

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND  
Minutes of the Benefits Committee Meeting  
September 23, 2019

TRUSTEES PRESENT

Ms. Linda Currivan Musto, Chairperson	Ms. Audrey Hidano
Ms. Laurel Johnston, Vice Chairperson (arrived 9:01 a.m., excused at 11:55 a.m.)	
Mr. Damien Elefante	Mr. Gordon Murakami
Mr. Christian Fern (excused at 11:43 a.m.)	Mr. Clifford Uwaine (arrived 9:04 a.m.)

TRUSTEES ABSENT

Mr. Roderick Becker

ATTORNEY

Mr. Michael Chambrella, Deputy Attorney General

EUTF STAFF

Mr. Derek Mizuno, Administrator	Mr. Tom Morrison, Benefits Consultant
Ms. Donna Tonaki, Assistant Administrator	Ms. Linda Green
Ms. Maria Quartero	Ms. Bonny Kahalewai

OTHERS PRESENT

Mr. Garet Azama, HMSA	Mr. Ken Lee, Kaiser
Ms. Dina Aun, CVS Health	Dr. Stephen Lin, HMSA
Ms. Sandra Benevides, CVS Health	Mr. Christopher Letoto, HMSA
Ms. Carol Bernal, HMA	Dr. Liane McGinnes-Hua, Kaiser
Mr. Ty Bowers, CVS Health	Ms. Denise Mercil, Securian
Mr. Tom Delaney, HDS	Mr. Kurt Neuenfeld, CVS Health
Mr. Tom England, Kaiser	Mr. Mark Nishimura, HMSA
Ms. Elaine Fujiwara, HDS	Mr. Clesson Pang, HDS
Mr. Galen Haneda, HMSA	Dr. Stefanie Park, HMSA
Ms. Kessy Kepaa, C&C of HNL-DHR	Ms. Jolene Sato, HMSA
Senator Donna Mercado Kim, Senate	Dr. Robert Sherman, HDS
Ms. Monica Kim, VSP	Mr. Troy Tomita, Kaiser
Mr. Lawrence Lau, HDS	

I. CALL TO ORDER

The meeting of the Benefits Committee was called to order at 9:00 a.m. by Trustee Linda Currivan Musto, Chairperson, in the EUTF Board Room, City Financial Tower, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Monday, September 23, 2019.

II. MINUTES – August 26, 2019

The Benefits Committee reviewed the draft minutes of August 26, 2019.

Trustee Laurel Johnston entered the meeting at 9:01 a.m.

MOTION was made and seconded to approve the minutes of August 26, 2019 as circulated. (Fern/Murakami) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-3)

### III. EXECUTIVE SESSION

MOTION was made and seconded to move into Executive Session at 9:02 a.m. (Johnston/Fern) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-3)

The regular meeting reconvened from Executive Session at 10:33 a.m.

### IV. NEW BUSINESS

#### A. HDS Dental Proposed Plan Changes

Ms. Elaine Fujiwara and Dr. Robert Sherman of HDS presented the proposed plan changes to the EUTF and HSTA VB and the HSTA VB supplemental dental plans for active employees effective July 1, 2020:

1. Deep sedation/general anesthesia or IV sedation – cover four 15-minute increments of deep sedation/general anesthesia or IV sedation an increase from the current coverage of two 15-minute increments. HDS is recommending this benefit change.

Trustee Audrey Hidano requested that HDS provide pricing for coverage of three 15-minute increments as an option for tomorrow's Board meeting.

MOTION was made to recommend to the Board coverage of two additional 15-minute increments of deep sedation/general anesthesia or IV sedation to the EUTF and HSTA VB and the HSTA VB supplemental active employee HDS dental plans effective July 1, 2020 (Fern).

2. Silver Diamine Fluoride (SDF) – cover SDF for up to six teeth per date of service and allow restorations after 30 days of the SDF treatment an increase/change from the current coverage of SDF for up to four teeth per date of service and allowance of restorations after 90 days of the SDF treatment. HDS is recommending this benefit change.

MOTION was made and seconded to recommend to the Board coverage of two additional teeth of Silver Diamine Fluoride per date of service and allow coverage of restorations if placed after 30 days of Silver Diamine Fluoride for the EUTF and HSTA VB and the HSTA VB supplemental active employee HDS dental plans effective July 1, 2020. (Johnston/Fern) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-4)

3. Composite (white) fillings on back teeth – EUTF staff asked HDS to investigate coverage of composite (white) fillings on back teeth (bicuspid and molars) because

of potential health risk from mercury in amalgam fillings. HDS noted that the Cochrane database of reviews, the American Dental Association, the U.S. Food and Drug Administration, the World Health Organization, and the Journal of the American Medical Association all deem amalgam as an acceptable form of teeth restoration. HDS added that composite fillings last at best 5-6 years while amalgam lasts at least 10-12 years and current coverage of composite fillings on the front teeth is due to less wear that does not impact the composite fillings' estimated life as significantly as on the back teeth. HDS is not recommending this change.

Senator Donna Mercado Kim, participating as a member of the public, supported coverage of composite fillings raising concerns to the Committee about the safety of amalgams because of the mercury content. Senator Mercado Kim cited a brochure from the City and County of Honolulu Department of Environmental Services providing special handling instructions for dentists of amalgams. Additionally, although the FDA and other organizations are indicating that amalgam is safe, their assessments have changed over time in the past and could change for amalgams.

4. Occlusal/night mouth guards

5. Athletic/sport mouth guards

EUTF staff asked HDS to investigate adding coverage of occlusal/night (every five years) and athletic/sport mouth guards (ages 18 and under every 24 months). Currently, there is no coverage under the EUTF and HSTA VB plans. HDS is recommending coverage for the athletic/sport mouth guards but not the occlusal/night mouth guards. Based on a systematic review and meta-analysis (Dental Traumatology), Mr. Derek Mizuno noted that dental trauma costing thousands of dollars would be reduced by 40-50% for users of athletic/sport guards which would offset the additional costs of the athletic/sport mouth guards. Mr. Mizuno noted that there was no similar study estimating the dental and medical benefits of occlusal/night mouth guards. Trustee Uwaine noted that although there may not be a study, the occlusal/night mouth guards protect the teeth from enamel wear and breakage that would reduce dental and possible medical costs in the future.

Senator Mercado Kim, participating as a member of the public, supported coverage of the occlusal/night mouth guards to prevent TMJ disorders, and dental issues and pain caused by the wearing down of teeth enamel.

MOTION was made and seconded to recommend to the Board coverage of occlusal/night mouth guards every five years and athletic/sport mouth guards ages 18 and under every 24 months for the EUTF and HSTA VB (80% coverage) and the HSTA VB supplemental (45% coverage) active employee HDS dental plans effective July 1, 2020. (Uwaine/Fern) The motion failed. (Employer Trustees-1 Hidano, 2 NO Elefante, Johnston/Employee-Beneficiary Trustees-4 YES Currivan Musto, Fern, Murakami, Uwaine)

The meeting was recessed at 11:25 a.m. and reconvened from Executive Session at 11:57 a.m.

Chairperson Currivan Musto reported that during Executive Session the Committee approved the Executive Session minutes of July 29, 2019 as circulated.

#### B. VSP Vision Proposed Plan Changes

Mr. Mizuno summarized the VSP proposed plan changes to the EUTF and HSTA VB vision plans for active employees effective July 1, 2020.

1. Retail frame allowance – increase the retail frame allowance from \$120 to \$150 every other year. The \$150 allowance is the VSP book of business standard.

MOTION was made and seconded to recommend to the Board to increase the retail frame allowance from \$120 to \$150 every other year for the EUTF and HSTA VB active employee VSP vision plans effective July 1, 2020. (Elefante/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

2. Contact lens and fitting and evaluation allowance – separate the fitting and evaluation charge from the contact lens allowance and cap the member copayment at \$60 with no charge to the plan. The member would then be able to use the full \$120 benefit separately. This change aligns with the VSP book of business, allows the members to use their full \$120 benefit and simplifies the process.

MOTION was made and seconded to recommend to the Board separating the contact lens fitting and evaluation from the contact lens allowance and capping the member copayment at \$60 with no amounts billed to the Plan for the EUTF and HSTA VB active employee VSP vision plans effective July 1, 2020. (Elefante/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

3. Contact lens allowance – increase the contact lens allowance from \$120 to \$130. The \$130 allowance is the VSP book of business standard. Average annual standard contact lens cost is \$240.

MOTION was made and seconded to recommend to the Board to increase the annual contact lens allowance from \$120 to \$130 for the EUTF and HSTA VB active employee VSP vision plans effective July 1, 2020. (Uwaine/Murakami) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

#### C. Kaiser Medical and Prescription Drug Proposed Plan Changes

Mr. Mizuno summarized the Kaiser proposed plan change to the EUTF active employee plans effective July 1, 2020 to add a hearing aid benefit. Currently, the EUTF Kaiser

active employee and retiree plans are the only medical plans without a hearing aid benefit. Kaiser provided three options – 1) a \$1,500 hearing aid allowance per ear once every 36 months for the EUTF active employee Kaiser Comprehensive and Standard plans, 2) 80% and 50% coverage for the Kaiser Comprehensive and Standard plans, respectively, on one hearing aid per ear every 36 months based on the lesser of the cost of the hearing aid or \$1,200 and 3) 40% coverage on one hearing aid per ear every 36 months based on the lesser of the cost of the hearing aid or \$1,200 for the EUTF active employee Kaiser Comprehensive and Standard plans. Mr. Mizuno requested that this item be deferred to the October 15, 2019 Board meeting as EUTF staff, Segal and Kaiser have to negotiate proposed pricing for options 2 and 3.

D. HMSA Medical Proposed Plan Changes

Mr. Mizuno summarized the HMSA proposed plan changes to the EUTF and HSTA VB medical plans for active employees effective July 1, 2020

1. In vitro fertilization and artificial insemination – Mr. Mizuno requested that these items be deferred to the October 15, 2019 Board meeting as EUTF staff, the deputy attorney general and Segal need to review federal regulations provided by HMSA to determine whether the current benefit must be modified.
2. Diagnosis and treatment for infertility – currently this benefit is excluded however providers charge such services to other medical codes. As a result, this change should not increase claims utilization but would provide HMSA with the ability to better monitor and assess the diagnosis and treatment of infertility.
3. Digital breast tomosynthesis – addition of coverage of 3D digital breast tomosynthesis was added to the retiree plans effective January 1, 2020. This type of breast screening improves detection of cancers and should reduce recall and biopsy rates.

MOTION was made and seconded to recommend to the Board the addition of coverage of digital breast tomosynthesis to the EUTF and HSTA VB active employee HMSA medical plans effective July 1, 2020. (Murakami/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

4. Maternity reimbursement – change the reimbursement of maternity services. The pricing change was discussed in Executive Session.
5. Air ambulance – expand air ambulance coverage from Hawaii to the continental U.S. for critically ill patients in limited situations for EUTF and HSTA VB actives effective July 1, 2020. This expansion was made to the retiree plans effective January 1, 2020.

MOTION was made and seconded to recommend to the Board expansion of air ambulance coverage from Hawaii to the continental United States for critical care

treatment when commercial travel is not an option because of the need for life supporting equipment and/or medical support for the EUTF and HSTA VB active employee HMSA medical plans effective July 1, 2020. (Uwaine/Elefante) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

6. Language changes – EUTF staff and Segal have agreed to the language changes in the HMSA Guide to Benefits except the changes related to oral contraceptive counseling. EUTF staff, the deputy attorney general and Segal will review federal and state regulations to determine whether the current benefit must be modified and present a recommendation at the October 15, 2019 Board meeting.

E. CVS Self-Funded Prescription Drug Proposed Plan Changes

Mr. Mizuno requested and the Committee agreed to have this item presented at the September 24, 2019 Board meeting.

V. NEXT MEETING DATE

The next scheduled Benefits Committee meeting is on Monday, November 18, 2019, 9:00 a.m. – HMSA and Kaiser semi-annual claims, Annual Burden of Disease and HEDIS reports.

VI. ADJOURNMENT

MOTION was made and seconded for the Board to adjourn meeting at 12:13 p.m. (Murakami/Elefante) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-3)

Respectfully submitted,

/s/

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Linda Currivan Musto, Chairperson

APPROVED on November 18, 2019.

DOCUMENTS DISTRIBUTED:

1. Draft Benefits Committee Minutes of 8/26/19. (3 pages)
2. Memorandum to EUTF Benefits Committee Regarding Proposed Plan Changes dated 9/23/19. (6 pages)
3. Memorandum to EUTF Benefits Committee Regarding HDS Dental Proposed Plan Changes with attachments dated 9/18/19. (7 pages)
4. EUTF Actives July 2020 Proposed Benefit Changes by HDS. Redacted, dated 9/23/19. (17 pages)
5. EUTF Recommended Benefits Changes, Active Contract: 7/1/2020-6/30/2021 by Kaiser, Redacted, dated 9/23/19. (17 pages)

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

Benefits Committee Meeting

September 23, 2019 Minutes

Page 7

6. EUTF Actives – Benefit Changes 7/1/2020 by VSP, Redacted dated 9/23/19. (12 pages)
7. 2020 HMSA Plan and Language Change Overview and Authorization, EUTF Active by HMSA, Redacted. (18 pages)
8. CVS Health RxInsights, EUTF-Actives, Jul 2018-Jun 2019, Redacted, Quarterly Prescription Benefit Review. (25 pages)
9. CVS Health RxInsights, EUTF Non-Medicare Retirees, Jan 2019-Jun 2019, Quarterly Prescription Benefits Review, Redacted Version. (8 pages)
10. CVS Health RxInsights, EUTF-EGWP Retirees, Quarterly Report Jan 2015-June 2019, Redacted Version, Prescription Benefit Review. (11 pages)
11. EUTF Plan Design Proposals EUTF Benefits Committee dated 9/23/19, Redacted Version. (35 pages)