

# HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

## Minutes of the Board of Trustees

Tuesday, July 29, 2025

### TRUSTEES PRESENT

Mr. James Wataru, Chairperson

Mr. Osa Tui, Vice Chairperson

Ms. Sabrina Nasir, Secretary-Treasurer (via video conference,  
excused at 10:20 a.m.)

Ms. Jacqueline Ferguson-Miyamoto

Mr. Christian Fern

Ms. Audrey Hidano (excused at 10:18 a.m.)

Mr. Wesley Machida (via video conference)

Ms. Maureen Wakuzawa

Mr. Ryan Yamane

Mr. Robert Yu (via video conference, excused at 10:00 a.m.)

### TRUSTEES ABSENT

None

### ATTORNEY

Mr. Michael Chambrella, Deputy Attorney General

### EUTF STAFF (in person, unless otherwise noted)

Mr. Derek Mizuno, Administrator

Ms. Donna Tonaki, Assistant Administrator

Ms. Amy Cheung, Financial Management Officer

Ms. Lauren Endo, Compliance Officer

Ms. Jessica McDonald, Member Services Branch Manager

Mr. Michael Gadach

Mr. Marvin Judd (via video conference)

Ms. Emily Kaimuloa (via video conference)

Ms. Katie Matsushima

Ms. Melissa Tom (via video conference)

Ms. Desiree Yamauchi

### CONSULTANTS (via video conference, unless otherwise noted)

Mr. Tyler Brotz, Segal Consulting

Ms. Shelley Chun, Segal Consulting

Ms. Mary Fedor, Segal Consulting

Mr. Quentin Gunn, Segal Consulting

Mr. Stephen Murphy, Segal Consulting (in person)

Mr. Richard Ward, Segal Consulting

### OTHERS PRESENT (via video conference, unless otherwise noted)

Ms. Stacia Baek, HDS

Ms. Sandra Benevides, CVS

Ms. Amy Bell, TELUS Health (in person)

Ms. Jessica Benson, Verdegard

Mr. Ty Bowers, CVS

Mr. Su Chai, Kaiser

Mr. Francis Cuenca, CVS

Mr. Joe Ebisa, WithIntelligence

Mr. Thomas England, Kaiser

Ms. Samantha Furutani, CVS

Ms. Monica Kim, VSP

Ms. Mae Kishimoto, HSTA-Retired

Ms. Joey Lee, HDS

Ms. Charina Masatsugu, HMSA

Ms. Denise Mercil, Securian

Dr. Christopher Miura, Kaiser

Mr. Kurt Neuenfeld, CVS

Ms. Taylor Relich, CVS

Mr. Dave Shiroma, Kaiser

Mr. Troy Tomita, Kaiser

Anonymous (x3)

Appellant (x2)

Retiree

### 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 James Wataru, in the EUTF Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Tuesday, July 29, 2025.

### II. REVIEW OF MINUTES – JUNE 24, 2025

The Board reviewed the draft minutes of June 24, 2025. Since there were no edits or objections by the Trustees, the minutes stand approved.

### III. NEW BUSINESS

#### A. Benefits Administration System Status Update

Ms. Amy Bell, TELUS Health, provided an update on the implementation of the new Benefits Administration System (BAS) noting that the payroll and other accounting reports and death file import issues from previous updates were completed. TELUS Health and EUTF staff are working on the items added to this report in 2025.

#### B. 2026 Base Monthly Contribution and Retiree Premiums

Ms. Amy Cheung presented a memo dated July 17, 2025, regarding the 2026 Base Monthly Contribution (BMC) and Retiree Premiums noting that with the passage of Act 54, Session Laws of Hawaii 2025, we know the 2026 BMC. The 2026 BMC and 75% of the BMC are greater than the combined medical, prescription drug, dental and vision premiums for Medicare and non-Medicare retirees applicable tiers except for the 75% retirees with non-Medicare self plans who will be responsible for approximately \$20 monthly.

### IV. EXECUTIVE SESSION

MOTION was made and seconded to move into Executive Session at 9:09 a.m. (Ferguson-Miyamoto/Tui) The motion passed unanimously. (Employer Trustees-5/ Employee-Beneficiary Trustees-5)

Trustees Robert Yu, Audrey Hidano, and Sabrina Nasir were excused from the meeting during Executive Session, at 10:00 a.m., 10:18 a.m., and 10:20 a.m. respectively.

The regular meeting reconvened at 10:21 a.m.

Chairperson Wataru reported that during Executive Session, the Board:

- Approved an appeal to change the plan effective date for a new hire.
- Denied an appeal for late open enrollment.

### V. REPORTS

#### A. EUTF Benefits Consultant (Segal)

1. Compliance News
  2. Five-Year Rate Projection with Approved 2026 Retiree Rates
- Mr. Steve Murphy, Segal Consulting, summarized the reports.

#### B. Administrator

1. Meetings with Legislators and Unions
  2. Staffing Update
  3. Training
- Mr. Derek Mizuno provided staffing updates.

#### C. EUTF Managers' and Program Specialists' Reports

1. Member Services Branch (MSB)
  - a. MSB Data
  - b. Outreach & Training
  - c. 2025 Active Open Enrollment

Ms. Jessica McDonald provided an update on open enrollment movement.

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2. Information Systems (IS)
  - a. EUTF Benefits Administration System (BAS) Project
  - b. Existing PBX Phone System
  - 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
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. 2025 Financial Statements Audit
  - e. Financial Statements as of May 31, 2025
- 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 Hawaii (formerly known as HMA)
  9. Vision Service Plan (VSP)

A retiree shared his concerns regarding coordination of his claims between Medicare and HMSA, as he recently found that he is not included on the file Medicare submits to HMSA for secondary payment. HMSA was not available to assist with the inquiry, so Mr. Derek Mizuno informed the retiree that he will follow-up with HMSA.

IV. EXECUTIVE SESSION (continued)

The Board meeting recessed and moved into Executive Session at 10:31 a.m.

The regular meeting reconvened at 10:47 a.m.

Chairperson Wataru reported that item IV.C. Review of Minutes – June 24, 2025 was deferred to the next meeting.

VI. NEXT MEETING

Tuesday, August 26, 2025, 9:00 a.m. – Administrative and Investment Committee Reports

Mr. Mizuno informed the Board that the January 2026 Board Meeting will be rescheduled from January 20, 2025 to January 12, 2025, as GRS will be presenting the Actuarial Valuation

Report.

VII. ADJOURNMENT

MOTION was made and seconded for the Board to adjourn the meeting at 10:49 a.m. (Tui/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-2/ Employee-Beneficiary Trustees-5)

APPROVED on August 26, 2025, as amended.

Documents Distributed:

1. Draft Board Minutes for June 24, 2025. (6 pages)
2. EUTF – Ariel BAS Update prepared by TELUS Health, dated July 29, 2025. (5 pages)
3. Memorandum to BOT from EUTF Financial Management Officer, regarding 2026 Base Monthly Contribution and Retiree Premiums, dated July 17, 2025. (2 pages)
4. Memorandum to BOT EUTF from Segal Consulting, regarding Segal Reports Compliance News, dated July 29, 2025. (13 pages)
5. Administrator’s Monthly Report to the Board for June 13 – July 17, 2025, dated July 17, 2025. (1 page)
6. Memorandum to BOT from Member Services Branch Manager, regarding June – July 2025 Member Services Operations Report, dated July 17, 2025. (10 pages)
7. Memorandum to BOT from Interim Information Systems Chief, regarding June 2025 – July 2025 Information Systems (IS) Operations Report, dated July 17, 2025. (9 pages)
8. Memorandum to Administrator from Eligibility Specialist regarding June – July 2025 Eligibility and Enrollment Report, dated July 17, 2025. (2 pages)
9. Memorandum to EUTF BOT from Health and Wellness Specialist regarding June – July Health and Wellness Specialist Report, dated July 17, 2025. (2 pages)
10. Memorandum to BOT from EUTF Financial Management Officer regarding June 2025 – July 2025 Financial Services Branch (FSB) Report, dated July 17, 2025. (15 pages)
11. CVS/Caremark Monthly Carrier Report for June 2025 dated July 1, 2025. (2 pages)
12. SilverScript Monthly Carrier Report for June 2025 dated July 2, 2025. (3 pages)
13. HDS Monthly Carrier Report for June 2025 dated July 9, 2025. (2 pages)
14. HMSA Monthly Carrier Report for June 2025 dated July 9, 2025. (3 pages)
15. Humana Monthly Carrier Report for June 2025 dated July 9, 2025. (3 pages)
16. Kaiser Permanente Monthly Carrier Report for June 2025 dated July 9, 2025. (2 pages)
17. Securian Financial Monthly Carrier Report for June 2025 dated July 9, 2025. (1 page)
18. Verdegard Hawaii Monthly Carrier Report for June 2025 dated July 9, 2025. (2 pages)
19. VSP Vision Care Monthly Carrier Report for June 2025 dated July 9, 2025. (6 pages)