO Comprehensive Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$260.66	\$635.14	\$814.06
Kaiser HMO Standard Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/>	\$64.02	\$155.56	\$198.44
HMA Supplemental Medical and Prescription Drug Monthly Employee Premium (Must have coverage under a non-EUTF health plan to be eligible for Supplemental)	<input type="checkbox"/>	\$12.82	\$26.62	\$29.22
<b>Dental Select one:</b>				
Hawaii Dental Service Monthly Employee Premium	<input type="checkbox"/>	\$13.48	\$26.98	\$44.36
<b>Vision Select one:</b>				
Vision Service Plan Monthly Employee Premium	<input type="checkbox"/>	\$2.44	\$4.50	\$5.90
<b>Life Select one:</b>				
USable Life Monthly Employee Premium	<input type="checkbox"/>	\$0		
<b>Premium Conversion Plan</b> For State Employees only	<input type="checkbox"/>	Enroll		

Additional resources available on our website at: eutf.hawaii.gov

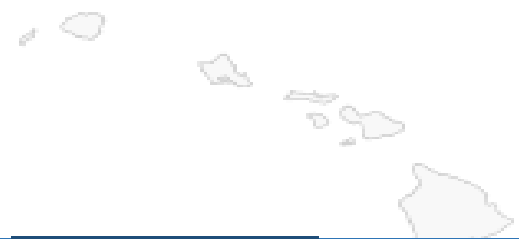
Changes





State of Hawaii

## Employer-Union Health Benefits Trust Fund



Who We Are

Health Plan Options

Premiums and Contribution

Health Plan Selection

**Enrollment Form**

Making Changes

## DUAL ENROLLMENT

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Dual Enrollment is not allowed

- EUTF rules specify that if both you and your spouse/partner are employees and/or retirees of the State or Counties, you can enroll in only one Family or Two-party plan, or two Self plans.
- Children cannot be enrolled by more than one employee or retiree-beneficiary.





State of Hawaii

# Employer-Union Health Benefits Trust Fund

Who We Are

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## Coverage Start Date

Carefully consider when you would like your health plans and premium deductions to begin and check the appropriate box. You can select one of the following:

(Option #1) Coverage starts on the date of hire. Premium contributions start 1<sup>st</sup> day of the pay period in which the date of hire occurs. *(If no selection is made, this option will be used)*

(Option #2) Coverage and Contributions start 1<sup>st</sup> day of the first pay period following the date of hire.

(Option #3) Coverage and Contributions start 1<sup>st</sup> day of the 2nd pay period following the date of hire.



Hawaii Employer-Union Health Benefits Trust Fund

Submit this form to your personnel office

DOE employees submit to:  
DOE-EBU  
PO Box 2360  
Honolulu HI, 96804

### ACTIVE EMPLOYEE EC-1 HEALTH BENEFITS ENROLLMENT FORM All Bargaining Units Except BU12

#### EMPLOYEE DATA

Complete each section thoroughly, please print clearly

Enrollment Type (You must check one box):  
 New Hire       Qualifying Event       Open Enrollment

New Hire or Qualifying Event Date: \_\_\_\_\_ Qualifying Event Description: \_\_\_\_\_

Full Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_ Social Security No. or EUTF ID No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Residence Address: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Marital Status:  Single  Married  Domestic Partner      Gender:  Male  Female      Birthdate: / /

Marriage Date: / /

Home Phone: ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birthdate: / /

#### COVERAGE START DATE

Complete this section if filing for new hire/newly eligible employee, adoption, birth, marriage, domestic partner, guardianship, newly eligible student, reinstatement of employment, or return from authorized leave of absence (if not currently enrolled).

- Coverage starts day of the event & premium contributions start 1<sup>st</sup> day of the pay period in which the effective date of coverage occurs. *(If no selection is made, this option will be used.)*
- Coverage and premium contributions start 1<sup>st</sup> day of the first pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)
- Coverage and premium contributions start 1<sup>st</sup> day of the second pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)

#### PLAN SELECTION & CONTRIBUTIONS EFFECTIVE 7/1/18 THROUGH 6/30/19

Medical, Chiro and Prescription Drug Select one:				
HMSA PPO-90/10 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$336.82	<input type="checkbox"/> Two-Party \$818.02	<input type="checkbox"/> Family \$1,045.56
HMSA PPO-80/20 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$220.24	<input type="checkbox"/> Two-Party \$535.00	<input type="checkbox"/> Family \$684.72
HMSA PPO-75/25 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$58.86	<input type="checkbox"/> Two-Party \$142.82	<input type="checkbox"/> Family \$182.02
HMSA HMO Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$437.90	<input type="checkbox"/> Two-Party \$1,063.56	<input type="checkbox"/> Family \$1,358.74
Kaiser HMO Comprehensive Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$260.66	<input type="checkbox"/> Two-Party \$635.14	<input type="checkbox"/> Family \$814.06
Kaiser HMO Standard Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$64.02	<input type="checkbox"/> Two-Party \$155.56	<input type="checkbox"/> Family \$198.44
HMA Supplemental Medical and Prescription Drug Monthly Employee Premium <small>(Must have coverage under a non-EUTF health plan to be eligible for Supplemental)</small>	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$12.82	<input type="checkbox"/> Two-Party \$26.62	<input type="checkbox"/> Family \$29.22
Dental Select one:				
Hawaii Dental Service Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$13.48	<input type="checkbox"/> Two-Party \$26.98	<input type="checkbox"/> Family \$44.36
Vision Select one:				
Vision Service Plan Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$2.44	<input type="checkbox"/> Two-Party \$4.50	<input type="checkbox"/> Family \$5.90
Life Select one:				
USABLE Life Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$0		
Premium Conversion Plan <small>For State Employees only</small>	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Enroll		

Additional resources available on our website at: [eutf.hawaii.gov](http://eutf.hawaii.gov)



State of Hawaii

# Employer-Union Health Benefits Trust Fund

Who We Are

Health Plan Options

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Changes


## Plan Selection & Contribution

Check the box of each plan you wish to enroll in. You may enroll in only one medical/prescription drug plan.

A spouse/partner and/or dependent child may enroll in the same plans as the employee, but may not enroll in health plans on their own.

Life insurance is 100% employer-paid and is available for the employee only.





Hawaii Employer-Union Health Benefits Trust Fund

**ACTIVE EMPLOYEE**  
**EC-1 HEALTH BENEFITS ENROLLMENT FORM**  
**All Bargaining Units Except BU12**

Submit this form to your personnel office  
DOE employees submit to:  
DOE-EBU  
PO Box 2360  
Honolulu HI, 96804

**EMPLOYEE DATA**  
*Complete each section thoroughly, please print clearly*

**Enrollment Type (You must check one box):**      **New Hire**      **Qualifying Event**      **Open Enrollment**  
                 

**New Hire or Qualifying Event Date:** \_\_\_\_\_ **Qualifying Event Description:** \_\_\_\_\_

Full Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_ Social Security No. \_\_\_\_\_ or EUTF ID No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Residence Address: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Marital Status:  Single  Married  Domestic Partner      Gender:  Male  Female      Birthdate: / / \_\_\_\_\_  
 Marriage Date: / / \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birthdate: / / \_\_\_\_\_

**COVERAGE START DATE**

Complete this section if filing for new hire/newly eligible employee, adoption, birth, marriage, domestic partner, guardianship, newly eligible student, reinstatement of employment, or return from authorized leave of absence (if not currently enrolled).  
 Coverage starts day of the event & premium contributions start 1<sup>st</sup> day of the pay period in which the effective date of coverage occurs. (If no selection is made, this option will be used.)  
 Coverage and premium contributions start 1<sup>st</sup> day of the first pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)  
 Coverage and premium contributions start 1<sup>st</sup> day of the second pay period following event date (1<sup>st</sup> or the 16<sup>th</sup> of the month)

**PLAN SELECTION & CONTRIBUTIONS EFFECTIVE 7/1/18 THROUGH 6/30/19**

Medical, Chiro and Prescription Drug Select one:				
HMSA PPO-90/10 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$336.82	<input type="checkbox"/> Two-Party \$818.02	<input type="checkbox"/> Family \$1,045.56
HMSA PPO-80/20 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$220.24	<input type="checkbox"/> Two-Party \$535.00	<input type="checkbox"/> Family \$684.72
HMSA PPO-75/25 Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$58.86	<input type="checkbox"/> Two-Party \$142.82	<input type="checkbox"/> Family \$182.02
HMSA HMO Medical, Chiro and CVS Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$437.90	<input type="checkbox"/> Two-Party \$1,063.56	<input type="checkbox"/> Family \$1,358.74
Kaiser HMO Comprehensive Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$260.66	<input type="checkbox"/> Two-Party \$635.14	<input type="checkbox"/> Family \$814.06
Kaiser HMO Standard Medical, Chiro and Prescription Drug Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$64.02	<input type="checkbox"/> Two-Party \$155.56	<input type="checkbox"/> Family \$198.44
HMA Supplemental Medical and Prescription Drug Monthly Employee Premium (Must have coverage under a non-EUTF health plan to be eligible for Supplemental)	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$12.82	<input type="checkbox"/> Two-Party \$26.62	<input type="checkbox"/> Family \$29.22
Dental Select one:				
Hawaii Dental Service Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$13.48	<input type="checkbox"/> Two-Party \$26.98	<input type="checkbox"/> Family \$44.36
Vision Select one:				
Vision Service Plan Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$2.44	<input type="checkbox"/> Two-Party \$4.50	<input type="checkbox"/> Family \$5.90
Life Select one:				
USable Life Monthly Employee Premium	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Self \$0		
Premium Conversion Plan For State Employees only	<input type="checkbox"/> Cancel/Waive	<input type="checkbox"/> Enroll		

Additional resources available on our website at: [eutf.hawaii.gov](http://eutf.hawaii.gov)



## Dependent Information

List all eligible dependents you wish to enroll in plans. Complete all line items associated with each dependent.

Employee's Name: \_\_\_\_\_

State and County Contributions: No person may be enrolled in any EUTF benefit plan as both a retiree/active employee and dependent, nor may children be enrolled on more than one retiree/active employee plan (dual enrollment). In addition, if you and your spouse/partner are both retirees/active employees, the employer's contribution cannot exceed a family plan contribution in accordance with Chapter 87A-33-36, Hawaii Revised Statutes. You and your spouse/partner are able to select EUTF self-only plans but by selecting Self-only and 2-Party plans or Self-only and Family plans, you will exceed the employer's monthly contribution for a family plan.

### DEPENDENT INFORMATION

Complete dependent information and indicate plan selection if adding/removing dependents.

Continue	Add	Delete	Last Name, First, Middle Initial	Birth date	SSN	Relationship	Gender	Medical/Rx	Dental	Vision
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If dependents are age 19 to 23 and covered under your dental and/or vision plans, please submit certification from the school registrar or national clearinghouse indicating they are a full-time student. Detailed eligibility information is available online at eutf.hawaii.gov

### OTHER INSURANCE INFORMATION

If you or any of your dependents are covered under another non-EUTF health plan(s), provide data below.

Type of Plan: (e.g. medical, dental)	Name of the Plan: (e.g. HMSA, Quest)	Subscribers Name(s):

### EMPLOYEE SIGNATURE

I am eligible for the coverage requested and declare that the individuals listed on this enrollment form are also eligible. I understand that the benefit elections made on this application are in effect as long as I continue to meet EUTF's eligibility requirements, or until I elect to change them subject to the provisions of EUTF's plan rules. I have read the benefit materials, understand the limitations and qualifications of the EUTF benefits program and agree to abide by the terms and conditions of the benefit plans elected.

A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or civil damages. I agree to immediately notify the Fund in writing of any changes that would result in the loss or change of eligibility of my or any of my dependent-beneficiary's benefits. I understand that the Fund reserves the right to terminate benefits and to seek recovery of any overpayment of benefits resulting from my failure to provide written notice within thirty (30) days of the event that caused the change or ineligibility. EUTF retains the right to terminate coverage in the event of non-payment, if payment is applicable. This form supersedes all forms and submissions previously made for EUTF coverage. I hereby declare that the above statements are true to the best of my knowledge and belief, and I understand that I am subject to penalties for perjury.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

### Official Use Only

Department ID#	Department	Division/School	Bargaining Unit
Date Received in Office / /	DPO Phone Number	DPO Fax Number	
DPO (or employer designee) Printed Name		Date of DPO (or employer designee) Signature / /	
DPO (or employer designee) Signature			
By signing this EC-1 form, I am attesting that this employee is eligible for EUTF benefits as per Chapter 87A, Hawaii Revised Statutes.			
Comments:			

Rev. 01/2018





## DEPENDENT ELIGIBILITY

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- Legal spouse or partner (domestic or civil union)
- Children by birth, marriage, adoption or placement for adoption
  - Children are covered until age 26 for medical and prescription drug plans
  - For dental and vision coverage, children are covered until age 19, or until age 24 if unmarried and a full-time student
  - Coverage can be continued for an unmarried child, regardless of age, who is incapable of self-support due to mental/physical incapacity that existed prior the child reaching age 19







## Dependent Information

List all eligible dependents you wish to enroll in plans. Complete all line items associated with each dependent.

If this is your first time enrolling dependents in EUTF plans, please submit the following proof documents.

Employee's Name: \_\_\_\_\_

State and County Contributions: No person may be enrolled in any EUTF benefit plan as both a retiree/active employee and dependent, nor may children be enrolled on more than one retiree/active employee plan (dual enrollment). In addition, if you and your spouse/partner are both retirees/active employees, the employer's contribution cannot exceed a family plan contribution in accordance with Chapter 87A-33-36, Hawaii Revised Statutes. You and your spouse/partner are able to select EUTF self-only plans but by selecting Self-only and 2-Party plans or Self-only and Family plans, you will exceed the employer's monthly contribution for a family plan.

### DEPENDENT INFORMATION

Complete dependent information and indicate plan selection if adding/removing dependents.

Continue	Add	Delete	Last Name, First, Middle Initial	Birth date	SSN	Relationship	Gender	Medical/Rx	Dental	Vision
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If dependents are age 19 to 23 and covered under your dental and/or vision plans, please submit certification from the school registrar or national clearinghouse indicating they are a full-time student. Detailed eligibility information is available online at eutf.hawaii.gov

### OTHER INSURANCE INFORMATION

If you or any of your dependents are covered under another non-EUTF health plan(s), provide data below.

Type of Plan: (e.g. medical, dental)	Name of the Plan: (e.g. HMSA, Quest)	Subscribers Name(s):

### EMPLOYEE SIGNATURE

I am eligible for the coverage requested and declare that the individuals listed on this enrollment form are also eligible. I understand that the benefit elections made on this application are in effect as long as I continue to meet EUTF's eligibility requirements, or until I elect to change them subject to the provisions of EUTF's plan rules. I have read the benefit materials, understand the limitations and qualifications of the EUTF benefits program and agree to abide by the terms and conditions of the benefit plans elected.

A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or civil damages. I agree to immediately notify the Fund in writing of any changes that would result in the loss or change of eligibility of my or any of my dependent-beneficiary's benefits. I understand that the Fund reserves the right to terminate benefits and to seek recovery of any overpayment of benefits resulting from my failure to provide written notice within thirty (30) days of the event that caused the change or ineligibility. EUTF retains the right to terminate coverage in the event of non-payment, if payment is applicable. This form supersedes all forms and submissions previously made for EUTF coverage. I hereby declare that the above statements are true to the best of my knowledge and belief, and I understand that I am subject to penalties for perjury.

\_\_\_\_\_  
Employee Signature

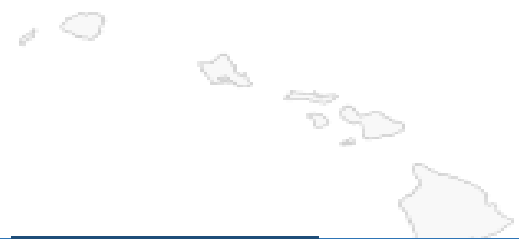
\_\_\_\_\_  
Date

### Official Use Only

Department ID#	Department	Division/School	Bargaining Unit
Date Received in Office / /	DPO Phone Number	DPO Fax Number	
DPO (or employer designee) Printed Name		Date of DPO (or employer designee) Signature / /	
DPO (or employer designee) Signature			
By signing this EC-1 form, I am attesting that this employee is eligible for EUTF benefits as per Chapter 87A, Hawaii Revised Statutes.			
Comments:			

Rev. 01/2018





## Proof Documents

Enrollment Type	Required Proof Documents
SELF PLANS	No proof documents required
ADDING A SPOUSE/PARTNER	<ul style="list-style-type: none"> <li><input type="checkbox"/> Marriage certificate</li> <li><input type="checkbox"/> Domestic partnership documents with verification documents* (available at eutf.hawaii.gov)</li> </ul>
ADDING A DEPENDENT CHILD	<ul style="list-style-type: none"> <li><input type="checkbox"/> Birth Certificate*</li> <li><input type="checkbox"/> Guardianship Decree (if legal guardian)</li> <li><input type="checkbox"/> Adoption Decree (if child is placed for adoption or adopted)</li> </ul> <p>(Social Security numbers required for all newly added dependents)*</p>
DEPENDENT CHILDREN AGE 19 – 23 WHO ARE FULL-TIME STUDENTS AND ENROLLING IN DENTAL & VISION PLANS	<ul style="list-style-type: none"> <li><input type="checkbox"/> Student Certification Letter (A letter from school’s registrar or verification certificate from the National Clearinghouse. Transcripts are not accepted)</li> </ul>



**\*Effective July 1, 2019**





State of Hawaii

# Employer-Union Health Benefits Trust Fund

Who We Are    Health Plan Options    Premiums and

ing Changes

## Other Insurance Information

If you or any of your dependents are covered under a non-EUTF health plan, provide the type of plan, name of the plan, subscriber's name, and name of the dependents enrolled. This helps to ensure that you receive the full benefit of your EUTF and non-EUTF plans by reducing your share of the costs.

## Employee's Signature

Read the statement and if you agree, sign and date the form.

Employee's Name: \_\_\_\_\_  
State and County Contributions: No person may be enrolled in any EUTF benefit plan as both a retiree/active employee and dependent, nor may children be enrolled on more than one retiree/active employee plan (dual enrollment). In addition, if you and your spouse/partner are both retirees/active employees, the employer's contribution cannot exceed a family plan contribution in accordance with Chapter 87A-33-36, Hawaii Revised Statutes. You and your spouse/partner are able to select EUTF self-only plans but by selecting Self-only and 2-Party plans or Self-only and Family plans, you will exceed the employer's monthly contribution for a family plan.

DEPENDENT INFORMATION										
Complete dependent information and indicate plan selection if adding/removing dependents.										
Continue	Add	Delete	Last Name, First, Middle Initial	Birth date	SSN	Relationship	Gender	Medical/Rx	Dental	Vision
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If dependents are age 19 to 23 and covered under your dental and/or vision plans, please submit certification from the school registrar or national clearinghouse indicating they are a full-time student. Detailed eligibility information is available online at eutf.hawaii.gov

OTHER INSURANCE INFORMATION		
If you or any of your dependents are covered under another non-EUTF health plan(s), provide data below.		
Type of Plan: (e.g. medical, dental)	Name of the Plan: (e.g. HMSA, Quest)	Subscribers Name(s):

**EMPLOYEE SIGNATURE**

I am eligible for the coverage requested and declare that the individuals listed on this enrollment form are also eligible. I understand that the benefit elections made on this application are in effect as long as I continue to meet EUTF's eligibility requirements, or until I elect to change them subject to the provisions of EUTF's plan rules. I have read the benefit materials, understand the limitations and qualifications of the EUTF benefits program and agree to abide by the terms and conditions of the benefit plans elected.

A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or civil damages. I agree to immediately notify the Fund in writing of any changes that would result in the loss or change of eligibility of my or any of my dependent-beneficiary's benefits. I understand that the Fund reserves the right to terminate benefits and to seek recovery of any overpayment of benefits resulting from my failure to provide written notice within thirty (30) days of the event that caused the change or ineligibility. EUTF retains the right to terminate coverage in the event of non-payment, if payment is applicable. This form supersedes all forms and submissions previously made for EUTF coverage. I hereby declare that the above statements are true to the best of my knowledge and belief, and I understand that I am subject to penalties for perjury.

Please submit completed EC-1 forms and all required proof documents within 45 days of your hire date to:

Human Resource Officer or Personnel Office



DPO (or employer designee) Signature \_\_\_\_\_

By signing this EC-1 form, I am attesting that this employee is eligible for EUTF benefits as per Chapter 87A, Hawaii Revised Statutes.

Comments: \_\_\_\_\_

Rev. 01/2018

Additional resources available on our website at: [eutf.hawaii.gov](http://eutf.hawaii.gov)



State of Hawaii

# Employer-Union Health Benefits Trust Fund

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## Confirmation Notice

Once your enrollment is processed, a confirmation notice will be mailed to the address indicated on the EC-1 form.

Use the corrective action form provided with the confirmation notice to notify the EUTF of any errors.

Please keep this notice for your records if everything is accurate.





**HAWAII EMPLOYER-UNION  
HEALTH BENEFITS TRUST FUND**

P.O. Box 2121  
Honolulu, HI 96805-2121  
Oahu (808) 595-7390  
Toll Free 1(800) 295-0089  
www.eutf.hawaii.gov

Confirmation Notice Date: XX XX, XXXX

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SARAH ALOHA HB #: 9999999  
123 MAHALO STREET Agency/Department: Budget and Finance  
HONOLULU, HI 96805 Bargaining Unit: 13

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This Confirmation Notice details the enrollment changes that were made to your account. Please carefully review its contents to make sure it does not contain any errors. You have a one-time opportunity to correct errors that you made in selecting your coverages (e.g. plan, tier level and dependents) on your enrollment form by notifying EUTF within 15 calendar days from the date of this notice. Any approved changes will be made retroactively to the effective date of the changes as noted below. You will be responsible for any additional premiums.

Please submit your corrections in writing by completing the attached Corrective Action Request Form. Keep a copy of the Corrective Action Request Form for your records. If the EUTF does not hear from you in writing within 15 calendar days from the date of this notice, the change(s) will remain in effect as indicated. Any additional changes to your plans will not be allowed until the next Open Enrollment period, unless you experience a mid-year qualifying event that permits changes under the EUTF Administrative Rules.

**Your Benefit Plan Enrollments: as of 01/31/2015**

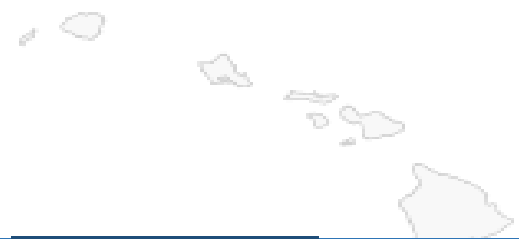
Plan Type	Benefit Plan	Coverage Type	Effective Date	Pay Period Deduction
PCP	Enroll	N/A	01/31/2015	\$ .00
Medical	FPO Medical (90/10) w/ Chiro	Self	01/31/2015	\$101.52
Dental	Dental	Self	01/31/2015	\$6.42
Vision	Vision	Self	01/31/2015	\$1.28
Prescription Drug	FPO Prescription Drug	Self	01/31/2015	\$17.68
Life	Life Insurance	Self	01/31/2015	\$ .00

**NOTE: Kaiser and HMSA HMO includes prescription drug coverage.**

**Your Total Pay Period Deduction: \$126.90**

The EUTF Notice of Privacy Rules describes how your medical information may be used and disclosed and how you can get access to the information. It is available online at [eutf.hawaii.gov](http://eutf.hawaii.gov). Please review it carefully.

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 service that is excellent, courteous, compassionate, and informative.



## Pay Lag

If you are a newly hired employee or enrolling in benefits for the first time, your pay period deduction amounts may be doubled for at least one (1) to two (2) pay periods to accommodate for processing time and the payroll lag.

If applicable, you will receive a separate notice, EUTF Health Insurance Premium Deduction Notice, to inform you of the additional premiums to be collected and the pay periods that will be adjusted.



Public Employees Health Service of the State of California

PLANS	Type of Enrollment	Medical	Prescription Drug	Dental	Other
0/10 Plan - HMSA Medical and Prescription Drug	Self	Yes	Yes	Yes	Yes
0/10 Plan - HMSA Medical and Prescription Drug	Family	Yes	Yes	Yes	Yes
50/80/20 Plan - HMSA Medical and Prescription Drug	Self	Yes	Yes	Yes	Yes
50/80/20 Plan - HMSA Medical and Prescription Drug	Family	Yes	Yes	Yes	Yes
CVS Caremark Prescription Drug	Self	Yes	Yes	Yes	Yes
CVS Caremark Prescription Drug	Family	Yes	Yes	Yes	Yes
PPO - 75/25 Plan - HMSA Medical and Prescription Drug	Self	Yes	Yes	Yes	Yes
PPO - 75/25 Plan - HMSA Medical and Prescription Drug	Family	Yes	Yes	Yes	Yes
HMSA HMO Medical and Prescription Drug	Self	Yes	Yes	Yes	Yes
HMSA HMO Medical and Prescription Drug	Family	Yes	Yes	Yes	Yes
Standard Medical, Prescription Drug	Self	Yes	Yes	Yes	Yes
Standard Medical, Prescription Drug	Family	Yes	Yes	Yes	Yes
Medical and Prescription Drug	Self	Yes	Yes	Yes	Yes
Medical and Prescription Drug	Family	Yes	Yes	Yes	Yes

# Making Changes



DENTAL  
HDS Dental

PLAN



State of Hawaii

## Employer-Union Health Benefits Trust Fund



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### Common Qualifying Life Events

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- **Marriage**
- **Divorce**
- **Death**
- **Loss of Coverage**
- **Acquisition of Coverage**
- **Adding or Removing Dependents**
  - Birth
  - Adoption or placement for adoption
  - Legal guardianship, foster child\*
  - Newly eligible/ineligible student



\*Legal guardianship and foster children are covered until the age of majority, 18.





State of Hawaii

## Employer-Union Health Benefits Trust Fund



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## Making Changes to Your Enrollment

### Complete EC-1 Enrollment form

- Forms are available online at [eutf.hawaii.gov](http://eutf.hawaii.gov)

### Submit EC-1 form within 45 days of Qualifying Life Event

- Birth - 180 days

### Submit Proof Documents within 45 days

- All required proof documents must be submitted in order to process enrollment change requests
- Contact EUTF if proof documents will take longer than 45 days







State of Hawaii

## Employer-Union Health Benefits Trust Fund



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## Open Enrollment

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### Changes that can be made during Open Enrollment:

- Add, remove, or change plans
- Add or remove dependents

**New coverage and rates are effective July 1**

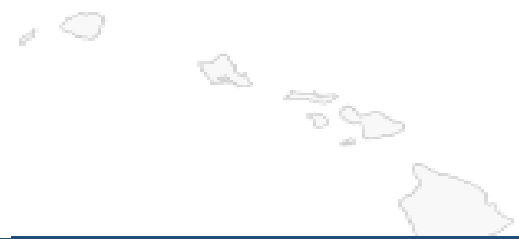
**Plan year is from July 1 to June 30**





State of Hawaii

# Employer-Union Health Benefits Trust Fund



Who We Are

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## New Hire Recap

### EC-1 Enrollment Form

- Complete all sections of the EC-1
- Attach any proof documents
- Submit forms within 45 days of your hire date to:



Hawaii Employer-Union Health Benefits Trust Fund

Submit this form to your personnel office

DOE employees submit to:  
DOE-EHU  
PO Box 2360  
Honolulu HI, 96804

### ACTIVE EMPLOYEE EC-1 HEALTH BENEFITS ENROLLMENT FORM

All Bargaining Units Except BU12

**EMPLOYEE DATA**

Complete each section thoroughly, please print clearly

**Enrollment Type (You must check one box):**      **New Hire**      **Qualifying Event**      **Open Enrollment**

**New Hire or Qualifying Event Date:** \_\_\_\_\_ **Qualifying Event Description:** \_\_\_\_\_

Full Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_ Social Security No. or EUTF ID No.: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Residence Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Marital Status:     Single     Married     Divorced

Marriage Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_

Complete this section if filing for new hire/new eligible student, reinstatement of employment.

Coverage starts day of the event & premium (if no selection is made, this option will be selected)

Coverage and premium contributions start on \_\_\_\_\_

Coverage and premium contributions start on \_\_\_\_\_

**PLAN SELECTION & CONFIRMATION**

**Medical, Chiro and Prescription**

HMSA PPO-90/10 Medical, Chiro and CVS Prescription Monthly Employee Premium

HMSA PPO-90/20 Medical, Chiro and CVS Prescription Monthly Employee Premium

HMSA PPO-75/25 Medical, Chiro and CVS Prescription Monthly Employee Premium

HMSA HMO Medical, Chiro and CVS Prescription Monthly Employee Premium

Kaiser HMO Comprehensive Medical, Chiro and Prescription Monthly Employee Premium

Kaiser HMO Standard Medical, Chiro and Prescription Monthly Employee Premium

HMA Supplemental Medical and Prescription Monthly Employee Premium (Must have coverage under a non-supplemental plan)

**Dental Select one:**


Hawaii Dental Service Monthly Employee Premium

**Vision Select one:**

Vision Service Plan Monthly Employee Premium

**Life Select one:**

USable Life



**HAWAII EMPLOYER-UNION  
HEALTH BENEFITS TRUST FUND**

Confirmation Notice      Date: XX XX, XXXX

SARAH ALOHA      HB #: 9999999  
123 MAHALO STREET      Agency/Department: Budget and Finance  
HONOLULU, HI 96805      Bargaining Unit: 13

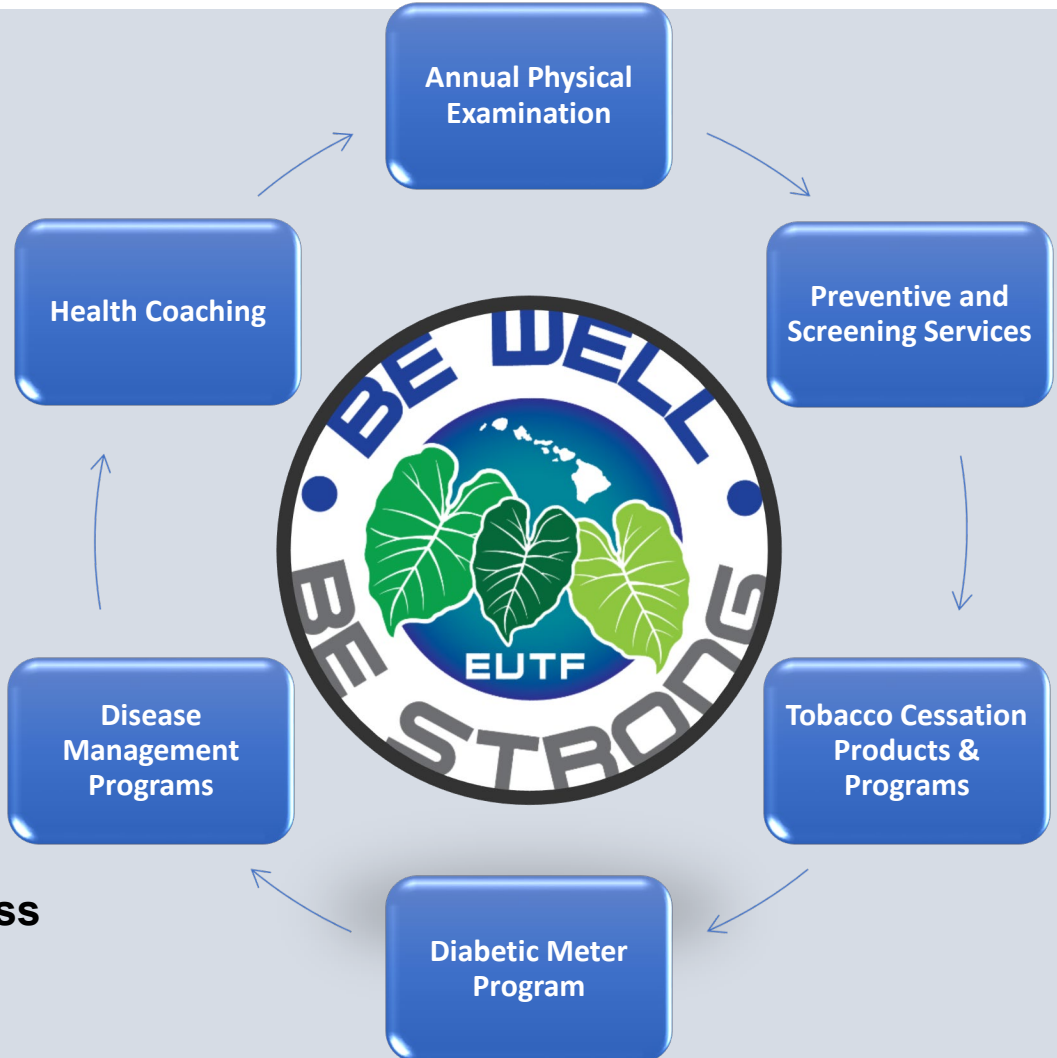
This Confirmation Notice details the enrollment changes that were made to you. Please carefully review its contents to make sure it does not contain any errors. You have the opportunity to correct errors that you made in selecting your coverages (e.g. plan options for dependents) on your enrollment form by notifying EUTF within 15 calendar days of the date of this notice. Any approved changes will be made retroactively to the effective date of this notice. You will be responsible for any additional premiums.

Please submit your corrections in writing by completing the attached Corrective Action Request Form. Keep a copy of the Corrective Action Request Form for your records. If you do not hear from you in writing within 15 calendar days from the date of this notice, your current coverages will remain in effect as indicated. Any additional changes to your plans will not be made until the next Open Enrollment period, unless you experience a mid-year qualifying event. You will be responsible for any additional premiums under the EUTF Administrative Rules.



State of Hawaii

# Employer-Union Health Benefits Trust Fund



## Health and Wellness Benefits

## Health and Wellness Benefits

### Annual Physical Examination

## Annual Physical Exam

- No cost for most EUTF medical plans
- The PCP will:
  - Assess your overall health
  - Identify risk factors for chronic diseases
  - Recommend preventative services and immunizations
  - Early detection of illness and disease increase the effectiveness of treatment
- If you haven't seen your doctor in the last year, we encourage you to make an appointment to get your annual physical

Disease Management Programs

Tobacco Cessation Products & Programs

Diabetic Meter Program

## Health and Wellness Benefits

Health Coaching

Annual Physical Examination

Preventive and Screening Services

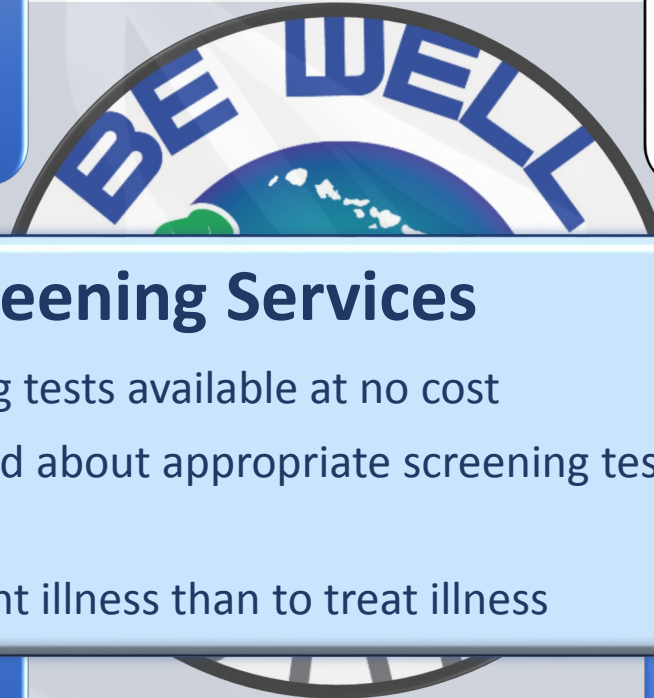
## Preventive and Screening Services

- Many preventive screening tests available at no cost
- Check with your PCP to find about appropriate screening tests for your age and gender
- It's always better to prevent illness than to treat illness

Programs

Programs

Diabetic Meter Program



## Tobacco Cessation

- Another no cost benefit
- Smoking is a major risk factor for chronic diseases
- Trained counselors are available by phone to provide guidance, support and recommendation of products to help to you quit smoking
- Contact
  - HMSA QuitNet program (855)329-5461
  - Kaiser tobacco cessation (808)643-4622
  - CVS Caremark tobacco cessation product information and recommendations (855)801-8263

Disease  
Management  
Programs

Tobacco Cessation  
Products &  
Programs

Diabetic Meter  
Program





## Health and Wellness Benefits

Annual Physical Examination

Health Coaching

Preventive and Screening Services



## Diabetes Products

- No cost blood glucose meters to help monitor blood glucose levels
- For CVS Caremark members
- Contact CVS Caremark Diabetic Meter Team at (800)588-4456

Diabetic Meter Program

## **Disease Management (DM)**

- Diabetes, chronic obstructive pulmonary disease (COPD), asthma, hypertension and heart disease
- DM programs through HMSA and Kaiser
  - ✓ Contact members with diagnosed conditions
  - ✓ Provide one-on-one support from a healthcare professional
- To take advantage of these programs talk to your PCP, HMSA or Kaiser

**Disease  
Management  
Programs**

**Tobacco Cessation  
Products &  
Programs**

**Diabetic Meter  
Program**



## Health and Wellness Benefits

Health Coaching

Annual Physical Examination

Preventive and Screening Services

### Telephonic Health Coaching

- Another no cost benefit
- Coaches provide guidance and support to manage conditions such as diabetes and help with lifestyle changes such as eating better, managing your weight and reducing stress
- A personal coach will help you create and stick with a plan for reaching your goals
- Contact
  - HMSA Well-Being Connection (855)329-5461
  - Kaiser (808)432-2262 or (808)432-2260

Program

## Health and Wellness Benefits

Annual Physical Examination

### Dr. Ornish Program for Reversing Heart Disease

- HMSA EUTF active employees
- Scientifically proven to reverse heart disease using lifestyle changes
- Eighteen four hour sessions over 9 weeks
- Cost is \$20 per session for eligible HMSA members
- Contact an Ornish care specialist at (877)888-3091

Diabetic Meter Program

# Mahalo

