



**STATE OF HAWAII**  
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
201 MERCHANT STREET, SUITE 1700  
HONOLULU, HAWAII 96813  
Oahu (808) 586-7390  
Toll Free 1(800) 295-0089  
www.eutf.hawaii.gov


**BOARD OF TRUSTEES**  
CHRISTIAN FERN, CHAIRPERSON  
CELESTE Y.K. NIP, VICE CHAIRPERSON  
LAUREL JOHNSTON, SECRETARY-TREASURER  
RODERICK BECKER  
LINDA CURRIVAN MUSTO  
DAMIEN ELEFANTE  
AUDREY HIDANO  
OSA TUI  
CLIFFORD UWAIINE  
RYKER WADA

**ADMINISTRATOR**  
DEREK M. MIZUNO

**ASSISTANT ADMINISTRATOR**  
DONNA A. TONAKI

January 28, 2020

**PLEASE DISTRIBUTE TO STATE EMPLOYEES**

**TO:** Departmental Human Resource Officers  
**FROM:** Derek M. Mizuno, Administrator   
**SUBJECT:** EUTF Enrollment Tips for State Employees

From time to time, EUTF will be sharing enrollment tips to assist employers and/or employees. Topics in this memo include: Common Qualifying Event – Authorized Leave Without Pay (LWOP), Premium Conversion Plan (PCP) Enrollment, 2020 Pre-Retirement Health Benefits Workshops, and Change of Address reminder.

**Common Qualifying Event – Authorized Leave Without Pay**

Below is a common qualifying event that allows waiver of plans. However, for changes to be effective, you must complete an EC-1/EC-1H Enrollment Form. For a complete listing of qualifying events, visit the EUTF website at [eutf.hawaii.gov](http://eutf.hawaii.gov).

- When on an authorized leave of absence without pay (LWOP) of more than 30 days, you may waive plans by submitting an EC-1/EC-1H Enrollment Form to your employer or EUTF designee within 45 days from the beginning of the LWOP. To re-enroll into the same EUTF plans, you must submit an EC-1/EC-1H Enrollment Form to your employer or EUTF designee within 45 days of your return to work.
  - If you wish to maintain enrollment in the EUTF plans while on LWOP, you must continue making payments of your share of premiums directly to the EUTF (this applies to all plans you are enrolled in).
  - To determine your share of premiums, you should refer to your paystub or contact the EUTF. Payment is due on the normal pay day (5<sup>th</sup> or 20<sup>th</sup>). Please contact the EUTF at 586-7390 or toll-free at 1-800-295-0089, press 3 for Accounting; or, visit the EUTF website at [eutf.hawaii.gov](http://eutf.hawaii.gov) for more information on payment options. EUTF is unable to deduct premiums from temporary disability insurance (TDI) and workers' compensation pay.
  - Failure to promptly pay premiums may result in cancellation of health plans. If your health plans are canceled because of non-payment of premiums, you will not be eligible for COBRA Continuation Coverage and will not have an opportunity to re-enroll in EUTF coverage until the next Open Enrollment period.

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

### **Premium Conversion Plan (PCP) Enrollment for State Employees**

Premium Conversion Plan (PCP) is a voluntary benefit plan, administered by the State Department of Human Resources Development (DHRD), that allows pretax payments of EUTF health benefit plan premiums and is offered pursuant to Section 125 of the Internal Revenue Code of 1986 (“Code”) as amended, relating to “cafeteria plans”. For more information, go to the DHRD website at <http://dhrd.hawaii.gov>.

To maintain a qualified status under the Code, the State must administer the plan in strict compliance with applicable rules and regulations, such as those dealing with enrollments and cancellations. By electing to participate in the PCP, please note that:

1. Authorization will automatically continue year-to-year for the duration of the plan until you make a change or cancel your participation in PCP during the Open Enrollment period or as provided under number 2 below.
2. If you have an allowable IRS-qualifying change in status event (e.g., marriage, birth or adoption of children, or divorce), you must complete/file the PCP Election Change Form (PCP-2) within 90 calendar days of the date of the qualified status change event, to change or cancel the reduction in pay (otherwise, changes are only allowed during the Open Enrollment period). Please note that you must notify the EUTF within 45 days of the event in order to make the change in coverage.
3. Allowable changes/cancellations, except for enrolling newborn/newly adopted children, shall become effective as soon as administratively possible, on a **prospective** basis, after you file the required PCP-2 form (e.g. the beginning of the pay period following receipt of your PCP-2 form). To avoid the risk of forfeiting money, you should file the form as soon as possible. Changes in pre-tax payroll deductions are always done after receipt of the PCP-2 form; never retroactively. Special enrollment of a newborn/newly adopted child is retroactive to the date of the birth/adoption/placement for adoption, provided the PCP-2 form is filed within 90 calendar days of the birth/adoption.
4. Your PCP payroll deduction, in the absence of a PCP allowable IRS-qualifying change in status, cannot be changed for the current plan year.
5. If you change/cancel your health insurance plan coverage, but your PCP change/cancellation is not allowed, your PCP payroll deduction will remain in effect through the end of the plan year and your payments will be forfeited until PCP change/cancellation forms are filed and approved during the next Open Enrollment period.
6. Once you make a PCP election (e.g., enroll or waive coverage), it is not permissible to make any changes to that election until the next Open Enrollment period or unless an IRS-qualifying change in status event occurs.

### **EUTF Pre-Retirement Health Benefits Workshops**

Whether you plan to retire in a few months or a few years from now, sign-up for our pre-retirement health benefits workshop and learn about EUTF retiree health benefits. Topics covered will include:

- Dependent eligibility
- Health plan options
- Medicare
- Differences between active employee and retiree plans

### **Schedule of EUTF Pre-Retirement Health Benefits Workshops**

<b>Date</b>	<b>Island</b>	<b>Location</b>	<b>Time</b>
2/20/2020	Oahu	<a href="#">EUTF Office</a>	11:00 – 12:00 pm, 12:30 – 1:30 pm
2/26/2020	All	Webinar*	11:00 – 12:00 pm, 12:30 – 1:30 pm
3/4/2020	Oahu	<a href="#">EUTF Office</a>	11:00 – 12:00 pm, 12:30 – 1:30 pm
3/5/2020	All	Webinar*	11:00 – 12:00 pm, 12:30 – 1:30 pm
3/23/2020	Kauai	Kauai Community College OCET Room 106 C/D 3-1901 Kaunualii Highway, Lihue, HI 96766	11:30 am - 12:30 pm
3/24/2020	Oahu	Aloha Stadium Hospitality Room 99-500 Salt Lake Boulevard, Honolulu, HI 96818	11:30 am - 12:30 pm
3/25/2020	Hawaii	Aunty Sally Kaleohano's Luau Hale 799 Pilina Street, Hilo, HI 96720	2:30 – 3:30 pm
3/30/2020	Maui	UH Maui College Ka'aike Building Room A & B 310 W. Kaahumanu Avenue, Kahului, HI 96732	11:30 am - 12:30 pm

**To register**, email [eutf.outreach@hawaii.gov](mailto:eutf.outreach@hawaii.gov). Space is limited and on a first come, first served basis. Attendees must coordinate to attend the workshop on their own time.

\*To access the webinar, go to [eutf.hawaii.gov](http://eutf.hawaii.gov) and select “Learning Center” in the menu bar. Click on “Webinars” and select the desired webinar.

### **Change of Address**

If you recently moved or changed addresses, now is a good time to notify the EUTF. Go to [eutf.hawaii.gov](http://eutf.hawaii.gov), select *Forms, Active Employees*, and select the “*Address Change Form for Employees*”. Complete and submit the form to your employer or EUTF designee. You may also contact the EUTF at 808-586-7390 or toll free at 1-800-295-0089 to request that an “*Active Employee Address Change Form*” be mailed to you.