



JOSH GREEN, M.D.
GOVERNOR
SYLVIA LUKE
LIEUTENANT GOVERNOR

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
JACQUELINE FERGUSON-MIYAMOTO, CHAIRPERSON
JAMES WATARU, VICE-CHAIRPERSON
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ROBERT YU
ADMINISTRATOR
DEREK M. MIZUNO
ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

April 10, 2024

NOTICE OF MEETING OF THE BOARD OF TRUSTEES
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

DATE: April 16, 2024, Tuesday
TIME: 9:00 a.m.
PLACE: HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND (EUTF)
CITY FINANCIAL TOWER
201 MERCHANT STREET, SUITE 1700
HONOLULU, HAWAII

A G E N D A

**OPEN SESSION PARTICIPATION IN PERSON, VIA TELECONFERENCE AND
VIA TELEPHONE**
(see below for teleconference and telephone details)

- I. Call to Order
- II. Review of Minutes – March 12, 2024
- III. Old Business
 - A. Benefits Administration System Implementation Status Update
 - B. Maui Update
 - C. 2024 EUTF Related Legislation
- IV. Executive Session
 - A. Appeal [Authorized under HRS 92-5(a)(4)(8)(Article I. Section 6 of the Hawaii State Constitution, HIPAA)]
 1. Request for Retroactive Medicare Part B Reimbursement
- V. New Business
 - A. New Chairperson (Employer Trustee), Vice Chairperson (Employer Trustee) and Secretary-Treasurer (Employee Trustee) Effective July 1, 2024
 - B. Committee Assignments

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.

- VI. Benefits Committee Report
 - A. CVS/SSI Semi-Annual Utilization Reports for the period ending December 31, 2023
 - B. Segal Closed Non-Specialty Formulary Analysis (informational only)
 - C. CVS/SSI Prescription Drug Plan Changes
 - 1. Auvi-Q Formulary Update
 - 2. Antidiabetic GLP-1 Smart Logic Update (informational only)
 - 3. Inflation Reduction Act Update

- VII. Reports
 - A. Segal Consultant's Report
 - 1. Legislative Update on Federal/State Healthcare Related Legislation
 - B. Administrator
 - 1. Meetings with Legislators and Unions
 - 2. Staffing Update
 - 3. Training
 - C. EUTF Managers' and Program Specialists' Reports
 - 1. Member Services Branch (MSB)
 - a. MSB Data
 - b. Outreach & Training
 - c. 2024 Active Employee Open Enrollment
 - 2. Information Systems (IS)
 - a. EUTF New Benefits Administration System (BAS) Project
 - b. Security Assessment
 - c. Enrollment Counts
 - 3. Eligibility and Enrollment Report
 - a. Audits Currently in Progress
 - b. Point in Time Reconciliation Audits
 - c. Recurring Audits
 - 4. Health and Wellness Report
 - a. Worksite Wellness
 - b. Preventive Health
 - c. Chronic Disease Management
 - 5. Financial Services Branch (FSB)
 - a. FSB Performance Data
 - b. Refunds and Medicare Part B Overpayments Status
 - c. EUTF Collections
 - d. Financial Statements as of January 31, 2024
 - D. Carrier Reports
 - 1. CVS Caremark
 - 2. SilverScript
 - 3. Hawaii Dental Service (HDS)
 - 4. Hawaii Medical Service Association (HMSA)
 - 5. Humana
 - 6. Kaiser Health Foundation
 - 7. Securian
 - 8. Verdegard Administrators (formerly known as HMA)

9. Vision Service Plan (VSP)

IV. Executive Session (continued)

B. Deputy Attorney General Legal Opinions [Authorized under HRS 92-5(a)(4)]

C. Review of Minutes – March 12, 2024 [Authorized under HRS 92-5(a)(8) and 92-9(b)]

VIII. Next Meeting

Tuesday, May 28, 2024, 9:00 a.m. – EUTF related legislation and Administrative, Benefits and Investment Committee Reports. Possible change of Board meeting on Tuesday, July 23, 2024 to Tuesday, July 30, 2024.

IX. Adjournment

If you need an auxiliary aid/service or other accommodation due to a disability, please contact Ms. Desiree Yamauchi at (808) 587-5434 or eutfadmin@hawaii.gov, as soon as possible, preferably at least 3 business days prior to the meeting. Requests made as early as possible have a greater likelihood of being fulfilled.

Testimony may be submitted prior to the meeting via email to eutfadmin@hawaii.gov or via postal mail to: Hawaii Employer-Union Health Benefits Trust Fund, Attn: Board Meeting-Testimony, 201 Merchant Street, Suite 1700, Honolulu, HI 96813. Please include the word “testimony”, the agenda item number, and subject matter following the address line. There is no deadline for submission of testimony, however, the EUTF requests that all written testimony be received no later than 9:00 a.m., one (1) business day prior to the meeting date in order to afford Board members adequate time to review materials.

To view the meeting and provide live oral testimony during the meeting, following are the Microsoft Teams Meeting details:

- [Click here to join the meeting](https://teams.microsoft.com/l/meetup-join/19%3ameeting_NDE1ZGU3OGMtOTI1Ni00NGJlWJmMmQtNTEzZWViODc2NGFj%40thread.v2/0?context=%7b%22Tid%22%3a%223847dec6-63b2-43f9-a6d0-58a40aaa1a10%22%2c%22Oid%22%3a%221ec28820-992a-428a-a6a0-44c156209163%22%7d) or copy and paste the following URL into your browser:
https://teams.microsoft.com/l/meetup-join/19%3ameeting_NDE1ZGU3OGMtOTI1Ni00NGJlWJmMmQtNTEzZWViODc2NGFj%40thread.v2/0?context=%7b%22Tid%22%3a%223847dec6-63b2-43f9-a6d0-58a40aaa1a10%22%2c%22Oid%22%3a%221ec28820-992a-428a-a6a0-44c156209163%22%7d
 - For instructions to turn on live captions in Microsoft Teams, [please click here](#).
- Dial-in number: [+1 808-829-4853](tel:+18088294853) United States, Honolulu (Toll)
- Phone Conference ID: 362 861 932#

The Board packet can be accessed at the EUTF website (eutf.hawaii.gov) through the Events Calendar forty-eight (48) hours prior to the meeting. A copy of the packet will also be available for public inspection in the EUTF office at that time.

Please contact Ms. Desiree Yamauchi at (808) 587-5434 or eutfadmin@hawaii.gov if you have any questions.

Upon request, an electronic copy of this notice can be provided.

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
Minutes of the Board of Trustees
Tuesday, March 12, 2024

TRUSTEES PRESENT

Ms. Jacqueline Ferguson-Miyamoto, Chairperson	Ms. Sabrina Nasir (excused 9:43 a.m.)
Mr. James Wataru, Vice Chairperson	Mr. Osa Tui
Mr. Wesley Machida, Secretary-Treasurer (via video conference)	Ms. Maureen Wakuzawa
Mr. Christian Fern (via video conference)	Mr. Ryan Yamane
Ms. Audrey Hidano	Mr. Robert Yu (via video conference)

TRUSTEES ABSENT

None

ATTORNEY

Mr. Michael Chambrella, Deputy Attorney General

EUTF STAFF

Mr. Derek Mizuno, Administrator	Ms. Katie Matsushima (via video conference)
Ms. Donna Tonaki, Assistant Administrator	Ms. Jessica McDonald (via video conference)
Mr. David Okamoto, Chief Investment Officer	Mr. Todd Nishida (via video conference)
Ms. Desiree Yamauchi	Ms. Lara Nitta (via video conference)
Ms. Amy Cheung (via video conference)	Ms. Melissa Tom (via video conference)
Ms. Emily Kaimuloa (via video conference)	Mr. Brett Tatsuno (via video conference)
Mr. Joao Marco Maffini (via video conference)	

CONSULTANTS (via video conference)

Mr. Colin Bebee, Meketa Investment Group	Mr. Stephen Murphy, Segal Consulting
Ms. Shelley Chun, Segal Consulting	

OTHERS PRESENT (via video or audio conference, unless otherwise noted)

Mr. Blaise Aquino, HMSA	Ms. Mae Kishimoto, HSTA-Retired
Ms. Stacia Baek, HDS	Ms. Joey Lee, HDS
Mr. Mike Barela, Voya (in person)	Mr. Chris Letoto, HMSA
Ms. Sandra Benevides, CVS	Ms. Charina Masatsugu, Kaiser
Ms. Tammi Bongoll, Kaiser	Ms. Denise Mercil, Securian
Mr. Ty Bowers, CVS	Dr. Christopher Miura, Kaiser
Mr. Su Chai, Kaiser	Mr. Kurt Neuenfeld, CVS
Mr. Francis Cuenca, CVS	Dr. Diane Paloma, HDS
Ms. Erin Dey, Humana	Mr. Dave Shiroma, Kaiser
Mr. Thomas England, Kaiser	Ms. Jenny Smith, Humana
Mr. Cyril Espanol, Journalist	Mr. Troy Tomita, Kaiser
Ms. Samantha Furutani, CVS	Ms. Anne VanHaaren, CVS
Dr. Rupal Gohil, HMSA	Mr. Dany Vignola, TELUS Health
Mr. Galen Haneda, HMSA	Mr. Scott Yamaguchi, Kaiser
Ms. Vanelle Hirayasu, Verdegard	Anonymous
Ms. Monica Kim, VSP	

I. CALL TO ORDER

The meeting of the Board of Trustees of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) was called to order at 9:00 a.m. by Chairperson Jacqueline Ferguson-Miyamoto,

1 in the EUTF Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Tuesday,
2 March 12, 2024.

3
4 II. REVIEW OF MINUTES – FEBRUARY 13, 2024

5 The Board reviewed the draft minutes of February 13, 2024.

6
7 MOTION was made and seconded to approve the minutes of February 13, 2024, as circulated.
8 (Wataru/Tui) The motion passed unanimously. (Employer Trustees-5/Employee-Beneficiary
9 Trustees-5)

10
11 III. OLD BUSINESS

12 A. Benefits Administration System Implementation Status Update

13 Ms. Donna Tonaki and Mr. Dany Vignola, TELUS Health, provided an update on the
14 implementation of the new Benefits Administration System (BAS) noting the following:

- 15 • Payroll and other accounting reports are being worked on. The eight remaining (out of
16 12) updates to the software are expected to be completed by June 30, 2024.
- 17 • Death imports and SSI Medicare Part D enrollment continue to be worked on with
18 SilverScript, the Department of Health, and TELUS Health. The expected completion
19 date is June 30, 2024.
- 20 • A new item was added related to the retiree prescription drug plan administered by
21 CVS and SSI. In situations where the retiree is enrolled in Medicare while their
22 dependent is non-Medicare or vice versa, CVS/SSI currently has the Medicare
23 members enrolled in both the Medicare and non-Medicare prescription drug plans.
24 EUTF, TELUS Health and CVS/SSI are working on an update to the Electronic Data
25 Interchange (EDI) file to address this issue. The expected completion date is June 30,
26 2024.

27
28 B. Maui Update

29 Mr. Derek Mizuno and EUTF staff recommended that the Board address members with
30 Maui addresses that have not been terminated for non-payment of premiums since August
31 2023 since open enrollment is in April 2024. Mr. Mizuno noted that there were 137
32 members whose termination for non-payment were postponed in February 2024. Fifty-four
33 out of the 137 members had outstanding balances and had either returned to work (47) or
34 were still on leave without pay (7). The remaining members had either terminated
35 employment, passed away or had paid in full. Mr. Mizuno summarized the
36 recommendations regarding this group noting that the proposed amounts to be forgiven
37 were not significant, relief was being provided to those negatively impacted by the Maui
38 wildfires who were not able to make healthcare premium payments and the administrative
39 burden on EUTF staff was not significant.

40
41 MOTION was made and seconded to:

- 42 1. Forgive unpaid premiums of members with Maui addresses who complete a notarized
43 affidavit that they were negatively impacted by the Maui wildfires (i.e., unable to live
44 in their primary residence and/or a household member lost their job because of the
45 wildfires) and as a result have not been able to make healthcare premium payments.

- 1 2. Waive the requirement under EUTF Administrative Rules section 4.13(b)
2 *Reinstatement of Enrollment* that the member "has not been cancelled under Rule
3 4.11(b) within twelve (12) months of the date of the notice of cancellation" and extend
4 the deadline for full payment to June 30, 2024 for members with Maui addresses who
5 did not submit a notarized affidavit that they were impacted by the Maui wildfires and
6 whose termination had been previously deferred by the Board.
- 7 3. Waive EUTF Administrative Rules section 4.11(b) *Cancellation Due to Failure to Pay*
8 *Contribution Shortage* for members with Maui addresses who complete a notarized
9 affidavit that they were negatively impacted by the Maui wildfires (i.e., unable to live
10 in their primary residence and/or a household member lost their job because of the
11 wildfires) and as a result have not been able to make healthcare premium payments and
12 are on leave without pay.
- 13 4. Waive section 4.05(b) *Failure to File Properly Completed Enrollment Application*
14 *Within the Prescribed Time* for the months of April, May and June 2024 for members
15 with Maui addresses.

16 (Tui/Wataru) The motion passed unanimously. (Employer Trustees-5/
17 Employee-Beneficiary Trustees-5)

18
19 The Board also agreed that EUTF staff would inform the carriers not to collect claims
20 incurred and paid by the carriers during the period that enrollment is retroactively
21 terminated for the 101 out of 137 members impacted.

22
23 C. 2024 EUTF Related Legislation

24 Mr. Mizuno provided an update on the status of the EUTF bill related to the base monthly
25 contribution and other bills related to board meeting materials, the conduct of board
26 meetings; telework; employee salaries; ERS vesting periods; and health insurance coverage
27 mandates.

28
29 IV. Investment Committee Report

30 A. Quarterly Performance Report – Q4 2023

31 Mr. Colin Bebee, Meketa Investment Group, highlighted significant points in the Q4
32 Performance Report. The OPEB Trust Fund portfolio finished the quarter at \$7.2 billion
33 gaining 4.5% for the quarter and 9.3% for the year (net of fees) under-performing the
34 policy benchmark of 5.0% and 10.6%, respectively. Since inception (June 23, 2011), the
35 portfolio has returned 7.2% (net of fees) versus the policy benchmark return of 7.1%.

36
37 Mr. Bebee reported that the EUTF Trust Fund portfolio finished the quarter at \$561.4
38 million, up 5.0% for the quarter and 8.1% for the year (net of fees). Since inception
39 (October 1, 2013), the portfolio has returned 3.5% (net of fees).

40
41 B. Manager Watch Status Recommendation

42 Mr. David Okamoto summarized the Investment Committee's recommendation to remove
43 AlphaSimplex, Systematic Trend Following manager, from watch status since the sale of
44 AlphaSimplex which closed in April 2023 has not negatively impacted their operations.

1 MOTION was made and seconded to approve the Investment Committee's
2 recommendation to remove AlphaSimplex from Watch Status. (Wataru/Nasir) The motion
3 passed unanimously. (Employer Trustees-5/Employee-Beneficiary Trustees-5)
4

5 C. Quarterly Real Assets Report and Annual Portfolio Review – Q3 2023

6 Mr. Okamoto noted that since reporting for private market investments is lagged by one
7 quarter, the three private market reports cover third-quarter 2023. At the end of the quarter,
8 Real Assets reported a market value of \$606.2 million (8.9% of the total portfolio), with a
9 since inception internal rate of return of 6.3% (net of fees), outperforming the asset class
10 benchmark of 5.9%.
11

12 D. Quarterly Private Equity Report – Q3 2023

13 E. Quarterly Private Credit Report – Q3 2023

14 Mr. Okamoto noted that for private markets only one asset class was and will be in the
15 future presented to the Investment Committee. However, reports for the other two classes
16 were provided to the Investment Committee.
17

18 F. OPEB Asset-Liability Study Part 2 – Capital Market Assumptions

19 Mr. Okamoto noted that Part 2 – Capital Market Assumptions of the OPEB Asset-Liability
20 Study was presented to the Investment Committee.
21

22 V. REPORTS

23 A. Segal

24 1. Legislative Update

25 Ms. Shelley Chun, Segal, summarized the Segal legislative update.
26

27 B. Administrator

28 1. Meetings with Legislators and Unions

29 2. Staffing Update

30 3. Training

31 Mr. Mizuno noted that a new hire started today and two more will start in Member
32 Services in early April. At that time Member Services is projected to be fully staffed
33 and we will have three vacancies in Financial Services and the vacant Investment
34 Officer position.
35

36 In addition, Mr. Mizuno noted that call answer rates are near 90% for Member and
37 Financial Services. Additionally, Member Services is preparing for active employee
38 open enrollment in April 2024 where employees will be encouraged to make their
39 changes online.
40

41 C. EUTF Managers' and Program Specialists' Reports

42 1. Member Services Branch (MSB)

43 a. MSB Data

44 b. Outreach & Training

45 c. 2024 Active Employee Open Enrollment

46 d. Launch of Member Self-Service Portal.

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2. Information Systems (IS)
 - a. EUTF New Benefits Administration System (BAS) Project
 - b. EUTF New Benefits Administration System (BAS) Project – Data Conversion
 - c. Security Assessment
 - d. Enrollment Counts
 3. Eligibility and Enrollment Report
 - a. Audits Currently in Progress
 - b. Point in Time Reconciliation Audits
 - c. Recurring Audits
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 - d. Financial Statements as of November 30 and December 31, 2023
- D. Carrier Reports
1. CVS Caremark
 2. SilverScript
 3. Hawaii Dental Service (HDS)
 4. Hawaii Medical Service Association (HMSA)
 5. Humana
 6. Kaiser Health Foundation
 7. Securian
 8. Verdegard Administrators (formerly known as HMSA)
 9. Vision Service Plan (VSP)

VI. EXECUTIVE SESSION

MOTION was made and seconded to move into Executive Session at 9:41 a.m. (Tui/Wataru)
The motion passed unanimously. (Employer Trustees-5/Employee-Beneficiary Trustees-5)

Trustee Sabrina Nasir was excused at 9:43 a.m. during Executive Session.

The regular meeting reconvened at 10:30 a.m.

Chairperson Ferguson-Miyamoto reported that during Executive Session, the Board:

- Approved a commitment of funds to a private equity fund, subject to contract negotiation.
- Approved a commitment of funds to a private credit fund, subject to contract negotiation.
- Approved a matter relating to a private real assets manager.
- Approved extensions of investment consulting services contracts.
- Reviewed and discussed the February 13, 2024 Executive Session Minutes.

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

Board of Trustees Meeting

March 12, 2024 Minutes

Page 6

1 MOTION was made and seconded to approve the Executive Session minutes of
2 February 13, 2024, as circulated. (Wataru/Yu) The motion passed unanimously. (Employer
3 Trustees-4/ Employee-Beneficiary Trustees-5)
4

5 VII. NEXT MEETING

6 Tuesday, April 16, 2024, 9:00 a.m. – EUTF related legislation and Benefits Committee Report
7

8 VIII. ADJOURNMENT

9 MOTION was made and seconded for the Board to adjourn the meeting at 10:32 a.m.
10 (Wataru/Yui) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary
11 Trustees-5)
12

13 Respectfully submitted,
14

15
16
17

Wesley Machida, Secretary-Treasurer
18

19 Documents Distributed:

- 20 1. Draft Board Minutes of February 13, 2024. (5 pages)
- 21 2. Hawaii EUTF – Ariel BAS Update, prepared by TELUS Health, dated March 12, 2024.
22 (4 pages)
- 23 3. Memorandum to BOT from Administrator, regarding Maui Update – Possible Waiver of EUTF
24 Administrative Rule Related to Non-Payment of Premiums and Failure to File Supporting
25 Documents Timely, dated March 7, 2024. (3 pages)
- 26 4. EUTF Legislative Update, dated March 6, 2024. (3 pages)
- 27 5. Memorandum to EUTF BOT from EUTF Investment Committee, regarding March 5, 2024
28 Investment Committee Report Committee Report, dated March 7, 2024. (2 pages)
- 29 6. Memorandum to BOT from Segal Consulting, regarding Segal Compliance News, dated
30 March 1, 2024. (5 pages)
- 31 7. Administrator’s Monthly Report to the Board for February 3, 2024-March 1, 2024, dated
32 March 1, 2024. (1 page)
- 33 8. Memorandum to BOT from Member Services Branch Manager, regarding February –
34 March 2024 Member Services Operations Report, dated March 1, 2024. (6 pages)
- 35 9. Memorandum to BOT from Information Systems Chief, regarding February 2024 – March 2024
36 Information Systems (IS) Operations Report, dated March 1, 2024. (9 pages)
- 37 10. Memorandum to Administrator from Eligibility Specialist regarding February – March 2024
38 Eligibility and Enrollment Report, dated March 1, 2024. (2 pages)
- 39 11. Memorandum to EUTF BOT from Health and Wellness Specialist regarding February – March
40 Health and Wellness Specialist Report, dated March 1, 2024. (5 pages)
- 41 12. Memorandum to BOT from EUTF Financial Management Officer regarding February 2024 –
42 March 2024 Financial Services Branch (FSB) Report, dated March 1, 2024. (25 pages)
- 43 13. CVS Caremark Monthly Carrier Report for February 2024 dated March 1, 2024. (2 pages)
- 44 14. SilverScript Monthly Carrier Report for February 2024 dated March 1, 2024. (2 pages)
- 45 15. HDS Monthly Carrier Report for February 2024 dated March 8, 2024. (2 pages)
- 46 16. HMSA Monthly Carrier Report for February 2024 dated March 8, 2024. (3 pages)

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

Board of Trustees Meeting

March 12, 2024 Minutes

Page 7

- 1 17. Humana Monthly Carrier Report for February 2024 dated March 8, 2024. (3 pages)
- 2 18. Kaiser Permanente Monthly Carrier Report for February 2024 dated March 8, 2024. (2 pages)
- 3 19. Securian Financial Monthly Carrier Report for February 2024 dated March 7, 2024. (1 page)
- 4 20. Verdegard Monthly Carrier Report for February 2024 dated March 6, 2024. (2 pages)
- 5 21. VSP Monthly Carrier Report for February 2024 dated March 6, 2024. (6 pages)

DRAFT



Hawaii EUTF – Ariel BAS Update

April 16, 2024



Issue Summary

Item	Population Impacted	Cases Resolved	Status	Planned Resolution Date	Impact
Payroll and Other Accounting Reports	Employee and employer contributions; and carrier billing	N/A	EUTF prioritized 12 payroll and Accounting report issues to be fixed by TH. 5 have been resolved. The 6 remaining will be in Sprint 3. Sprint 3 is in progress.	12/31 4/30/24 6/30/24	Unable to reconcile accounts with over or under balances
SSI Imports	4,000	4,000	No monthly electronic system to upload certified members. EUTF staff manually uploading. TH working on issues for electronic upload in Sprint 3. Sprint 3 is in progress.	10/28 2/14 3/24 5/31 6/30 9/30 12/31 6/30/24	SSI - Retirees/dependents are not enrolled in SSI but are enrolled in CVS non-Medicare plan.

Issue Summary

Item	Population Impacted	Cases Resolved	Status	Planned Resolution Date	Impact
Death Imports	4,300	3,992	Additional Death and Survivor updates made. File update being tested and to be included with Sprint 3. Sprint 3 in progress.	10/28 2/14 3/24 5/12 6/30 7/31 12/31 6/30/24	Death – Members are still enrolled in plans. Medicare Part B Reimbursements were manually stopped for reported deaths.
Split Family Issue on Electronic Data Interchange (EDI) File for CVS	2,100	0	TH working with CVS on a customized EDI file resolution - in progress	6/30/24	Retiree and/or spouse is enrolled in both CVS non-Medicare Rx plan and SSI Medicare Rx plan

Issue Summary

Item	Population Impacted	Cases Resolved	Status	Planned Resolution Date	Impact
Milestone Jobs - Student dependents of surviving spouses recertification - Medicare new enrollment for surviving spouses and domestic partners (DP)	<10 per month <10 per month	All being manually identified	Targeted after Sprint 4	10/31/24	EUTF manually identifying and mailing letter.
Expiry Jobs - Student expiry - Medicare expiry	Student: 400/month Medicare: 30/month	All being manually completed	Automating Expiry Jobs: - Student Expiry – ready for UAT - Medicare Expiry – Targeted after Sprint 4	10/31/24	EUTF manually processing and closing the open life events for students and Medicare

2024 1st and 2nd Quarter

Sprint 1 – Complete

- Scope: Payroll Issues that require Manual Intervention
- Target production date: ~~4/26/2024~~ 1/25/2024

Sprint 2 – Complete

- Scope: Active Open Enrollment
- Target production date: 3/22/2024

Sprint 3 – In Progress

- Scope: Payroll Reports & SSI/DOH
- Target production date: ~~5/29/2024~~ 6/12/2024

Sprint 4: Core System Upgrade

- Scope: 2023, Release 5
- Target production date: 8/10/2024





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DONNA A. TONAKI

April 10, 2024

TO: Board of Trustees
FROM: Derek Mizuno, Administrator
SUBJECT: Maui Update

Background

At the March 12, 2024 Board meeting, the following decisions were made by the Board regarding 54 employees (47 who returned to work and seven who were still on leave without pay (LWOP)) with Maui addresses who had unpaid premiums:

1. Employees who were NOT impacted by the wildfires and have returned to work
 - Follow standard practice and collect the unpaid amounts through payroll deductions.
2. Employees who have been impacted by the wildfires and have returned to work
 - Unpaid amounts would be forgiven.
3. Members who have NOT been impacted by the wildfires and are still on LWOP
 - Retro terminate but if members make full retroactive payments by June 30, 2024, we will reinstate back to the termination date.
 - Carriers not to collect claims if services were received during the period after the retroactive termination.
 - Employees who do not reinstate coverage are able to enroll in plans during open enrollment for a July 1, 2024 effective date. There will be a gap in coverage from April 16, 2024 – June 30, 2024.
4. Members who have been impacted by the wildfires and are still on LWOP
 - Continue to waive non-payment termination.
 - If an employee returns to work, we would follow #2.

Additionally, the Board waived submission deadlines for members with Maui addresses through June 30, 2024.

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.

Current Situation

On Friday, March 15, 2024, EUTF staff mailed letters to the 59 members (added seven more members on LWOP from March 13th delinquencies and removed two who retired) explaining the situation and asking members who were impacted by the wildfires (e.g., unable to live in their primary residence and/or a household member lost their job because of the wildfires) and as a result have not been able to make healthcare premium payments to submit a notarized attestation by April 15, 2024.

The following table summarizes the responses:

Category	Number	Forgiven Employee Unpaid Premiums Through 3/31/24
1. Employees who were NOT impacted by the wildfires and have returned to work	35 (10 went back on LWOP & 2 retired)	NA
2. Employees who have been impacted by the wildfires and have returned to work	None	\$0
3. Members who have NOT been impacted by the wildfires and are still on LWOP	22 (to be retro terminated on 4/15/24)	NA
4. Members who have been impacted by the wildfires and are still on LWOP	2	\$367.62
	59	

EUTF staff will submit a listing to the impacted carriers for members in #3 who do not reinstate coverage.

Measure	Companion	Report Title	Measure Title	Description	Current Status	Introducers	Referral	Recommendation	EUTF Notes
EUTF Bills									
HB1639 HD1 SD1	SB3217	Hawaii Employer-union Health Benefits Trust Fund; Employer Base Composite Monthly Contribution	RELATING TO THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND BASE COMPOSITE MONTHLY CONTRIBUTION.	Provides that effective 1/1/2026, the employer base composite monthly contribution will be based on the change in medicare part B premiums from 2024 to 2025 and at a two-year lag thereafter. Sets the employer base composite monthly contribution effective 1/1/2025 at 5.2 per cent, which equals the ten-year annualized growth rate, of the 2024 employer base composite monthly contribution.	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 509) in amended form (SD 1).	MATAYOSHI, GARRETT	LBT, WAM	Support	Requested acceptance by the House.
EUTF Operations									
HB1800 HD1	SB2234	State Budget	RELATING TO THE STATE BUDGET.	Adjusts and requests appropriations for fiscal biennium 2023-2025 funding requirements for operations and capital improvement projects of Executive Branch agencies and programs.	(S) 4/9/2024 - Received notice of disagreement (Hse. Com. No. 650).	SAIKI (Introduced by request of another party)	FIN	Support EUTF budget requests	
HB1599 HD1 SD2		Public Meetings; Remote Testimony; Visibility	RELATING TO THE SUNSHINE LAW.	Requires public meeting notices to inform members of the public how to provide remote oral testimony in a manner that allows the testifier, upon request, to be visible to board members and other meeting participants.	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 503) in amended form (SD 2).	TARNAS, BELATTI, COCHRAN, GANADEN, KAPELA, KITAGAWA, LAMOSAO, MARTEN, MATAYOSHI, MIYAKE, NAKASHIMA, POEPOE, TAKAYAMA, Amato, Kobayashi, Morikawa	GVO, JDC	Support	We already comply with allowing testifiers to be visible and the section on disruptive testifiers is beneficial.
HB1598 HD1 SD2		Sunshine Law; Board Packet; Public Inspection; Notice; Testimony	RELATING TO THE SUNSHINE LAW.	Establishes that board packets shall be made available for public inspection no later than two business days, rather than forty-eight hours, before a board meeting. Clarifies that public testimony may be submitted to the board before the meeting.	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 502) in amended form (SD 2).	TARNAS, AMATO, COCHRAN, GANADEN, KAPELA, MARTEN, MATSUMOTO, MIYAKE, NAKASHIMA, PERRUSO, TAKAYAMA, TAKENOUCI, Kobayashi	GVO, JDC	None	Board packet for a Tuesday meeting will have to be sent out end of day Thursday (or Wednesday if Friday or Monday are a holiday). Same changes as SB2638.
HB1600 HD1 SD2		Sunshine Law; Permitted Interaction Groups; Scheduling; Open Meetings	RELATING TO OPEN MEETINGS.	Requires that a board may only schedule a meeting for discussion and decisionmaking on a report by an investigative group six days after the investigative group has made a report of its findings to the board.	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 504) in amended form (SD 2).	TARNAS, AMATO, COCHRAN, GANADEN, KAPELA, MIYAKE, NAKASHIMA, NISHIMOTO, PERRUSO, POEPOE, TAKAYAMA, TAM	GVO, JDC	None	Would not impact EUTF's plans for the PIG presentation of findings and any board action.
HB2482 HD1 SD2	SB3171	Sunshine Law; Public Meetings; Public Notice	RELATING TO MEETING NOTICES.	Repeals the requirement that a board file a copy of the notice of any regular, special, emergency, rescheduled meeting, or any executive meeting when anticipated in advance, with the Office of the Lieutenant Governor or appropriate county clerk's office. Repeals the requirement that the Office of the Lieutenant Governor or appropriate county clerk's office timely post paper or electronic copies in a central location in a public building. (HD1)	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 626) in amended form (SD 2).	SAIKI (Introduced by request of another party)	GVO, JDC	None	EUTF would not need to fax our agenda to the Office of the Lt. Governor.
Health Insurance									
HB1624 HD1 SD1	SB2338	Insurance; Mandatory Coverage; Standard Fertility Preservation Services	RELATING TO INSURANCE.	For policies, contracts, plans, agreements, and plan contracts issued or renewed after 12/31/2024, requires the insurers, mutual benefit societies, and health maintenance organizations to provide coverage for standard fertility preservation services.	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 507) in amended form (SD 1).	TODD, GARRETT, HOLT, ICHIYAMA, KAHALOA, KAPELA, KILA, KITAGAWA, LA CHICA, LAMOSAO, LOWEN, MARTEN, MARTINEZ, MATAYOSHI, PERRUSO, POEPOE, TAM, Amato, Ganaden, Nakashima	HHS/CPN, WAM	None	Chapter 87A not specified. Costs of initial (\$10,000-\$15,000 per member receiving the service per KP) ongoing preservation (\$1,500 annually per KP) and issues with non-covered parties are a concern. SD1 removed coverage of third party assisted reproduction technology procedures and cryopreservation storage.
SB2605 SD2 HD1	HB1966	Health Care; Health Insurance; Reproductive Health Care Services; Hawaii Employer-Union Health Benefits Trust Fund	RELATING TO HEALTH CARE.	Requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services. Applies this coverage to health benefits plans under the Hawaii Employer-Union Health Benefits Trust Fund. Effective 1/1/2025.	(H) 4/9/2024 - Received notice of disagreement (Sen. Com. No. 670).	KIDANI, CHANG, DECOITE, FUKUNAGA, HASHIMOTO, MCKELVEY, SAN BUENAVENTURA	HLT, CPC, FIN	None	Chapter 87A specified. Mandated benefits are already covered by HMSA/KP plans but may change to 100%. Estimated annual costs - actives (\$78,000) and non-Medicare retirees (\$38,000)

Measure	Companion	Report Title	Measure Title	Description	Current Status	Introducers	Referral	Recommendation	EUTF Notes
HB2393 HD1 SD1	HB2393 HD1	Insurance; Health Insurance; External Review Procedure; Mammography	RELATING TO TITLE 24, HAWAII REVISED STATUTES.	Requires health insurers, mutual benefit societies, and health maintenance organizations to cover mandated services for mammography at least as favorably as coverage for other radiological examinations. Provides amendments to external review procedures to improve consistency with the National Association of Insurance Commissioners Uniform Health Carrier External Review Model Act. Effective 1/1/3000. (HD1)	(H) 4/9/2024 - Returned from Senate (Sen. Com. No. 598) in amended form (SD 1).	SAIKI (Introduced by request of another party)	HHS, CPN	None	No expected cost impact.
Public Health									
SB2119 HD1	HB1825	Pharmacists; Out-of-State Prescriptions; Initial Fill	RELATING TO OUT-OF-STATE PRESCRIPTIONS.	Authorizes out-of-state pharmacists to transfer prescription information for the initial fill of a prescription.	(H) 4/2/2024 - Received notice of disagreement (Sen. Com. No. 355).	KEOHOKALOPE, AQUINO, CHANG, FEVELLA, HASHIMOTO, KIDANI, MORIWAKI, RICHARDS, San Buenaventura	CPC	None	CVS Supports
ERS Related									
SB3070 HD1	HB2381	ERS; Funding Period	RELATING TO THE EMPLOYEES' RETIREMENT SYSTEM FUNDING PERIOD.	Lowering the Employees' Retirement System's funding period to amortize the System's total unfunded accrued liability.	(H) 4/5/2024 - Received notice of disagreement (Sen. Com. No. 489).	KOUCHI (Introduced by request of another party)	LGO, FIN	None	
Resolutions									
HCR225	SCR26	Auditor; Impact Assessment Report; Mandatory Health Insurance Coverage; Step Therapy; Cancer	REQUESTING THE AUDITOR TO CONDUCT A SOCIAL AND FINANCIAL ASSESSMENT OF PROPOSED MANDATORY HEALTH INSURANCE COVERAGE FOR STEP THERAPY REQUIREMENTS FOR STAGE TWO THROUGH STAGE FIVE CANCER.		(S) 4/5/2024 - Received from House (Hse. Com. No. 649).	TAKAYAMA	HLT, FIN	None	
SCR159	HCR53	Auditor; Impact Assessment Report; Mandatory Health Insurance Coverage; Biomarker Testing	REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR BIOMARKER TESTING.		(H) 4/4/2024 - Received from Senate (Sen. Com. No. 438).	MORIWAKI	CPN/HHS	None	
HCR53	SCR159	Auditor; Impact Assessment Report; Mandatory Health Insurance Coverage; Biomarker Testing	REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR BIOMARKER TESTING.		(S) 4/5/2024 - Received from House (Hse. Com. No. 603).	CHUN, AMATO, BELATTI, GARRETT, LAMOSAO, MIYAKE, POEPOE, TAKAYAMA, TAKENOUCI	HUS, CPC	None	
SCR207 SD1	SR183	Auditor; Insurance; Sunrise Review; Dental Insurance Coverage; Vision Insurance Coverage	REQUESTING THE AUDITOR TO CONDUCT A SUNRISE ANALYSIS ON MANDATING DENTAL AND VISION INSURANCE COVERAGE.		(H) 4/8/2024 - Resolution scheduled to be heard by HUS on Thursday, 04-11-24 11:00AM in conference room 329 VIA VIDEOCONFERENCE.	MCKELVEY, FEVELLA, GABBARD, HASHIMOTO, SHIMABUKURO, Moriwaki, Richards, San Buenaventura, Wakai	CPN/HHS	None	
SR183 SD1	SCR207	Auditor; Insurance; Sunrise Review; Dental Insurance Coverage; Vision Insurance Coverage	REQUESTING THE AUDITOR TO CONDUCT A SUNRISE ANALYSIS ON MANDATING DENTAL AND VISION INSURANCE COVERAGE.		(S) 4/4/2024 - Report and Resolution Adopted, as amended (SD 1).	MCKELVEY, FEVELLA, GABBARD, HASHIMOTO, SHIMABUKURO, Moriwaki, Richards, San Buenaventura, Wakai	CPN/HHS	None	
HR61		State Departments and Agencies; Telework; Employees	URGING STATE DEPARTMENTS AND AGENCIES TO ENABLE EMPLOYEES TO TELEWORK TO THE GREATEST EXTENT POSSIBLE.		(H) 4/4/2024 - Resolution adopted in final form.	MATAYOSHI, GARRETT, GATES, MARTEN, TAKENOUCI, TAM, TARNAS, WOODSON, La Chica	LGO, FIN	None	

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND COMMITTEES

ADMINISTRATIVE	
1. Hidano, Audrey (Chairperson)	5. Wataru, James (Vice Chairperson)
2. Machida, Wesley	6. Fern, Christian
3. Yamane, Ryan	7. Tui, Osa
4. Yu, Robert	8. Wakuzawa, Maureen
BENEFITS	
1. Machida, Wesley (Vice Chairperson)	6. Tui, Osa (Chairperson)
2. Hidano, Audrey	7. Fern, Christian
3. Nasir, Sabrina	8. Ferguson-Miyamoto, Jacqueline
4. Yamane, Ryan	9. Wakuzawa, Maureen
5. Yu, Robert	10. Wataru, James
INVESTMENT	
1. Yu, Robert (Vice Chairperson)	5. Fern, Christian (Chairperson)
2. Machida, Wesley	6. Ferguson-Miyamoto, Jaqueline
3. Nasir, Sabrina	7. Wakuzawa, Maureen
4. Yamane, Ryan	8. Wataru, James
EMERGENCY	
1. Hidano, Audrey	3. Fern, Christian
2. Machida, Wesley (Alternate)	4. Tui, Osa (Alternate)



PUBLIC

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LIEUTENANT GOVERNOR

BOARD OF TRUSTEES
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RYAN YAMANE
ROBERT YU

ADMINISTRATOR
DEREK M. MIZUNO

ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
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www.eutf.hawaii.gov

April 10, 2024

TO: EUTF Board of Trustees

FROM: EUTF Benefits Committee

SUBJECT: Benefits Committee Report - **CONFIDENTIAL**

The Benefits Committee discussed the following items at their April 9, 2024 meeting:

CVS/SSI Semi-Annual Utilization Report for the period ending 12/31/23

CVS and SilverScript (SSI) presented prescription drug plan reports for the six months ended for EUTF active plans and 12 months ended for EUTF retiree plans noting claim trends per member per month (PMPM) of 20.3% (█████ after rebates) actives, 5.0% (█████ after rebates) non-Medicare retirees and 12.6% (█████ after rebates and subsidies) EGWP. GLP-1 prescription drugs to treat diabetes and weight loss are driving trends. EUTF plans already have utilization management programs in place for GLP-1 utilization for both diabetes and weight management.

Segal Closed Non-Specialty Formulary Analysis (informational only)

EUTF staff presented the current formulary for specialty (closed) and non-specialty (open) for the active and non-Medicare retiree plans and the current EGWP and wrap plans for Medicare retirees. Segal presented two plan change options to the active and non-Medicare retiree plans, the Hyperinflation Management program and the Basic Control Formulary, that would exclude drugs or add utilization management programs on certain drug classes, respectively, with the associated member disruption and projected annual savings. CVS and Segal will present more information for possible adoption at a future Committee meeting.

CVS/SSI Prescription Drug Plan Changes

Auvi-Q

In May 2017, the Board excluded Auvi-Q, an epinephrine autoinjector, from the EUTF active and non-Medicare plans due to high cost and available alternatives, a generic and the Epi-pen. CVS was able to negotiate a lower price for Auvi-Q and has added it back to their standard formularies. CVS is recommending coverage of Auvi-Q effective July 1, 2024.

Recommendation: Cover Auvi-Q under the EUTF active and non-Medicare retiree prescription drug plans administered by CVS effective July 1, 2024.

Antidiabetic GLP-1 Smart Logic Update (informational only)

CVS provided an update on the antidiabetic GLP-1 smart logic criteria for prior authorization under the EUTF active and non-Medicare retiree plans that will take effect May 1, 2024.

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Inflation Reduction Act Update

SSI provided an update on the changes due to the Inflation Reduction Act that will impact EGWP plans in 2025. One of the main changes that EUTF and HSTA VB EGWP members will see is the addition of a calendar year maximum-out-of-pocket limit (MOOP) of \$2,000. To limit member confusion, EUTF staff, Segal and SSI recommended addition of a \$2,000 MOOP to the EUTF and HSTA VB EGWP wrap plans effective January 1, 2025 since the members view the EGWP and wrap plan as one plan. In addition, to create a seamless transition between the non-Medicare retiree and EGWP plans, EUTF staff, Segal and SSI recommended a \$2,000 MOOP on the EUTF and HSTA VB non-Medicare plans effective January 1, 2025. To offset the projected additional annual costs to the plan, the Committee could recommend a \$10 increase to the 30-day supply of non-preferred brands to the EUTF non-Medicare retiree and EGWP plans. A days supply over 30 would continue to be two times the 30-day copay amount for non-Medicare retiree plan Retail 90 pharmacies and mail order, and at EGWP pharmacies.

Recommendation:

First Motion

Effective January 1, 2025

1. Add a \$2,000 calendar year annual maximum out-of-pocket (MOOP) to the EUTF and HSTA VB EGWP plans administered by SilverScript and
2. Remove the \$2,000 specialty calendar year MOOP from the EUTF EGWP plan administered by SilverScript

Second Motion

Effective January 1, 2025 for EUTF plans

1. Add a \$2,000 calendar year MOOP to the EUTF EGWP wrap plan administered by CVS and increase copayments from \$30 to \$40 on 30-day supplies and \$60 to \$80 on over 30-day supplies for non-preferred brands on the EUTF EGWP and wrap plans administered by SilverScript and CVS, respectively, and
2. Add a \$2,000 calendar year MOOP, remove the \$2,000 specialty calendar year MOOP and increase copayments from \$30 to \$40 on 30-day supplies, \$60 to \$80 on 60-day supplies and 90-day supplies at Retail 90 pharmacies and mail order, and \$90 to \$120 on 90-day supplies at non-Retail 90 pharmacies for non-preferred brands on the EUTF non-Medicare plan administered by CVS

Third Motion

Effective January 1, 2025 for HSTA VB plans

1. Add a \$2,000 calendar year MOOP to the HSTA VB EGWP wrap plan administered by CVS, and
2. Add a \$2,000 calendar year MOOP to the HSTA VB non-Medicare plan administered by CVS

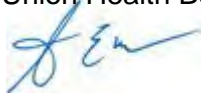


Stephen Murphy
Senior Vice President
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Memorandum

To: Board of Trustees
Hawaii Employer-Union Health Benefits Trust Fund

From: Stephen Murphy 

Date: April 16, 2024

Re: Meeting of the Board of Trustees - Segal Reports

Attached for the Board of Trustees' information are compliance updates regarding issues impacting EUTF's health plans.

ACA Dollar Amounts and Percentages (March 7, 2024)

We have updated the attached chart to reflect the 2025 out-of-pocket limits for individual (\$9,200) and family (\$18,400) coverage provided by non-grandfathered plans.

We also added the federal poverty level safe harbor for plan years beginning February 1–December 1, 2024, which is available to employers seeking to minimize employer penalty.

The following EUTF health plan options are below the Maximum Affordable Monthly Premium for Self-Only Coverage:

- HMSA PPO 75/25 Plan \$52.40
- Kaiser Permanente HMO Standard Plan \$52.06

cc: Derek Mizuno, EUTF
Lara Nitta, EUTF

Affordable Care Act Dollar Amount and Percentages

Many provisions in the Affordable Care Act contain numbers or percentages that are indexed to various measures of inflation. The government announces new numbers at different times of the year and in different publications. The table below assembles these amounts in one place and is current as of March 5, 2024.

Indexed Amounts Affecting Group Health Plans

Item	2020	2021	2022	2023	2024	2025
Out-of-pocket (OOP) limit for non-grandfathered plans ¹	Individual: \$8,150 Family: \$16,300 (See announcement)	Individual: \$8,550 Family: \$17,100 (See announcement)	Individual: \$8,700 Family: \$17,400 (See announcement)	Individual: \$9,100 Family: \$18,200 (See announcement)	Individual: \$9,450 Family: \$18,900 (See announcement)	Individual: \$9,200 Family: \$18,400 (See announcement)
Flexible spending account (FSA) maximum salary reduction	\$2,750 (See announcement .)	\$2,750 (See announcement .)	\$2,850 (See announcement .)	\$3,050 (See announcement .)	\$3,200 (See announcement .)	
FSA maximum carryover amount ²	\$550 ³	\$550 ³ (See announcement .)	\$570 (See announcement .)	\$610 (See announcement .)	\$640 (See announcement .)	
Employer shared responsibility penalty – 4980H(a) ⁴	\$2,570 (See answers to FAQs .)	\$2,700 (See answers to FAQs .)	\$2,750 (See answers to FAQs .)	\$2,880 (See answers to FAQs .)	\$2,970 (See announcement .)	
Employer shared responsibility penalty – 4980H(b) ⁵	\$3,860 (See answers to FAQs .)	\$4,060 (See answers to FAQs .)	\$4,120 (See answers to FAQs .)	\$4,320 (See answers to FAQs .)	\$4,460 (See announcement .)	

¹ For 2014 only, the Affordable Care Act's OOP limits were the same as the OOP maximums applicable to a Health Savings Account (HSA) offered with a high-deductible health plan (HDHP). (Space constraints prevent us from showing columns of 2014–2019 data in the table above. If you need data for those years, an [older version of this document is available](#).) For 2015 and beyond, the Affordable Care Act's OOP limits are not indexed to the HSA/HDHP amounts. The HSA/HDHP amounts are shown later in this chart for ease of reference.

² An employer may either allow a carryover or offer a 2½-month grace period.

³ Starting with carryovers from 2020, the maximum carryover is 20% of the maximum salary reduction. The formula for determining the maximum carryover was established in IRS [Notice 2020-33](#). Under the Consolidated Appropriations Act of 2021, for plan years ending in 2020 and 2021, FSAs can be amended to allow: (1) carryovers (to the next year) of up to the full unused amounts remaining in the account at the end of each such year; or (2) extension of the grace period for up to 12 months after the end of such plan year. Additionally, the plan may permit a participant who ceases to participate in an FSA in calendar year 2020 or 2021 to continue to receive reimbursements through the end of the plan year in which participation ceased (including any grace period adopted by the plan).

⁴ The employer shared responsibility penalty is found in section 4980H of the Internal Revenue Code. There are two branches of the employer shared responsibility penalty. The 4980H(a) penalty is based on the total number of full-time employees. It is triggered if the employer fails to offer coverage to a certain percentage of its full-time employees and one full-time employee receives subsidized Exchange/Marketplace coverage.

⁵ The 4980H(b) penalty is based on the number of full-time employees who are not offered affordable, minimum value coverage by the employer and who receive subsidized Exchange/Marketplace coverage instead of employer coverage.

Item	2020	2021	2022	2023	2024	2025
Affordability of group health plan coverage: test applied by Exchange/Marketplace when determining if offered coverage is affordable	Not affordable if cost of employee-only coverage exceeds 9.78% of household income (See announcement.)	Not affordable if cost of employee-only coverage exceeds 9.83% of household income (See announcement.)	Not affordable if cost of employee-only coverage exceeds 9.61% of household income (See announcement.)	Not affordable if cost of employee-only coverage exceeds 9.12% of household income (See announcement.)	Not affordable if cost of employee-only coverage exceeds 8.39% of household income (See announcement.)	
Affordability of group health plan coverage: safe harbors available to employers seeking to minimize employer penalty	W-2, rate of pay and FPL safe harbors use 9.78% in the calculation (See announcement.)	W-2, rate of pay and FPL safe harbors use 9.83% in the calculation (See announcement.)	W-2, rate of pay and FPL safe harbors use 9.61% in the calculation (See announcement.)	W-2, rate of pay and FPL safe harbors use 9.12% in the calculation (See announcement.)	W-2, rate of pay and FPL safe harbors use 8.39% in the calculation (See announcement.)	
100% of the FPL (for single person living in one of the 48 contiguous states or Washington, DC), ⁶ which Exchange/Marketplace uses when calculating premium assistance tax credit	\$12,490 (See announcement.) See separate table on the next page for the FPL safe harbor calculation.	\$12,760 (See announcement.) See separate table on the next page for the FPL safe harbor calculation.	\$12,880 (See announcement.) See separate table on the next page for the FPL safe harbor calculation.	\$13,590 (See announcement.) See separate table on the next page for the FPL safe harbor calculation.	\$14,580 (See announcement.) See separate table on the next page for the FPL safe harbor calculation.	

The 2017 Tax Law reduced the individual-mandate penalty to zero. Consequently, the affordability of group health plan coverage test applied by federal government in determining if individual or family is exempt from the individual mandate is not applicable.

HSA/HDHP

Item	2020	2021	2022	2023	2024	2025
Minimum deductible	Individual: \$1,400 Family: \$2,800 (See announcement.)	Individual: \$1,400 Family: \$2,800 (See announcement.)	Individual: \$1,400 Family: \$2,800 (See announcement.)	Individual: \$1,500 Family: \$3,000 (See announcement.)	Individual: \$1,600 Family: \$3,200 (See announcement.)	
Maximum contribution ⁷	Individual: \$3,550 Family: \$7,100	Individual: \$3,600 Family: \$7,200	Individual: \$3,650 Family: \$7,300	Individual: \$3,850 Family: \$7,750	Individual: \$4,150 Family: \$8,300	
OOP maximum	Individual: \$6,900 Family: \$13,800	Individual: \$7,000 Family: \$14,000	Individual: \$7,050 Family: \$14,100	Individual: \$7,500 Family: \$15,000	Individual: \$8,050 Family: \$16,100	

⁶ Revised federal poverty guidelines are usually released in late January of each year. They apply to Exchange/Marketplace calculations of the premium assistance tax credit for the following year (e.g., the FPL published in the January 17, 2020 *Federal Register* (\$12,760) is used to calculate the premium assistance tax credit for 2021). Higher amounts apply to individuals living in Alaska and Hawaii.

⁷ A catch-up contribution of \$1,000 is allowed if the individual will be age 55 or older at the end of the year and is not enrolled in Medicare.

Affordability of Group Health Plan Coverage: FPL Safe Harbor Available to Employers Seeking to Minimize Employer Penalty

Plan Year ⁸	100% of FPL for Single Individual Working in 48 Contiguous States or Washington, DC	Applicable Multiplier ⁹	Maximum Affordable Monthly Premium for Self-Only Coverage
Plan year beginning January 1, 2020	\$12,490	9.78%	\$101.79
Plan year beginning February 1–December 1, 2020	\$12,760	9.78%	\$103.99
Plan year beginning January 1, 2021	\$12,760	9.83%	\$104.53
Plan year beginning February 1–December 1, 2021	\$12,880	9.83%	\$105.51
Plan year beginning January 1, 2022	\$12,880	9.61%	\$103.14
Plan year beginning February 1–December 1, 2022	\$13,590	9.61%	\$108.83
Plan year beginning January 1, 2023	\$13,590	9.12%	\$103.28
Plan year beginning February 1–December 1, 2023	\$14,580	9.12%	\$110.81
Plan year beginning January 1, 2024	\$14,580	8.39%	\$101.94
Plan year beginning February 1–December 1, 2024	\$15,060	8.39%	\$105.29

⁸ Employers may use any FPL in effect within six months before the start of the plan year. Higher levels apply to individuals working in Alaska and Hawaii.

⁹ For links to the announcements of the applicable multiplier for each year, see the “Affordability of group health plan coverage: safe harbors available to employers seeking to minimize employer penalty” row on the previous page.

Affordable Care Act Fee

Fee	2020	2021	2022	2023	2024	2025
Comparative effectiveness research fee (PCORI ¹⁰) — extended by Congress until 2029 ¹¹	\$2.54 per person (for a calendar-year plan, the amount paid by 7/31/20 for the 2019 plan year) (See announcement.)	\$2.66 per person (for a calendar-year plan, the amount paid by 7/31/21 for the 2020 plan year) (See announcement.)	\$2.79 per person (for a calendar-year plan, the amount paid by 7/31/22 for the 2021 plan year) (See announcement.)	\$3.00 per person (for a calendar-year plan, the amount paid by 7/31/23 for the 2022 plan year) (See announcement.)	\$3.22 per person (for a calendar-year plan, the amount paid by 7/31/24 for the 2023 plan year) (See announcement.)	

For more information about the amounts in these tables, including links to relevant IRS guidance and how the amounts affect your plan, please contact your Segal consultant. Segal can be retained to work with plan sponsors and their legal counsel on compliance issues.

This resource is for informational purposes only and does not constitute legal, tax or investment advice. You are encouraged to discuss the issues raised here with your legal, tax and other advisors before determining how the issues apply to your specific situations.

¹⁰ PCORI stands for the Patient-Centered Outcomes Research Institute that is partially funded through the comparative effectiveness research fee. This fee is based on the plan year (not the calendar year). The chart illustrates the amount and payment deadline for a calendar-year plan.

¹¹ The Further Consolidated Appropriations Act enacted in December 2019 (Public Law 116-94) extended these fees through plan years ending on or before 9/30/29.

Administrator's Monthly Report to the Board

Coverage Period: March 2 – April 5, 2024

Ongoing Projects/Issues

No.	Current Status	Progress Made During Coverage Period	Problems/Issues	Next Steps
1.	Meetings with Legislators and Unions	Met with 22 Legislators and all the unions (including HSTA-R) prior to the Legislative session.	None	None
2.	Staffing Update	Total positions 62 <i>Ongoing recruitment</i> 1. MSB Member Services Representative 2. FSB Account Clerk III 3. FSB Account Clerk III 4. FSB Account Clerk IV 5. ADMIN Investment Officer		
3.	Training	5/18-5/19 NCPERS 2024 Trustee Educational Seminar, Seattle, WA 5/19-5/22 NCPERS Annual, Seattle, WA 6/11 Callan College Introduction to Investments, Chicago, IL 7/29-7/30 IFEBP Health Benefit Plan Basics or Basics of Employee Benefits Administration, Boston, MA 8/1-8/2 IFEBP Health Care Cost Management, Boston, MA 9/9-9/11 Council of Institutional Investors 2024 Fall Conference, Brooklyn, NY 9/14-9/15 IFEBP Health Benefit Plan Basics or Basics of Employee Benefits Administration, Nashville, TN 9/16-9/17 IFEBP Health Care Cost Management or Investment Basics, Nashville, TN 10/16-10/17 Pension Bridge Alternatives 2024, New York, NY 11/10-11/13 IFEBP Annual Employee Benefits, San Diego, CA See attached staff summary of 2024 CVS Client Forum		

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DONNA A. TONAKI

April 9, 2024

TO: Derek Mizuno, Administrator

FROM: Lara Nitta, Program Specialist

SUBJECT: 2024 CVS Client Forum

The 2024 CVS Client Forum was held in Washington D.C. from April 3-5, 2024.

Drug pricing models. The level of trust in healthcare has dropped during the pandemic. To provide greater transparency of individual drug cost and to address concerns of finding lower cost drugs outside of the plan benefit, CVS has developed CostVantage (a pharmacy reimbursement model) and TrueCost (an optional PBM pricing model). CostVantage will be rolled out effective 1/1/25 starting with CVS pharmacies, then later with non-CVS pharmacies, and is intended to provide retail pharmacies with drug acquisition cost in real time. CostVantage should not impact discount pricing or rebate guarantees. TrueCost is meant to simplify drug pricing and provide net cost pricing at the drug level. TrueCost is more for plans with a coinsurance plan design.

Follow up: Tentatively scheduled to present to the Benefits Committee in July. Discuss with CVS if there are any implications to having CostVantage (pharmacy reimbursement based on NADAC) and not TrueCost (pricing guarantees based on AWP).

Inflation Reduction Act. In 2025, the coverage gap phase is eliminated and in the standard coverage phase, the manufacturer pays less and the plan pays more. The Inflation Reduction Act (IRA) will have a greater impact to plans with a coinsurance plan design and a higher spend drug mix.

- CVS EGWP fix. The CVS EGWP fix allows the Part D defined standard copay to accumulate toward the MOOP rather than the actual member cost share. This reduces plan cost and allows the member to reach the catastrophic coverage phase faster.
- Direct subsidy calculation. National average bid amount (NABA) is determined by individual bids for PDP and MAPD, and the base beneficiary premium (BBP) is 25.5% of total cost (NABA + reinsurance). Direct subsidy = NABA x risk score – BBP. Part D risk scores will also be adjusted so that there is greater plan liability for low income members (though there are not many in the EUTF plan).
- Medicare prescription payment plan (M3P)

Overview	Operational logistics
<ul style="list-style-type: none"> – Spreads the member out-of-pocket over the plan year effective 1/1/25 – Available to all enrollees – Enrollment can be prior to the plan year or any month other than the last month of the plan year 	<ul style="list-style-type: none"> – Program participation required – Part D plan must notify pharmacy when member is likely to benefit from M3P – Member notification required in 2024 (guidance expected in Summer 2024)

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Overview	Operational logistics
<ul style="list-style-type: none"> - All Part D drugs are eligible (will not apply to wrap products) - Separate monthly billing from premium billing 	<ul style="list-style-type: none"> - Enrollees can opt in starting 10/15/24. There is a 10-day window for M3P to start after opting in. - Plan may terminate for nonpayment - Any unsettled balance is treated as a plan loss

Follow up: Tentatively scheduled to present an IRA update to the Benefits Committee in July. Discuss with SSI whether they will manage M3P billing and collection at no additional cost.

High cost drugs. CVS is managing high cost drugs in the following ways:

- Autoimmune drugs. The pipeline for biosimilars in the autoimmune class include those for Humira, which was removed from the formulary effective 4/1/24, for Stelara which is expected to launch in 2025, and for Enbrel which is expected to launch in 2029. 98% of clients (including EUTF) use a template formulary, resulting in over 90% use of biosimilars where there is one available and 27% lower net cost in the autoimmune class. In addition to formulary management, CVS has launched Cordavis, a biosimilar manufacturer, to increase supply and competition.
- Gene therapies. High cost gene therapy products include Hemgenix, Elevidys, Skysona, Roctavian, and Zynteglo. CVS has value-based contracts with the manufacturers and CVS Specialty has access to 8 FDA-approved gene therapies.
- GLP-1s. 70% of client lives (50% of clients) have weight loss coverage. 80% of those clients use utilization management (UM) to ensure proper utilization, resulting in 68% savings. The majority of utilization remains in the Type 2 diabetes class, but the cost increase is in the weight loss class. 66% of members meet smart logic criteria. 83% of prior authorization (PA) requests result in denial.

CVS weight management program

- 10-40% of GLP-1 patients experience side effects
- 40% of patients on GLP-1s for obesity are on an antidepressant or anti-anxiety medication
- 70% of members enrolling in the program did not have a nutrition plan

The CVS weight management program is a prevention program for those who are not yet on medication, but if on medication, GLP-1s are more effective when paired with a lifestyle program. Average monthly activity includes 1 virtual session, 4 bidirectional chats (with a registered dietician) and 4 biometrics logged including 3 weigh-ins. Paid per engaged member per month. Engagement requires one chat and one biometric per month. The PCP is notified of member participation, and information collected by the registered dietician is shared. Program metrics include:

- 90% member satisfaction
- Members not achieving weight loss goals (prior to the program) lost 7.1% more weight with the program
- Members achieving weight loss goals (prior to the program) lost 5.5% more weight with the program
- 2:1 ROI core program clinical savings (across medical and drug spend)
- 4:1 ROI clinical savings plus benefit integration (with member cost share)

Follow up: Have Segal evaluate CVS weight management strategies (including the CVS weight management program) as part of its clinical analysis.

CVS community oncology clinic. A CVS survey showed that patients are willing to commute 1.5 hours for treatment at a lower copay. CVS will begin a CVS community oncology clinic pilot with \$0 member cost share and value-based provider contracting. Quality metrics could include integrated medical and drug metrics and/or metrics aligned with National Comprehensive Cancer Network (NCCN) guidelines. The pilot would include a wholistic approach where clinical notes and PA would be sent to both medical and drug providers.

Specialty pharmacy. Challenges include increasing cost, complex needs, complex medication therapy, a robust pipeline, and a need for simplicity and convenience. Patients prefer digital interaction which can assist with getting them engaged, making them knowledgeable about their therapy and treatment options, and ensuring the right medication, dose, supply and adherence. Over 50,000 CVS Specialty patients use self-service digital tools per day.

Providers prefer digital communication as well. Electronic health records provide electronic connectivity with providers and expedite the PA process. More information shared with the pharmacy from the start allows for a more seamless care experience for the patient. CVS also minimized member and provider disruption when removing Humira from the formulary by handling the prescription change (from Humira to the biosimilar) themselves. When providers were notified, 95% of providers who responded switched the prescription to the biosimilar as well.

Legislative update. It is popular politically to reduce drug cost, but none of the following recent legislation accomplishes as such:

- De-linking fees from drug prices (including performance-based incentives or value-based contracts)
- Spread pricing ban
- Rebate pass through
- Cost sharing limits
- Network limitations (to the preferred provider, specialty, and mail pharmacy networks)
- PA restrictions. For example, restricting PA for mental health medications or allowing a provider fast pass if they meet a certain PA approval rate. CVS does not recommend, however, as this would not address the remaining PA denial rate.
- Reimbursement mandates / dispensing fee. Gives independent pharmacies more money. For example, Kentucky recently enacted a bill that mandates pharmacy reimbursement at NADAC + \$10.64 dispensing fee.

Legislation	Impact to plan cost	Impact to member cost
Eliminating preferred provider network	+4.2%	--
Restricting / incentivizing mail	+13.3%	+9.4%
Restricting or eliminating specialty network	+4.6%	+1.8%
Mandated pharmacy reimbursement / dispensing fee	+9.6%	+7.0%

Cc: Shelley Chun, Segal
 Steve Murphy, Segal
 Sandra Benevides, CVS
 Ty Bowers, SSI



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April 5, 2024

TO: Board of Trustees
FROM: Jessica McDonald
Member Services Branch Manager
SUBJECT: March – April 2024 Member Services Operations Report

This report covers the time-period from March 2, 2024 – April 5, 2024. Additional details will be provided upon request.

a. Member Services Branch (MSB) Data

Customer Service Automated Call Distribution (ACD) Report for March 2024:

ACD	Incoming ACD Calls	Outgoing ACD Calls	Total Ans.	Average Call Duration (minutes)	% Ans.	% Ans. within 10 Sec.	% Ans. within 11-30 Sec.	% Ans. within >30 Sec.	Total Abandoned
MSB	3,902	284	3,461	4:02	88.70%	33.85%	12.61%	42.23%	441

See the attached MSB Automated Call Distribution (ACD) report for more information on call trends.

MSB’s call answer rate was 88.70% for the month of March. Members were primarily calling to check the status of their enrollment requests and retirement/Medicare inquiries. We continue to assign more MSR’s on the phones daily, including additional MSR’s during peak hours. Incoming calls are manageable since we are generally processing enrollment forms within the standard processing period and are clearing the backlog of non-life event documents.

Currently, there are twelve (12) MSR’s; six (6) MSR’s answering the ACD line, responding to emails, and walk-ins (one in training), three (3) MSR’s processing retiree enrollment forms and Medicare related events, and three (3) MSR’s processing active employee enrollment forms. Additionally, there are three (3) MS clerks scanning and indexing enrollment forms into the BAS.

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Other Servicing Initiatives

- Number of General Emails received and responded: 337 (394 in March 2023)
- Number of Walk-ins serviced: 439

Document Processing Status (as of 03/08/24):

	Active EC-1s		Retiree EC-2s		Medicare Related Documents*
	2024	2023	2024	2023	
March	195	245	117	276	201
February	203	426	177	389	591
January	232	559	433*	669	1,456*
	2023	2022	2023	2022	
December	297	434	509 (0 OE)*	781	1,163*
November	234	471	294 (249 OE)	665	706
October	362	NA	239 (10 OE)	NA	420

**Retiree/Medicare counts are high due to 12/31 retirements and annual SSA letters.*

b. Outreach & Training

The Outreach & Training Team conducted eight pre-retirement presentations, six Open Enrollment presentations for Human Resources and County Personnel Officers, and one Understanding Your Benefits presentation for HGEA’s Bargaining Unit 3 during the month of March. Total attendance for the month was 849.

c. 2024 Active Open Enrollment

Active Open Enrollment will be held April 1 – 30, 2024 and will be hosted in the Member Portal. EC-1 enrollment forms will also be accepted. The following reflects Member Portal activity as of April 5, 2024:

Day	Logged In	Completed	In Progress	Pending Approval	Total
4/1	1,303	191	477	56	724
4/2	1,145	199	436	60	695
4/3	893	108	304	38	450
4/4	683	117	277	40	434
4/5	552	3	7	3	13
	4,576	618	1,501	197	2,316

Enclosures

MSB Automated Call Distribution Report

March 2024

Day	Day of Week	Incoming Calls	Answered	% Answered	Average Time Per Call (min)	% Answered within x			Abandoned Time (in seconds)				# of Agents in ACD	Outgoing Calls
						10	10-30	> 30	< 10	10-30	> 30	Total		
1	Friday	171	167	97.66%	4:02	64.33%	17.54%	15.79%	2	1	1	4	7	22
4	Monday	221	210	95.02%	3:54	39.37%	12.22%	43.44%	1	2	8	11	8	16
5	Tuesday	212	160	75.47%	4:11	17.92%	8.02%	49.53%	3	6	43	52	8	15
6	Wednesday	181	166	91.71%	4:26	46.41%	17.68%	27.62%	0	3	12	15	6	7
7	Thursday	205	182	88.78%	4:00	35.12%	11.71%	41.95%	2	8	13	23	6	15
8	Friday	195	170	87.18%	4:12	41.03%	12.31%	33.85%	2	5	18	25	6	12
11	Monday	257	224	87.16%	3:33	26.85%	8.95%	51.36%	2	10	21	33	6	5
12	Tuesday	197	171	86.80%	4:24	35.03%	11.17%	40.61%	1	7	18	26	7	12
13	Wednesday	179	165	92.18%	3:56	44.69%	13.97%	33.52%	0	2	12	14	6	19
14	Thursday	185	167	90.27%	4:16	39.46%	12.43%	38.38%	1	4	13	18	6	14
15	Friday	154	149	96.75%	3:59	62.34%	19.48%	14.94%	2	0	3	5	6	14
18	Monday	227	215	94.71%	3:51	46.70%	16.30%	31.72%	1	4	7	12	7	18
19	Tuesday	173	147	84.97%	4:00	26.01%	10.98%	47.98%	1	5	20	26	7	16
20	Wednesday	198	171	86.36%	3:47	16.67%	15.15%	54.55%	0	2	25	27	6	12
21	Thursday	178	155	87.08%	4:26	33.15%	15.73%	38.20%	2	7	14	23	8	18
22	Friday	149	139	93.29%	4:25	53.02%	12.08%	28.19%	1	2	7	10	7	17
25	Monday	290	243	83.79%	3:35	18.28%	12.76%	52.76%	1	2	44	47	6	21
26	Tuesday	HOLIDAY - PRINCE KUHIO DAY												
27	Wednesday	256	223	87.11%	4:22	21.48%	8.20%	57.42%	0	1	32	33	7	16
28	Thursday	274	237	86.50%	4:19	21.17%	12.77%	52.55%	0	5	32	37	8	15
29	Friday	HOLIDAY - GOOD FRIDAY												
Monthly Totals		3902	3461	88.70%	4:02	33.85%	12.61%	42.23%	22	76	343	441	128	284

Report Created 4/4/2024

MSB Automated Call Distribution Report

January to December 2024

Month	Incoming Calls	Answered	% Answered	Average Time Per Call (min)	% Answered within x seconds			Abandoned Time (in seconds)				Agents in ACD	Outgoing Calls
					10	10-30	> 30	< 10	10-30	> 30	Total		
January	5133	4348	84.71%	4:14	23.63%	8.84%	52.23%	40	74	671	785	127	319
February	4171	3712	89.00%	4:02	37.04%	10.69%	41.26%	20	88	351	459	134	317
March	3902	3461	88.70%	4:02	33.85%	12.61%	42.23%	22	76	343	441	128	284
April													
May													
June													
July													
August													
September													
October													
November													
December													

Report Created 4/4/2024

***The ACD Assigned MSR column reflects how many MSRs were assigned to ACD over the day. The actual number of MSRs logged into the ACD may fluctuate throughout the day.**

MSB Automated Call Distribution Report

January to December 2023

Month	Incoming Calls	Answered	% Answered	Average Time Per Call (min)	% Answered within x seconds			Abandoned Time (in seconds)				Agents in ACD	Outgoing Calls
					10	10-30	> 30	< 10	10-30	> 30	Total		
January	6896	3405	49.38%	6:02	2.31%	0.62%	46.45%	85	122	3284	3491	131	326
February	4125	2964	71.85%	5:18	11.44%	2.98%	57.43%	35	43	1083	1161	113	293
March	4484	3438	76.67%	4:28	18.42%	3.70%	54.55%	23	49	974	1046	115	181
April	4884	3319	67.96%	4:40	10.77%	2.38%	54.81%	27	57	1481	1565	109	220
May	4253	3798	89.30%	4:14	33.81%	6.44%	49.05%	14	31	410	455	124	238
June	4433	3654	82.43%	4:24	21.93%	4.92%	55.58%	22	47	710	779	134	180
July	4613	3425	74.25%	4:07	7.76%	3.23%	63.26%	29	52	1107	1188	116	173
August	4929	3866	78.43%	4:34	17.81%	5.42%	55.20%	40	63	960	1063	138	356
September	4742	3903	82.31%	4:23	21.78%	5.34%	55.19%	32	62	745	839	129	230
October	5013	4328	86.34%	4:09	25.71%	8.50%	52.12%	28	84	573	685	155	287
November	3989	3641	91.28%	4:16	39.18%	8.87%	43.22%	27	39	282	348	136	232
December	3875	3484	89.91%	4:22	36.39%	8.23%	45.29%	27	36	328	391	121	278

Report Created 4/4/2024



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April 5, 2024

TO: Board of Trustees
FROM: Todd Nishida, Information Systems Chief
SUBJECT: March 2024 - April 2024 Information Systems (IS) Operations Report

This report covers the period from March 2, 2024 through April 5, 2024. This report provides updates on certain key IS items. Additional details will be provided at the Board of Trustees meeting or upon request.

a. EUTF Benefits Administration System (BAS) Project

TELUS Health has made the necessary configuration to allow County of Kauai to submit New Hires on the HRIS file through the Data Collection tool in Ariel. In addition, new hires and changes to Kauai Department of Water and HART employees can also be submitted on the HRIS file through the Data Collection tool in Ariel.

EUTF has begun the reconciliation of enrollments with the carriers. The Application has started the 1st step which is to identify data discrepancies within Ariel. MSB is in the process of cleaning up the data discrepancies. Once the data is cleaned up the reconciliation process can start with the carriers.

b. Security Assessment

The Systems section is currently engaged with Segal in a security assessment exercise to spotlight areas of risk and identify policy gaps in IT infrastructure, applications, and compliance. We have engaged with other departments, including ETS, in understanding where our infrastructure needs modernization. The completed report will be issued later in April 2024.

c. Enrollment Counts

Ariel BAS enrollment counts for the month of March are attached.

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Enrollment Counts - Active (Summary)

The table below shows Active enrollment for period ending 03-31-2024

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
EUTF			
PPO-90/10 HMSA Medical and Chiro bundled with PPO Drug (CVS)	2,502	1,305	3,807
PPO-80/20 HMSA Medical and Chiro bundled with PPO Drug (CVS)	10,933	8,023	18,956
PPO-75/25 HMSA Medical and Chiro bundled with PPO Drug (CVS)	20,026	20,091	40,117
HMO HMSA Medical and Chiro bundled with HMO Drug (CVS)	711	386	1,097
HMO Comprehensive Kaiser Medical, Drug and Chiro	4,003	2,887	6,890
HMO Standard Kaiser Medical, Drug and Chiro	9,375	8,480	17,855
HMA Supplemental Medical and Drug	586	972	1,558
EUTF Total	48,136	42,144	90,280
HSTA VB			
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	782	754	1,536
HSTA VB PPO-80/20 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	1,706	2,588	4,294
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP)	612	788	1,400
HSTA VB Total	3,100	4,130	7,230
Medical Total	51,236	46,274	97,510
Drug			
EUTF			
PPO-90/10 CVS Prescription Drug bundled with PPO Medical (HMSA)	2,502	1,305	3,807
PPO-80/20 CVS Prescription Drug bundled with PPO Medical (HMSA)	10,933	8,023	18,956
PPO-75/25 CVS Prescription Drug bundled with PPO Medical (HMSA)	20,023	20,090	40,113
HMO CVS Prescription Drug bundled with HMO Medical (HMSA)	711	386	1,097
EUTF Total	34,169	29,804	63,973
HSTA VB			
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	782	754	1,536
HSTA VB PPO-80/20 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	1,706	2,588	4,294
HSTA VB Total	2,488	3,342	5,830
Drug Total	36,657	33,146	69,803
Dental			
EUTF			
Dental (HDS)	50,453	44,446	94,899
EUTF Total	50,453	44,446	94,899
HSTA VB			
HSTA VB Dental (HDS)	3,302	4,293	7,595
HSTA VB Supplemental Dental (HDS)	80	137	217
HSTA VB Total	3,382	4,430	7,812
Dental Total	53,835	48,876	102,711
Vision			
EUTF			
Vision (VSP)	48,350	41,291	89,641
EUTF Total	48,350	41,291	89,641
HSTA VB			
HSTA VB Vision (VSP) - Stand Alone	183	363	546
HSTA VB Vision (VSP) bundled with Medical	3,100	3,731	6,831
HSTA VB Total	3,283	4,094	7,377
Vision Total	51,633	45,385	97,018
Life			
EUTF			
EUTF Securian Life Insurance	57,945	0	57,945
EUTF Total	57,945	0	57,945
HSTA VB			
HSTA VB Securian Life Insurance	4,026	0	4,026
HSTA VB Total	4,026	0	4,026
Life Total	61,971	0	61,971

Enrollment Counts - EUTF Active

The table below shows EUTF Active enrollment for period ending 03-31-2024

Count by Subscribers by Enrollment Coverage

Benefit Plan	Self	Two-Party	Family	Total
Medical				
PPO-90/10 HMSA Medical and Chiro bundled with PPO Drug (CVS)	1,836	330	336	2,502
PPO-80/20 HMSA Medical and Chiro bundled with PPO Drug (CVS)	6,979	1,807	2,147	10,933
PPO-75/25 HMSA Medical and Chiro bundled with PPO Drug (CVS)	10,883	3,456	5,687	20,026
HMO HMSA Medical and Chiro bundled with HMO Drug (CVS)	535	72	104	711
HMO Comprehensive Kaiser Medical, Drug and Chiro	2,588	661	754	4,003
HMO Standard Kaiser Medical, Drug and Chiro	5,437	1,592	2,346	9,375
HMA Supplemental Medical and Drug	177	122	287	586
Medical Total	28,435	8,040	11,661	48,136
Drug				
PPO-90/10 CVS Prescription Drug bundled with PPO Medical (HMSA)	1,836	330	336	2,502
PPO-80/20 CVS Prescription Drug bundled with PPO Medical (HMSA)	6,979	1,807	2,147	10,933
PPO-75/25 CVS Prescription Drug bundled with PPO Medical (HMSA)	10,881	3,455	5,687	20,023
HMO CVS Prescription Drug bundled with HMO Medical (HMSA)	535	72	104	711
Drug Total	20,231	5,664	8,274	34,169
Dental (HDS)	27,834	10,641	11,978	50,453
Vision (VSP)	27,325	9,902	11,123	48,350
Life Insurance (Securian)	57,945			57,945

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
PPO-90/10 HMSA Medical and Chiro bundled with PPO Drug (CVS)	2,502	1,305	3,807
PPO-80/20 HMSA Medical and Chiro bundled with PPO Drug (CVS)	10,933	8,023	18,956
PPO-75/25 HMSA Medical and Chiro bundled with PPO Drug (CVS)	20,026	20,091	40,117
HMO HMSA Medical and Chiro bundled with HMO Drug (CVS)	711	386	1,097
HMO Comprehensive Kaiser Medical, Drug and Chiro	4,003	2,887	6,890
HMO Standard Kaiser Medical, Drug and Chiro	9,375	8,480	17,855
HMA Supplemental Medical and Drug	586	972	1,558
Medical Total	48,136	42,144	90,280
Drug			
PPO-90/10 CVS Prescription Drug bundled with PPO Medical (HMSA)	2,502	1,305	3,807
PPO-80/20 CVS Prescription Drug bundled with PPO Medical (HMSA)	10,933	8,023	18,956
PPO-75/25 CVS Prescription Drug bundled with PPO Medical (HMSA)	20,023	20,090	40,113
HMO CVS Prescription Drug bundled with HMO Medical (HMSA)	711	386	1,097
Drug Total	34,169	29,804	63,973
Dental (HDS)	50,453	44,446	94,899
Vision (VSP)	48,350	41,291	89,641

Data Taken 03-20-2024

Enrollment Counts - HSTA VB Active

The table below shows HSTA VB Active enrollment for period ending 03-31-2024

Count by Subscribers by Enrollment Coverage

Benefit Plan	Self	Two-Party	Family	Total
Medical				
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	444	114	224	782
HSTA VB PPO-80/20 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	619	289	798	1,706
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP)	285	94	233	612
Medical Total	1,348	497	1,255	3,100
Drug				
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	444	114	224	782
HSTA VB PPO-80/20 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	619	289	798	1,706
Drug Total	1,063	403	1,022	2,488
Dental				
HSTA VB Dental (HDS)	1,337	683	1,282	3,302
HSTA VB Supplemental Dental (HDS)	11	32	37	80
Dental Total	1,348	715	1,319	3,382
Vision				
HSTA VB Vision (VSP) - Stand Alone	26	46	111	183
HSTA VB Vision (VSP) bundled with Medical	1,385	599	1,116	3,100
Vision Total	1,411	645	1,227	3,283
Life Insurance (Securian)	4,026			4,026

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	782	754	1,536
HSTA VB PPO-80/20 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	1,706	2,588	4,294
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP)	612	788	1,400
Medical Total	3,100	4,130	7,230
Drug			
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	782	754	1,536
HSTA VB PPO-80/20 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	1,706	2,588	4,294
Drug Total	2,488	3,342	5,830
Dental			
HSTA VB Dental (HDS)	3,302	4,293	7,595
HSTA VB Supplemental Dental (HDS)	80	137	217
Dental Total	3,382	4,430	7,812
Vision			
HSTA VB Vision (VSP) - Stand Alone	183	363	546
HSTA VB Vision (VSP) bundled with Medical	3,100	3,731	6,831
Vision Total	3,283	4,094	7,377

Data Taken 03-20-2024

Enrollment Counts - EUTF Active

The table below shows EUTF Active enrollment for period ending 03-31-2024

Count by Subscribers by Bargaining Unit

Benefit Plan	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	Total
Medical																	
PPO-90/10 HMSA Medical and Chiro bundled with PPO Drug (CVS)		75	283	22	405	33	378	83	284	131	55	112	30	134	454	21	2,502
PPO-80/20 HMSA Medical and Chiro bundled with PPO Drug (CVS)		210	1,556	165	2,351	172	1,220	307	740	603	210	434	199	691	1,932	106	37,10,933
PPO-75/25 HMSA Medical and Chiro bundled with PPO Drug (CVS)	2	455	2,913	208	3,813	231	2,996	293	751	1,210	479	885	1,078	860	3,534	216	102,20,026
HMO HMSA Medical and Chiro bundled with HMO Drug (CVS)		16	86	15	126	12	106	14	50	35	16	37	7	51	129	9	2,711
HMO Comprehensive Kaiser Medical, Drug and Chiro		68	595	95	813	80	513	100	326	159	80	191	83	247	593	55	5,4,003
HMO Standard Kaiser Medical, Drug and Chiro	2	197	1,245	87	1,646	99	1,821	147	510	674	204	331	344	317	1,612	89	50,9,375
HMA Supplemental Medical and Drug		17	54	4	154	11	69	12	15	25	15	12	31	26	134	7	586
Medical Total	4	1,038	6,732	596	9,308	638	7,103	956	2,676	2,837	1,059	2,002	1,772	2,326	8,388	503	198,48,136
Drug																	
PPO-90/10 CVS Prescription Drug bundled with PPO Medical (HMSA)		75	283	22	405	33	378	83	284	131	55	112	30	134	454	21	2,502
PPO-80/20 CVS Prescription Drug bundled with PPO Medical (HMSA)		210	1,556	165	2,351	172	1,220	307	740	603	210	434	199	691	1,932	106	37,10,933
PPO-75/25 CVS Prescription Drug bundled with PPO Medical (HMSA)	2	455	2,913	208	3,812	231	2,996	293	751	1,210	479	885	1,078	859	3,533	216	102,20,023
HMO CVS Prescription Drug bundled with HMO Medical (HMSA)		16	86	15	126	12	106	14	50	35	16	37	7	51	129	9	2,711
Drug Total	2	756	4,838	410	6,694	448	4,700	697	1,825	1,979	760	1,468	1,314	1,735	6,048	352	143,34,169
Dental (HDS)																	
	5	1,115	7,007	631	10,076	697	7,314	1,002	2,743	2,850	1,105	2,104	1,845	2,411	8,820	528	200,50,453
Vision (VSP)																	
	5	1,077	6,783	605	9,669	674	6,885	971	2,571	2,720	1,065	2,015	1,776	2,327	8,506	509	192,48,350
Life Insurance (Securian)																	
	6	1,367	8,081	738	11,905	823	7,968	1,182	3,131	3,219	1,277	2,473	2,052	2,658	10,216	604	245,57,945

Enrollment Counts - HSTA VB Active

The table below shows HSTA VB Active enrollment for period ending 03-31-2024

Count by Subscribers by Bargaining Unit

Benefit Plan	05	06	Total
Medical			
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	781	1	782
HSTA VB PPO-80/20 Medical and Chiro (HMSA) bundled with PPO Drug (CVS), Vision (VSP)	1,706		1,706
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP)	612		612
Medical Total	3,099	1	3,100
Drug			
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	781	1	782
HSTA VB PPO-80/20 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA)	1,706		1,706
Drug Total	2,487	1	2,488
Dental			
HSTA VB Dental (HDS)	3,301	1	3,302
HSTA VB Supplemental Dental (HDS)	80		80
Dental Total	3,381	1	3,382
Vision			
HSTA VB Vision (VSP) - Stand Alone	183		183
HSTA VB Vision (VSP) bundled with Medical	3,099	1	3,100
Vision Total	3,282	1	3,283
Life Insurance (Securian)			
	4,025	1	4,026

Data Taken 03-20-2024

Enrollment Counts - Retiree (Summary)

The table below shows Retiree enrollment for period ending 03-31-2024

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
EUTF			
PPO-90/10 Medical (HMSA) - Retiree			
Medicare	34,522	13,515	48,037
Non-Medicare	5,397	4,826	10,223
PPO-90/10 Medical (HMSA) - Retiree Total	39,919	18,341	58,260
HMO Medical (Kaiser), Drug (Kaiser) - Retiree			
Medicare	6,962	2,363	9,325
Non-Medicare	1,083	867	1,950
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	8,045	3,230	11,275
PPO Medical - Medicare Advantage (Humana) - Retiree			
Medicare	67	9	76
PPO Medical - Medicare Advantage (Humana) - Retiree Total	67	9	76
Out-of-State Plan - Retiree			
Medicare	180	59	239
Non-Medicare	6	3	9
Out-of-State Plan - Retiree Total	186	62	248
EUTF Total	48,217	21,642	69,859
HSTA VB			
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree			
Medicare	1,962	894	2,856
Non-Medicare	5	0	5
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree Total	1,967	894	2,861
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree			
Medicare	12	5	17
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree Total	12	5	17
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree			
Medicare	210	68	278
Non-Medicare	4	1	5
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree Total	214	69	283
HSTA VB Out-of-State Plan - Retiree			
Medicare	3	2	5
HSTA VB Out-of-State Plan - Retiree Total	3	2	5
HSTA VB Total	2,196	970	3,166
Medical Total	50,413	22,612	73,025
Drug			
EUTF			
PPO Drug (SilverScript) - Medicare	33,051	12,753	45,804
PPO Prescription Drug (CVS) - Non-Medicare	5,811	4,998	10,809
EUTF Total	38,862	17,751	56,613
HSTA VB			
HSTA VB PPO-90/10 Prescription Drug (SilverScript) bundled with HSTA VB PPO Medical (HMSA) - Medicare	1,963	896	2,859
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA) - Non-Medicare	9	0	9
HSTA VB Total	1,972	896	2,868
Drug Total	40,834	18,647	59,481
Dental			
Dental (HDS)	49,123	22,602	71,725
HSTA VB Dental (HDS) - Retiree	2,197	976	3,173
Dental Total	51,320	23,578	74,898
Vision			
Vision (VSP)	49,058	22,601	71,659
HSTA VB Vision (VSP) bundled with Medical - Retiree	2,196	967	3,163
Vision Total	51,254	23,568	74,822
Life			
EUTF Securian Life Insurance - Retiree	45,874	0	45,874
HSTA VB Securian Life Insurance - Retiree	2,168	0	2,168
Life Total	48,042	0	48,042

Enrollment Counts - EUTF Retiree

The table below shows EUTF Retiree enrollment for period ending 03-31-2024

Count by Subscribers by Enrollment Coverage

Benefit Plan	Self	Two-Party	Family	Total
Medical				
PPO-90/10 Medical (HMSA) - Retiree				
Medicare	21,554	12,506	462	34,522
Non-Medicare	2,101	2,283	1,013	5,397
PPO-90/10 Medical (HMSA) - Retiree Total	23,655	14,789	1,475	39,919
HMO Medical (Kaiser), Drug (Kaiser) - Retiree				
Medicare	4,689	2,194	79	6,962
Non-Medicare	462	457	164	1,083
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	5,151	2,651	243	8,045
PPO Medical - Medicare Advantage (Humana) - Retiree				
Medicare	58	9		67
PPO Medical - Medicare Advantage (Humana) - Retiree Total	58	9		67
Out-of-State Plan - Retiree				
Medicare	124	53	3	180
Non-Medicare	3	3		6
Out-of-State Plan - Retiree Total	127	56	3	186
Medical Total	28,991	17,505	1,721	48,217
Drug				
PPO Drug (SilverScript) - Medicare	20,796	11,836	419	33,051
PPO Prescription Drug (CVS) - Non-Medicare	2,354	2,433	1,024	5,811
Drug Total	23,150	14,269	1,443	38,862
Dental (HDS)	28,946	18,443	1,734	49,123
Vision (VSP)	28,909	18,393	1,756	49,058
Life Insurance (Securian)	45,874			45,874

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
PPO-90/10 Medical (HMSA) - Retiree			
Medicare	34,522	13,515	48,037
Non-Medicare	5,397	4,826	10,223
PPO-90/10 Medical (HMSA) - Retiree Total	39,919	18,341	58,260
HMO Medical (Kaiser), Drug (Kaiser) - Retiree			
Medicare	6,962	2,363	9,325
Non-Medicare	1,083	867	1,950
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	8,045	3,230	11,275
PPO Medical - Medicare Advantage (Humana) - Retiree			
Medicare	67	9	76
PPO Medical - Medicare Advantage (Humana) - Retiree Total	67	9	76
Out-of-State Plan - Retiree			
Medicare	180	59	239
Non-Medicare	6	3	9
Out-of-State Plan - Retiree Total	186	62	248
Medical Total	48,217	21,642	69,859
Drug			
PPO Drug (SilverScript) - Medicare	33,051	12,753	45,804
PPO Prescription Drug (CVS) - Non-Medicare	5,811	4,998	10,809
Drug Total	38,862	17,751	56,613
Dental (HDS)	49,123	22,602	71,725
Vision (VSP)	49,058	22,601	71,659

Enrollment Counts - HSTA VB Retiree

The table below shows HSTA VB Retiree enrollment for period ending 03-31-2024

Count by Subscribers by Enrollment Coverage

Benefit Plan	Self	Two-Party	Family	Total
Medical				
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree				
Medicare	1,087	860	15	1,962
Non-Medicare	5			5
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree Total	1,092	860	15	1,967
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree				
Medicare	7	5		12
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree Total	7	5		12
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree				
Medicare	143	66	1	210
Non-Medicare	3	1		4
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree Total	146	67	1	214
HSTA VB Out-of-State Plan - Retiree				
Medicare	1	2		3
HSTA VB Out-of-State Plan - Retiree Total	1	2		3
Medical Total	1,246	934	16	2,196
Drug				
HSTA VB PPO-90/10 Prescription Drug (SilverScript) bundled with HSTA VB PPO Medical (HMSA) - Medicare	1,086	862	15	1,963
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA) - Non-Medicare	9			9
Drug Total	1,095	862	15	1,972
Dental (HDS)	1,240	942	15	2,197
Vision (VSP)	1,246	936	14	2,196
Life Insurance (Securian)	2,168			2,168

Count by Subscribers and Dependents

Benefit Plan	Subscribers	Dependents	Total
Medical			
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree			
Medicare	1,962	894	2,856
Non-Medicare	5	0	5
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with PPO Drug (SilverScript or CVS), Vision (VSP) - Retiree Total	1,967	894	2,861
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree			
Medicare	12	5	17
HSTA VB PPO-90/10 Medical and Chiro (HMSA) bundled with Vision (VSP) - Retiree Total	12	5	17
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree			
Medicare	210	68	278
Non-Medicare	4	1	5
HSTA VB HMO Medical, Drug and Chiro (Kaiser) bundled with Vision (VSP) - Retiree Total	214	69	283
HSTA VB Out-of-State Plan - Retiree			
Medicare	3	2	5
HSTA VB Out-of-State Plan - Retiree Total	3	2	5
Medical Total	2,196	970	3,166
Drug			
HSTA VB PPO-90/10 Prescription Drug (SilverScript) bundled with HSTA VB PPO Medical (HMSA) - Medicare	1,963	896	2,859
HSTA VB PPO-90/10 Prescription Drug (CVS) bundled with HSTA VB PPO Medical (HMSA) - Non-Medicare	9	0	9
Drug Total	1,972	896	2,868
Dental (HDS)	2,197	976	3,173
Vision (VSP)	2,196	967	3,163

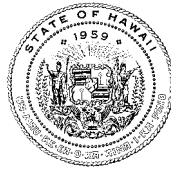
Data Taken 03-20-2024

Enrollment Counts - All Subscribers

The table below shows All Subscriber enrollments for period ending 03-31-2024

Employer	Medical	Drug	Dental	Vision	Life
City and County of Honolulu					
Active	7,048	5,207	7,378	7,140	8,546
Retiree (Medicare)	6,054	4,529			
Retiree (Non-Medicare)	1,697	1,473	7,861	7,888	6,792
City and County of Honolulu Total	14,799	11,209	15,239	15,028	15,338
Honolulu Board of Water Supply					
Active	454	328	470	453	518
Retiree (Medicare)	478	384			
Retiree (Non-Medicare)	91	87	572	577	494
Honolulu Board of Water Supply Total	1,023	799	1,042	1,030	1,012
Honolulu Authority for Rapid Transportation					
Active	35	27	36	37	39
Retiree (Medicare)	17	15			
Retiree (Non-Medicare)	4	1	22	22	24
Honolulu Authority for Rapid Transportation Total	56	43	58	59	63
County of Hawaii					
Active	2,170	1,668	2,237	2,162	2,593
Retiree (Medicare)	1,344	1,201			
Retiree (Non-Medicare)	426	402	1,783	1,787	1,621
County of Hawaii Total	3,940	3,271	4,020	3,949	4,214
Hawaii Dept of Water					
Active	127	101	132	130	154
Retiree (Medicare)	100	89			
Retiree (Non-Medicare)	16	14	119	119	112
Hawaii Dept of Water Total	243	204	251	249	266
County of Kauai					
Active	983	857	1,032	1,007	1,205
Retiree (Medicare)	700	657			
Retiree (Non-Medicare)	188	187	885	901	820
County of Kauai Total	1,871	1,701	1,917	1,908	2,025
Kauai Department of Water					
Active	64	54	71	69	85
Retiree (Medicare)	44	40			
Retiree (Non-Medicare)	12	13	53	54	58
Kauai Department of Water Total	120	107	124	123	143
County of Maui					
Active	2,108	1,038	2,201	2,119	2,493
Retiree (Medicare)	1,298	816			
Retiree (Non-Medicare)	461	315	1,790	1,795	1,656
County of Maui Total	3,867	2,169	3,991	3,914	4,149
State of Hawaii					
Active	37,410	26,834	39,374	37,680	45,175
Retiree (Medicare)	33,812	27,228			
Retiree (Non-Medicare)	3,584	3,316	38,144	38,020	36,375
State of Hawaii Total	74,806	57,378	77,518	75,700	81,550
Hawaii Public Charter Schools					
Active	837	543	904	836	1,163
Retiree (Medicare)	71	55			
Retiree (Non-Medicare)	16	12	91	91	90
Hawaii Public Charter Schools Total	924	610	995	927	1,253
Grand Total	101,649	77,491	105,155	102,887	110,013

Data Taken 03-20-2024



JOSH GREEN, M.D.
GOVERNOR
SYLVIA LUKE
LIEUTENANT GOVERNOR

STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
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ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

April 5, 2024

TO: Derek Mizuno
Administrator

FROM: Katie Matsushima
Eligibility Specialist

SUBJECT: March – April 2024 Eligibility and Enrollment Report

This report covers the time period from March 2 – April 5, 2024. Additional details will be provided upon request.

Audits Currently in Progress (On hold):

- Verify Retiree Eligibility and Tiers

- In Progress

- EUTF will review **273** retirees with ERS to determine correct tier.

- Completed

- Letters to **124** retirees whose tiers are being impacted (e.g. 50% to 75%) were mailed on Friday, October 8, 2021. Tier change was effective January 1, 2022. Retroactive refunds of overpayments will be made but no retroactive collections of underpayments will be required.

Point in Time Reconciliation Audits between:

Please note, this performance guarantee (PG) was waived for the last rating period due to the implementation of the BAS. Point in Time Reconciliation Audits will resume in early 2024. The initial audit will be to reconcile enrollment following the BAS implementation and will not be subject to PG.

Prior Reporting Year Results:

- CVS/SilverScript and EUTF enrollment- Accuracy **99.41%** (Previous Accuracy: N/A)
 - Kaiser and EUTF enrollment- Accuracy **99.99%** (Previous Accuracy: **99.72%**)
 - HMA and EUTF enrollment- Accuracy **100%** (Previous Accuracy: **91.77%**)
 - HDS and EUTF enrollment- Accuracy **100%** (Previous Accuracy: **100%**)
 - VSP and EUTF enrollment- Accuracy **100%** (Previous Accuracy: **99.99%**)
 - HMSA and EUTF enrollment- Accuracy **99.99%** (Previous Accuracy: **99.99%**)

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.

Recurring Audits:

The Unreported Divorce Audits have resumed as of December 2023. The remaining recurring audits are set to resume in 2024 (refer to projected start dates noted in Current Status).

Description	Active/ Retiree	Current Status	Initial Cleanup Date	Frequency
Medicare Savings Program	Retirees and Dependents	Restarting May 2024	12/31/2018	Monthly
Unreported Divorce Audit	Active	Restarted and caught up through December 2023	6/30/2017	Monthly
Unreported Divorce Audit	Retiree	Restarted and caught up through December 2023	4/30/2018	Monthly
Dependent Children Non-ACA Eligibility (i.e. not married)	Active and Retiree	Restarting May 2024	4/30/2021	Every other month
Surviving Spouse/ Surviving Child	N/A	Restarting May 2024	11/30/2017 and 2/28/2018	Every other month
Out-of-State Unreported Deaths	Retirees and Dependents	Restarting Q4 of 2024	4/5/2018 - (Terminations retroactive to date of death)	Every other month
Spouses with Self and Two-Party Plans	Active and Retiree	Restarting Q4 of 2024	3/31/2018	Annually
Termination of Life Insurance Enrollment for Terminated Employees	Active	Restarting Q4 of 2024	3/27/2019 (retroactive to 3/31/2018)	Annually
Domestic Partner Recertification	Active	Restarting Q4 of 2024	12/31/2018	Every 2 years (2022)
Domestic Partner Recertification	Retiree	Restarting Q4 of 2024	8/31/2017	Every 2 years (2022)
Adult Disabled Recertification	Retiree	Restarting Q4 of 2024	2015 by previous Administrator	Every 7 years (2022)
Adult Disabled Recertification	Active	Restarting April 2024	6/30/2017	Every 7 years (2024)



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STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
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April 5, 2024

TO: EUTF Board of Trustees
FROM: Melissa Tom, Health and Wellness Specialist
SUBJECT: March-April Health and Wellness Specialist Report

This report covers the period March 2, 2024 – April 5, 2024

A. Worksite Wellness

1. The *10K-A-Day* Wellness Challenge concluded on March 10. There were 373 registrants, of which 281 (76%) employees logged activity in all 4 weeks of the challenge. Participants commented that this was a “fun way to challenge myself to exercise”, and “loved how the teams across the state of Hawaii come together towards a common goal of celebrating healthy habits”. See attached for final Challenge results.
2. Wellness Program Activities for April were sent to HROs and Wellness Champions for distribution to employees. The announcement promoted well-being through participation in two Hello Health sessions (session focus on available benefits under specific carrier plans) and an advance care planning workshop. See attached.
3. During this reporting period, EUTF has been actively supporting two Employer Worksite Wellness Committees. EUTF has been supporting the Department of Human Services plan for two summer health and wellness fairs. In addition to confirming the attendance and logistical needs of Health Carriers and Community Partners, staff has also been conducting site visits of the event locations to assist with layout and flow of the event. EUTF is also working with the Department of Labor and Industrial Relationships to start-up a Wellness Committee, assess and prioritize goals, and plan future initiatives.

B. Preventive Health

1. A live online webinar was offered this reporting period: “Preventative Care: An Introduction to Health Screenings and Proper Self-Care Practices” reiterating the benefits of getting screenings before you have symptoms. Topics included screenings specific to women, men, and screenings that affect all.
2. The Spring *Holomua* ERS newsletter was distributed in March. EUTF’s section included messages from Kaiser, HMSA, VSP, and HDS, to encourage members to schedule annual exams with their providers.

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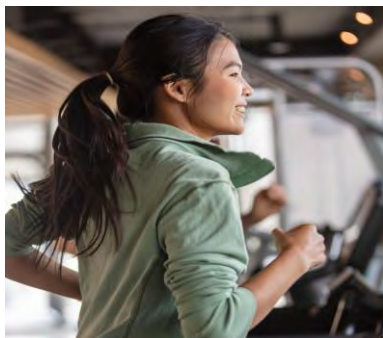
C. Chronic Disease Management

1. The “Take the Call” campaign to have members answer a call from HMSA to discuss enrolling in Model of Care programs was initiated through a postcard and email to 5,579 and 555 HMSA members in March. See attached.
2. Marketing efforts for the Virta Program continues for HMSA members. Through the end of March, 110 members have enrolled in the program, with 75 additional applicants in process. Plans to send out promotional materials in March have been re-targeted for May, in order to get an updated list of eligible members and avoid the Spring Break period.

Attachments



Kaiser Permanente's 4-Week Challenge



373 Registered Participants



22 State and County Agencies



233 Employees Formed 34 teams

Top 5 Departments	Program Highlights	Gift Card Winners
<ol style="list-style-type: none"> 1. Human Services 2. Education 3. County of Hawaii (Tie) 3. City & County of Honolulu (Tie) 5. Attorney General 	<p>255 participants met their overall challenge goal!</p> <p>281 employees (76%) logged activity in all 4 weeks of the challenge.</p>	<p>Gail Canales - County of Kauai</p> <p>Madalyn Linegar - Human Services</p> <p>Joel Weaver - Univ. of Hawaii</p> <p>Kelton Cheney - Legislature</p> <p>Lynette Zakabi - Education</p> <p>Shari Wilson - Attorney General</p> <p>Stephen Hall - County of Kauai</p>

What participants liked about the challenge:

- “Fun way to challenge myself to exercise.”
- “Doing the challenge with co-workers.”
- “A great and fun challenge that kept me motivated to achieve 10K steps each day.”
- “Loved how the teams across the state of Hawaii come together towards a common goal of celebrating healthy habits.”





EUTF WELLNESS PROGRAM

April 2024

Take time for your well-being!

Monthly Health & Wellness Goal

✓ April.- Prioritize your Well-Being!

✓ March.-Set Preventative Care Appts.



HEALTH AND WELLNESS GOALS There are many services included in your health plan benefits to help you reach your personal health goals. Checkout EUTF's [Virtual Wellness Fair](#), and the [Emotional Well-Being](#) wellness station, for resources to support your wellness goals!

CHALLENGES - Participate and Move! Click on Challenges for more info!

10K-A-Day CHALLENGE Congrats to all the 10K-A-Day Challenge participants! Visit the [EUTF Health and Wellness website](#) to view final Challenge results and prize winners.

What participants liked about the challenge:

- ❖ "Fun way to challenge myself to exercise."
- ❖ "Doing the challenge with co-workers."
- ❖ "A great and fun challenge that kept me motivated to achieve 10K steps each day."
- ❖ "Loved how the teams across the state of Hawaii come together towards a common goal of celebrating healthy habits."

Top 5 Departments	Program Highlights
1. Human Services	255 participants met their overall challenge goal!
2. Education	
3. County of Hawaii (Tie)	281 employees (76%) logged activity in all 4 weeks of the challenge.
3. City & County of Honolulu (Tie)	
5. Attorney General	

WEBINARS- Click titles below to register!

HEALTH & WELL-BEING WEBINARS

Mental Health Matters-Hello Health Session with HMSA
April 11 at 11:30 am -12 pm

Learn about mental health & emotional health resources available to you & your family with HMSA's Behavioral Health Program and HMSA's Online Care.

Finding the Best Pharmacy Fit for You-Hello Health Session with Kaiser
April 16 at 11:30 am -12 pm

Learn about Kaiser's pharmacy options, designed to make it easy & convenient for you to fill your prescriptions, lower costs, & improve health outcomes.

Advance Care Planning
April 24 at 11:30 am -12:15 pm

Discover the importance of having an advance care directive & tools to get started.

APRIL 2024 WELLNESS EVENTS

Take time for YOU!



Mental Health Matters (HMSA Members)

Learn more about mental health and emotional health resources available to you and your family and why self-care is so critical. Discover valuable member resources available with HMSA's Behavioral Health Program and HMSA's Online Care.

Finding the Best Pharmacy Fit for You (Kaiser Members)

Join us to learn about your pharmacy options, that's designed to make it easy and convenient for you to fill your prescriptions, lower costs and improve health outcomes.

Advance Care Planning*

Discover why it's important for every adult to have an advance care directive. Receive valuable resources and tools including the Starter Guide. Understand your advance care planning benefits and resources.

*webinar will not be recorded

Host a "Group Watch" at your worksite	Anyone can setup a group watch, simply reserve your conference room and invite your colleagues. After the event, email the Group Watch Form to the webinar host to be entered in any prize drawings offered.
Webinars on-demand	Unable to attend or want to re-watch a previous webinar? Most Wellness Webinars are recorded and available for the year!

- Upcoming in May
- ❖ May VSP's Annual Sweepstakes
 - ❖ May 7 Self-Care Challenge Kick-Off Webinar
 - ❖ May 13-June 7 Self-Care Challenge
 - ❖ May 22-Stress Bucket Workshop

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
EUTF HEALTH AND WELLNESS

Visit our website today at <https://eutf.hawaii.gov/health-and-wellness/>
Contact us at eutfwellness@hawaii.gov



State, city, and county workers and retirees

TAKE THE CALL



MEET YOUR TEAM



Managing your health on your own can be complicated. But EUTF members have a support team.

With **HMSA Health and Well-being Support**, you get:

- Access to a team of nurses, dietitians, health coaches, and certified diabetes care and education specialists.
- Support, information, and care coordination tailored to your conditions and medications.

HMSA's care team identifies members who will benefit most from the support and calls them. So, if we reach out, **take the call!**

If you think HMSA Health and Well-being Support could help you improve your health, call **1 (855) 329-5461, option 1**, Monday through Friday, 8 a.m. to 5 p.m. Or scan the QR code below for more resources.



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April 5, 2024

TO: Board of Trustees
FROM: Amy Cheung *ac*
EUTF Financial Management Officer
SUBJECT: March 2024 – April 2024 Financial Services Branch (FSB)

This report covers the period of March 2, 2024 through April 5, 2024. Additional details will be provided upon request.

a. FSB Performance Data

FSB's call answer rate was 88.62% (919 out of 1,037 calls) for March 2024 compared to 89.65% for February 2024. Please see attached for the Automated Call Distribution (ACD) reports for more information.

During March, staff reviewed and issued 374 shortage notices and 97 cancellation notices compared to 347 shortage notices and 201 cancellation notices last year. Staff also reviewed and mailed out 159 retiree invoices to retirees who pay a portion of their premiums via check for the month of March.

b. Refunds and Medicare Part B Overpayments Status

Refunds: The new BAS processes pre-tax refunds for active employees through payroll except for events related to terminations, deaths, and non-payment terminations. The net payable to employee-beneficiaries as of June 30, 2023 was \$495,191 and as of January 31, 2024 was \$574,613. There was an overall net payable increase of \$79,422 during this fiscal year.

Medicare Part B Overpayments: The financial management team continues to collect on the prior fiscal years overpayment balance by contacting the debtor or estate (at least two times). If there is no response, we forward the collection to the Department of the Attorney General for collection and/or write off. Since July 1, 2023, the EUTF has written off 170 Medicare Part B overpayments totaling \$129,746. We recovered 50 overpayments that totaled \$37,445 in February.

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c. EUTF Collections

The following provides the collections status on completed audits as of March 31, 2024.

Description	Date of Collection Letters	Number of Accounts Outstanding [^]	Total Recovery Amount*	Total Amount Collected (To-Date)	Total Amount Referred to AG for Collection	Remaining Outstanding Balance
Surviving Spouse/Surviving Child Audit	02/08/18	2	\$120,027	\$36,023	\$71,520	\$12,484
Surviving Spouse/Surviving Child Audit - Ongoing	08/30/18-present	5	\$186,251	\$84,248	\$48,727	\$53,276
Unreported Divorces for Retirees/Actives - Ongoing	08/30/18-present	14	\$825,183	\$257,182	\$479,821	\$88,180
Family Link & Special Audits - Ongoing	12/31/18-present	5	\$7,224	\$4,285	\$0	\$2,939
Total		26	\$1,138,685	\$381,738	\$600,068	\$156,879
% of Total				33%	53%	14%

[^] Adjusted to exclude accounts on appeal status, approved appeals, and referred to AG for collection.

* Total recovery amount represents total employer contributions owed less adjustments related to approved appeals.

d. Financial Statements as of January 31, 2024

Financial statements for the month of January 2024 are included in your packet for review.

Accounting Automated Call Distribution Report

March 2024

Day	Day of Week	Incoming Calls Accounting	Answered	% Answered	Average Time Per Call (min)	% Answered within x seconds			Abandoned Time (in seconds)				Voice Message	Outgoing Calls Accounting
						10	10-30	> 30	< 10	10-30	> 30	Total		
1	Friday	41	39	95.12%	4:31	78.05%	4.88%	12.20%	0	0	2	2	0	3
4	Monday	63	56	88.89%	4:35	44.44%	11.11%	33.33%	0	1	6	7	0	4
5	Tuesday	62	55	88.71%	5:16	75.81%	3.23%	9.68%	1	1	5	7	0	11
6	Wednesday	51	43	84.31%	5:15	64.71%	3.92%	15.69%	0	1	7	8	0	10
7	Thursday	38	34	89.47%	5:30	78.95%	0.00%	10.53%	2	0	2	4	0	4
8	Friday	58	55	94.83%	5:06	75.86%	5.17%	13.79%	1	1	1	3	0	5
11	Monday	53	49	92.45%	4:53	58.49%	3.77%	30.19%	0	0	4	4	0	6
12	Tuesday	45	43	95.56%	4:54	77.78%	4.44%	13.33%	0	0	2	2	0	9
13	Wednesday	46	43	93.48%	5:37	71.74%	6.52%	15.22%	2	1	0	3	0	5
14	Thursday	40	36	90.00%	5:44	65.00%	5.00%	20.00%	2	1	1	4	0	9
15	Friday	40	37	92.50%	5:30	62.50%	2.50%	27.50%	1	0	2	3	0	0
18	Monday	59	51	86.44%	6:16	47.46%	6.78%	32.20%	1	3	4	8	0	4
19	Tuesday	84	61	72.62%	6:23	27.38%	7.14%	38.10%	5	4	14	23	0	3
20	Wednesday	60	47	78.33%	5:42	41.67%	1.67%	35.00%	0	0	13	13	0	5
21	Thursday	35	33	94.29%	6:53	54.29%	8.57%	31.43%	1	0	1	2	0	5
22	Friday	42	40	95.24%	6:36	59.52%	9.52%	26.19%	0	1	1	2	0	7
25	Monday	76	64	84.21%	4:32	39.47%	3.95%	40.79%	0	1	11	12	0	2
26	Tuesday	HOLIDAY - PRINCE KUHIO DAY												
27	Wednesday	66	56	84.85%	5:09	42.42%	4.55%	37.88%	0	0	10	10	0	6
28	Thursday	78	77	98.72%	4:31	65.38%	10.26%	23.08%	0	0	1	1	0	4
29	Friday	HOLIDAY - GOOD FRIDAY												
Monthly Totals		1037	919	88.62%	5:21	57.18%	5.59%	25.84%	16	15	87	118	0	102

Accounting Automated Call Distribution Report

January to December 2024

Month	Incoming Calls Accounting	Answered	% Answered	Average Time Per Call (min)	% Answered within x seconds			Abandoned Time (in seconds)				Voice Message	Outgoing Calls Accounting
					10	10-30	> 30	< 10	10-30	> 30	Total		
January	1416	1269	89.62%	4:12	55.44%	6.36%	27.82%	46	16	85	147	0	84
February	1130	1013	89.65%	4:20	63.45%	5.04%	21.15%	27	19	71	117	0	82
March	1037	919	88.62%	5:21	57.18%	5.59%	25.84%	16	15	87	118	0	102
April													
May													
June													
July													
August													
September													
October													
November													
December													

Report Created 4/4/2024

Accounting Automated Call Distribution Report

January to December 2023

Month	Incoming Calls Accounting	Answered	% Answered	Average Time Per Call (min)	% Answered within x seconds			Abandoned Time (in seconds)				Voice Message	Outgoing Calls Accounting
					10	10-30	> 30	< 10	10-30	> 30	Total		
January	2600	1590	61.15%	5:55	12.96%	2.15%	46.04%	24	45	941	1010	0	106
February	1489	1173	78.78%	5:24	30.49%	2.96%	45.33%	14	29	273	316	0	84
March	1599	1399	87.49%	5:38	42.34%	8.44%	36.71%	7	23	170	200	0	98
April	1475	1243	84.27%	5:57	40.75%	5.97%	37.56%	15	14	203	232	0	105
May	1147	1048	91.37%	5:45	56.15%	7.76%	27.46%	11	8	80	99	0	81
June	1329	1218	91.65%	5:25	54.40%	8.05%	29.19%	8	11	92	111	0	123
July	1506	1296	86.06%	5:43	41.50%	6.64%	37.92%	14	18	178	210	0	138
August	1315	1201	91.33%	5:06	61.29%	8.14%	21.90%	15	11	88	114	0	121
September	1323	1178	89.04%	4:34	51.55%	5.90%	31.59%	24	14	107	145	0	86
October	1514	1343	88.71%	5:03	52.58%	4.95%	31.18%	29	20	122	171	0	118
November	1095	1003	91.60%	4:28	62.92%	5.11%	23.56%	12	9	71	92	0	89
December	984	924	93.90%	4:42	66.57%	4.98%	22.36%	17	5	38	60	0	93

Report Created 4/4/2024

Hawaii Employer-Union Health Benefits Trust Fund
ENTERPRISE (ACTIVES) - STATEMENT OF NET POSITION
7 Month Ended January 31, 2024
(PRELIMINARY-Unaudited)

		UNAUDITED Current Month Ended January 31, 2024	UNAUDITED Current Month Ended December 31, 2023	AUDITED Current Month Ended June 30, 2023	Notes
ASSETS					
Current Assets:					
1	Cash	\$ 27,554,325	\$ 32,620,050	\$ 36,077,987	
2	Short-term investment (principal)	155,000,000	155,000,000	155,000,000	
3	Net return on investment	15,266,050	14,923,864	9,024,456	
4		170,266,050	169,923,864	164,024,456	
5	Total cash and investments	197,820,376	202,543,914	200,102,443	
Receivables:					
6	Premium receivable from State of Hawaii and counties	45,281,898	45,763,512	42,592,919	Receivable for one month of employer contributions and one pay period of employee payroll premium deductions withheld net of prepayments.
7	Rebates receivable	12,854,603	12,854,603	18,886,779	CVS drug rebates \$11.95M, CVS network guarantees \$667.63K and HMSA performance penalties \$233.46K.
8	Experience refunds due from insurance companies	2,580,049	2,580,049	2,757,578	Final accounting (VSP \$156.36K FY23 and HDS \$2.423M actives FY23).
9	Self-funded reserves	5,021,274	5,021,274	5,021,274	Reserves held by self-funded carriers (CVS \$4.958M and Verdegard (fka HMA) \$63.2K) to cover claim payment lag.
10	Prepaid expenses	58,135	63,934	29,744	Prepaid expenses such as insurance and computer maintenance.
11	Total current assets	263,616,335	268,827,286	269,390,738	
12	Capital assets, net of accumulated depreciation	7,288,744	7,395,133	8,033,400	Capitalized assets such as computers, benefits administration system, and other fixed assets.
13	TOTAL ASSETS	\$ 270,905,079	\$ 276,222,419	\$ 277,424,138	
14	Deferred outflows of resources related to pension	967,749	967,749	967,749	
15	Deferred outflows of resources related to OPEB	636,160	636,160	636,160	
16		\$ 272,508,988	\$ 277,826,327	\$ 279,028,046	
LIABILITIES					
Current Liabilities:					
17	Vouchers and contracts payable	\$ 1,100,367	\$ 951,180	\$ 1,209,914	Accounts payable (includes TELUS Health, short-term/long-term lease payments) and divorce/surviving spouse audit collections payable to employers (paid in 1/24).
18	Due to State of Hawaii	85,469	85,469	85,469	Forfeitures for FY23.
19	Accrued wages and employee benefits payable	537,564	505,585	452,551	
20	Premiums payable to insurance carriers	60,420,471	60,873,217	56,983,139	One month of premiums owed to fully insured plan carriers.
21	Payable to employee - beneficiaries	568,867	566,337	596,245	Refunds owed to employee-beneficiaries.
22	Claims and administrative fee liability for self-funded plan	8,230,691	7,010,999	7,309,128	Claims reimbursements and administrative fees owed to CVS 1/2 month and Verdegard (fka HMA) outstanding claims.
23	Compensated absences, current portion	138,657	138,657	138,657	Current portion of unpaid vacation liability.
24	Total current liabilities	\$ 71,082,086	\$ 70,131,445	\$ 66,775,103	
Noncurrent Liabilities:					
25	Net other postemployment benefits payable	6,116,867	6,116,867	6,116,867	EUTF share of OPEB liability.
26	Compensated absences	434,373	434,373	434,373	Non-current portion of unpaid vacation liability.
27	Net pension liability	5,959,234	5,959,234	5,959,234	EUTF share of pension liability.
28	L/T Lease Liability	723,620	723,620	723,620	
29	Total Liabilities	\$ 84,316,178	\$ 83,365,538	\$ 80,009,196	
30	Deferred inflows of resources related to pension	692,862	692,862	692,862	
31	Deferred inflows of resources related to OPEB	1,291,233	1,291,233	1,291,233	
32	TOTAL LIABILITIES	\$ 86,300,273	\$ 85,349,633	\$ 81,993,291	
NET ASSETS:					
33	Net investment in capital assets	\$ 7,288,744	\$ 7,395,133	\$ 8,033,400	
Unrestricted gain primarily from benefit plans					
34	ACA PCORI	5,044,063	5,044,063	4,298,930	At the 4/28/20 meeting, the Board approved to reserve additional funds to pay for PCORI fees through 6/30/29 for actives and 12/31/28 for retirees.
35	Self-funded claim stabilization reserve	49,321,478	49,321,478	46,605,000	Reserve reflects 35% of FY23 self-funded prescription drug plan claims and expenses.
36	Administrative fees (02/24-06/29 Actives)	32,476,915	32,882,915	29,232,000	At the 6/26/18 meeting, the Board approved waiver of administrative fees from 7/1/19 (actives) and 1/1/19 (retirees) through 6/30/24 (actives) and 12/31/23 (retirees). At the 9/25/18 meeting, the Board extended the waiver through 6/30/29 (actives) and 12/31/28 (retirees).
37	Unreserved	92,077,514	97,833,105	108,865,425	
38	Unrestricted gain primarily from benefit plans	178,919,970	185,081,561	189,001,355	Unrestricted gain or surplus for EUTF. This amount is cumulative from year-to-year.
39	Total Net Assets	186,208,714	192,476,694	197,034,755	
40	TOTAL LIABILITIES AND NET ASSETS	\$ 272,508,988	\$ 277,826,327	\$ 279,028,046	

Hawaii Employer-Union Health Benefits Trust Fund
ENTERPRISE (ACTIVES) - STATEMENT OF REVENUE, EXPENSES and CHANGES IN NET POSITION

7 Month Ended January 31, 2024

(PRELIMINARY-Unaudited)

		1/31/2024 7-Month Budget	1/31/2024 7-Month Actual	Variance	1/31/2024 Self-Funded Plans and Other 7-Month Actual	Notes
REVENUES:						
1	Premium revenue for self-funded plans	\$ -	\$ -	\$ -	\$ 61,132,671	
2	Administrative fee - EUTF	-	-	-	-	<i>Administrative fees paid by employees and employers are added to the premiums. Effective 1/1/19 and 7/1/19, administrative fees for retirees and actives are waived through 12/31/28 (retirees) and 6/30/29 (actives), respectively.</i>
3	Investment income	-	-	-	3,959,508	
4	Unrealized gain (loss) on investments	-	-	-	3,828,482	<i>Appreciation (Depreciation) in fair market value of short-term investments.</i>
5	CVS rebates	-	-	-	20,096,656	<i>CVS rebates Q3-2023 \$12.04M less \$3.9 adjustment related to prior years and Q4-2023 \$11.96M.</i>
6	Purchasing card rebates	-	-	-	701	
7	Performance penalties	-	-	-	695,496	
8	Experience refunds	-	-	-	1,259,355	<i>Final accounting (HMSA FY22 \$1.26M)</i>
9	Total Revenues	\$ -	\$ -	\$ -	\$ 90,972,869	
EXPENSES:						
10	TPA expenses	\$ -	\$ -	\$ -	\$ 549,224	<i>Administrative expenses paid to self-funded plan carriers (CVS \$483.22K and HMA \$66.01K).</i>
11	Benefits paid for self-funded plans	-	-	-	94,474,346	<i>Claims paid to self-funded plan carriers (CVS \$94.28M and HMA \$198.73K).</i>
12	Personnel services	3,585,950	3,543,995	41,955	-	<i>Salaries for EUTF staff.</i>
13	Office supplies	8,167	10,571	(2,405)	-	<i>Office supplies includes copier paper, envelopes and other supplies, repair and maintenance.</i>
14	Dues & subscriptions	525	-	525	-	
15	Postage	91,583	92,156	(573)	-	<i>\$32.06K in regular postage refill for monthly shortage and cancellation notices, confirmation letters, COBRA notices, and student certifications, \$60.09K retiree guides postage.</i>
16	Telephone	28,000	24,464	3,536	-	<i>Telephone charges includes phone lines, long distance charges, toll-free line and annual maintenance of telephone equipment.</i>
17	Printing & binding	80,500	109,386	(28,886)	-	<i>Holomua \$12.68K, HIPAA notices \$3.4K, and retiree guides \$93.31K</i>
18	Transportation - intra state	2,042	1,988	54	-	
19	Transportation - out of state	39,667	31,840	7,827	-	
20	Office space	233,333	232,463	871	-	<i>Office lease rental.</i>
21	Rental of equipment (copier)	15,167	13,661	1,506	-	<i>Xerox copiers and postage meter machine.</i>
22	Insurance	38,500	40,238	(1,738)	-	<i>Amortization of Fiduciary Liability.</i>
23	Services on a fee basis - legal	93,917	113,066	(19,150)	-	<i>Deputy AG's salary and fringe benefits..</i>
24	Consultant services	482,417	626,778	(144,362)	-	<i>Segal \$192.21K, audit fees \$203.8K, DOH death verifications \$118 and claims audit fees \$230.65K.</i>
25	Training and registration	20,417	4,345	16,072	-	
26	Computer hardware/software maintenance	913,102	1,005,976	(92,874)	-	<i>\$875K expenses for the TELUS Health (fka Lifeworks) benefits administration system which includes amortization of software/hardware maintenance, M&O maintenance, services related to TELUS Health contract and \$130.97K other computer and software expenses.</i>
27	Depreciation and Amortization	-	-	-	744,656	<i>Depreciation and amortization expense for fixed and prepaid assets.</i>
28	ACA Reinsurance and PCORI Fees	-	-	-	72,753	
29	Investment fees - EUTF reserves	-	-	-	9,437	<i>Fees associated with short-term investments.</i>
30	(Gain) loss from carrier payments	-	-	-	97,568	<i>This amount is the resulting (gain) loss after the collection of employer/employee contributions and the payment to carriers. This amount fluctuates every month.</i>
31	Total Expenses	\$ 5,633,284	\$ 5,850,927	\$ (217,643)	\$ 95,947,983	
32	EXCESS OF REVENUES OVER EXPENDITURE	\$ (5,633,284)	\$ (5,850,927)	\$ 217,643	\$ (4,975,114)	

**Hawaii Employer-Union Health Benefits Trust Fund
AGENCY (RETIRES) - STATEMENT OF FIDUCIARY NET POSITION**

7 Month Ended January 31, 2024

(PRELIMINARY-Unaudited)

		UNAUDITED Current Month Ended January 31, 2024	UNAUDITED Current Month Ended December 31, 2023	AUDITED Current Month Ended June 30, 2023	Notes
ASSETS:					
1	Cash	\$ 46,838,890	\$ 43,844,889	\$ 64,014,076	
2	Short-term investment (principal)	303,250,000	315,000,000	315,000,000	Transferred \$11.75M from Excess Reserves to OPEB in 1/2024 for the Kaiser Silver & Fit Program (\$1.75M - board approved on 7/25/23) and for the additional costs in Kaiser premiums related to the hearing aid coverage (\$10M - board approved on 10/24/23).
3	Net return on investment	76,865,103	76,435,071	63,395,344	
4		380,115,103	391,435,071	378,395,344	
5	Total cash and investments	426,953,992	435,279,959	442,409,419	
Receivables:					
6	Premium receivable from State of Hawaii and counties	57,887,122	46,111,684	20,495	Receivable for one month of employer contributions and one pay period of employee payroll premium deductions withheld net of prepayments.
7	Rebates receivable	35,105,488	35,105,488	34,559,700	\$5.5M (CVS drug rebates), \$18.5M (Siverscript drug rebates), and \$11.1M (coverage gap) through 12/31/23.
8	Experience refunds due from insurance companies	-	-	3,731,418	
9	Medicare reimbursements from individuals, net of allowance	350,414	350,414	101,353	Receivable from beneficiaries of deceased retirees who were overpaid for Medicare Part B premium reimbursements (net of allowance for bad debt).
10	Total receivables	93,343,024	81,567,586	38,470,391	
11	Self-funded reserves	8,165,204	8,165,204	8,165,204	Reserves held by self-funded carriers (CVS \$1.7M and Siverscript \$6.4M) to cover claim payment lag.
12	TOTAL ASSETS	\$ 528,462,221	\$ 525,012,750	\$ 488,987,590	
LIABILITIES:					
13	Vouchers and contracts payable	\$ 20,465	\$ 17,898	\$ 194,325	
14	Premiums payable	54,809,351	53,271,681	53,254,423	One month of premiums owed to the fully insured plan carriers.
15	Due to retirees	5,746	5,721	-	Refunds owed to retirees.
16	Medicare Part B premium reimbursement payable	9,533,661	-	-	At quarter-end, we reimburse retirees Medicare Part B premiums. Therefore, quarter-end balances are zero.
17	AP unclaimed checks	267,521	267,521	248,823	Uncashed checks either older than 6 months or deceased (unclaimed) owed to members.
18	Benefit claims payable	37,421,757	29,432,825	28,159,678	Claims reimbursements and administrative fees owed to CVS and Siverscript.
19	IBNR liability for self-funded plans	414,400	414,400	414,400	Incurred but not reported (IBNR) liability for claims reimbursement from self-funded plans.
20	Total Liabilities	\$ 102,472,901	\$ 83,410,046	\$ 82,199,504	
NET ASSETS:					
Unrestricted gain primarily from benefit plans					
21	ACA PCORI fees	\$ 3,781,840	\$ 3,781,840	\$ 3,086,411	At the 4/28/20 meeting, the Board approved to reserve additional funds to pay for PCORI fees through 6/30/29 for actives and 12/31/28 for retirees.
22	Self-funded claim stabilization reserve	96,830,789	96,830,789	88,796,000	Reserve reflects 35% of FY23 self-funded prescription drug plan claims and expenses.
23	Administrative fees (02/24-12/28 Retirees)	20,957,254	20,957,254	11,895,126	At the 6/26/18 meeting, the Board approved waiver of administrative fees from 7/1/19 (actives) and 1/1/19 (retirees) through 6/30/24 (actives) and 12/31/23 (retirees). At the 9/25/18 meeting, the Board extended the waiver through 6/30/29 (actives) and 12/31/28 (retirees).
24	Unreserved	304,419,438	320,032,823	303,010,549	
25	Unrestricted gain primarily from benefit plans	425,989,320	441,602,705	406,788,086	Unrestricted gain or surplus for EUTF. This amount is cumulative from year-to-year.
26	TOTAL LIABILITIES AND NET ASSETS	\$ 528,462,221	\$ 525,012,750	\$ 488,987,590	

Hawaii Employer-Union Health Benefits Trust Fund
AGENCY (RETIREES) - STATEMENT OF REVENUE AND EXPENSES and CHANGES IN NET POSITION
7 Month Ended January 31, 2024
(PRELIMINARY-Unaudited)

		1/31/2024 7-Month Actual	1/31/2024 Self-Funded Plans and Other 7-Month Actual	Notes
REVENUES:				
1	Premium revenue for self-funded plans	\$ -	\$ 95,984,088	
2	Investment income	4,903,484	-	<i>Dividends from short-term investments.</i>
3	Unrealized gain (loss) in investment	8,593,082	-	<i>Appreciation (Depreciation) in fair market value of short-term investments.</i>
4	CVS & Silverscript rebates		46,231,916	<i>CVS rebates (Q3-2023 \$4.5M less \$1M adjustment related to prior years and Q4-2023 \$5.5M) and Silverscript rebates (Q3-2023 \$18.2M plus \$0.5M adjustment related to prior years and Q4-2023 \$18.5M).</i>
5	Direct subsidy - Silverscript	-	(1,408,700)	
6	LIPS low income subsidy - Silverscript, Kaiser	-	123,649	<i>Low income subsidy for Medicare Part D prescription drug plan Silverscript (\$105.97K); Kaiser (\$17.67K).</i>
7	Coverage GAP discounts - Silverscript		24,701,544	<i>Coverage gap discounts Q3-2023 \$12.8M plus \$0.8M adjustment related to prior years and Q4-2023 \$11.1M.</i>
8	Reinsurance - Silverscript	-	21,742,804	
9	Performance penalties		494,341	
10	Experience refunds		8,971,905	<i>Initial accounting (HMSA CY22 \$8.97M)</i>
11	Total revenues	\$ 13,496,565	\$ 196,841,546	
EXPENSES:				
12	TPA expenses	\$ -	\$ 2,542,669	<i>Administrative expenses paid to self-funded plan carriers (CVS \$87.06K and Silverscript \$2.45M).</i>
13	Benefits paid for self-funded plans	-	188,493,760	<i>Claims paid to self-funded plan carriers (CVS \$39.71M and Silverscript \$148.79M) net of network guarantees.</i>
14	ACA Reinsurance & PCORI fees		5,383	
15	Investment fees	30,021	-	<i>Fees associated with short-term investments.</i>
16	(Gain) loss from carrier payments	-	65,045	<i>This amount is the resulting (gain) loss after the collection of contributions and the payment to carriers. This amount fluctuates every month.</i>
17	Total expenses	30,021	191,106,857	
18	EXCESS OF REVENUES OVER EXPENDITURES (LOSS)	\$ 13,466,545	\$ 5,734,689	

Hawaii Employer-Union Health Benefits Trust Fund
OPEB STATEMENT OF NET POSITION
7 Month Ended January 31, 2024
(PRELIMINARY-Unaudited)

			UNAUDITED Current Month Ended January 31, 2024	UNAUDITED Current Month Ended December 31, 2023	AUDITED Current Month Ended June 30, 2023	Notes
ASSETS:						
1	OPEB operating account	\$	131,090	\$ 131,090	\$ 712,435	
2	OPEB contributions in transit / receivable		-	-	45,588	
3	OPEB contributions		5,248,951,868	5,197,063,388	4,928,927,860	<i>Transferred \$11.75M from Excess Reserves to OPEB for the Kaiser Silver & Fit Program (\$1.75M - board approved on 7/25/23) and for the additional costs in Kaiser premiums related to the hearing aid coverage (\$10M - board approved on 10/24/23).</i>
4	OPEB contributions, at cost		5,248,951,868	5,197,063,388	4,928,973,449	
5	Net return on investment		2,010,503,219	2,025,123,638	1,801,403,575	
6	Total Assets	\$	7,259,586,177	\$ 7,222,318,116	\$ 6,731,089,458	
LIABILITIES:						
7	Vouchers and contracts payable		2,679,499	2,910,911	2,266,659	<i>Payable to Acuitas, Alliance Bernstein, ASB Int'l, BlackRock, Callan, Gateway, Geode, Heitman, Longtail, MS Prime, Mt. Lucas, Northern Trust, Nossaman, Meketa Investment Group, Inc., Reinhart, and SLC/Ryan Labs.</i>
NET POSITION - Restricted for Other						
8	Postemployment Benefits	\$	7,256,906,678	\$ 7,219,407,205	\$ 6,728,822,800	
Employers						
			OPEB Net Assets			
9	Hawaii DWS	\$	29,258,673			
10	Honolulu BWS		126,421,874			
11	Kauai DWS		16,063,689			
12	County of Maui		518,834,101			
13	County of Hawaii		344,005,065			
14	County of Kauai		221,060,005			
15	C&C Honolulu		1,287,213,905			
16	State of Hawaii		4,708,289,189			
17	HART		5,629,087			
18	OPEB operating account (unallocated)		131,090			
19	Total	\$	7,256,906,678			

Hawaii Employer-Union Health Benefits Trust Fund
OPEB STATEMENT OF REVENUE AND EXPENSES
7 Month Ended January 31, 2024
(PRELIMINARY-Unaudited)

		1/31/2024 7-Month - Other	1/31/2023 7-Month - Other	Notes
	ADDITIONS:			
1	Employer contributions at cost	\$ 318,462,220	\$ 98,482,481	
	Investment earnings:			
2	Investment income	60,665,847	47,216,100	
3	Securities lending income	546,724	190,050	
4	Unrealized gain (loss)	155,038,715	97,944,085	
5		\$ 216,251,286	\$ 145,350,235	
	Investment fees:			
6	Securities lending expense	\$ 120,241	\$ 41,784	
7	Management - Acuitas	1,815,393	1,878,996	
8	Management - Northern Trust	390,012	302,682	
9	Management - SLC (fka Ryan Labs)	41,104	32,535	
10	Management - Geode	177,656	182,672	
11	Management - Mt. Lucas	430,367	359,012	
12	Management - Reinhart	-	16,131	
13	Management - Gateway	218,656	248,248	
14	Management - Nossaman	29,719	34,798	
15	Management - Callan	108,500	112,500	
16	Management - BlackRock	199,878	200,056	
17	Management - AllianceBernstein	-	5,072	
18	Management - ASB Intl	565,985	682,324	
19	Management - MS Prime	1,271,586	1,241,334	
20	Management - Heitman	458,719	526,929	
21	Management - Longtail	488,750	-	
22	Custodial - Northern Trust	39,081	39,081	
23	Consulting - Meketa Investment Group, Inc.	273,980	266,000	
24	Total Investment Fees	\$ 6,629,628	\$ 6,170,153	
25	Investment Earnings, Net	\$ 209,621,658	\$ 139,180,082	
26	EXCESS OF REVENUES OVER EXPENDITURES (LOSS)	\$ 528,083,878	\$ 237,662,562	
27	Net Position - Beginning	6,728,822,800	5,896,307,988	
28	Net Position - Ending	\$ 7,256,906,678	\$ 6,133,970,550	

Experience Accounting of CVS Caremark Actives Self-Funded Plans
 Summary of FYE 6/30/2023 & FYE 6/30/2024

CVS Caremark Actives													
	JULY 2022	AUGUST 2022	SEPT 2022	OCT 2022	NOV 2022	DEC 2022	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUNE 2023	FYE 6/30/2023
	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	TOTAL
Revenue	8,809,399	8,738,029	8,840,849	8,835,695	8,843,653	8,715,506	8,713,573	8,703,484	8,718,987	8,738,390	8,708,899	8,600,009	104,966,473
Less:													
Benefit Claims	10,881,201	10,854,133	10,787,729	11,270,702	11,118,727	11,414,070	12,216,663	11,194,183	13,500,640	11,895,106	12,121,836	13,842,497	141,097,489
Administrative Expense	68,052 10,949,254	68,052 10,922,166	68,052 10,855,781	68,052 11,338,754	68,052 11,186,780	68,052 11,482,122	68,351 12,285,014	68,508 11,262,691	72,814 13,573,454	68,632 11,963,738	68,455 12,190,291	68,041 13,910,538	823,114 141,920,603
Subtotal	(2,139,855)	(2,184,157)	(2,014,933)	(2,503,059)	(2,343,127)	(2,766,616)	(3,571,440)	(2,559,207)	(4,854,467)	(3,225,348)	(3,481,392)	(5,310,529)	(36,954,130)
Add:													
CVS Caremark Rebate	0	0	9,656,950	0	0	9,707,987	0	0	10,650,352	0	0	11,257,196	41,272,486
Network Guarantee	0	0	0	0	0	0	0	0	0	0	0	1,387,034	1,387,034
Epi pen Antitrust Settlement	0	0	0	0	0	0	0	0	0	0	0	131,129	131,129
IBNR	0	0	0	0	0	0	0	0	0	0	0	6,500	6,500
TOTAL	(2,139,855)	(2,184,157)	7,642,017	(2,503,059)	(2,343,127)	6,941,371	(3,571,440)	(2,559,207)	5,795,885	(3,225,348)	(3,481,392)	7,471,330	5,843,018

CVS Caremark Actives													
	JULY 2023	AUGUST 2023	SEPT 2023	OCT 2023	NOV 2023	DEC 2023	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUNE 2024	FYE 6/30/2024
	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	Actives	TOTAL
Revenue	8,645,481	8,673,495	8,741,901	8,734,411	8,720,947	8,745,611	8,641,665						60,903,511
Less:													
Benefit Claims	12,670,110	13,855,282	12,628,170	13,753,835	12,928,072	13,759,960	14,680,184						94,275,613
Administrative Expense	68,413 12,738,523	68,417 13,823,699	69,073 12,697,243	69,181 13,823,016	69,485 12,997,557	69,555 13,829,515	69,095 14,749,279						483,219 94,758,833
Subtotal	(4,093,042)	(5,250,205)	(3,955,341)	(5,088,605)	(4,276,610)	(5,083,904)	(6,107,615)	0	0	0	0	0	(33,855,321)
Add:													
CVS Caremark Rebate	0	0	12,036,355	0	0	11,957,000	0						23,993,355
TOTAL	(4,093,042)	(5,250,205)	8,081,014	(5,088,605)	(4,276,610)	6,873,096	(6,107,615)	0	0	0	0	0	(9,861,966)

Experience Accounting of CVS Caremark Non-Medicare Retirees Self-Funded Plan
 Summary of FYE 6/30/2023 & FYE 6/30/2024

CVS Caremark Non-Medicare Retirees													
	JULY 2022	AUGUST 2022	SEPT 2022	OCT 2022	NOV 2022	DEC 2022	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUNE 2023	FYE 6/30/2023
	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	TOTAL
Revenue	2,257,359	2,440,859	2,391,461	2,391,243	2,399,342	2,474,769	2,597,531	2,832,565	2,843,400	2,803,992	2,871,685	2,872,213	31,176,418
Less:													
Benefit Claims	4,272,966	4,750,869	4,533,873	4,429,432	4,647,803	4,476,181	5,699,607	5,058,098	5,410,465	5,117,660	5,644,014	5,184,499	59,225,466
Benefit Claims Medicare	(1,082,005)	(1,223,020)	(1,787,610)	(1,174,370)	(1,109,898)	(1,113,605)	(1,746,417)	(1,332,109)	(1,301,490)	(1,210,098)	(1,247,686)	(1,257,702)	(15,586,010)
Net Benefit Claims	3,190,961	3,527,849	2,746,263	3,255,062	3,537,906	3,362,575	3,953,190	3,725,989	4,108,975	3,907,562	4,396,327	3,926,797	43,639,457
Administrative Expense	14,628	14,628	14,628	14,628	14,628	14,628	16,460	16,997	19,688	17,275	17,503	17,723	193,414
	3,205,589	3,542,478	2,760,891	3,269,690	3,552,534	3,377,203	3,969,649	3,742,986	4,128,663	3,924,837	4,413,830	3,944,520	43,832,871
Subtotal	(948,229)	(1,101,619)	(369,431)	(878,448)	(1,153,192)	(902,435)	(1,372,118)	(910,422)	(1,285,263)	(1,120,844)	(1,542,145)	(1,072,308)	(12,656,453)
Add:													
CVS Caremark Rebate	0	0	3,345,655	0	0	3,355,410	0	0	3,800,711	0	0	4,100,842	14,602,617
Network Guarantee	0	0	0	0	0	147,885	0	0	0	0	0	0	147,885
Epi pen Antitrust Settlement	0	0	0	0	0	0	0	0	0	0	0	32,782	32,782
IBNR	0	0	0	0	0	0	0	0	0	0	0	(39,000)	(39,000)
TOTAL	(948,229)	(1,101,619)	2,976,224	(878,448)	(1,153,192)	2,600,861	(1,372,118)	(910,422)	2,515,448	(1,120,844)	(1,542,145)	3,022,316	2,087,832

CVS Caremark Non-Medicare Retirees													
	JULY 2023	AUGUST 2023	SEPT 2023	OCT 2023	NOV 2023	DEC 2023	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUNE 2024	FYE 6/30/2024
	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	TOTAL
Revenue	2,940,670	2,823,531	2,104,693	2,483,934	2,475,360	2,282,109	2,454,734						17,565,032
COBRA Revenue	(341)	455	1,136	682	455	227	227						2,841
Revenue	2,940,329	2,823,986	2,105,829	2,484,616	2,475,815	2,282,336	2,454,961						17,567,873
Less:													
Benefit Claims	5,267,184	6,135,304	5,283,520	5,676,908	5,460,283	5,232,284	6,650,257						39,705,739
Benefit Claims Medicare	(1,261,897)	(1,430,740)	(1,226,295)	(1,251,388)	(1,287,964)	(1,204,904)	(2,388,774)						(10,051,961)
Net Benefit Claims	4,005,287	4,704,564	4,057,225	4,425,520	4,172,319	4,027,380	4,261,483						29,653,778
Administrative Expense	14,448	13,579	11,924	11,962	11,900	11,877	11,370						87,060
	4,019,735	4,718,143	4,069,150	4,437,482	4,184,218	4,039,257	4,272,852						29,740,838
Subtotal	(1,079,406)	(1,894,157)	(1,963,320)	(1,952,866)	(1,708,403)	(1,756,921)	(1,817,891)	0	0	0	0	0	(12,172,964)
Add:													
CVS Caremark Rebate	0	0	4,518,221	0	0	5,534,070	0						10,052,291
TOTAL	(1,079,406)	(1,894,157)	2,554,900	(1,952,866)	(1,708,403)	3,777,149	(1,817,891)	0	0	0	0	0	(2,120,674)

Experience Accounting of Silverscript Medicare Retirees Self-Funded Plan
 Summary of FYE 6/30/2023 & FYE 6/30/2024

SILVERSCRIPT - MEDICARE RETIREES ONLY													
	JULY 2022	AUGUST 2022	SEPT 2022	OCT 2022	NOV 2022	DEC 2022	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUNE 2023	FYE 6/30/2023
	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	TOTAL
	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	
Revenue	10,480,463	10,555,060	10,366,524	10,366,524	10,381,229	10,105,817	10,964,248	10,949,852	10,864,670	10,877,841	10,833,734	10,832,090	127,578,053
Less:													
Benefit Claims	16,507,048	18,532,423	17,046,654	17,839,389	17,261,368	17,389,816	18,692,727	17,245,511	19,315,666	18,413,160	18,093,364	19,126,995	215,464,121
Benefit Claims Paid to CVS	1,082,005	1,223,020	1,787,610	1,174,370	1,109,898	1,113,605	1,746,417	1,332,109	1,301,490	1,210,098	1,247,686	1,257,702	15,586,010
Administrative Expense	350,452	350,452	351,594	351,594	351,166	351,166	348,697	348,279	347,320	346,831	346,004	345,545	4,189,099
	17,939,505	20,105,894	19,185,858	19,365,353	18,722,431	18,854,587	20,787,841	18,925,899	20,964,476	19,970,088	19,687,055	20,730,242	235,239,230
Subtotal	(7,459,042)	(9,550,834)	(8,819,334)	(8,998,829)	(8,341,202)	(8,748,770)	(9,823,593)	(7,976,047)	(10,099,806)	(9,092,247)	(8,853,321)	(9,898,152)	(107,661,177)
Add:													
Coverage Gap Discount	0	0	12,621,858	0	0	12,386,552	0	0	5,384,966	0	0	10,877,078	41,270,454
Silverscript Rebate*	0	0	15,711,064	0	0	15,472,297	0	0	18,199,399	0	0	19,055,870	68,438,631
Direct Subsidy	(9,739)	(292,130)	(290,928)	(381,886)	(378,790)	(300,120)	(368,239)	(369,781)	(370,367)	(376,443)	(377,851)	(292,442)	(3,808,717)
LIPS Subsidy	17,975	17,302	17,444	17,976	17,343	17,277	16,259	16,788	16,757	16,460	15,930	15,230	202,739
LICS Subsidy	0	0	0	0	7,042	1,208,095	17,524	0	0	0	0	0	1,232,662
Part D Reinsurance	2,999,671	2,980,816	2,980,443	2,976,236	2,974,450	2,979,508	3,083,937	3,069,452	3,057,148	3,073,837	3,064,674	3,062,765	36,302,936
Reinsurance Settlement	0	0	0	0	(142,374)	(6,794,081)	0	0	0	0	0	0	(6,936,455)
Network Guarantee	0	0	0	0	0	1,127,729	0	0	0	0	0	1,143,308	2,271,037
TOTAL	(4,451,135)	(6,844,846)	22,220,546	(6,386,502)	(5,863,531)	17,348,486	(7,074,112)	(5,259,588)	16,188,096	(6,378,393)	(6,150,569)	23,963,658	31,312,110

SILVERSCRIPT - MEDICARE RETIREES ONLY													
	JULY 2023	AUGUST 2023	SEPT 2023	OCT 2023	NOV 2023	DEC 2023	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUNE 2024	FYE 6/30/2024
	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	MEDICARE	TOTAL
	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	Retirees	
Revenue	10,729,184	10,834,940	11,649,801	11,212,107	11,112,010	11,390,607	11,487,566						78,416,215
Less:													
Benefit Claims	19,175,990	20,580,038	19,701,025	21,134,610	20,736,808	20,511,499	26,948,051						148,788,021
Benefit Claims Paid to CVS	1,261,897	1,430,740	1,226,295	1,251,388	1,287,964	1,204,904	2,388,774						10,051,961
Administrative Expense	339,303	344,638	353,685	353,654	353,297	353,440	357,592						2,455,609
	20,777,189	22,355,415	21,281,005	22,739,652	22,378,070	22,069,843	29,694,416						161,295,592
Subtotal	(10,048,005)	(11,520,476)	(9,631,205)	(11,527,544)	(11,266,060)	(10,679,237)	(18,206,850)	0	0	0	0	0	(82,879,377)
Add:													
Coverage Gap Discount	0	0	12,760,884	0	0	11,100,000	0						23,860,884
Silverscript Rebate	0	0	18,185,505	0	0	18,500,000	0						36,685,505
Direct Subsidy	(107,358)	(419,171)	(352,380)	(356,004)	(330,785)	(360,723)	517,721						(1,408,700)
LIPS Subsidy	16,276	15,985	16,392	15,770	16,654	16,358	8,539						105,974
Part D Reinsurance	3,059,455	3,068,909	3,063,373	3,066,616	3,078,304	3,074,674	3,331,474						21,742,804
TOTAL	(7,079,633)	(8,854,754)	24,042,569	(8,801,162)	(8,501,888)	21,651,073	(14,349,115)	0	0	0	0	0	(1,892,910)

Experience Accounting of Verdegard (formerly known as HMA, LLC) Actives Self-Funded Plan
 Summary of FYE 6/30/2023 & FYE 6/30/2024

Verdegard (formerly known as HMA, LLC)													
	<u>JULY 2022</u>	<u>AUG 2022</u>	<u>SEP 2022</u>	<u>OCT 2022</u>	<u>NOV 2022</u>	<u>DEC 2022</u>	<u>JAN 2023</u>	<u>FEB 2023</u>	<u>MAR 2023</u>	<u>APR 2023</u>	<u>MAY 2023</u>	<u>JUNE 2023</u>	<u>FYE 6/30/2023</u>
	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>TOTAL</u>
Revenue	33,919	33,482	34,535	34,535	34,731	33,533	31,227	32,158	32,991	33,125	33,046	31,867	399,149
Less:													
Benefit Claims	21,622	25,638	27,855	27,855	17,294	12,684	52,315	23,479	15,866	21,174	13,384	20,443	279,610
Administrative Expense	9,843	9,843	9,843	9,843	9,843	9,843	9,145	9,006	8,804	7,766	7,642	12,416	113,832
IBNR	0	0	0	0	0	0	0	0	0	0	0	(2,000)	(2,000)
	31,465	35,481	37,698	37,698	27,136	22,527	61,460	32,484	24,670	28,940	21,025	30,858	391,442
TOTAL	2,454	(1,999)	(3,163)	(3,163)	7,594	11,006	(30,233)	(326)	8,321	4,185	12,021	1,009	7,708

Verdegard (formerly known as HMA, LLC)													
	<u>JULY 2023</u>	<u>AUG 2023</u>	<u>SEP 2023</u>	<u>OCT 2023</u>	<u>NOV 2023</u>	<u>DEC 2023</u>	<u>JAN 2024</u>	<u>FEB 2024</u>	<u>MAR 2024</u>	<u>APR 2024</u>	<u>MAY 2024</u>	<u>JUNE 2024</u>	<u>FYE 6/30/2024</u>
	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>Actives</u>	<u>TOTAL</u>
Revenue	32,953	33,527	32,153	34,155	32,874	32,445	31,053						229,159
Less:													
Benefit Claims	16,265	23,393	32,058	26,406	23,014	26,909	50,687						198,733
Administrative Expense	9,415	9,448	9,415	9,560	9,496	9,432	9,239						66,005
	25,681	32,841	41,473	35,965	32,510	36,341	59,926						264,737
TOTAL	7,272	686	(9,321)	(1,810)	364	(3,895)	(28,873)	0	0	0	0	0	(35,578)



Monthly Carrier Report

Date: April 3, 2024

Carrier: CVS Health

Period Report Covers: March 2024

Customer Service Utilization and Performance Data:

• **Call Center Statistics:**

- Number of calls answered by a live representative: 508
- Percentage of calls answered in 10 seconds: 76.4 % (388 calls)
- Percentage of calls answered in 30 seconds: 81.9 % (416 calls)
- Average speed of answer (number of seconds before live person answers calls): 24.3 seconds
- Average call duration: 746 seconds
- Calls abandoned at 30 seconds or greater: 10
- Percentage of calls abandoned at 30 seconds or greater: 1.3%

Breakdown of calls by subject matter (one call can be logged in more than one category)

- Rx Verification - Rx Verify Directions 34
- Miscellaneous – View Account 113
- Claim Inquiry – Rejected Claim 54
- Account Maintenance – ID Cards 27
- Check Eligibility 31
- Rx Order Refill 44
- Plan Design - Override 38
- Plan Design- Prior Authorization 50
- Drug Coverage 123
- Eligibility – Processing Information 27
- Others 216

• **Requests by EUTF to Account Mgmt/Customer Care:**

Number of Requests: 82

The average turnaround time for requests was responded to in 1 business day.

All rush enrollments were processed within 1 business day.

Breakdown of escalations by subject matter:

- Account Maintenance – 11
- Enroll Verify – 16
- Outreach – 1
- Reinstatements – 9
- Research – 1
- Rush Enrollments – 44

Appeals: There is a lag in appeals activity. The following appeals information is for the month of February 2024.

24 Total appeals for non-specialty drugs – 14 approved, 10 denied

13 Total appeals for specialty drugs – 9 approved, 4 denied

CVS Health Walk-In Servicing

No CVS Health members visited the customer service office on Bishop Street during the month of March 2024.

- **Operational Issues Pertaining to EUTF Members:**

No information to report.

- **Issues Raised by or with the Vendor and Correspondence to or referred to the Vendor:**

No information to report.

- **Any Legal Actions or Proceedings Involving EUTF Members:**

No information to report.

- **Pending or Approved Insurance Regulations or State Legislation Affecting Benefits:**

No information to report.

- **New Issues with Respect to New Programs or Benefits of Interest to Board:**

On 3/8/2024, the FDA approved a new indication for use for Wegovy (semaglutide) injection to reduce the risk of cardiovascular death, heart attack and stroke in adults with cardiovascular disease and either obesity or overweight. Read more about this at <https://www.fda.gov/news-events/press-announcements/fda-approves-first-treatment-reduce-risk-serious-heart-problems-specifically-adults-obesity-or>

- **EUTF Client Service Team Contact and Pending Changes to Team, If Any:**

No information to report.

- **Community Activities Relating to Vendor's That May Be of Interest to EUTF:**

No information to report.

- **Other:**

There were 3 Consumer-level recall notices received by CVS Caremark for the month of March 2024.

- Treprostinil Injection 20mg/20 mL(1mg/mL) manufactured by Par Pharmaceutical, Inc.
- Vancomycin Hydrochloride for Oral Solution, USP, 250 mg/5mg manufactured by Amneal Pharmaceuticals
- Methocarbamol Injection, USP 1000mg/10mL manufactured by Eugia US LLC

If you have questions, please contact me at 808-282-0724, or by email at sandra.benevides@cvshealth.com.

Mahalo,



Sandra Benevides
Strategic Account Executive

Monthly Carrier Report

Date: April 1, 2024

Carrier: 9445

Period Report Covers: March 2024

▪ **Customer Service Utilization and Performance Data:**

▪ **Call Center Statistics:**

Number of calls – 1,275

Percentage of calls answered in 30 seconds – 70.3% (896 calls)

Average speed of answer (number of seconds before live body answers calls) 45.0 seconds

Abandonment rate 2.7%

Average call duration 714 seconds

Breakdown of calls by subject matter (one call can be logged in more than one category):

- Miscellaneous – View Member Account – 770
- Rx Verification - Rx Verify Directions – 214
- Plan Design – Prior Auth - 88
- Order Placement – CCR Refill – 509
- Order Status – Order Inquiry - 100
- Plan Design – Plan Benefit Override - 330
- Retail Test Claim - 137
- Plan Design – Plan Design Education - 106
- Others – 1383

▪ **Requests by EUTF to Account Management/Customer Care:**

Number of Requests: 10

Average turnaround time complaints were responded to: less than 1 Day

Breakdown of escalations by subject matter:

- *Account Maintenance: 5*
- *Reinstate: 1*
- *Research: 2*
- *Verify Enrollment: 2*
- *Outreach: 0*
- *Rush/Manual Enrollments: 0*

- **CVS Health Walk-In Servicing**

0 SilverScript member visited the customer service office on Bishop Street during the month of March 2024.

- **Operational Issues Pertaining to EUTF Members:**

No new issues to report.

Issues Raised by or With the Vendor and Correspondence to or Referred to the Vendor:

No new issues to report.

- **Any Legal Actions or Proceedings Involving EUTF Members:**

No new actions to report.

- **Pending or Approved Insurance Regulations or State Legislation Affecting Benefits:**

No new information to report.

- **New Issues with Respect to New Programs or Benefits of Interest to Board:**

No new issues to report.

- **EUTF Client Service Team Contact and Pending Changes to Team, If Any:**

No new issues to report.

- **Community Activities Relating to Vendors That May Be of Interest to EUTF:**

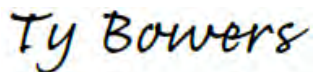
No new information to report

- **Other:**

No new items to report.

If you would like to have further detail on any of these topics, please feel free to contact Ty Bowers at 480-253-2963 or via email at ty.bowers@cvshealth.com.

Mahalo,



Ty Bowers
Strategic Account Director, Medicare Account Services

Monthly Carrier Report

Date: April 9, 2024

Carrier: Hawaii Dental Service

Period Report Covers: March 2024

- Customer Service Utilization and Performance Data:
Number of in person interactions with HDS and EUTF participants (walk-ins) = 3
- Call Center Statistics:
Total number of calls = 1002
Percentage of calls answered in 10 seconds = 28.10%
Percentage of calls answered in 30 seconds = 95.00%
Average speed of answer (number of seconds before live body answers calls) = 14.30 seconds
Abandonment rate = 1.67%
Average call duration = 5:54 minutes
Breakdown of calls by subject matter
Eligibility/Benefits: 46%
Claim Status: 21%
Request for ID card: 10%
Refer to EUTF (address change): 2%
Dentist search: 2%
Other Misc.: 13%
HDS Online Support: 6%
Results may not total 100%. One call could have more than one subject matter.
- Complaints:
Number of Complaints = 0
Average turnaround time complaints were responded to = n/a
Breakdown of complaints by subject matter Number Resolved/Number Pending
Resolution - None

- Operational Issues Pertaining to EUTF Members:

Network Additions	Network Exits
Dr. Lauren N Lau - Oahu	Dr. Christopher K Chow - Molokai
	Dr. Melissa M Nitta - Hawaii
	Dr. Erik P Strommer - Hawaii

- Issues Raised by or With the Vendor and Correspondence to or Referred to the Vendor: None
- Any Legal Actions or Proceedings Involving EUTF Members: None
- Pending or Approved Insurance Regulations or State Legislation Affecting Benefits: None
- New Issues with Respect to New Programs or Benefits of Interest to Board: None
- EUTF Client Service Team Contact and Pending Changes to Team, If Any: None
- Community Activities Relating to Vendors That May Be of Interest to EUTF: HDS celebrated Honolulu Magazine’s 2024 Best Dentists on March 27th.
- Other: HDS received seven appeals.



Joey Lee, Director of Sales



Monthly Carrier Report

Date: April 8, 2024

Carrier: Hawaii Medical Service Association (HMSA)

Period Report Covers: March 2024

Customer Service Utilization and Performance Data:

- **Call Center Statistics:**

- Number of calls - 2,524
- Average speed of answer (number of seconds before live body answers calls) - 0:08:10
- Abandonment rate - 13.06%
- Average call duration - 04:37 (MM:SS)

- **Complaints:**

HMSA's organization is set up with an initiative known as First Call Resolution (FCR). FCR is the concept that members should only have to contact HMSA one time with their concern/inquiry for it to be resolved. Although members' inquiries may not be resolved during the first call, the idea is that the member should not have to call HMSA again after their initial contact.

If a member is not satisfied with a response by a customer service representative, the member is provided with HMSA's Appeals Rights and Processes. If a member decides to submit a formal Appeal with HMSA, HMSA begins tracking the member complaint through our Appeals Department, which is the information that we have provided below.

- **July 2015**

- Total number of appeals unresolved from the previous month: 28
- Total number of complaints (Appeals) received: 36
- Average turnaround time complaints (Appeals) were responded to: 31.3 days (excluding appeals that were extended)
- Total number of appeals resolved with extensions: 0
 - In some instances, additional information is required to support the nature of an Appeal, such as additional medical records. Extensions are applied after obtaining member approval.
- Total number of appeals resolved without an extension: 24
- Breakdown of complaints by subject matter - Number Resolved/Number Pending Resolution:
 - 28 Appeals pending as of March 5, 2024.
 - 24 Appeals resolved in March 2024.
 - 3 Appeals withdrawn in March 2024.
 - 0 Appeals voided in March 2024.



Appeal Description	Count of Cases
Overtured	10
Imaging/Scan	5
Radiation Therapy	1
Physical Exam	1
Vaccinations	1
Out of State Diagnostic Test	1
Prescription Medication	1
Partially Overtured	4
Office Visit	2
Surgery - Implant	1
Eye Exam	1
Upheld	10
Lab	2
Prescription Medication	2
Audiology Services	1
Shoulder Labral Repair	1
Chiro Services	1
Speech Therapy	1
Lung Expansion Therapy	1
Chemotherapy	1
Withdrawn	3
Polysomnography	1
Covid Test	1
Lab	1
Total	27

Operational Issues Pertaining to EUTF Members:

None for March 2024.

Issues Raised By or With the Vendor and Correspondence to or Referred to the Vendor:

None for March 2024

Any Legal Actions or Proceedings Involving EUTF Members:

None for March 2024.



Pending or Approved Insurance Regulations or State Legislation Affecting Benefits:

None for March 2024.

New Issues with Respect to New Programs or Benefits of Interest to Board:

None for March 2024.

EUTF Client Service Team Contact and Pending Changes to Team, if Any:

We are pleased to announce that we have hired Meagan Kini as our Strategic Account Manager for the EUTF. She comes with a wealth of experience and knowledge and most recently worked at CVS for over three years as a Manager in their Product Management area. She also held roles as a Senior Analyst and Senior Account Manager at CVS as well. Meagan is also making a return to HMSA having previously worked in our Appeals area as a Special Accounts Coordinator where she managed a team of Case Resolution Specialists.

Community Activities Relating to Vendor's That May Be of Interest to EUTF:

In March, HMSA chose to be active to help uplift our Hawaii community of all ages taking part in their well-beings.

Waianae HS La Pa'ani

Castle Complex

Waimanalo Elementary & Intermediate
College and Career Fair

Keoneula Elementary
Community Literacy Day

Japanese Chamber of Commerce

Ka Makana Alii Senior Fair

Industry Hawaii Golf Tourney

Kailua Elementary School Career Day

Manoa School Association

Boys and Girls Club of Maui
Big Chef Little Chef

Other:

None.

If you have any questions, please contact me at 952-7845.

Sincerely,

Christopher M. Letoto
Manager, EUTF Program
Account Management and Sales



Monthly Carrier Report

Date: April 8, 2024

Carrier: Humana

Plan: EUTF Medicare Advantage Plan (MA Only)

1. **Period Report Covers:** March 1, 2024 through March 31, 2024

Customer Service Utilization and Performance Data:

• **Call Center Statistics:**

- Number of calls answered by a live representative
 - EUTF specific: 2
 - Humana Book of Business: 70,643
- Percentage of calls answered in 30 seconds
 - Humana Book of Business: 98.08%
- Average speed of answer (number of seconds before live person answers calls):
 - Humana Book of Business: 3 seconds
- Average call duration:
 - Humana Book of Business: 593 seconds

Breakdown of calls by subject matter (calls can be logged in more than one category or not logged)

Call Driver*	Number of Calls*
○ Authorization/Referral	0
○ Benefits	1
○ Claims	0
○ Communication	0
○ Demographics	0
○ Disenrollment	0
○ Eligibility	0
○ Enrollment	0
○ Fulfillment	0
○ Rx	0
○ Provider	0
○ Outbound Call	0
○ Wellness	0
○ Other/Miscellaneous	1

*EUTF specific

- **Requests by EUTF to Account Management/Customer Care (Account Concierge ACS):**
 - Number of Requests in March: 1 Account Management and ACS
 - The average turnaround time for request: 1 business days.
 - All rush enrollments were processed within 1 business day(s): 0 requests made.
 - Breakdown of escalations by subject matter:
 - Account Management and ACS subject matter – Address Verification
 - Rush enrollment subject matter – N/A

- **Appeals: The following appeals information is for the month of March 2024.**
 - Number of Appeals in March 2024: 0
 - Number of Appeals resolved in March 2024: 0
 - Number of Appeals withdrawn in March 2024: 0
 - Number of Appeals voided in March 2024: 0
 - Number of Appeals pending in March 2024: 0
 - Total number of appeals remaining open in March 2024: 0
 - Average turnaround time appeals were responded to: 0 or N/A days (excluding appeals that were extended)
 - Breakdown of appeals by subject matter:

Appeal Description	Count of Appeals
Overtured	N/A
Upheld	N/A
Outpatient Surgery	N/A
Withdrawn	N/A
Total	N/A

- **Humana Walk-In Servicing**
 - The Humana office at 733 Bishop St, Suite 2100, Honolulu, HI 96813 is open with normal business hours (Monday through Friday from 8:00 a.m. to 5:00 p.m.)
 - There were 0 EUTF members that visited the Humana office in March.

- **Operational Issues Pertaining to EUTF Members:**
No information to report for March 2024.

- **Issues Raised By or With the Vendor and Correspondence to or Referred to the Vendor:**
No information to report for March 2024.

- **Any Legal Action or Proceedings Involving EUTF Members:**
No information to report for March 2024.

- **Pending or Approved Insurance Regulations or State Legislation Affecting Benefits:**
No information to report for March 2024.

- **New Issues with Respect to New Programs or Benefits of Interest to Board:**

No information to report for March 2024

- **Other:**
No information to report for March 2024.

Please contact me with any questions at 502-418-2712, or by email at jsmith55@humana.com.

Thank you,

A handwritten signature in black ink, appearing to read "Jenny Smith". The signature is fluid and cursive, with the first name "Jenny" being more prominent than the last name "Smith".

Jenny Smith
Senior Account Executive

Monthly Carrier Report

Date: April 9, 2024

Carrier: Kaiser Permanente

Period Report Covers: March 2024

- **Customer service utilization and performance data:**

- **Call center statistics:**

Number of calls: 404 Calls

Percentage of calls answered in 30 seconds: 91.60%

Percentage of calls answered in 20 seconds: 88.89%

Percentage of calls answered in 10 seconds: 87.65%

Average speed of answer: 10 seconds

Abandonment rate: 0.49%

Average call duration: average talk time 409 seconds

(19%) Access, (52%) Benefits, (0%) Billing Issues, (7%) Claims, (1%) Complaints,
(15%) Eligibility, (0%) ID/Demographics, (6%) Materials Requested

- **Complaints:**

Number of Complaints: 46

Average turnaround time complaints were responded to: 15.56 days to close concerns

Breakdown of complaints by subject matter – Number Resolved/Number Pending

Resolution: 31 closed, 15 open

– Access – (4) Appointment schedule, (2) Appointment cancel, (2) Referral

– Benefits & Enrollment – (3) Coordination of Benefits, (3) Cost share, (1) Ambulance, (1) Exclusion,
(1) DME, (1) Prescription, (1) Medicare

– Facility – (1) Parking

– Operational Process – (5) Phone system, (1) Membership system, (1) Other

– Physician – (6) Courtesy & communication, (4) Diagnosis treatment or care

– Physician Extender – (1) Diagnosis treatment or care

– Other – (5) Billing issue, (1) Fraud call, (1) Claims, (1) Literature

- **Appeals:**

Number of Appeals in March 2024: 0

Number of Appeals approved in March 2024: 0

Number of Appeals denied in March 2024: 0

- **Operational issues pertaining to EUTF members:**

Holiday Clinic Closures:

May 27, 2024 – In observance of Memorial Day

ER will remain open 24/7

New Temporary Lahaina Clinic Opening:

Opening on March 28, 2024, the new temporary Lahaina Clinic will be located on the grounds of the Hyatt Regency Maui Resort (across from Roy's Kaanapali). The 5,200 square-foot modular facility will be a temporary home for Kaiser Permanente in West Maui, providing more clinical space for members and care teams, while a permanent site in West Maui is identified and secured. In addition, one of the mobile vehicles will remain and serve as an extension to the modular facility to supplement the new clinical space.

Clinical Services to include:

- Primary Care and Same-Day Care
- Pediatrics
- Ob-Gyn
- Behavioral Health
- Optometry & Optical services
- Laboratory
- Pharmacy

Kailua Clinic pharmacy temporary closure:

Starting March 25, 2024, for approximately 12 weeks, the Kailua Clinic pharmacy will be temporarily closed while our pharmacy security gate is replaced. Members who need medications may visit our Koolau Medical Office outpatient pharmacy located approximately 5 miles away, or any other Kaiser Permanente pharmacy. Members may also utilize our convenient mail order service for eligible prescriptions by visiting kp.org/pharmacy, via the KP app, or by calling 808-643-7979. We will be working closely with our Kailua Clinic providers to ensure members with appointments who need urgent medications can receive their medications.

- **Issues raised by or with the vendor and correspondence to or referred to the vendor:**
No information to report
- **Any legal actions or proceedings involving EUTF members:**
No information to report
- **Pending or approved insurance regulations or state legislation affecting benefits:**
No information to report
- **New issues with respect to new programs or benefits of interest to board:**
No information to report
- **EUTF client service team contact and pending changes to team, if any:**
No information to report
- **Community activities relating to vendor's that may be of interest to EUTF:**
No information to report
- **Other:**
No information to report

Troy Tomita



Senior Account Manager
Kaiser Permanente

Monthly Carrier Report – Hawaii EUTF

Date: April 09, 2024
Carrier: Securian Financial
Report Period: March 2024

Customer Service, Utilization and Performance Data

- Group Term Life Claims Paid: 148
- Active Employee Claims: 12
- Retiree Claims: 250
- Average Processing Time: 5 business days

Appeals Summary

- Number of Active Appeals: 0
- Number of Resolved Appeals: 0
- Average Time to Resolve: N/A
- Resolution Summary: N/A

Walk-In Servicing

- Number of Walk-In Visits: 0
- Average Time per Walk-In: 0 minutes 0 seconds

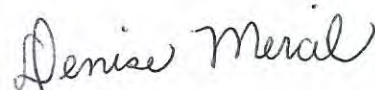
Customer Service Statistics

- Number of Calls Received: 248
- Average Speed to Answer: 5 seconds
- Abandonment rate of all calls received: 0.00%
- Average Call Duration: 4 minutes 54 seconds
- Requests by Category:
 - Claims: 2
 - Member information changes or updates: 40
 - Policy related requests: 112
 - Other: 105

Narrative of Other Activities

- Complaints: None to report.
- Operational Issues Impacting EUTF Members: None to report.
- Issues Raised By or With the Vendor: None to report.
- Legal Actions/Proceedings Involving EUTF Members: None to report.
- Pending/Approved Insurance Regulations Impacting Benefits: None to report.
- New Programs and Benefits of Interest to Board: None to report.
- Changes to EUTF Service Team: None to report.
- Community Activities of Interest to the Board: None to report.

Submitted 04/09/2024 by:
Denise Mercil, Field Service Representative, Securian Financial
(808) 282-6783, Denise.Mercil@Securian.com



Date: April 5, 2024

Plan: EUTF Supplemental Medical and Prescription Drug Plan

Carrier: Verdegard Administrators, LLC, formerly known as HMA

Period Report Covers: March 1, 2024 through March 31, 2024

Customer Service Utilization and Performance Data

Total number of employees enrolled: 589

Total number of members enrolled: 1,561

Total number of claims paid: 229

Average turnaround time: 16 Days

Call Center Statistics

Number of Calls: 13

Average Speed of Answer From a Live Body: 8 Seconds

Abandonment Rate: 0%

Breakdown of Calls (By Subject Matter)

Although we do not have an automated manner in which to track the breakdown of calls by subject matter, our detailed assessment for this month is as follows:

- **Approximately 80% of calls received are member's following-up on claims status.**

Claims status inquiries include:

- Confirm receipt of claims and documents
- Confirm claim reimbursement amounts
- Claims status

- **Approximately 20% of calls received are of other miscellaneous related inquiries.**

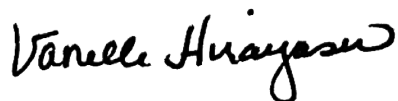
Miscellaneous inquiries include:

- Requests for claim form
- Inquiry to learn more about the plan
- Benefit check
- Eligibility

- **Complaints:**
Number of Complaints: 0
Average turnaround time complaints were responded to: N/A
Breakdown of complaints by subject matter: N/A
Resolution: N/A
- **Operational issues pertaining to EUTF Members:**
None to report.
- **Issues raised by or with the vendor and correspondence to or referred to the vendor:**
None to report.
- **Any legal actions or proceedings involving EUTF Members:**
None to report.
- **Pending or approved insurance regulations or state legislation affecting benefits:**
None to report.
- **New issues with respect to new programs or benefits of interest to board:**
None to report.
- **EUTF client service team contact and pending changes to team, if any:**
None to report.
- **Community activities relating to vendor's that may be of interest to EUTF:**
None to report.
- **Others:**

Please feel free to contact me directly at (808) 441-6024 with any questions or clarification concerning this report.

Sincerely,
Vanelle Hirayasu



Director, Account Management
Verdegard Administrators, LLC



Monthly Carrier Report

Date: April 9, 2024
To: EUTF Board of Trustees
From: VSP Vision Care 
Monica Kim, Market Director - Hawaii
Report Period: MARCH 2024

• Customer Service Utilization Data:

- o EUTF customer walk-ins to the VSP Hawaii Office in March 2024: N/A

• Call Center Statistics:

VSP's main 1-800 customer service line (1-800-877-7195) Monthly Data

2022 Quarterly Performance Guarantee applied to VSP's main Customer Service Line

- o Number of Calls Company-Wide: 811,560 calls

EUTF-specific toll-free number (1-866-240-8420) Monthly Data

2024 Quarterly Performance Guarantee now applies to EUTF-specific phone line

Q1 2024 Results included in VSP's Performance Standards Report

- o Number of calls: 74 Active & Retiree calls
- o Average speed of answer (# of seconds before live body answers calls): 32 seconds
- o Call abandonment rate: 1.35%
- o Average call duration: 3 minutes 42 seconds

EUTF Member Call Response Report (combined): 193 Active & 260 Retiree calls

- o VSP Confidential EUTF Call Response Reports enclosed
(Call breakdown by subject matter)

• Complaints:

- o Number of Complaints*: 7 (3 Active & 4 Retiree)
- o Average turnaround time complaints were responded to:
 - Call Resolution (same day) 43%
 - Complaint Acknowledgement within 5 business days 100%
 - Complaint Resolution within 30 calendar days 100%
- o Breakdown of complaints by subject matter:
VSP Confidential Complaint & Grievance Summary Reports (Active & Retiree) enclosed
 - Number Resolved 7
 - Number Pending Resolution 0

*Individuals with complaints may state more than one issue

- **Operational Issues Pertaining to EUTF Members:** None
- **Issues Raised By or With the Vendor and Correspondence To or Referred to the Vendor:** None
- **Any Legal Actions or Proceedings Involving EUTF Members:** None
- **Pending or Approved Insurance Regulations or State Legislation Affecting Benefits:** None
- **New Programs or Benefits of Interest to the Board:** None
- **EUTF Client Service Team Contact and Pending Changes to Team, If Any:** None
- **Community Activities Relating to Vendor's That May Be of Interest to EUTF:** None
- **Other:** None

Call Response Summary Report
 HI EMPLOYER UNION HEALTH TRUST 12216503
 March 2024



On average, for 1,000 subscribers, VSP receives 8 calls per month

Total Client Calls

193

<u>Reason</u>	<u>Reason For Calling</u>	<u>Client Counts</u>	<u>Client Percent</u>	<u>VSP Percent BOB</u>
Claims	In-Network Claim	2	1.04%	1.10%
	Out of Network Claim	9	4.66%	2.98%
Doctor Referral	Provided Dr List	2	1.04%	3.91%
	Dependent Not Listed	1	.52%	.09%
Eligibility Not Online	Member Not Active	2	1.04%	.99%
	Benefits Description link received	49	25.39%	26.94%
IVA Service	Dependent Check Eligibility	1	.52%	1.18%
	Member Benefits Description	15	7.77%	5.05%
	Member Check Eligibility	27	13.99%	15.51%
	Provided Dr List	1	.52%	.64%
	Provider List Link received	1	.52%	.91%
Member Authorization	Issuing	4	2.07%	.47%
	Available Services	29	15.03%	13.23%
Member Benefits & Services	Benefits Description	29	15.03%	14.70%
	Correct Member/Dependent Info	3	1.55%	.65%
	ID Number/ID Card Inquiry	8	4.15%	3.35%
	Medically Related	1	.52%	.13%
	Open Enrollment	1	.52%	.01%
	Claim Submission	1	.52%	.33%
Member VSP.com	Password Reset	1	.52%	1.76%
	Register / Update Account	5	2.59%	1.93%
TPA/Individual Plan	Premiums/Billing	1	.52%	1.03%
	Grand Total	193		

Report includes authenticated and tracked calls and should only be used for trending purposes and does not represent the total number of calls received by VSP. It should not be used as a comparison to other reports, or for reporting of Performance Guarantees.

VSP CONFIDENTIAL - Report generated on: 04/09/2024 at 11.45.55

The information contained in this report is confidential and is not intended for distribution outside the VSP client and/or broker partnership.

Information Source: FOCUS/SCFR0006 Page: 1

Call Response Summary Report
 HI EMPLOYER-UNION TRUST RETIRE 12216652
 March 2024



On average, for 1,000 subscribers, VSP receives 8 calls per month

Total Client Calls

260

<u>Reason</u>	<u>Reason For Calling</u>	<u>Client Counts</u>	<u>Client Percent</u>	<u>VSP Percent BOB</u>
Claims	In-Network Claim	5	1.92%	1.10%
	Out of Network Claim	20	7.69%	2.98%
Doctor Referral	Provided Dr List	2	.77%	3.91%
	Benefits Description link received	65	25.00%	26.94%
IVA Service	Dependent Benefits Description	1	.38%	.45%
	Dependent Check Eligibility	1	.38%	1.18%
	Member Benefits Description	14	5.38%	5.05%
	Member Check Eligibility	42	16.15%	15.51%
	Provided Dr List	2	.77%	.64%
	Provider List Link received	4	1.54%	.91%
	Issuing	3	1.15%	.47%
Member Authorization	Available Services	36	13.85%	13.23%
	Benefits Description	42	16.15%	14.70%
	Correct Member/Dependent Info	1	.38%	.65%
	ID Number/ID Card Inquiry	12	4.62%	3.35%
Member VSP.com	Claim Submission	2	.77%	.33%
	Password Reset	3	1.15%	1.76%
	Register / Update Account	3	1.15%	1.93%
TPA/Individual Plan	Enrollment	1	.38%	.18%
	Premiums/Billing	1	.38%	1.03%
Grand Total		260		

Report includes authenticated and tracked calls and should only be used for trending purposes and does not represent the total number of calls received by VSP. It should not be used as a comparison to other reports, or for reporting of Performance Guarantees.

VSP CONFIDENTIAL - Report generated on: 04/09/2024 at 11.51.07

The information contained in this report is confidential and is not intended for distribution outside the VSP client and/or broker partnership.

Information Source: FOCUS/SCFR0006 Page: 1

Complaints and Grievances Summary Report
 HI EMPLOYER UNION HEALTH TRUST - 12216503
 March 2024 - March 2024
 State: ALL

Complaint Category: Member

Complaint Description	MAR	TOTAL
MEMBER UNHAPPY WITH DOCTOR REGARDING BILLING-CHARGES	1	1
MEMBER UNHAPPY WITH DOCTOR REGARDING OTHER PROVIDERS-OPEN ACCESS	1	1
MEMBER UNHAPPY WITH DOCTOR REGARDING OTHER PROVIDERS-RETAIL CHAINS-EXAM/MATERIALS	1	1
TOTAL	3	3

Complaints and Grievances Summary Report
 HI EMPLOYER-UNION TRUST RETIRE - 12216652
 March 2024 - March 2024
 State: ALL

Complaint Category: Member

Complaint Description	MAR	TOTAL
MEMBER UNHAPPY WITH DOCTOR REGARDING MATERIALS-LENSES/OPTIONS	1	1
MEMBER UNHAPPY WITH DOCTOR REGARDING OFFICE-RUDENESS	1	1
MEMBER UNHAPPY WITH DOCTOR REGARDING SERVICE-EXAM	1	1
MEMBER UNHAPPY WITH DOCTOR REGARDING SERVICE-PRESCRIPTION	1	1
TOTAL	4	4