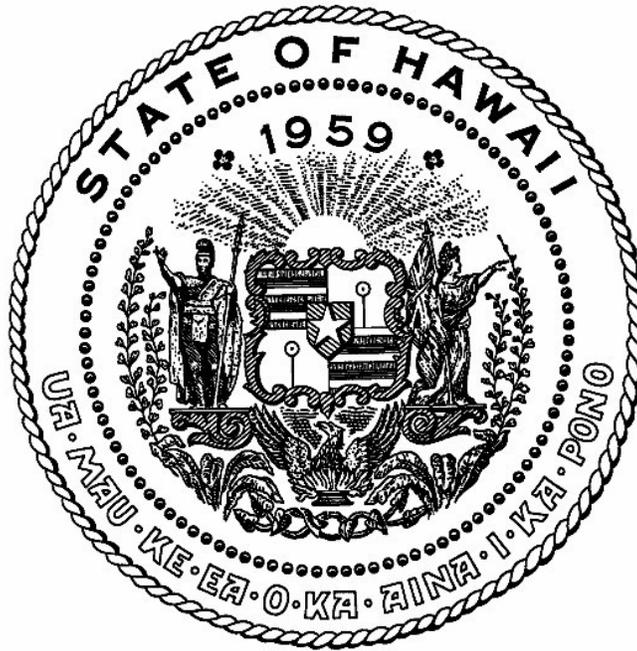


Hawaii Employer-Union Health Benefits Trust Fund

RETIREE BENEFIT PLANS REFERENCE GUIDE (EUTF and HSTA VB)



Effective January 1, 2017 – December 31, 2017

Retirees and their dependents who are or soon will be eligible for Medicare and anyone considering retirement or who is covering a dependent eligible for Medicare, please note: Hawaii law requires that you enroll in Medicare Part B when you become eligible in order to enroll in any EUTF or HSTA VB retiree medical and/or prescription drug plan. Please see page 53 for more information on this important topic.

Disclaimer: This Reference Guide offers general information on your health and other benefit plans which are exclusively governed by the Hawaii Revised Statutes, the EUTF Administrative Rules as they are amended from time to time and the carrier plan documents all of which are available at eutf.hawaii.gov. Nothing in this Reference Guide is intended to amend, change, or contradict these documents. This Reference Guide is not a legal document or contract and the information in the Reference Guide is not intended as legal advice or to create any legal or contractual liabilities.

This guide can be made available to individuals who have special needs or who need auxiliary aids for effective communication (i.e., large print or audiotape), as required by the Americans with Disabilities Act of 1990. Please contact the EUTF office at 808-586-7390 or toll free at 1-800-295-0089 for special needs.

Aloha Retirees,

We are pleased to present the 2017 Reference Guide for Retirees. This Reference Guide provides information on the health benefit plans available to you for the calendar year January 1, 2017 through December 31, 2017. You may make changes to your enrollment in these plans during the October 10-31, 2016 open enrollment period or if you have a qualifying event during the year. Any changes you make during open enrollment will take effect on January 1, 2017.

It is our goal to provide you with quality health benefit plan options. You earned these important benefits through the dedication and hard work you provided as a State or County employee. The information contained in this Reference Guide is intended to help you make good use of your benefits and make choices that best address your needs.

We're also pleased to share with you our new well-being program logo, "Be Well. Be Strong." It serves to encourage us to take action to improve our well-being. You can start, or strengthen your efforts, by taking advantage of the well-being programs available to you.

This Reference Guide is also posted on the EUTF website at eutf.hawaii.gov. If you need any assistance, please call one of our helpful staff at 586-7390 or toll free at 1-800-295-0089.

Mahalo,

Roderick Becker, Chair
EUTF Board of Trustees



The EUTF administers health and life insurance plans for all eligible State and County active employees, retirees and their eligible dependents. Due to a decision by Judge Sakamoto in December 2010 related to the HSTA VEBA members who statutorily were required to become enrolled in EUTF plans, EUTF created new plans exclusively for the HSTA VEBA members, both active and retirees, that matched their standard of benefits they received under their HSTA VEBA plans. Throughout this Guide there are descriptions of plans for those HSTA VEBA members, referred to as HSTA VB plans. Additionally, there are descriptions for EUTF's plans for all other State and County retirees, referred to as EUTF plans. If there is uncertainty by the reader of which plans are being referenced in this Guide, contact EUTF Customer Call Center at (808) 586-7390 or toll-free at 1-800-295-0089 for clarification.

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Welcome to Open Enrollment for EUTF Retiree Benefit Plans

The Open Enrollment period for EUTF Retiree Health and Life insurance plans will be from October 10, 2016 through October 31, 2016.

Why is Open Enrollment special?

Now is the time when you should stop and think about health coverage for yourself and your family and determine which plan offered will best meet your needs? During open enrollment you can:

- Add a plan, change from one plan to another, or drop a plan
- Add an eligible dependent or drop a dependent
- Change coverage tiers such as changing from single to family or family to 2-party
- Now is also a good time to tell us if you've had a change of address

Open enrollment is your only opportunity to make changes without a qualifying event such as needing to enroll a new dependent due to marriage or a birth. Paperwork must be submitted during the open enrollment period for changes to become effective January 1, 2017. So, **now is the time to think about health benefits.**

Here are the important dates:

- **Open Enrollment Election Period: October 10, 2016 through October 31, 2016**
- New coverage becomes effective: January 1, 2017
- Rates change effective: January 1, 2017
- The Base Monthly Contribution amount which sets the employer contribution may change
January 1, 2017
- Plan Period: January 1, 2017 through December 31, 2017

Here's what you need to do now:

- **Know what you are enrolled in now:** What plans are you enrolled in? Who are the dependents enrolled on your plans? You may contact the EUTF at 808-586-7390 or toll free at 1-800-295-0089, to inquire about which EUTF or HSTA VB plans you are enrolled in.
- **If you or your dependent are eligible for Medicare or will be in 2017:** Review the Medicare section so you are aware of how this will affect your plans and the statutory Medicare Part B enrollment requirements.
- **Learn what's being offered:** Read this Reference Guide to learn more about the plans and their cost. Attend an Open Enrollment Informational Session to get more details and talk to carrier representatives.
- **Make a decision about which plans best suit your needs**
- **Fill out the appropriate form:** Please refer to page 6 for complete enrollment instructions.

IF YOU DO NOT WANT TO MAKE ANY CHANGES – DO NOTHING. If you do not fill out a Form, your current plan selections and eligible covered dependents will continue into the new plan year.

Plan Changes – What’s New?

1. EUTF Kaiser Medicare Medical Plan – Residential room and board (in a hospice facility) is now covered at 100%.
2. EUTF HMSA Medical Plan – Physical Examinations (routine annual checkup) are now covered at 100% when received by an in-network provider and 70% prior to any plan deductible when rendered by an out-of-network provider.
3. Medicare Members – If you’ve had Part B for longer than 12 months, you can get a yearly “Wellness” visit. This visit is covered once every 12 months, free of charge, if the doctor or other qualified health care provider accepts assignment.

Plan Changes – 2016

1. EUTF Non-Medicare Prescription Drug Plan – added the Retail 90 network with copayments of 2 times the 30-day supply copayment for a 90-day supply of medications filled at Retail 90 network pharmacies and mail order, and copayments of 3 times the 30-day supply copayment for medications filled at non-Retail 90 network pharmacies.
2. EUTF and HSTA VB HMSA and Kaiser Medical Plans – added autism spectrum disorder and applied behavior analysis benefits for individuals under 14 years of age up to \$25,000 per plan year.
3. EUTF and HSTA VB HMSA and Kaiser Medical Plans – added orthodontic services for the treatment of orofacial anomalies resulting from birth defects for children up to \$5,500 per treatment phase.
4. EUTF HMSA Non-Medicare Medical Plan – added coverage for screening colonoscopies.
5. EUTF HMSA Medical Plan – added advanced care planning office visits.
6. HSTA VB HDS Dental Plans – increased the annual plan maximum benefit from \$1,000 to \$2,000 per member.
7. HSTA VB HDS Dental Plan – increased from 1 to 2 fluoride treatments through the age of 19.
8. HSTA VB HDS Dental Plan – implant benefit provides a higher reimbursement which will limit the patient share and removed the requirement that the implant benefit only apply when the tooth is missing between two natural teeth.

Open Enrollment Instructions

Step 1: **Review the choices available to you and decide whether you want to change or keep your plans.** If you decide to keep your current plans, do nothing. You are not required to complete any forms to keep your current plans.

Step 2: **Gather Information:** If you have questions about plan choices, please attend an Open Enrollment Informational Session. The schedule of sessions with location information is on page 9.

Representatives from the health plans and life insurance carrier will be on site to present an overview of their plans and answer your questions.

Step 3: **Which Plans do you want to enroll in?** Review this Reference Guide and determine which selection of health plans best meets your needs. The EUTF website, eutf.hawaii.gov, includes links to insurance carriers' web pages along with the latest information regarding open enrollment. Questions regarding specific plan provisions should be directed to the carriers.

Step 4: **How much will it cost you?** The premium rates which appear in this Guide show the full cost for each plan. If you pay a percentage of the cost, you will also need to reference the 2017 Base Monthly Contribution (BMC) amounts which should be available in December and can be found on the EUTF website at eutf.hawaii.gov.

Step 5: **Who do you need to cover?** You may add eligible dependents or drop dependents from your plan, including a spouse, domestic partner (DP), civil union partner (CUP) or eligible children. Adding a spouse, DP or CUP requires additional documentation. Please refer to page 15 for more information or visit the EUTF website at eutf.hawaii.gov to download forms. Refer to the Retiree and Dependent Eligibility section of this Guide found on page 14 for details on who can be enrolled as an eligible dependent.

Also, if your dependent is **eligible for Medicare**, he/she must be enrolled in Medicare Part B to be covered under your EUTF or HSTA VB retiree medical and/or prescription drug plans.

Step 6: **Complete the Enrollment Form: Make your selections on the EC-2 Enrollment Form for EUTF Retirees or EC-2H Enrollment Form for those already enrolled in the HSTA VB retiree plans, and submit the completed and signed form to the EUTF, postmarked no later than October 31, 2016.**

A: To make changes to your personal information, such as your address, complete Section 1, Retiree Data, on the appropriate EC-2 or EC-2H form.

B: To change your plans or coverage selection, complete Section 3, Plan Selection, on the EC-2 or EC-2H form. Please mark all the coverages you want to be enrolled in, *not* just the ones you want to change. If no selection is made, EUTF will assume no changes are being made.

C: To change dependent information, including continuing, adding or dropping dependents or updating their data, complete Section 4, Dependent Information and Plan Selections, of the EC-2 or EC-2H form.

NOTE: If you are adding a dependent, you are required to submit your dependent's Social Security Number (SSN) at the initial enrollment (the SSN for a newborn must be submitted to the EUTF within 60 days of submitting your enrollment form).

Step 7: **THE MOST IMPORTANT STEP: REVIEW YOUR COMPLETED FORM.** Make sure these are the plans you want and the dependents you are enrolling are eligible for coverage.

Last Step: **Submit the completed and signed form to the EUTF postmarked no later than October 31, 2016.**

FORMS SUBMITTED AFTER OCTOBER 31, 2016 WILL NOT BE PROCESSED.

The EUTF will send you an enrollment **confirmation notice** after processing is completed. The confirmation notice allows you to review the changes that were made to your coverages. If you note an error, you will have a one-time opportunity to correct errors that you made in selecting your coverages (e.g. plan, tier level and dependents) on your enrollment form by notifying the EUTF within 10 calendar days from the date of the confirmation notice.

Although your coverage changes are effective on January 1, 2017, your enrollment may not be processed right away. Therefore, if you need to fill a prescription or go to the doctor prior to receiving your ID cards you should email EUTF at eutf@hawaii.gov. In the email subject line type “URGENT – Confirmation of coverage needed”. EUTF checks this email daily and will contact the carrier to rush your enrollment after it receives the EC-2 or EC-2H Enrollment Form.

IMPORTANT: If any of your dependents are no longer eligible due to a divorce, legal separation or your dependent enters the uniformed services, they cannot continue to be covered under EUTF or HSTA VB plans. You are required to notify the EUTF and make these terminations when these events occur. Do not wait for open enrollment to submit these terminations. If your dependent is reaching the maximum age, disenrollment will occur automatically and an enrollment form is not necessary.

ATTENTION: COBRA PARTICIPANTS

The COBRA Open Enrollment is also taking place October 10 – 31, 2016. Please refer to page 93 for more information.

Schedule of Open Enrollment Informational Sessions for Retirees

Date	Island	Location	Time
Oct 10	Maui	UH Maui College	9:00am, 11:00am
Oct 10	Online	Webinar	8:00am, 1:00pm
Oct 11	Oahu	Hawaii State Capitol	9:00am, 11:00am
Oct 12	Hawaii - Hilo	Aunty Sally Kaleohano's Luau Hale	1:00pm, 3:00pm
Oct 13	Molokai	Kualapuu Park & Community Center	9:00am
Oct 13	Lanai	Lanai Community Center	9:00am
Oct 14	Oahu	Windward Community College	9:00am, 11:00am
Oct 17	Kauai	Kauai Community College	9:00am, 11:00am
Oct 18	Oahu	Hawaii State Capitol	9:00am, 11:00am
Oct 19	Hawaii - Kona	West Hawaii Civic Center	9:00am, 11:00am
Oct 19	Online	Webinar	8:00am, 1:00pm
Oct 20	Oahu	UH Manoa	9:00am, 11:00am
Oct 21	Oahu	Leeward Community College	9:00am, 11:00am

MOLOKAI

Kualapuu Park & Community Center
1 Uwao Street
Kualapuu, HI 96757

LANAI

Lanai Community Center
8th Street
Lanai City, HI 96763

KAUAI

Kauai Community College
OCET Room 106 C and D
3-1901 Kaunualii Highway
Lihue, Hawaii 96766

MAUI

UH Maui College
Pilina Multi-Purpose Room
310 W. Kaahumanu Ave.
Kahului, HI 96732

HAWAII - KONA

West Hawaii Civic Center
Community Meeting Hale, Bldg. G
74-5044 Ane Keohokalole Highway
Kailua-Kona, HI 96740

HAWAII - HILO

Aunty Sally Kaleohano's Luau Hale
799 Piilani Street
Hilo, HI 96720

OAHU

Hawaii State Capitol Auditorium
415 S. Beretania Street
Honolulu, HI 96813

University of Hawaii at Manoa
Kuykendall Auditorium
2445 Campus Road
Honolulu, HI 96822

Windward Community College
Hale Palanakila, Room 104
45-720 Keaahala Road
Kaneohe, HI 96744

Leeward Community College
Education Building
Lecture Hall 201 A and B
96-045 Ala Ike Street
Pearl City, HI 96782

How to Access the Webinar

- 1) Go to eutf.hawaii.gov
- 2) In the top menu bar select "Training/Resources" and click on "Members"
- 3) Select the "Webinars" tab
- 4) Select the desired webinar link

WHAT YOU CAN DO TO MAINTAIN GOOD HEALTH

HMSA Members

Staying healthy is the best way to control your health care costs. Take care of yourself all year long. See your provider early. Don't let a minor health problem become a major one. HMSA members are eligible for preventive services such as cancer screenings and an annual wellness visit for members in Medicare. Talk to your doctor to learn about recommended preventive services and screening tests appropriate for your age and gender, such as colorectal, breast, or cervical cancer screenings.

If you haven't seen your doctor in the last year, we encourage you to make an appointment for an annual visit. If you don't have a doctor, visit hmsa.com, click on "Find a Doctor" in the top right corner. For help with finding a participating doctor, call 808-948-6499 or 1-800-776-4672 toll-free, Monday – Friday 7:00 a.m. – 7:00 p.m.

Disease Management Services

Disease management is a no-cost service available to members with asthma, chronic obstructive pulmonary disease, coronary artery disease, heart failure, diabetes, or chronic kidney disease. Services are also available for members with behavioral health conditions. This program helps you and your doctor manage your care and make informed choices. For more information, call 1-855-329-5461 toll-free, Monday – Friday 8:00 a.m. – 7:00 p.m. and Saturday 8:00 a.m. – 5:00 p.m.

QuitNet

QuitNet® is a free tobacco cessation program. Quit smoking for good with the support of local coaches and the world's largest online quit-smoking community. To get started, call 1-855-329-5461 toll-free and talk to a health coach, Monday – Friday 8:00 a.m. – 7:00 p.m. and Saturday 8:00 a.m. – 5:00 p.m.

HMSA's Online Care®

See a doctor on your smartphone or tablet 24 hours a day, seven days a week, including holidays to answer questions or help with your concerns. No appointment or copayment is needed. Online Care doctors and specialists can diagnose conditions and prescribe medication when necessary. To learn more, go to hmsaonlinecare.com.

Health Coaching

Health coaching is a free service to help you reduce stress, manage your weight, develop a healthy eating plan, or manage chronic conditions. Call 1-855-329-5461 toll-free to talk with a health coach, Monday – Friday 8:00 a.m. – 7:00 p.m. and Saturday 8:00 a.m. – 5:00 p.m.

Gallup-Healthways Well-Being 5™ survey

Get a better understanding of your well-being and how to improve it, such as learning how to manage your finances and stress less about your financial well-being. Go to hmsa.com/well-being to take the survey.

DO YOU KNOW ABOUT THESE HEALTH PLAN BENEFITS?

Kaiser Permanente Members

Preventive Services. *Prevention makes good health possible!*

Many preventive screening tests are covered at no cost to you once per benefit year. Depending on your age and gender some screenings may not be necessary. Screenings may include:

- Age-appropriate preventive medical examinations;
- Preventive annual physical exam;
- Blood pressure screening;
- Colon cancer screening (for adults 50 to 75);
- Depression screening;
- Diabetes screening (type 2) for adults with high blood pressure; *and muchmore.*

If you have questions about screenings recommended for you or what you are due for, please talk to your health care provider today.

Health Coaching. *Get the motivation and guidance you need!*

Take an active role in your health with our local health coaches. A personal coach can help you create-and stick with-a plan for reaching your goals including:

- Getting more active
- Eating better
- Managing your weight
- Reducing stress

There is no charge for telephonic health coaching. To schedule a convenient telephone session with your personal coach call 808-432-2262 or 808-432-2260, Monday – Friday 8:00 a.m. – 4:00p.m.

Tobacco Cessation. *Break the habit for good!*

The tobacco cessation program is a benefit provided free of charge to members. Trained counselors are available by phone to provide quit support and guidance. You may also be eligible to receive free tobacco cessation medications at no cost with a doctor's prescription. To talk to a counselor call 808-643-4622 Monday – Friday 8:30 a.m. – 2:30 p.m.



DO YOU KNOW ABOUT THESE PHARMACY PLAN BENEFITS?

CVS Caremark Members

Diabetes Products

Regular blood glucose testing is essential for people with diabetes. One of the best ways to manage diabetes is to check blood sugar every day with a blood glucose meter. **The Diabetic Meter Program** provides eligible members with a no-cost blood glucose meter. The meters are funded by LifeScan Inc. the manufacturer of your prescription benefit plan's preferred glucose meters (One Touch).

To find out if you qualify for this benefit call the CVS Caremark Member Services Diabetic Meter Team toll-free at 1-800-588-4456.

Tobacco Cessation Products

Tobacco cessation products are provided as a plan benefit to support our members to quit smoking. CVS Caremark provides education and plan recommendations for certain products at low cost to members such as nicotine patches and other prescription medications.

To learn more about this program and covered medications call CVS Caremark customer service center 24/7 at 1-855-801-8263.

FOR MEDICARE RETIREES AND THEIR DEPENDENTS **Medicare Prevention & Wellness Benefits**

Under the Affordable Care Act (the health care reform law), Medicare pays for an annual wellness visit, which includes the creation of a personalized prevention plan and detection of possible cognitive impairment.

During the first 12 months that you have Medicare Part B, you can get a "Welcome to Medicare" preventive visit. This visit includes a review of your medical and social history related to your health, and education and counseling about preventive services, including certain screenings, shots, and referrals for other care, if needed.

If you've had Medicare Part B for longer than 12 months, you visit your primary care provider for an annual "Wellness" visit to develop or update a personalized plan to prevent disease or disability based on your current health and risk factors. This visit is covered once every 12 months.

- Your provider will ask you to fill out a questionnaire, called a "Health Risk Assessment," as part of this visit. Answering these questions can help you and your provider develop a personalized prevention plan to help you stay healthy and get the most out of your visit. The questions are based on years of medical research and advice from the Centers for Disease Control and Prevention.
- You pay nothing for the yearly "Wellness" visit or the "Welcome to Medicare" preventative visit if the doctor or other qualified health care provider accepts assignment.

MONEY SAVING TIPS

Properly using your EUTF health insurance coverage can save you and your family hundreds or even thousands of dollars. Making simple, cost effective decisions and being aware of how to effectively use your benefits will also keep you healthy while saving you \$\$\$. Start using the following information today:

Pick the Right Facility

If you have a nagging cough, do not go the Emergency Room (ER). The ER should be reserved for serious emergency situations.

If you have a non-emergency illness or injury, go to your regular doctor or an urgent care clinic. For example, the total cost of a typical office visit is around \$100 while an emergency room visit could cost upwards of \$1,000

Other options include Kaiser or HMSA's online or telephonic care and clinics such as the CVS Minute Clinic.

Participating Providers

Going to a non-participating doctor can be, in some cases, more than twice as expensive as going to a participating provider. Seeing doctors in your network is an easy way to keep your costs low.

TIPS FOR USING YOUR PRESCRIPTION DRUG BENEFITS

All Plan Members

There are a number of ways to save money on your prescription drug costs. One of the easiest and most cost effective ways is to ask your prescribing doctor if you can switch to a generic drug. Taking a brand name drug over a generic can end up costing you three or four times more per year. For example, if you are on Crestor ask your prescribing doctor if you can switch to rosuvastatin or another generic equivalent. Doing so could save you up to \$300 annually per prescription. Additionally, these changes could potentially save the EUTF hundreds of thousands of dollars annually which would result in lower plan premiums.

Another great way to save money is by switching to mail order. In addition to saving money, mail order offers the added convenience of receiving your prescriptions at your doorstep saving you time and money by not having to make regular trips to the pharmacy. For more information visit caremark.com or call CVS Customer Care at 1-855-801-8263. For Kaiser members, if you have not done so already, you'll need to register for a secure kp.org account in order to refill prescriptions online. You also can set up mail-order services when you visit your Kaiser Permanente or call the number on the prescription label.

Retiree and Dependent Eligibility

Eligibility for coverage is determined by Hawaii Revised Statutes and by the EUTF Administrative Rules adopted by the EUTF Board of Trustees. Requests for enrollments, terminations, and other changes must be submitted directly to the EUTF. If you have any questions concerning eligibility provisions, you should refer to the EUTF Administrative Rules posted on the EUTF website at eutf.hawaii.gov.

You may also call EUTF Customer Service at 808-586-7390 or toll free at 1-800-295-0089 or email your inquiry to eutf@hawaii.gov.

Retiree Eligibility: The following persons are eligible to enroll in the benefit plans offered or sponsored by the EUTF for Retirees:

- ▶ A retired employee. You do not need to be covered under an EUTF or HSTA VB Active Employee Plan at the time of retirement to be eligible to enroll in the EUTF or HSTA VB retiree plans. EUTF must receive a copy of your Employees' Retirement System (ERS) Retirement Estimate letter which indicates your ERS membership date and your earned membership service for retirement eligibility.
- ▶ The surviving spouse, Domestic Partner or Civil Union Partner (DP/CUP) of a deceased retired employee, provided the spouse or DP/CUP does not remarry or enter into another domestic or civil union partnership.
- ▶ The unmarried child of a deceased retired employee, provided the child is under age 19 with no surviving parent.

Dependent Eligibility: The following persons are eligible for coverage as dependents in the benefit plans offered or sponsored by the EUTF for Retirees:

- ▶ The Retiree's legal spouse, Domestic Partner or Civil Union Partner (DP/CUP).

Note: A spouse or DP/CUP who is eligible for Medicare must be enrolled in Medicare Part B to be covered by an EUTF or HSTA VB retiree medical and/or prescription drug plan.

- ▶ You and/or your spouse's or DP's/CUP's unmarried children under age 19. This includes children by birth, marriage or adoption. Dependent children by legal guardianship are covered to age 18.
- ▶ You and/or your spouse's or DP's/CUP's unmarried children under the age of 24 provided they are full-time students attending an accredited school, college, university or technical school. This includes children who are away at school and dependent upon you for support.
- ▶ An unmarried child, regardless of age, who is incapable of self-support because of mental or physical incapacity that existed prior to the child reaching the age of 19.
- ▶ An unmarried child for whom an employee-beneficiary must provide health benefit coverage under the terms of a qualified medical child support order (QMCSO).

NOTE: The Affordable Care Act, including the dependent eligibility provisions extending coverage to age 26, does not apply to retiree-only plans such as the EUTF or HSTA VB retiree plans. For more information on this, please refer to Healthcare.gov.

Special Eligibility Requirements for Domestic and Civil Union Partners

Domestic Partner: Person in a spouse-like relationship with an employee-beneficiary who meets the following requirements:

1. Intends to remain in a domestic partnership with each other indefinitely.

2. Have a common residence and intend to reside together indefinitely.
3. Jointly and severally responsible for each other's basic living expenses incurred in the domestic partnership such as food, shelter and medical care.
4. Neither are married or a member of another domestic or civil union partnership.
5. Not related by blood in a way that would prevent them from being married to each other in the State of Hawaii.
6. Both at least 18 years of age and mentally competent to contract.
7. Consent to the domestic partnership has not been obtained by force, duress or fraud.
8. Both sign and file a declaration of domestic partnership (affidavit) with the EUTF.

Civil Union Partner: A person who has entered into a civil union partnership under the rules established by the State of Hawaii Department of Health.

NOTE: There may be Federal and State Income Tax consequences with employer paid coverage for domestic partners. There may be Federal Income Tax consequences with employer paid coverage for civil union partners. If your domestic partner or civil union partner does not qualify as your dependent for tax purposes, a portion of the premium paid for your domestic partner will be deemed taxable income and reported to you on the appropriate federal or state tax form. If your civil union partner does not qualify as your dependent for tax purposes, a portion of the premium paid for your civil union partner will be deemed taxable income and reported to you on the appropriate federal tax form. Consult your tax advisor to determine your domestic or civil union partner's status. If you determine that your domestic partner or civil union partner is a dependent, submit a completed Affidavit of "Dependency" for Tax Purposes (available along with information/instructions on the EUTF website at eutf.hawaii.gov) to the EUTF.

Enrollment

To enroll you must complete an EC-2 Enrollment Form (or EC-2H to make changes only for HSTA VB enrollees) (see the perforated pages at the end of this Guide). The plan year for retiree plans begins January 1 and ends December 31 of each year.

Retirees who are already enrolled in HSTA VB plans who change to the EUTF plans may NOT change back to HSTA VB plans in the future. Additionally, retirees enrolled in the HSTA VB plans may not enroll in some HSTA VB plans and some EUTF plans – they must be enrolled in all HSTA VB plans or all EUTF plans.

ID Cards

After you enroll for the first time, you will receive identification cards from the plans as follows:

- ▶ CVS Caremark, SilverScript and HDS issues ID cards showing the name of the subscriber.
- ▶ HMSA, Kaiser and UHC issue an ID card for each enrolled member of a family upon initial enrollment.
- ▶ ChiroPlan Hawaii under Royal State National, US Able Life and VSP do not issue ID cards. ID cards are not required to obtain services.

Dual Family Enrollment (Two EUTF (or HSTA VB) Retiree Two-Party or Family Enrollments) Is Not Allowed

No person may be enrolled in any EUTF benefit plan as both a retiree/active employee and dependent, nor may children be enrolled by more than one retiree/active employee (dual enrollment). In addition, if you and your spouse/DP/CUP are both retirees/active employees, the employer contribution cannot exceed a family plan contribution in accordance with Chapter 87A-33-36, Hawaii Revised Statutes. However, both retirees/active employees are able to select EUTF Self-only plans.

Special Enrollment Period Due to a Qualifying Event (See Common Qualifying Events That Allow Enrollment Changes for Retirees section of this Guide.)

You are eligible to make changes other than during the Open Enrollment period for the following reasons:

1. You marry and want to enroll your spouse and/or newly eligible dependent children. A copy of your marriage certificate is required.
2. You need to enroll a newborn or newly adopted child. In order to add a newly adopted child to your coverage, you must provide appropriate documents verifying the adoption in order to have the application accepted. To enroll a newborn you do not need to attach a copy of the birth certificate or submit the Social Security Number with your EC-2 or EC-2H form. A copy of the birth certificate is required only if the child has a different last name from the retiree. A Social Security Number is required within 60 days of submitting your enrollment form to the EUTF.
3. You have a change in family status involving the loss of eligibility of a family member (e.g., legal separation; divorce; death; child marries, no longer lives with you, loses student status or turns age 19 or 24 if a student).
4. Your spouse's, DP's/CUP's, or eligible dependent's employment status changes resulting in a loss of health coverage. Submit a copy of the Loss of Coverage letter from the previous employer/plan detailing the type of coverage lost (e.g. medical, dental, prescription drug, vision), the effective date of the loss of coverage, and the name(s) of dependent(s) who lost the coverage.
5. If you and/or your dependents acquire coverage through a non-EUTF employer or Medicaid plan you have 30 days from the effective date of the other coverage to disenroll from the EUTF plans. You must provide the EUTF with a copy of a letter from the new employer/plan detailing the type of coverage acquired (e.g. medical, dental, prescription drug, vision), the effective date of coverage, and the name(s) of covered dependent(s).
6. You move out of your plan's service area.

To change your coverage, you must complete the EC-2 or EC-2H Enrollment form and submit it to the EUTF within 30 days of the date of the event, except in the case of birth where you have 180 days to submit your EC-2/EC-2H Form. Generally, deletion of dependents is effective on the first day of the first pay period following the occurrence of the event. Dependent children are automatically terminated as of the end of the pay period they attain age 19, or 24 if they are full-time students, and do not require the completion of an EC-2/EC-2H form to delete coverage.

Certain qualifying life events allow for a selection of the Coverage and Premium Contribution Start Dates. These events include: Adoption, Birth, Guardianship, Marriage, New Domestic Partner, New Civil Union Partner, Newly Eligible Student and Placement for Adoption.

End of Coverage

Common situations resulting in the loss of coverage are:

1. You do not make required premium payments (if applicable).
2. You die, subject to exceptions for your surviving spouse or DP/CUP and unmarried children under age 19.
3. You fail to comply with the EUTF Administrative Rules.
4. You file fraudulent claims.
5. Your surviving spouse or DP/CUP remarries.

Coverage for your dependents will end if:

1. Your dependent is no longer eligible for coverage such as due to a divorce, legal separation or overage children.
2. Your surviving spouse or DP/CUP partner remarries, or enters into a new partnership.

Effective Date of Termination

In general, when an event causes you or your dependent's coverage to terminate, such termination will be effective on the first day of the first pay period following the occurrence of the event (e.g., divorce, end of domestic or civil union partnership, death, surviving spouse remarries, or child ceases to be eligible for coverage). There may be certain instances in which the effective date of termination is different. You may obtain additional information by referring to the EUTF Administrative Rules that are posted on the EUTF website at eutf.hawaii.gov.

Rejection of Enrollment

Enrollment in EUTF or HSTA VB benefit plans is contingent on meeting all eligibility criteria detailed in the EUTF Administrative Rules. Any enrollment application may be rejected if it is incomplete or does not contain all information required.

An enrollment application shall be rejected if:

1. The application seeks to enroll a person who is not eligible to enroll in the benefit plan for which enrollment is requested;
2. The application is not filed within the time limitations prescribed by the EUTF Administrative Rules;
3. The application contains an intentional misstatement or misrepresentation of a material factor contains other information of a fraudulent nature;
4. The retiree owes past due contributions or other amounts to the EUTF;
5. Acceptance of the application would violate applicable federal or state law or any other provision of the EUTF Administrative Rules; or
6. Centers for Medicare and Medicaid Services (CMS) deems you not eligible.

Retirees will be notified of the rejection of any enrollment application.

MEDICARE AND ENROLLMENT IN EUTF OR HSTA VB PLANS

Medicare eligible retirees and their dependents (spouse/DP/CUP/disabled child) must enroll in Medicare Part B to be covered under an EUTF or HSTA VB retiree medical and/or prescription drug plan.

Medicare Part B Premium Reimbursement

Retirees and their eligible spouse or DP/CUP who are enrolled in Medicare Part B and are paying Medicare Part B premiums are eligible for Medicare Part B premium reimbursements. This does not apply to dependent children or active employees and their dependents covered by EUTF or HSTA VB active employee plans. However, if you are an active employee enrolled in Medicare Part B and covered by an EUTF or HSTA VB **retiree** plan through your spouse or DP/CUP, your spouse or DP/CUP is entitled to Medicare Part B reimbursement for you. Note: If your Medicare Part B premium is being paid by another entity, such as the Medicare Savings Program, you are not eligible for a reimbursement from EUTF.

For additional information on Medicare and EUTF or HSTA VB plans, please refer to the sections for Medicare eligible participants, which are included at the end of the Guide:

- EUTF Medicare Part B Reimbursement
- EUTF and HSTA VB Medicare Part D Prescription Drug Plan

1. Applying for your EUTF Retiree Health Insurance Benefits:

The EUTF administers your health and life insurance benefits. After filing your retirement application with the Employees' Retirement System (ERS), please submit an EC-2 form to the EUTF to enroll in your retiree health and life insurance benefits plans. EUTF also requires a copy of your ERS Retirement Estimate Letter.

2. Completing the EC-2 Enrollment Form:

Instructions on how to complete the EC-2 form can be found in the back of this Guide. Complete the EC-2 form, sign and submit it to the EUTF within 60 days of your retirement date. Do not submit the EC-2 form until you are certain that you are going to retire.

3. EUTF rules:

EUTF rules specify that if both you and your spouse, domestic partner (DP), or civil union partner (CUP) are employees and/or retirees of the State of Hawaii or one of the Counties, you may enroll in one Family or 2-party plan, or two Self-plans.

If your spouse, DP, or CUP is an employee of the State of Hawaii or one of the Counties and you are going to cover your spouse, DP, or CUP on your retiree plan, your spouse, DP, or CUP must notify his/her Department Personnel Officer or enrollment designee to cancel his/her active employee plans.

If your spouse, DP, or CUP is a retiree of the State of Hawaii or one of the Counties and you are the only dependent listed on your spouse/partner's retiree plan, you may split your plans and enroll in two Self-only plans or enroll in a 2-party plan. Please check the rates located in the back section of this Guide to determine which option is less costly. If you and your spouse/partner decide to enroll in two Self-only plans, you will both have to fill out an EC-2 form to enroll into Self-only plans. In addition, both you and your spouse/partner should enroll in the life insurance plan which is paid for by the employer for retirees only.

4. Federal Medicare Part B (Age 65 or qualified disabled):

If you and/or your eligible dependent are eligible for Medicare at the time of your retirement, you must provide EUTF a copy of your Medicare card showing enrollment in Medicare Part B in order to be covered under the EUTF retiree medical and/or prescription drug plans. If you do not provide proof of Medicare Part B enrollment within 60 days of your retirement date you and/or your dependent(s) medical and/or prescription drug plan will be cancelled.

Retirees and/or their eligible spouse, DP, or CUP that are enrolled in Medicare must also submit a completed Medicare Part B Premium Reimbursement Request and Direct Deposit Agreement form, and letter from the Social Security Administration indicating your Medicare Part B premium amount. Forms may be found on the EUTF website at eutf.hawaii.gov.

Medicare Part B premium is reimbursable to all retirees and their spouse/partner, provided you are paying for your Medicare Part B premium and it is not being paid by another entity such as the Medicare Savings Program or Medicaid. Reimbursement begins the effective date of your Medicare Part B coverage or the first of the month that you provide EUTF with a copy of your Medicare Part B card, whichever is later.

5. Canceling your Retirement:

If you decide to cancel your retirement or change the date of your retirement, you must notify your Department Personnel Officer or enrollment designee immediately and have them send EUTF an EC-1 (or EC-1H form for HSTA VB) form to re-activate your employee plans.

6. Life Insurance:

If you wish to update your beneficiary or if you are enrolling into the EUTF or HSTA VB Life Insurance Plan for the first time, please complete a USABLE Life Beneficiary Designation Form which can be found on the USABLE Life website at www.usablelife.com/portal/eutf.

7. Questions:

If you have any questions regarding claims or benefit information, please contact the insurance carriers listed in the back of this guide.

8. EUTF Contact Information:

Location:	201 Merchant Street, City Financial Tower, Suite 1700
Mailing Address:	P. O. Box 2121, Honolulu, HI 96805-2121
Telephone:	808-586-7390 or Toll-free 1-800-295-0089
Email:	eutf@hawaii.gov
Website:	eutf.hawaii.gov

Premium Payment – Determination of Employer Contribution for Retiree Plans

The amount of the employer premium contribution is determined by statute and is based on three factors:

- Date the employee was hired
- Length of service taking into account breaks in service
- The Base Monthly Contribution (BMC) amount, which determines the maximum amount the employer will contribute towards your retiree coverage.

Certification of the retiree’s membership date and length of service is provided by the Employees’ Retirement System (ERS) and will help determine what percentage of the BMC will be available for a retiree to cover plan premiums. You will need to provide EUTF with a copy of the ERS Retirement Estimate letter.

The BMC may be adjusted every January 1st depending on the percentage increase or decrease in the Medicare Part B premium rate from the previous year.

The percentage determined by the retiree’s years of credited service and membership date is multiplied by the BMC to determine the monthly employer contribution. The retiree pays the difference between the total monthly premium for the plans selected and the amount of the employer contribution set by the BMC calculation.

It is important to note that plan premiums usually increase each year and at some point some plans rates may exceed 100% of BMC. All retirees including those in the 100% category should review the plan premium rates and the BMC amount annually to determine if they will be required to contribute to the cost of coverage.

The Base Monthly Contribution is more fully described in Chapter 87A, Hawaii Revised Statutes (HRS).

Years of Credited Service (excluding sick leave)	Employer’s Contribution Percentage of the Base Monthly Contribution* If You Were Hired:		
	On or Before 6/30/96	On or Between 7/1/96 – 6/30/01	On or After 7/1/01**
Less than 10 years	50%	0%	0%
10 yrs less than 15	100%	50%	50%
15 yrs less than 25	100%	75%	75%
25 yrs or more	100%	100%	100%

*The Employer’s percentage of the Base Monthly Contribution for the year determines the maximum employer contribution payable. Any difference between the employer contribution and total premium for plans selected will be paid by the retiree.

**If you were hired on or after 07/01/01, the monthly employer-sponsored contribution will be applied to the self only BMC.

Administrative Appeals (not related to Claim Filing and Appeals Information for Self-Insurance Plan Administered Benefits)

Under EUTF Administrative Rule 2.04, a person aggrieved by one of the following decisions by the EUTF may appeal to the EUTF Board of Trustees (Board) for relief from that decision:

1. A determination that the person is not an employee-beneficiary, dependent-beneficiary or qualified beneficiary, or that the person is not eligible to enroll in or be covered by a benefit plan offered or sponsored by the EUTF;
2. A determination that the person cannot make a change in enrollment, a change in coverage, or a change in plans;
3. A cancellation or termination of the person's enrollment in or coverage by a benefit plan, including long term care, offered or sponsored by the EUTF; or
4. A refusal to reinstate the person's enrollment in or coverage by a benefit plan, including long term care, offered or sponsored by the EUTF.

The first step in the appeal process is an appeal to the EUTF Administrator. In order to appeal to the administrator for relief, an aggrieved person must file a written appeal in the EUTF's office within one hundred and eighty days (180) of the date of the adverse decision with respect to which relief is requested. The written appeal shall be filed in duplicate. Unless otherwise provided by applicable federal or state law, neither the Administrator nor the Board shall be required to hear any appeal that is filed after the one hundred and eighty day (180) period has expired. The written appeal need not be in any particular form but should contain the following information:

1. The aggrieved person's name, address, and telephone number;
2. A description of the decision with respect to which relief is requested, including the date of the decision;
3. A statement of the relevant and material facts; and
4. A statement as to why the aggrieved person is appealing the decision, including the reasons that support the aggrieved person's position or contentions.

If the aggrieved person is dissatisfied with the Administrator's action or if no action is taken by the Administrator on the aggrieved person's written appeal within thirty (30) days of its being filed in the EUTF's office, the second step in the appeal process is for the aggrieved person to file a written appeal to the Board. A written appeal to the Board must be filed in duplicate in the EUTF's office within ninety (90) days of the Administrator's actions. If no action is taken by the Administrator within thirty (30) days of the written appeal to the Administrator being filed in the EUTF's office, then the written appeal to the Board must be filed in duplicate in the EUTF's office within one-hundred twenty (120) days of the written appeal to the Administrator being filed in the EUTF's office. The written appeal need not be in any particular form but shall contain the following information:

1. The aggrieved person's name, address and telephone number;
2. A statement of the nature of the aggrieved person's interest, e.g., employee-beneficiary or dependent-beneficiary;
3. A description of the decision with respect to which relief is requested, including, the date of the decision;
4. A complete statement of the relevant and material facts;
5. A statement of why the aggrieved person is appealing the decision, including a complete statement of the position or contentions of the aggrieved party; and
6. A full discussion of the reasons, including any legal authorities, in support of the aggrieved party's position or contentions.

Subject to applicable federal and state law, the Board may reject any appeal that does not contain the foregoing information.

The Board at any time may request the aggrieved person or any other party to the proceeding to submit a statement of additional facts or a memorandum, the purpose of which is to clarify the party's position or a specific factual or legal issue.

The Board shall grant or deny the appeal within forty-five (45) days of the date of the postmark of the request for appeal. The Board shall not be required to hold a hearing on any appeal unless otherwise required by applicable federal or state law. If required to hold a hearing, or if it decides to voluntarily hold a hearing on an appeal, subject to applicable federal or state law, the Board may set such hearing before the Board, a special, or standing committee of the Board, a hearings officer, or any other person or entity authorized by the Board to hear the matter in question. Please note that nothing in the EUTF Administrative Rules shall require the Board to hear or decide any matter that can be lawfully delegated to another person or entity for a hearing and decision.

At any time, an aggrieved person may voluntarily waive his or her rights to the administrative appeal provided by the EUTF Administrative Rules by submitting such a waiver in writing to the EUTF's office. The Board may require the aggrieved person to make such a waiver by signing a form prescribed by it.

For emergency appeals of eligibility, please refer to the EUTF Administrative Rule 2.05 for information on this appeal process.

Retiree Benefit Plan Summaries

The following section provides condensed summaries of the health plans and life insurance coverage available for retirees. Remember that certain limitations and exclusions apply to all insurance plans. More complete information on the plans can be obtained directly from the carriers or from the EUTF website at eutf.hawaii.gov. If there should be any discrepancy between the information provided in this Reference Guide and that contained in the carriers' Guide to Benefits, the language in the carriers' Guide to Benefits will take precedence.

Medicare has a significant impact on EUTF and HSTA VB medical and prescription drug plans; therefore, there are two sections of information in this guide:

- Non-Medicare Retirees or Dependents: Medical and Prescription Drug Plans
- Medicare Retirees or Dependents: Medical and Medicare Part D Prescription Drug Plans

Please refer to the section that applies to your Medicare enrollment status.

Following the Medicare Part D prescription drug section there is additional information on Medicare enrollment and how you may be reimbursed for your Medicare Part B premium.

Dental, Vision and Life Insurance plans are the same for Medicare and non-Medicare retirees. The plan summaries for these plans follow after the Medicare information.

Medical Plan Options

Understanding the Plan Designs

The EUTF offers the following medical plan options:

- Preferred Provider Organization (PPO) Plans:
 - HMSA 90/10 PPO plan
 - UnitedHealthcare Group Medicare Advantage (PPO) plan (available only to those enrolled in Medicare Part A & B)
- Health Maintenance Organization (HMO) Plans:
 - Kaiser Comprehensive HMO /Senior Advantage Plan (includes Kaiser Prescription Drug)

Preferred Provider Organization Plans (PPO): A PPO plan is a medical plan that is based on a network of preferred medical providers who have contracts with the carrier. Coverage is also provided if you go to a provider who is not in the network. A PPO plan gives you the flexibility to visit the providers you choose – inside or outside of the Plan’s network. With the HMSA PPO plan, your out-of-pocket medical costs will likely be lower if you receive care from an in-network provider or facility. The numbers in the plan title – 90/10 – refer to the percent of the eligible charges that the plan pays for most network services – 90% – and the amount the retiree is responsible for – 10%. It’s important to note that when you participate in a PPO, you are responsible for asking if your medical provider is in the network or not. With the HMSA PPO plan, if you use an out-of-network provider, your out-of-pocket costs may be higher. Also, you’ll often be responsible for submitting your own claims. Services provided by an out-of-network provider will impact your total cost. In addition to possible higher copayments, you are responsible for the difference between the provider’s billed charge and the plan’s eligible charge.

For Medicare-eligible retirees, the UnitedHealthcare Group Medicare Advantage PPO plan works differently. With this PPO plan, you pay the same copay or coinsurance for **both** in- and out-of-network services. You can use any provider anywhere in the United States as long as they participate in Medicare and accept payment from UnitedHealthcare. In most instances, out-of-network providers are willing to submit claims directly to UnitedHealthcare for payment. However, on occasion, it may be necessary for you to submit your own claim and receive reimbursement from UnitedHealthcare.

Health Maintenance Organization (HMO): Under an HMO, you agree to use the health care professionals and facilities associated with that HMO. Except in emergencies, HMO's do not cover the cost of services you receive from doctors or other providers outside of the HMO’s network. With an HMO, there are no claim forms. You must select a Primary Care Physician to coordinate your care.

Retirees and their dependents eligible for Medicare who are enrolled in the EUTF’s Kaiser Comprehensive HMO plan are required to enroll in the EUTF Kaiser Senior Advantage plan. Please contact Kaiser Permanente at 808-432-5250 (Oahu) or Toll-free at 1-800-966-5955 (neighbor islands) for more information and to learn how to enroll into the Kaiser Senior Advantage plan.

Important Information for Out-of-State Retirees Enrolled in Kaiser Permanente Medical Plan

Act 167, 2006 SLH changed the contribution method for health insurance premiums for retirees outside of Hawaii effective July 1, 2007. The EUTF no longer offers group coverage for Kaiser Permanente members residing on the mainland. However, you may be able to enroll in an individual Kaiser Permanente medical plan of your choice if one is available in your area. You will be

reimbursed for the premiums paid for an individual health insurance policy with Kaiser Permanente. Each Kaiser Permanente region has individual conversion options which ensure continuous coverage with no break in coverage and no medical screening. Rates and benefits vary by region.

Your premium reimbursement will be the lesser of:

- (1) The actual cost of the personal health insurance policy; or
- (2) The amount of the State of Hawaii or county contribution for the most comparable Kaiser health benefits plan.

Reimbursements are paid by the EUTF on a quarterly basis upon receipt of documentation that the premiums for an individual health insurance policy have been paid by the employee-beneficiary.

If you feel you need coverage outside of the State of Hawaii due to relocation, or if you spend longer periods of time out of state, you should consider enrolling in the EUTF's PPO plans administered by HMSA or UHC during open enrollment.

Chiropractic Plan Benefits: HSTA VB PLAN ONLY

Chiropractic benefits are not offered under the EUTF retiree plans. HSTA VB retiree medical plans include chiropractic coverage under Royal State National Insurance Company, Ltd., through ChiroPlan Hawaii, Inc.

The plan benefit includes the initial exam, any necessary x-rays (when taken in a ChiroPlan provider's office), therapeutically necessary chiropractic treatment and therapeutic modalities. The copayment is \$12 per visit up to 20 visits per calendar year. Visits must be therapeutically necessary and chiropractic services must be received from a credentialed ChiroPlan Provider. A complete list of ChiroPlan providers and plan information may be obtained from the EUTF website at eutf.hawaii.gov. Please refer to the plan certificate for complete information on benefits, limitations and exclusions.

NON-MEDICARE RETIREES

Medical Plan Coverage Chart (HMSA and Kaiser) – EUTF

This summary chart is intended to provide a condensed summary of plan benefits. Certain limitations, restrictions and exclusions apply. For complete information on plan benefits, please refer to the HMSA or Kaiser Guide to Benefits, which may be obtained from HMSA or Kaiser directly or from the EUTF website at eutf.hawaii.gov. In the case of a discrepancy between the information provided in this Reference Guide and that contained in the carriers' Guide to Benefits, the language in the carriers' Guide to Benefits will take precedence.

SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN			
Benefits will be administered as described in each plan's documents.			
Plan Provisions	HMSA PPO		Kaiser HMO
General			
Calendar Year Deductible Single/Family	\$100 per person Maximum \$300 per family		None/None
Calendar Year Out-of-Pocket Limit Single/Family	\$2,500 per person Maximum \$7,500 per family		\$2,000 per person Maximum \$6,000 per family
Lifetime Benefit Maximum	None		None
	Your Copayment		
	In-Network	Out-of-Network	
Physician Services			
Primary Care Office Visit	10%*	30%	\$15
Specialist Office Visit	10%*	30%	\$15
Annual Wellness Visit (Covered under Medicare for Dependents with Medicare)	No Charge	No Charge	No Charge
Routine Physical Exams	No Charge	30%*	No Charge
Mammography	20%*	30%*	No Charge (If Preventive)
Second Opinion – Surgery	10%*	30%	\$15
Emergency Room (ER care)	10%*	10%*	\$50 in area / 20% out
Ambulance	20%	30%	20%
Inpatient Hospital Services			
Room & Board	10%*	30%	No Charge
Ancillary Services	10%*	30%	No Charge
Physician Services	10%*	30%	No Charge
Surgery	10%* (Cutting)	30%	No Charge
Anesthesia	10%*	30%	No Charge
Outpatient Services			
Chemotherapy	20%	30%	\$15
Radiation Therapy	20%*	30%	\$15
Surgery	10%* (Cutting)	30%	\$15
Allergy Testing	20%	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	20%*	30%	\$15
Anesthesia	10%*	30%	\$15
Mental Health Services			
Inpatient Care	10%*	30%	No Charge
Outpatient Care	10%*	30%	\$15
Other Services			
Durable Medical Equipment	20%	30%	20%
Home Health Care	No Charge*	30%	No Charge
Hospice Care	No Charge*	Not Covered	No Charge
Nursing Facility - Skilled Care	10%*, 120 days per year	30%, 120 days per year	No Charge, 100 days per benefit period
Physical & Occupational Therapy	20%	30%	\$15

*Deductible does not apply

NON-MEDICARE RETIREES

Medical Plan Coverage Chart (HMSA and Kaiser) – HSTA VB

This summary chart is intended to provide a condensed summary of plan benefits. Certain limitations, restrictions and exclusions apply. For complete information on plan benefits, please refer to the HMSA or Kaiser Guide to Benefits, which may be obtained from HMSA or Kaiser directly or from the EUTF website at eutf.hawaii.gov. In the case of a discrepancy between the information provided in this Reference Guide and that contained in the carriers' Guide to Benefits, the language in the carriers' Guide to Benefits will take precedence.

SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN			
Benefits will be administered as described in each plan's documents.			
Plan Provisions	HMSA PPO		Kaiser HMO
General			
Calendar Year Deductible Single/Family	\$100 per person Maximum \$300 per family		None/None
Calendar Year Out-of-Pocket Limit Single/Family	\$2,000 per person Maximum \$6,000 per family		\$2,000 per person Maximum \$6,000 per family
Lifetime Benefit Maximum	\$2,000,000		None
	Your Copayment		
	In-Network	Out-of-Network	
Physician Services			
Primary Care Office Visit	10% *	30%	\$15
Specialist Office Visit	10% *	30%	\$15
Annual Wellness Visit (Covered under Medicare for Dependents with Medicare)	No Charge	No Charge	No Charge
Routine Physical Exams	No Charge*; limited to combined CY dollar max depending on age scale	No Charge*; limited to combined CY dollar max depending on age scale	No Charge
Mammography	10% *	30%	No Charge (If Preventive)
Second Opinion – Surgery	10% *	30%	\$15
Emergency Room (ER care)	10% *	10% *	\$50 in area / 20% out
Ambulance	10% *	30%	20%
Inpatient Hospital Services			
Room & Board	10% *	30%	No Charge
Ancillary Services	10% *	30%	No Charge
Physician Services	10% *	30%	No Charge
Surgery	10% *	30%	No Charge
Anesthesia	10% *	30%	No Charge
Outpatient Services			
Chemotherapy	10% *	30%	\$15
Radiation Therapy	10% *	30%	\$15
Surgery	10% *	30%	\$15
Allergy Testing	10% *	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	10% *	30%	\$15
Anesthesia	10% *	30%	\$15
Mental Health Services			
Inpatient Care	10% *	30%	No Charge
Outpatient Care	10% *	30%	\$15
Other Services			
Durable Medical Equipment	10% *	30%	20%
Home Health Care	No Charge*	30%	No Charge
Hospice Care	No Charge*	Not Covered	No Charge
Nursing Facility - Skilled Care	10% *; 120 days per year	30%; 120 days per year	No Charge, 100 days benefit period
Physical & Occupational Therapy	10% *	30%	\$15

*Deductible does not apply.

NON-MEDICARE RETIREES

PPO and HMO Prescription Drug Plans – EUTF

COVERAGE	PPO Prescription Drug Plan (administered by CVS Caremark)*		HMO Prescription Drug Plan (Kaiser)
	Participating Pharmacy	Non-participating Pharmacy**	Copayment up to
RETAIL & MAIL PRESCRIPTION PROGRAM (30/60/90 day supply for CVS Caremark; 30/90 day supply for Kaiser) Maintenance medications must be filled in a 90-day supply after the first 3-30 day initial fills. +			
Generic	\$5/\$10/\$15 copayment	\$5/\$10/\$15 + 20% of eligible charges	\$15/\$30 mail only
Preferred Brand	\$15/\$30/\$45 copayment	\$15/\$30/\$45 + 20% of eligible charges	\$15/\$30 mail only
Non-Preferred Brand	\$30/\$60/\$90 copayment	\$30/\$60/\$90 + 20% of eligible charges	\$15/\$30 mail only
Specialty Drug & Injectables	20% of eligible charges; Up to \$250 maximum per prescription fill; \$2,000 out-of-pocket maximum per calendar year; \$30 copay oral oncology specialty medications. Only dispensed up to a 30-day supply.		Specialty Drugs: \$15/\$30 mail- order for eligible drugs Injectables: \$15 / Not available thru mail-order
Insulin			
Preferred Insulin	\$5/\$10/\$15 copayment	\$5/\$10/\$15 + 20% of eligible charges	\$15/ Not available through mail-order
Other Insulin	\$15/\$30/\$45 copayment	\$15/\$30/\$45 + 20% of eligible charges	\$15/ Not available through mail-order
Diabetic Supplies			
Preferred Diabetic Supplies	No copayment	\$0 + 20% of eligible charges	\$15/\$30 mail only
Other Diabetic Supplies	\$15/\$30/\$45 copayment	\$15/\$30/\$45 + 20% of eligible charges	\$15/\$30 mail only
RETAIL 90 PHARMACY & MAIL ORDER PRESCRIPTION PROGRAM (90 day supply)			
	Retail 90 or Mail Pharmacy	Non-Retail 90 Pharmacy	
Generic	\$10 copayment	\$15 copayment	
Preferred Brand	\$30 copayment	\$45 copayment	
Non-Preferred	\$60 copayment	\$90 copayment	
Insulin			
Preferred Insulin	\$10 copayment	\$15 copayment	
Other Insulin	\$30 copayment	\$45 copayment	
Diabetic Supplies			
Preferred Diabetic Supplies	No copayment	No copayment	
Other Diabetic Supplies	\$30 copayment	\$45 copayment	

*This plan is the prescription drug coverage for the HMSA PPO medical plan options and is administered by CVS Caremark.

**If you receive services from a non-participating (out-of-network) pharmacy you will pay full price for the prescription and must file a claim for reimbursement. You are responsible for the copayment + coinsurance and any cost difference between the actual charge and the eligible charge.

+Note: Maintenance medication can be filled through mail-order and at any retail network pharmacy.

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PPO and HMO Prescription Drug Plans – HSTA VB

COVERAGE	PPO Prescription Drug Plan (administered by CVS Caremark)*		HMO Prescription Drug Plan (Kaiser)
	Participating Pharmacy	Non-participating Pharmacy**	Copayment up to
RETAIL & MAIL PRESCRIPTION PROGRAM (30/60/90 day supply for CVS Caremark; 30/90 day supply for Kaiser)			
Generic and Insulin	\$5/\$9/\$9 copayment	\$5/\$9/\$9 + 30% of eligible charges	\$10/\$20 mail only. Insulin not available through mail-order
All Covered Brand Name	\$15/\$27/\$27 copayment	\$15/\$27/\$27 + 30% of eligible charges	\$10/\$20 mail only
Specialty Drug & Injectables	Specialty medications are subject to the applicable Brand/ or Generic copayment. Specialty drugs are not available through mail-order and only dispensed up to a 30-day supply		Specialty Drugs: \$10/\$20 mail- order for eligible drugs Injectables: \$10 /Not available thru mail-order
Lancets, Strips and Meters	No copayment		50% coinsurance

*This plan is the prescription drug coverage for the HMSA PPO medical plan options and is administered by CVS Caremark.

**If you receive services from a nonparticipating (out-of-network) pharmacy you will pay full price for the prescription and must file a claim for reimbursement. You are responsible for the copayment + coinsurance and any cost difference between the actual charge and the eligible charge.

NON-MEDICARE RETIREES

Prescription Drug Plan Provisions – EUTF & HSTA VB

The PPO Prescription Drug plan for all **non-Medicare eligible retiree** participants includes many programs that offer a financial incentive for participants to use the generic or Preferred Brand medication without compromising care as these medications have been determined to provide the same or similar level of effectiveness. Preferred Brand medications usually are priced lower and have lower copayments than Non-Preferred Brand name medications.

Web Service

Members can register at www.caremark.com to access tools that can help you save money and manage your prescription benefit. To register, have your ID card ready. If you are not currently a member, please visit the CVS Caremark website at www.caremark.com/eutf for plan information.

Customer Care

For assistance with plan information, finding a participating pharmacy, ordering a new ID card, or refilling your mail order, call CVS Caremark toll free at 1-855-801-8263 to speak with a Hawaii representative. Representatives are available 24 hours a day, 7 days a week.

Coordination of Benefits

Some participants may be enrolled in additional prescription drug coverage outside of their EUTF or HSTA VB benefits. If this applies to you, please contact CVS Caremark Customer Care at 1-855-801-8263 to advise if your EUTF or HSTA VB plan is secondary. When you go to the pharmacy, let them know that your EUTF or HSTA VB plan is secondary and they will be able to coordinate benefits for you. You also have the option to send in a paper claim form for reimbursement. Below is a list of the required documentation to submit a paper claim for reimbursement. Please note that Coordination of Benefits does not guarantee 100% coverage of your medication. All EUTF and HSTA VB plan parameters and guidelines will still apply and may conflict with your other benefits in some cases. It is important to advise CVS customer care if you are covered under any other prescription drug coverage to ensure your prescription fills are coordinating and paying properly at the pharmacy.

Required Documentation for Paper Claims:

- Pharmacy receipt including:
 - Patient's name
 - Date of fill
 - Prescription number
 - Name of medication
 - Metric quantity
 - Day supply
 - Amount paid out-of-pocket
 - Pharmacy name & address or pharmacy NABP number
 - Prescribing physicians name or NPI
- Completed claim form with patient signature

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All paper claim reimbursement requests should be mailed to:

CVS Caremark
P.O. Box 52136
Phoenix, Arizona 85072-2136

Utilization Management Programs

In an ongoing effort to effectively manage the prescription drug benefit, certain medications are subject to clinical guidelines as part of the prescription benefit plan design.

EUTF and HSTA VB Non-Medicare Retirees

The prescription drug plans for **EUTF and HSTA VB non-Medicare retirees** include the following clinical programs:

1. **Quantity Limitations** – Ensures participants receive the medication in the quantity considered safe by the Food and Drug Administration (FDA), medical studies and input, review, and approval from the **CVS Caremark** National Pharmacy and Therapeutics (P&T) Committee.
2. **Generic Step Therapy Program (GSTP)** – Generic Step Therapy Program (GSTP) – The EUTF encourages the use of generic medications as an alternative to certain brand medications as an affordable and effective form of treatment to many health conditions. In an effort to promote use of generic medications, CVS Caremark has a generic step therapy program in place for all non-Medicare retirees. For certain non-preferred brand drugs, GSTP may require that you try a generic drug treatment prior to the use of a brand drug. In some situations you may pay a higher copayment, please contact CVS Caremark Customer Care at 1-855-801-8263 for more information. Also see section labeled – Dispensed as Written Program (DAW 1 and/or 2) on page 32 of this guide.
3. **Prior Authorization** – Authorization process to ensure medical necessity of targeted drugs/classes before they are covered by the plan.
4. **Specialty Drug Program** – Specialty medications you receive at your doctor’s office or specialty medication that is self-administered in a home setting are covered under the pharmacy drug benefit. Specialty medications you receive at an inpatient hospital setting or in a hospital based outpatient treatment center are covered under your medical plan. Specialty medications may be obtained from a specialty pharmacy or any retail pharmacy that participates in the CVS Caremark network that will supply the medication. CVS Caremark has a specialty pharmacy called CarePlus, located here in Hawaii. Members or physicians can contact CarePlus Pharmacy toll free at 1-800-896-1464 for assistance in ordering specialty medications. At your doctor’s office visit, please present your ID card to your physician prior to treatment. Please refer to your medical plan description for additional information about coverage for specialty drugs.

EUTF participates in CVS Caremark’s Specialty Guideline Management (SGM) Program. SGM uses evidence-based care plans and medication management outreach programs to help participants use these complex medications properly. All specialty medications require prior authorization. Physicians may call SGM at 808-254-4414 to obtain prior authorization.

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If you have questions about your prescription drug benefits, call CVS Caremark at 1-855-801-8263. Representatives are available 24-hours, 7 days a week to assist with your questions. You can also view the CVS Caremark Specialty Drug List found on caremark.com for a full listing of specialty therapeutic classes and medications.

EUTF Non-Medicare Retirees

In addition to the programs listed above for both EUTF and HSTA VB Non-Medicare Retirees, the following benefits and programs also apply to the CVS Caremark prescription drug plan for EUTF non-Medicare retirees only:

Dispensed as Written (DAW 1&2) Program

The Dispensed as Written Program requires that participants use a generic equivalent medication, when available, in place of the associated brand name medication. The standard generic copayment will apply. However, if a participant or their physician chooses to use a brand medication rather than the generic equivalent, then the copayment becomes the standard generic copayment plus the difference in the cost of the generic and brand medication.

Non-FDA approved topical analgesics, and high cost bulk powders and creams used in compound medications are excluded from the plan.

Voluntary Mail Order Program for Maintenance Medications

Maintenance medications are those prescriptions taken for a period of time to treat chronic conditions such as high blood pressure, diabetes, heart disease, and high cholesterol. The Maintenance Mail Order Program is voluntary, but you are still required to fill maintenance medications in a 90-day supply through the CVS Caremark Mail Order Facility or a retail pharmacy in the CVS Caremark network. Participants are allowed (3) 30-day fills at the retail pharmacy for each new medication or new dosage amount in order to determine if the medication or dosage is correct. Members that fill a 90-day supply of a maintenance medication through the mail order facility or at a Retail 90 pharmacy will pay two times the 30-day supply copayment. Members that fill a 90-day supply of maintenance medication at a non-Retail 90 pharmacy will pay three times the 30-day copayment. The cost to the plan is the lowest if you use the mail-order facility to fill your prescriptions for maintenance medications. You are encouraged to use mail order services to keep plan costs lower.

Specialty Preferred Drug Plan Design: This program requires the use of preferred specialty medications prescribed for the treatment of Multiple Sclerosis, Rheumatoid Arthritis, Hepatitis C, and Growth Hormone Therapy. For coverage of non-preferred specialty medications, your physician may call 808-254-4414 to obtain prior authorization.

Other Specialty: Medications that fall within the Tier 4 category (specialty drugs) will be subject to a 20% participant coinsurance with up to a \$250 copayment maximum per prescription fill. There is a \$2,000 out-of-pocket maximum per person, per calendar year for specialty drug copayments. Exception: Oral oncology medications provided under the Specialty Drug Program will have a Tier 3 copayment instead of a Tier 4 copayment.

Retail 90 Network: Effective 7/1/16, the CVS Caremark prescription plan added a Retail 90 network for EUTF non-Medicare retiree plans. Members that fill a 90-day supply of medication at a Retail 90 network pharmacy or through the mail pharmacy will pay two times the 30-day supply copayment. Members that fill a 90-day supply of medication at a non-Retail 90 pharmacy will pay three times the 30-day supply copayment.

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HSTA VB Non-Medicare Retirees

In addition to the programs listed above for both EUTF and HSTA VB non-Medicare Retirees, the following program also applies to the HSTA VB non-Medicare retiree prescription drug plan:

Dispensed as Written (DAW 2) Program

The Dispensed as Written Program requires participants use a generic equivalent medication, when available, in place of the associated brand name medication. The standard generic copayment will apply. However, if a participant chooses to use the brand medication rather than the generic equivalent, then the copayment becomes the standard generic copayment plus the difference in the cost of the generic and brand medication.

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Introduction to EUTF and HSTAVB Plans

The following is a brief review of Medicare coverage and enrollment. For full details, please contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE or www.cms.gov.

What is Medicare?

Medicare is the federal health insurance program for people age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant) or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but does not cover all medical expenses or the cost of most long-term care.

Medicare has four parts:

- Medicare Part A – Hospital insurance that helps pay for patient care in a hospital or skilled nursing facility (following a hospital stay), hospice care, and some home health care.
- Medicare Part B – Medical insurance that helps pay for doctors' services, outpatient care, medical supplies and preventive services.
- Medicare Part C – Medicare Advantage plans are private insurance plans offered by organizations that contract with Medicare. People with Medicare Part A and B can choose to receive all of their health care services through one of these contracted organizations under Medicare Part C. Medicare Advantage also may include Medicare Part D prescription drug coverage.
- Medicare Part D – Prescription drug coverage that helps pay for medication prescribed by your doctor.

Who is eligible for Medicare?

Medicare Part A – Hospital Insurance

Medicare Part A is available at no premium cost for most people age 65 or older who are citizens or permanent residents of the United States. You are eligible at age 65 if:

- You receive or are eligible to receive Social Security benefits; or
- You receive or are eligible to receive railroad retirement benefits; or
- You or your spouse or DP/CUP (living or deceased, including divorced spouses) worked long enough in a job where Medicare taxes were paid; or
- You are the dependent parent of a fully insured deceased child.

If you do not meet these requirements, you may be able to get Medicare hospital insurance by paying a monthly premium. You can sign up for Medicare Part A when you first become eligible and after that, usually, only during designated enrollment periods.

Medicare Part B – Medical Insurance

Medicare Part B requires a monthly premium payment.

Anyone who is eligible for free Medicare Part A can enroll in Medicare Part B. However, if you are not eligible for premium-free Medicare Part A, you can still purchase Medicare Part B if you are age 65 or older and you are –

- A U.S. citizen; or
- A legal resident who has lived in the United States for at least 5 consecutive years.

You are not required to be enrolled in Medicare Part A coverage to be enrolled in Medicare Part B coverage. The monthly premium is the same for Medicare Part B whether or not you are enrolled in

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Medicare Part A. Some beneficiaries with higher incomes will pay a higher monthly Medicare Part B premium.

Please note that Hawaii law requires retirees and their dependents who are eligible for Medicare Part B to enroll in order to be covered by EUTF or HSTA VB retiree medical and/or prescription drug plans.

Medicare Part C – Medicare Advantage Plans

If you have enrolled in Medicare Part A and B, you can join a Medicare Advantage plan. However, Medicare Part A is not required to enroll in the EUTF Kaiser Medical Retiree plan.

Medicare Advantage plans include:

- Medicare Health Maintenance Organization (HMO) plans;
- Medicare Preferred Provider Organization (PPO) plans;

The EUTF and HSTA VB Kaiser Medicare Retiree plan (Senior Advantage) and the EUTF UnitedHealthcare Group Medicare Advantage plan are Medicare Part C plans.

Medicare Part D – Prescription Drug Coverage

Anyone who has Medicare Part A (hospital insurance), Medicare Part B (medical insurance) or a Medicare Part C (Advantage plan) is eligible for Medicare Part D (prescription drug coverage).

Please note: The EUTF and HSTA VB retiree prescription drug plans are Medicare Part D plans and are therefore governed by Medicare rules. Medicare requires that you only be enrolled in one Medicare Part D plan at a time. Therefore, if you enroll in a non-EUTF Medicare Part D plan, you and your dependents will be cancelled from the EUTF retiree prescription drug plan. If you are enrolled in the EUTF Kaiser Comprehensive/Senior Advantage plan or UnitedHealthcare Group Medicare Advantage plan and enroll in a non-EUTF Medicare Part D plan, you and your dependents will be cancelled from the EUTF medical and prescription drug plans. HSTA VB retirees who disenroll from the HSTA VB prescription drug plan will also be cancelled from their HSTA VB medical, vision and chiro plans, which are bundled plans. If your EUTF or HSTA VB plans are cancelled you will lose the employer premium contribution and will not be able to reenroll until the next EUTF Retiree Open Enrollment or unless you experience a qualifying event.

Signing up for Medicare

When should I apply?

Medicare eligible retirees must enroll in Medicare Part B to be covered under an EUTF or HSTA VB retiree medical and/or prescription drug plan. Covered dependents (including a spouse, DP, CUP, or disabled child) must also enroll in Medicare Part B when they become eligible for Medicare, regardless of whether they are retired or actively employed, in order to be enrolled in the EUTF or HSTA VB retiree medical and/or prescription drug plans.

Retirees who are less than 65 years old: Contact Social Security three months prior to your 65th birthday.

Retirees who are 65 years or older at the time of retirement: Contact Social Security to enroll three months prior to your retirement date.

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Initial enrollment period for Medicare Part B

You have a seven-month period in which to sign up for Medicare Part B (medical insurance). A delay on your part will cause a delay in coverage and result in higher premiums. If you are eligible at age 65, your initial enrollment period begins three months before your 65th birthday, includes the month you turn age 65 and ends three months after your 65th birthday.

Failure to enroll in Medicare Part B during the initial enrollment period also means you will likely need to wait until the next Medicare Part B general enrollment period which is January 1 – March 31, with an effective date of July 1.

Individuals already receiving Social Security or Railroad Retirement Board benefits at least 4 months before being eligible for Medicare and residing in the United States (except residents of Puerto Rico) are automatically enrolled in both premium-free Medicare Part A and B.

When does my enrollment in Medicare Part B become effective?

If you accept the automatic enrollment in Medicare Part B, or if you enroll in Medicare Part B during the first three months of the initial enrollment period, your Medicare Part B will start with the month you are first eligible. If you enroll during the last four months, your plan will start from one to three months after you enroll.

You must provide the EUTF with proof of your Medicare Part B enrollment within 60 days of becoming eligible. Failure to do so will result in cancellation of your EUTF or HSTA VB retiree medical and/or prescription drug plans.

Medigap & Other Medicare Advantage and Prescription Drug Plans

The EUTF or HSTA VB retiree medical and/or prescription drug plans cover many of the same benefits as a Medigap policy. Therefore, careful consideration should be taken before you enroll in a Medigap plan as enrollment in a non-EUTF Medigap or any other Medicare Advantage and Medicare Part D prescription drug plan may jeopardize your enrollment in an EUTF or HSTA VB retiree medical and/or prescription drug plan.

Medicare enrollment and Active employment

If you are covered under an EUTF or HSTA VB active employee plan, you are not required to enroll in Medicare. Medicare enrollment is only required for coverage under EUTF and HSTA VB retiree plans. However, if you are enrolled in an EUTF or HSTA VB retiree medical and/or prescription drug plan as a dependent and are eligible for Medicare Part B, you are required to enroll in Medicare B even if you are still actively working.

If during your retirement, you are actively employed and covered by another employer's health plan, you will still be required to enroll in Medicare Part B in order to continue coverage under the EUTF or HSTA VB retiree medical and/or prescription drug plans.

Medicare Premium Payment and Reimbursement

The Medicare Part B premium is usually deducted from your monthly Social Security pension. Retirees and their eligible spouse, DP or CUP are eligible for reimbursement of Medicare Part B premiums. However, if your Medicare Part B premium is paid for you from another source, such as the Medicare Savings Program, you are not eligible to receive Medicare Part B reimbursement from EUTF. Please refer to page 53 for more details.

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Medical Plan Coverage Chart (HMSA and Kaiser) – EUTF

This summary chart is intended to provide a condensed explanation of plan benefits. Certain limitations, restrictions and exclusions apply. For complete information on plan benefits, please refer to the HMSA or Kaiser Guide to Benefits, which may be obtained from HMSA or Kaiser directly or from, eutf.hawaii.gov. In the case of a discrepancy between the information provided in this Reference Guide and that contained in the carriers' Guide to Benefits, the language in the carriers' Guide to Benefits will take precedence.

SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN			
Benefits will be administered as described in each plan's documents.			
Plan Provisions	HMSA PPO		Kaiser HMO**
General	Your HMSA coverage coordinates with your Medicare coverage. See page 41 for examples		Kaiser Senior Advantage Plan
Calendar Year Deductible Single/Family	\$100 per person, Maximum \$300 per family		None/None
Calendar Year Out-of-Pocket Limit Single/Family	\$2,500 per person Maximum \$7,500 per family		\$2,000 per person Maximum \$6,000 per family
Lifetime Benefit Maximum	None		None
	Your Copayment		
	In-Network	Out-of-Network	
Physician Services			
Primary Care Office Visit	10%*	30%	\$15
Specialist Office Visit	10%*	30%	\$15
Annual Wellness Visit (Covered under Medicare for members with Medicare)	No Charge	No Charge	No Charge
Routine Physical Exams	No Charge	30%*	No Charge
Mammography	20%*	30%*	No Charge
Second Opinion – Surgery	10%*	30%	\$15
Emergency Room (ER care)	10%*	10%*	\$50
Ambulance	20%	30%	20%
Inpatient Hospital Services			
Room & Board	10%*	30%	No Charge
Ancillary Services	10%*	30%	No Charge
Physician Services	10%*	30%	No Charge
Surgery	10%* (Cutting)	30%	No Charge
Anesthesia	10%*	30%	No Charge
Outpatient Services			
Chemotherapy	20%	30%	\$15
Radiation Therapy	20%*	30%	\$15
Surgery	10%* (Cutting)	30%	\$15
Allergy Testing	20%	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	20%*	30%	No Charge
Anesthesia	10%*	30%	\$15
Mental Health Services			
Inpatient Care	10%*	30%	No Charge
Outpatient Care	10%*	30%	\$15
Other Services			
Durable Medical Equipment	20%	30%	20%
Home Health Care	No Charge*	30%	No Charge
Hospice Care	No Charge*	Not Covered	No Charge
Nursing Facility - Skilled Care	10%*, 120 days per year	30%, 120 days per year	No Charge, 100 days per benefit period
Physical & Occupational Therapy	20%	30%	\$15

*Deductible does not apply.

**If you and/or your dependent are Medicare eligible, you must enroll in the Kaiser Senior Advantage Plan. Contact Kaiser Permanente for information about the Senior Advantage plan benefits and how to enroll.

See examples on page 41 for integration of Medicare benefits for EUTF retirees enrolled in the HMSA PPO plan.

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UnitedHealthcare Group Medicare Advantage (PPO) Plan – EUTF

What is this plan?

UnitedHealthcare is one of the largest providers of Medicare coverage and offers the Group Medicare Advantage Plan to EUTF retirees and their eligible dependents enrolled in Medicare Part A and B. The plan is a PPO plan which means that you have access to UnitedHealthcare's nationwide (Hawaii and Mainland) network of doctors and hospitals AND you can use doctors and hospitals not in UnitedHealthcare's network as long as they participate in Medicare and accept this plan.

Best of all, there is no difference in what you pay for either in-network or out-of-network services.

Other advantages of the UnitedHealthcare Group Medicare Advantage (PPO) plan

Here are some other reasons to consider the UnitedHealthcare Group Medicare Advantage (PPO) plan:

- Low plan premiums
- Benefits that go beyond Original Medicare such as:
 - Routine physical exams once per calendar year
 - Routine eye exams every 12 months
 - Routine hearing exams every 12 months
 - Hearing aid allowance of \$500 every 36 months
 - A discount program that may help you save significantly on the cost of hearing aids
 - A 24-hour nurse help line to help answer your health-related questions
 - A fitness benefit to help you stay active and fit
 - A caregiver support program to make caring for a loved one easier
 - Health and wellness programs to help you manage health conditions, such as diabetes or heart disease
 - Virtual visit – see a doctor by the use of online technology and live audio/video capabilities on your laptop, desktop, tablet or smartphone 24 hours a day, 7 days a week. No copayment needed.

Other important things to know if you enroll in the UnitedHealthcare (UHC) Group Medicare Advantage (PPO) plan

- You can only be enrolled in one Medicare Advantage plan or Medicare prescription drug plan at a time.
 - If you enroll in more than one Medicare Advantage plan or Medicare prescription drug plan, you will be disenrolled in the other Medicare Advantage plan or Medicare prescription drug plan.
- If you enroll in the UHC plan and you want to cover your spouse, he/she must also enroll in the UHC plan and be enrolled in Medicare Part A and B.
- If you are enrolled in a non-EUTF Medicare Part D prescription drug plan (not an EUTF prescription drug plan) and you enroll in the UHC plan, you may be disenrolled in the individual Medicare Part D prescription drug plan.
- If you are enrolled in an HSTA VB retiree plan and change to the EUTF UHC plan you will not be allowed to re-enroll in an HSTA VB retiree plan in the future.
- The UHC plan does not include prescription drug coverage, so if you enroll in the UHC plan and want prescription drug coverage you should also enroll in the EUTF prescription drug plan.

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If you plan to enroll in the UnitedHealthcare (UHC) Group Medicare Advantage (PPO) plan during open enrollment:

You must:

- Be enrolled in Medicare Part A and B
- Attach a copy of your Medicare card to your EC-2 Enrollment Form
- Declare whether you have End Stage Renal Disease (ESRD)

If you plan to enroll your spouse/partner:

- Your spouse/partner must be enrolled in Medicare Part A and B
- You must attach a copy of his/her Medicare card to your EC-2 Enrollment Form
- Your spouse/partner must declare whether he/she has End Stage Renal Disease (ESRD)
- Your spouse/partner must sign the EC-2 Enrollment Form

If you plan to enroll in the UnitedHealthcare (UHC) Group Medicare Advantage (PPO) plan when you retire:

You must:

- Be enrolled in Medicare Part A and B at your retirement date
- Attach a copy of your Medicare card to your EC-2 Enrollment Form
 - To avoid a break in coverage, your EC-2 must be signed and dated **prior** to the date of your retirement

If you plan to enroll your spouse/partner:

- Your spouse/partner must be enrolled in Medicare Part A and B at your retirement date
- You must attach a copy of his/her Medicare card to your EC-2 Enrollment Form
- Your spouse/partner must declare whether he/she has End Stage Renal Disease (ESRD)
- Your spouse/partner must sign the EC-2 Enrollment Form

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Medical Plan Coverage Chart (UnitedHealthcare [UHC]) – EUTF

This summary chart is intended to provide a condensed explanation of plan benefits. Certain limitations, restrictions and exclusions apply. For complete information on plan benefits, please refer to the UnitedHealthcare Medicare Advantage PPO EOC (Evidence of Coverage), which may be obtained from UnitedHealthcare directly or from eutf.hawaii.gov. In the case of a discrepancy between the information provided in this Reference Guide and that contained in the EOC, the language in the EOC will take precedence. You can also call UnitedHealthcare for a complete pre-enrollment kit.

Plan Provisions	UnitedHealthcare Group Medicare Advantage (PPO) ³	
Calendar Year Deductible	\$100 per person	
Calendar Year Out-of-Pocket Limit	\$2,500 per person	
Lifetime Benefit Maximum	None	
	Your Copayment	
	In-Network	Out-of-Network
Physician Services		
Primary Care Office Visit	10% ¹	10%
Specialist Office Visit	10% ¹	10%
Annual Wellness Visit	No Charge	No Charge
Routine Physical Exams	No Charge, 1 per plan year	
General		
Mammography	20% ¹	20%
Second Opinion – Surgery	10% ¹	10%
Emergency Room (ER care)	\$50 ¹	\$50 ¹
Ambulance	20%	20%
Inpatient Hospital Services		
Room & Board	10% ¹	10%
Ancillary Services	10% ¹	10%
Physician Services	10% ¹	10%
Surgery	10% ¹	10%
Anesthesia	10% ¹	10%
Outpatient Services		
Chemotherapy	20% ¹	20%
Radiation Therapy	20% ¹	20%
Surgery	10% ¹	10%
Allergy Testing	20% ¹	20%
Other Diag. Lab, X-ray & Psych Testing	20% ¹	20%
Anesthesia	10% ¹	10%
Mental Health Services		
Inpatient Care	10% ¹	10%
Outpatient Care	10% ¹	30%
Other Services		
Durable Medical Equipment	20%	20%
Home Health Care	No Charge	No Charge
Hospice Care	No Charge	No Charge
Nursing Facility - Skilled Care	10%, 100 days per year ¹	10%, 100 days per year
Physical & Occupational Therapy	20%	20%
Routine Eye Examination every 12 months	10% ^{1,2}	10% ^{1,2}
Routine Hearing Exam – every 12 months	No Charge	No Charge
Hearing Aid Allowance – includes Digital hearing aids	\$500 allowance every 36 months ^{1,2}	\$500 allowance every 36 months ^{1,2}

¹ Deductible does not apply.

² Covered Service that does not count towards the out-of-pocket limit.

³ Contact UnitedHealthcare for information about the Medicare Advantage PPO plan benefits and how to enroll.

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Coordination of Medicare Benefits (HMSA and UHC) – EUTF

Below are example comparisons of how EUTF’s Medicare plans (HMSA PPO and UHC PPO) coordinate with Medicare:

Example 1: Office Visit

Assumptions: Member went to a Participating Provider (for the UHC PPO Plan, the Provider does not have to be a Participating Provider but must accept payment from UHC), Charge is an Eligible Charge and the Provider accepts Medicare assignment. For the HMSA PPO Plan, Medicare pays at 80% after a \$166.00 annual deductible (2016 deductible). For the UHC PPO Plan, for an annual wellness visit and most preventative diagnostic services, the retiree would owe \$0.					
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes	Retiree in UHC PPO Plan Owes
1	Office Visit	01/02/2017	\$100.00	\$ 10.00	\$ 10.00
	Diagnostic Test	01/02/2017	\$ 66.00	\$ 13.20	\$ 13.20
				\$166.00	\$ 23.20
2	Office Visit	02/02/2017	\$100.00	\$ 0.00	\$ 10.00
	Diagnostic Test	02/02/2017	\$ 66.00	\$ 0.00	\$ 13.20
				\$166.00	\$ 0.00

Example 2: Hospital Stay

Assumptions: Member went to a Participating Provider (for the UHC PPO Plan, the Provider does not have to be a Participating Provider but must accept payment from UHC), Charge is an Eligible Charge and the Provider accepts Medicare assignment. For the HMSA PPO Plan, Medicare pays at 100% after a \$1,288.00 annual deductible (2016 deductible) for days 1-60 (per benefit period).					
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes	Retiree in UHC PPO Plan Owes
1	Room & Board	01/02/2017	\$11,000	\$ 0.00	\$ 1,100.00
	Anesthesia	01/02/2017	\$ 4,000	\$ 0.00	\$ 400.00
				\$15,000	\$ 0.00

Example 3: Durable Medical Equipment

Assumptions: Member went to a Participating Provider (for the UHC PPO Plan, the Provider does not have to be a Participating Provider but must accept payment from UHC), Charge is an Eligible Charge, the Provider accepts Medicare assignment and the Plans \$100 annual deductible has not been met. For the HMSA PPO Plan, Medicare pays at 80% after a \$166.00 annual deductible (2016 deductible).					
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes	Retiree in UHC PPO Plan Owes
1	Prosthesis	01/02/2017	\$ 500.00	\$ 100.00	\$ 180.00

*Assumptions are used for illustration purposes only since Medicare deductibles and benefits are subject to change.

MEDICARE RETIREES

Medical Plan Coverage Chart (HMSA and Kaiser) - HSTAVB

This summary chart is intended to provide a condensed explanation of plan benefits. Certain limitations, restrictions and exclusions apply. For complete information on plan benefits, please refer to the HMSA or Kaiser Guide to Benefits, which may be obtained from HMSA or Kaiser directly or from, eutf.hawaii.gov. In the case of a discrepancy between the information provided in this Reference Guide and that contained in the Guide to Benefits, the language in the Guide to Benefits will take precedence.

SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN			
Benefits will be administered as described in each plan's documents.			
Plan Provisions	HMSA PPO		Kaiser HMO**
General	Your HMSA coverage coordinates with your Medicare coverage. See page 43 for examples		
Calendar Year Deductible Single/Family	\$100 per person Maximum \$300 per family		None/None
Calendar Year Out-of-Pocket Limit Single/Family	\$2,000 per person Maximum \$6,000 per family		\$2,000 per person Maximum \$6,000 per family
Lifetime Benefit Maximum	\$2,000,000		None
	Your Copayment		
	In-Network	Out-of-Network	
Physician Services			
Primary Care Office Visit	10% *	30%	\$15
Specialist Office Visit	10% *	30%	\$15
Annual Wellness Visit (Covered under Medicare for members with Medicare)	No Charge	No Charge	No Charge
Routine Physical Exams	No Charge*; limited to combined CY dollar max depending on age scale	No Charge*; limited to combined CY dollar max depending on age scale	No Charge
Mammography	10% *	30%	No Charge
Second Opinion – Surgery	10% *	30%	\$15
Emergency Room (ER care)	10% *	10% *	\$50
Ambulance	10% *	30%	20%
Inpatient Hospital Services			
Room & Board	10% *	30%	No Charge
Ancillary Services	10% *	30%	No Charge
Physician Services	10% *	30%	No Charge
Surgery	10% *	30%	No Charge
Anesthesia	10% *	30%	No Charge
Outpatient Services			
Chemotherapy	10% *	30%	\$15
Radiation Therapy	10% *	30%	\$15
Surgery	10% *	30%	\$15
Allergy Testing	10% *	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	10% *	30%	No Charge
Anesthesia	10% *	30%	No Charge; \$15 office visit copay applies
Mental Health Services			
Inpatient Care	10% *	30%	No Charge
Outpatient Care	10% *	30%	\$15
Other Services			
Durable Medical Equipment	10% *	30%	20%
Home Health Care	No Charge*	30%	No Charge
Hospice Care	No Charge*	Not Covered	No Charge, Home Care only
Nursing Facility - Skilled Care	10%*; 120 days per year	30%; 120 days per year	No Charge, 100 days benefit period
Physical & Occupational Therapy	10% *	30%	\$15

*Deductible does not apply.

**If you and/or your dependent are Medicare eligible, you must enroll in the Kaiser Senior Advantage Plan. Contact Kaiser Permanente for information about the Senior Advantage plan benefits and how to enroll.

See examples on page 43 for integration of Medicare benefits for HSTA VB retirees enrolled in the HMSA PPO plan.

MEDICARE RETIREES

Coordination of Medicare Benefits (HMSA) – HSTAVB

Below are example comparisons of how HSTA VB's Medicare plans (HMSA PPO) coordinate with Medicare:

Example 1: Office Visit

Assumptions: Member went to a Participating Provider, Charge is an Eligible Charge and the Provider accepts Medicare assignment. For the HMSA PPO Plan, Medicare pays at 80% after a \$166.00 annual deductible (2016 deductible).				
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes
1	Office Visit	01/02/2017	\$100.00	\$ 10.00
	Diagnostic Test	01/02/2017	\$ 66.00	\$ 6.60
				\$166.00
2	Office Visit	02/02/2017	\$100.00	\$ 0.00
	Diagnostic Test	02/02/2017	\$ 66.00	\$ 0.00
				\$166.00

Example 2: Hospital Stay

Assumptions: Member went to a Participating Provider, Charge is an Eligible Charge and the Provider accepts Medicare assignment. For the HMSA PPO Plan, Medicare pays at 100% after a \$1,288.00 annual deductible (2016 deductible) for days 1-60 (per benefitperiod).				
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes
1	Room & Board	01/02/2017	\$11,000	\$ 0.00
	Anesthesia	01/02/2017	\$ 4,000	\$ 0.00
				\$15,000

Example 3: Durable Medical Equipment

Assumptions: Member went to a Participating Provider, Charge is an Eligible Charge, the Provider accepts Medicare assignment and the Plans \$100 annual deductible has not been met. For the HMSA PPO Plan, Medicare pays at 80% after a \$166.00 annual deductible (2016 deductible).				
Claim	Service	Date of Service	Charge	Retiree in HMSA PPO Plan Owes
1	Prosthesis	01/02/2017	\$ 500.00	\$ 0.00

*Assumptions are used for illustration purposes only since Medicare deductibles and benefits are subject to change.

MEDICARE RETIREES

Medicare Part D Prescription Drug Plans – EUTF

The EUTF's Medicare Part D prescription drug plan is administered by SilverScript, the Medicare Part D administrator for CVS Caremark. This plan is the prescription drug coverage for Medicare retirees enrolled in the HMSA and UnitedHealthcare Group Medicare Advantage PPO medical plan options and for stand-alone drug coverage. The Kaiser Medicare Part D prescription drug coverage is included under the Kaiser Senior Advantage Medical Program.

COVERAGE	PPO Prescription Drug Plan (Administered by SilverScript)	HMO Prescription Drug Plan (Kaiser)
	Participating Pharmacy	Copayment up to
RETAIL PRESCRIPTION PROGRAM (30/60/90 day supply)		
Generic	\$5/\$10/\$10 copayment	\$15/\$30/\$45 copayment
Preferred Brand Name	\$15/\$30/\$30 copayment	\$15/\$30/\$45 copayment
Non-Preferred Brand Name	\$30/\$60/\$60 copayment	\$15/\$30/\$45 copayment
Specialty Drug	20% coinsurance Up to a \$250 copay max per fill, \$2,000 out-of-pocket maximum per calendar year	\$15/\$30/\$45 copayment
Insulin		
Covered Insulin Products	\$5/\$10/\$10 copayment	\$15/\$30/\$45 copayment
Diabetic Supplies		
Lancets, Strips and Meters	No copayment	\$15/\$30/\$45 copayment
MAIL ORDER PRESCRIPTION PROGRAM (30/60/90 day supply)		
	SilverScript Mail Order	
Generic	\$5/\$10/\$10 copayment	\$15/\$30/\$30 copayment
Preferred Brand Name	\$15/\$30/\$30 copayment	\$15/\$30/\$30 copayment
Non-Preferred Brand Name	\$30/\$60/\$60 copayment	\$15/\$30/\$30 copayment
Specialty Drug	Not Available	\$15/\$30/\$30 copayment
Insulin		
Covered Insulin Products	\$5/\$10/\$10 copayment	Not available through mail order
Diabetic Supplies		
Lancets, Strips and Meters	Not available through mail order	\$15/\$30/\$30 copayment

MEDICARE RETIREES

Medicare Part D Prescription Drug Plans – HSTA VB

The HSTA VB's Medicare Part D prescription drug plan is administered by SilverScript, the Medicare Part D administrator for CVS Caremark. This plan is the prescription drug coverage for Medicare retirees enrolled in the HMSA PPO medical plan option. The Kaiser Medicare Part D prescription drug coverage is included under the Kaiser Senior Advantage Medical Program.

COVERAGE	PPO Prescription Drug Plan (Administered by SilverScript)	HMO Prescription Drug Plan (Kaiser)
	Participating Pharmacy	Copayment up to
RETAIL PRESCRIPTION PROGRAM (30/60/90 day supply)		
Generic and Covered Insulin Products	\$3/\$9/\$9 copayment	\$10/\$20/\$30 copayment
All Covered Brand Name	\$9/\$27/\$27 copayment	\$10/\$20/\$30 copayment
Specialty Drug	Specialty medications are subject to the applicable Brand/Generic copayment	\$10/\$20/\$30 copayment
Diabetic Supplies		
Lancets, Strips and Meters	No copayment	20%
MAIL ORDER PRESCRIPTION PROGRAM (30/60/90 day supply)		
	SilverScript Mail Order	
Generic and Covered Insulin Products	\$3/\$9/\$9 copayment	\$10/\$20/\$20 copayment; Insulin not available through mail order
All Covered Brand Name	\$9/\$27/\$27 copayment	\$10/\$20/\$20 copayment
Specialty Drug	Not available	\$10/\$20/\$20 copayment
Diabetic Supplies		
Lancets, Strips and Meters	Not available through mail order	20%

MEDICARE RETIREES

Medicare Part D Prescription Drug Plan Provisions – EUTF & HSTA VB

EUTF's open enrollment period for retirees is from October 10, 2016 through October 31, 2016. You will probably start receiving advertisements from other Medicare plans during this time. Please know that if you are happy with your coverage under the EUTF or HSTA VB Medicare Part D plan, you do not need to take any action. Medicare only allows you to enroll in one Medicare Part D plan.

Therefore, if you enroll in a non-EUTF Medicare Part D plan, you will be terminated from the applicable EUTF or HSTA VB Medicare Part D plan or the Kaiser Senior Advantage medical and prescription drug plan and the UHC PPO medical plan, as applicable. Similarly, if you are already enrolled in a non-EUTF Medicare Part D prescription drug plan and enroll in EUTF's or HSTA VB's plan, you may be disenrolled from your non-EUTF Medicare Part D plan.

If you are currently enrolled and want to remain on your current EUTF or HSTA VB Medicare Part D plan you do not need to take action. You will remain enrolled in the EUTF or HSTA VB Medicare Part D plan.

Effective January 1, 2017, the EUTF will implement formulary (drug) changes to the PPO Prescription Drug's preferred medication list for **Medicare retiree** participants as approved by the Centers for Medicare and Medicaid Services (CMS). Formulary changes and other plan changes are outlined in the Annual Notice of Change (ANOC) that is mailed directly to you in the month of September. The ANOC serves as your official notice of plan changes and is also available online at eutf.hawaii.gov, eutf.silverscript.com, or hstavb.silverscript.com. Please take the time to thoroughly review the plan documents, and you should also refer to the Evidence of Coverage (EOC) and Abridged Formulary List for additional details on your plan benefits. You may also contact SilverScript's Customer Care at 1-877-878-5715.

The following utilization management programs are built into the EUTF and HSTA VB SilverScript plans:

Prior Authorization

You or your physician must get a prior authorization for certain drugs. This means that you will need to get approval from the plan before the plan will agree to cover the drug. Sometimes the requirement for getting approval in advance helps guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Quantity Limits

For certain drugs, the plan limits the amount of the drug that the plan will cover. For example, the plan provides 30 tablets per prescription for *Simvastatin tab 80 mg per 30 days*.

Step Therapy

In some cases, the plan requires you to first try a certain drug to treat your medical condition before we will cover another drug for that condition. For example, if Drug A and Drug B both treat your medical condition, the plan will not cover Drug B unless you try Drug A first. If Drug A does not work for you, the plan will then cover Drug B.

MEDICARE RETIREES

B vs. D Determination

In most cases, medications will be covered through the Medicare D prescription drug plan. There are some medications that will be covered under the Medicare B plan. To confirm if a medication will require this determination you can reference the formulary (drug list) or by calling SilverScript Customer Care at 1-877-878-5715

Temporary Fills during the first 90-days of the plan year

If the medication you are taking is affected by the plan changes that take effect on January 1, 2017, you may be eligible for a temporary supply of your medication during the first 90-days of the plan year. The EUTF and HSTA VB SilverScript plans will allow up to 3-30 day fills or 1-90 day temporary fill during this period. The 90-day transition period will allow you to consult with your physician on getting any required approvals or review other drug therapy options. Please refer to the EOC for details temporary fills.

To avoid paying a higher out-of-pocket co-payment for non-preferred medication, participants are encouraged to speak with their physician to determine if a generic or preferred medication is appropriate for their treatment. Any change in drug therapy will be on a voluntary basis and should be discussed with a physician.

MEDICARE RETIREES

EUTF and HSTA VB Medicare Part D Prescription Drug Plan

Attention: Medicare Eligible Members

If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you additional choices for prescription drug coverage through Medicare Part D. The EUTF sponsored prescription drug plan offers benefits that are as good, or better, than the standard Medicare Part D plan coverage. Your Notice of Creditable Coverage is available on the EUTF website.

If you enroll in another Medicare Part D plan, you will be terminated from the applicable EUTF or HSTA VB Medicare Part D plan or the Kaiser Senior Advantage medical and prescription drug plan and the UHC PPO medical plan, as applicable.

The EUTF and HSTA VB Prescription Drug Plan provided for Medicare eligible retirees and/or dependents is a Medicare Part D plan. You can only enroll in one Medicare Part D plan. If you enroll in a Medicare Part D plan other than the EUTF or HSTA VB plan, your EUTF or HSTA VB prescription drug plan, and **UHC PPO medical or Kaiser Senior Advantage plan (as applicable), will be cancelled.**

The **Medicare Prescription Drug Program** (Medicare Part D) was established to provide prescription drug coverage for eligible Medicare individuals. Your employer is required to inform you whether or not your prescription drug plan is creditable or non-creditable.

Notice of Creditable Coverage (see page 72)

The EUTF is required by law to notify you regarding your rights to Medicare Part D prescription drug coverage. If you are enrolled in an EUTF or HSTA VB prescription drug plan, your prescription drug benefits are as good as or better than the standard Medicare Part D drug benefits. Prescription drug coverage through EUTF and HSTA VB plans are creditable coverage and Medicare will not penalize you if you decide to enroll in a Medicare Part D plan in the future.

If you decide to join a Medicare Part D plan, you should compare the different drugs that are available under your current plan with EUTF (or HSTA VB) and the alternative plans. Not all Medicare Part D plans cover the same drugs, nor provide the coverage at the same cost.

EUTF will enroll all Medicare eligible participants into the EUTF or HSTA VB (if applicable) Medicare Part D Prescription Drug plan. Please contact the EUTF for information on the process involved. What this means to you is, if you are a Medicare eligible participant, **you do not need to leave the EUTF or HSTA VB prescription drug plan and enroll in another Medicare Part D plan to obtain prescription drug benefits.**

For the Kaiser plan, retirees and their qualified dependents who are Medicare eligible must enroll in the Kaiser Senior Advantage Plan (unless you live in Kauai, Molokai, Lanai, and parts of Hawaii Island which include Pahala, Naalehu, and Hawaii Volcanoes National Park). Retirees and their eligible dependents will be required to complete a Kaiser Permanente Senior Advantage enrollment form and may contact Kaiser at 808-432-5955 or toll free at 1-800-966-5955. All Kaiser Medicare eligible members are enrolled in the Medicare Part D plan through Kaiser Senior Advantage.

MEDICARE RETIREES

Frequently Asked Questions and Answers:

Why do I receive communications and marketing materials for other non-EUTF Medicare Part D drug plans?

CMS allows all Medicare Part D plans to reach out to Medicare participants beginning October 15 of each year. Other Medicare Part D plans may contact you to encourage enrollment in their plan during this time, thereby disenrolling you from the EUTF or HSTA VB Medicare prescription drug plan and Kaiser Senior Advantage medical and prescription drug plan and the UHC PPO medical plan, as applicable.

EUTF does not share information about you with any other non-EUTF Medicare Part D plans.

What happens if I choose to enroll in another Medicare Part D drug plan?

If you enroll in a non-EUTF Medicare Part D plan, you will be terminated from the applicable EUTF or HSTA VB Medicare Part D plan or the Kaiser Senior Advantage medical and prescription drug plan and the UHC PPO medical plan, as applicable, because Medicare allows you to enroll in only one Medicare Part D plan. If you are enrolled in the HSTA VB plans, you will also be disenrolled from the medical, vision, and chiropractic plans which are bundled with the HSTA VB prescription drug plan.

Is the EUTF or HSTA VB Medicare plan as good as other Medicare Part D plans?

All Medicare Part D plans must offer a minimum coverage to meet the Medicare Standard Part D plan requirements. The EUTF and HSTA VB Medicare Part D plans exceed this minimum and offer participants richer, more generous coverage than the Medicare Standard Part D plan. The chart on page 52 provides a comparison of benefits under the EUTF Medicare Part D plan and a Standard Medicare Part D plan. Overall, there are no existing Medicare Part D plans that we know of that provide better coverage than the EUTF or HSTA VB prescription drug plan.

What must I do if I enroll in a non-EUTF Medicare Part D plan?

Please notify the EUTF in writing that you have enrolled in another non-EUTF Medicare Part D plan.

What if I have the Kaiser Senior Advantage medical plan?

All Kaiser Senior Advantage members are enrolled in the Medicare Part D plan through the Kaiser Senior Advantage plan. The EUTF enhances the Kaiser Medicare Part D coverage with supplemental drug benefits making Kaiser prescription drug coverage better than the standard Medicare Part D plan.

How do SilverScript and Kaiser choose prescription drugs for their preferred drug lists (formulary)?

Pharmacy Benefit Managers such as SilverScript and health plans like Kaiser Permanente have committees of pharmacists and other health care providers who continually review drug data and studies on new and existing drugs. Based on this data they create prescription drug lists of those medications that have been shown to be the most effective at the most reasonable cost for each therapeutic class of medications.

CMS requires two drugs in every therapeutic category and class. CMS thoroughly evaluates the submitted formulary design to ensure that it contains adequate access to medically necessary drugs and does not discriminate against any groups of beneficiaries.

Does the EUTF reimburse for my EUTF or non-EUTF Medicare Part D premium?

No.

MEDICARE RETIREES

What happens to my spouse's/domestic or civil union partner's EUTF or HSTA VB coverage if my spouse or DP/CUP chooses to enroll in a non-EUTF Medicare Part D plan?

Your spouse or DP/CUP will be terminated from the EUTF or HSTA VB Medicare Part D plan or the Kaiser Senior Advantage medical and prescription drug plan and the UHC PPO medical plan, as applicable.

I have multiple medical and prescription drug plans through different employers. How is it determined how much each plan pays and how much I pay?

Coordinating benefits between multiple plans follows standard nationally recognized rules for Coordination of Benefits. When Medicare is involved, the rules have been set by federal legislation which dictates when Medicare is the primary or secondary payer. Whether one plan is primary or secondary depends on the insured's status and type of plan such as active employee or retiree; insured subscriber or dependent; Medicare or non-Medicare. Additionally each drug plan may have its own rules such as requiring mail order which must be satisfied for any benefits to be available from that plan. Sometimes these rules conflict and it is not possible to receive payment from both plans. If you are currently coordinating multiple medical and drug plans please be aware that primacy rules may change and you may be subject to a copayment or coinsurance in which you weren't previously subject to.

When you and/or your dependent become eligible for Medicare and are enrolled into the EUTF or HSTA VB Medicare prescription drug (Part D) plan as well as a non-EUTF group health plan (active employer plan), your Medicare Part D plan becomes secondary coverage to the non-EUTF group health plan. Medicare Part D coverage follows federally mandated secondary payer rules that may differ from other non-Medicare plans such as the EUTF or HSTA VB non-Medicare retiree prescription drug plan, and you may find that you have to pay a copayment even though you have dual coverage (more than one drug plan). Please contact SilverScript for more information on coordination of benefits and how their plan will coordinate with your non-EUTF active employer plan.

SilverScript will send you a notice if CMS identifies that you have other prescription drug coverage and/or other health insurance coverage. This notice will require you to review and correct and misrepresented information so that SilverScript may correctly pay your claims.

I am enrolled in the Kaiser medical plan. What will happen if I enroll in a Medicare Part D plan other than Kaiser?

If you enroll in Medicare Part D with another carrier, you will be automatically terminated from the Kaiser Senior Advantage medical plan. The Medicare Part D prescription drug plan is part of the Kaiser Senior Advantage plan. You cannot have one without the other.

If I'm enrolled in the EUTF or HSTA VB Medicare Part D drug plan, am I required to get my maintenance drugs by mail order?

No.

I am a retiree enrolled in the HSTA VB plan. If I enroll in a non-EUTF Medicare Part D prescription drug plan, will I lose medical, vision, and chiropractic benefits?

Yes. These are bundled coverages and cannot be enrolled in or disenrolled from separately. Once you disenroll from HSTA VB plans, you will not be able to re-enroll in any HSTA VB plans in the future.

MEDICARE RETIREES

Is the SilverScript preferred drug list (formulary) the same as the formulary for the CVS Caremark plan for non-Medicare retirees?

No. There are prescription drugs that may not be included under the Medicare Part D plan but are covered under the EUTF or HSTA VB non-Medicare retiree plan. The formulary lists for the SilverScript plans are different from the EUTF and HSTA VB non-Medicare retiree plans. However, in April 2013, EUTF added supplemental coverage to the SilverScript plans to more closely match the formulary drug lists of the non-Medicare plans.

MEDICARE RETIREES

Table Comparison of EUTF's Prescription Drug Plans vs. a Standard Medicare Part D Plan

PLAN FEATURE	EUTF MEDICARE PART D PLAN				KAISER SENIOR ADVANTAGE PLAN
ANNUAL DEDUCTIBLE: \$0					
COPAYMENTS:					
	GENERIC	PREFERRED	NON- PREFERRED	INJECTABLES AND SPECIALTY	ALL
RETAIL 30 DAYS	\$5	\$15	\$30	20%	\$15
RETAIL 90 DAYS	\$10	\$30	\$60	20%	\$45
MAIL ORDER 90 DAYS	\$10	\$30	\$60	NOT A BENEFIT	\$30
SPECIALTY:	\$250 MAXIMUM COPAY PER FILL				
MAXIMUM ANNUAL OUT-OF-POCKET:	AFTER A PERSON HAS SPENT \$4,950* IN ELIGIBLE OUT-OF-POCKET DRUG COSTS IN A YEAR, YOU QUALIFY FOR THE CATASTROPHIC COVERAGE. PLEASE REFER TO YOUR 2017 EVIDENCE OF COVERAGE BOOKLET.				
PLAN FEATURE	STANDARD CMS APPROVED MEDICARE PART D PLAN				
ANNUAL DEDUCTIBLE: \$400					
COST OF COVERED DRUGS					
CO-INSURANCE:	YOU PAY:			MEDICARE PAYS:	
UP TO \$400	100%			0%	
FROM \$401 TO \$3,699	25%			75%	
FROM \$3,700 TO \$4,949	100%			0%	
OVER \$4,950	5%			95%	
MAXIMUM ANNUAL OUT-OF-POCKET:	AFTER A PERSON HAS SPENT \$4,950* IN ELIGIBLE OUT-OF-POCKET DRUG COSTS IN A YEAR, MEDICARE PAYS 95% OF THE DRUG COSTS FOR THE REMAINDER OF THE YEAR.				

*\$4,950 subject to change annually per CMS

MEDICARE RETIREES

EUTF Medicare Part B Reimbursement

WHAT: When you become eligible for Medicare, **you must enroll in Medicare Part B** to continue your retiree medical and/or prescription drug benefits through the EUTF. The EUTF will reimburse you quarterly for the cost of the Medicare Part B premium. These payments do not include reimbursements for any penalties by Medicare. Note if your Medicare Part B premium is being paid for by the Medicare Savings Program or some other entity, you are not eligible for a reimbursement from the EUTF.

WHO: Applies to all retirees and their eligible spouse/DP/CUP who are eligible to enroll in Medicare Part B, and for whom their Medicare Part B premium is not being paid for by another entity such as the Medicare Savings Program or Medicaid. Spouses/DPs/CUPs who are still working but enrolled in an EUTF or HSTA VB retiree medical and/or prescription drug plan as a dependent are also required to enroll in Medicare Part B.

HOW: The following must be submitted to the EUTF to receive reimbursement of Medicare Part B premiums:

- 1) Copy of your Medicare card showing enrollment in Medicare Part B;
- 2) Medicare Part B Premium Reimbursement Request and Direct Deposit Agreement (DDA) form; and,
- 3) Copy of the letter you receive from the Social Security Administration indicating the amount of your monthly Medicare Part B premium.

Your reimbursement will begin the later of the start date on your card or the 1st day of the month in which the EUTF receives a copy of your card. The DDA form can be found at the back of this Guide and on the EUTF website at eutf.hawaii.gov.

FREQUENTLY ASKED QUESTIONS:

Why am I required to enroll in Medicare Part B when I am eligible?

The requirement for all State and County retirees and dependents to enroll in Medicare Part B was set forth in Act 88, 2001 Session Laws of Hawaii. This Act created Chapter 87A, Hawaii Revised Statutes (HRS), which includes the following:

Section 87A-23(4): "All employee-beneficiaries or dependent-beneficiaries who are eligible to enroll in the Medicare Part B medical insurance plan shall enroll in that plan as a condition of receiving contributions and participating in benefits plans under this chapter. This paragraph shall apply to retired employees, their spouses, and the surviving spouses of deceased retirees and employees killed in the performance of duty;"

Section 87A-23(5) allows the EUTF Board to determine which retirees and dependents may continue to participate in the EUTF or HSTA VB retiree medical and/or prescription drug plans even though they are not enrolled in Medicare Part B. Under this exception, the EUTF Board has allowed the following to continue to participate in EUTF or HSTA VB retiree medical and/or prescription drug plans even if they are not enrolled in Medicare Part B: (a) retirees that attained age 65 prior to the enactment of the law that required all eligible Medicare participants to enroll in Medicare Part B; and (b) retirees who are not citizens of the United States or lawfully admitted aliens who have not lived in the United States for at least five years and are ineligible to be enrolled in Medicare.

MEDICARE RETIREES

How and when will I be reimbursed for my Medicare Part B premiums?

Under current law, the amount of your Medicare Part B reimbursement is the amount you are charged by Medicare (minus any penalties). Generally, your reimbursement will be deposited quarterly during the first week of April, July, October and January for the prior quarter. If you became eligible for Medicare Part B after July 1, 2006, your reimbursements must be direct deposited into your financial institution account. A DDA form must be submitted to the EUTF in order to receive reimbursement.

Must I sign up for Medicare Part B if I am or my spouse or DP/CUP is still working and covered by another non-EUTF employer group health insurance?

Retirees and their eligible spouse or DP/CUP must be enrolled in Medicare Part B in order to be covered under EUTF or HSTA VB retiree medical and/or prescription drug plans, regardless of if they are still actively working or covered through another non-EUTF employer group health insurance.

What will happen if my spouse, DP/CUP or I fail to enroll in Medicare Part B when eligible?

EUTF Administrative Rule 5.04 (a) states;

“If an employee-beneficiary becomes eligible to enroll and fails to enroll in the federal Medicare Part B medical insurance plan, the employee-beneficiary’s enrollment in the medical and prescription drug plans offered or sponsored by the Fund and the medical and prescription drug plan coverages for dependent-beneficiaries under that enrollment shall be cancelled.”

If the spouse or DP/CUP fails to enroll, then only the spouse or DP/CUP will be cancelled from medical and prescription drug plans offered by the EUTF. If your spouse or DP/CUP wants to continue coverage under your retiree plan, your spouse or DP/CUP is required to enroll in Medicare Part B even if he/she is still working. If you, the retiree, fail to enroll, you and any dependents covered under your plan will be canceled from the medical and/or prescription drug plans. Enrollment in Medicare Part B is required to be enrolled under the EUTF or HSTA VB retiree medical and/or prescription drug plans.

I didn’t apply for Medicare when I turned 65 even though I did not have health coverage from my job or through my spouse’s or DP’s/CUP’s employer. What should I do?

If you missed the initial enrollment (a seven-month period starting three months before your 65th birthday and ending three months after your birth month), you may be required to wait to apply for Medicare until the general enrollment period from January through March of each year for a start date of July 1. You should contact the Social Security Administration to apply for Medicare by calling 1-800-772-1213 or visit their website at SocialSecurity.gov. You will likely pay a 10 percent Medicare Part B premium penalty for each year you delayed signing up. Your EUTF Medicare Part B reimbursements will not include payment for any penalty amounts.

Will I be charged a higher Medicare B premium if I delay Medicare Part B enrollment due to being covered under an active employee plan as the subscriber or dependent?

No. If you don’t enroll in Medicare Part B when you first become eligible because you or your spouse or DP/CUP were working and had group health plan coverage through that employer, you can sign up for Medicare Part B during a special enrollment period when that coverage ends. However, you will also need to waive enrolling in EUTF or HSTA VB retiree plans since Medicare Part B enrollment is required.

MEDICARE RETIREES

If my Medicare B premium is higher than the standard amount, will EUTF reimburse that amount?

If you are notified by Medicare that your Medicare Part B premium will have an income-related monthly adjustment amount, in other words your Medicare Part B premium is higher than the standard rate due to your higher income level, you will be reimbursed at the higher amount. However, you **MUST** promptly* send the EUTF a copy of the letter from the Social Security Administration informing you of the higher Medicare premium. *(Within 2 years)

EUTF automatically re-sets your Medicare Part B reimbursement to the Medicare standard rate every January 1st. Every year Medicare reviews your income and sets your Medicare B premium accordingly. So, every year you must notify EUTF of your higher than standard Medicare B premium in order to receive the full reimbursement.

Where is a retiree's spouse's or DP/CUP's Medicare reimbursement deposited?

Both the retiree and spouse's or DP's/CUP's Medicare reimbursement must be deposited in the same account at the financial institution designated. The retiree must be an account holder on the designated account.

ALL RETIREES

Dental Plan Benefits (Hawaii Dental Service [HDS]) – EUTF & HSTAVB

BENEFIT	PLAN COVERS
PLAN MAXIMUM per calendar year per member (Jan 1 – Dec 31)	\$2,000
DIAGNOSTIC	
Examinations - twice per calendar year	100%
Bitewing X-rays - twice per calendar year through age 14; once per calendar year thereafter	100%
Other X-rays (full mouth X-rays limited to once every 5 years)	100%
PREVENTIVE	
Cleanings – twice per calendar year	100%
<ul style="list-style-type: none"> • Diabetic Patients – four Cleanings or *Periodontal Maintenance per calendar year • Expectant Mothers – three Cleanings or *Periodontal Maintenance per calendar year 	*60%
*Periodontal Maintenance benefit level	100%
<ul style="list-style-type: none"> • Fluoride (twice per calendar year through age 19) • Fluoride – high risk – once per calendar year 	100%
Space maintainers (through age 17)	100%
Sealants (through age 18) – one treatment application, once per lifetime only to permanent molars with no prior occlusal restorations, regardless of the number of surfaces sealed.	100%
RESTORATIVE	
Amalgam (silver-colored) fillings	60%
Composite (white-colored) fillings – limited to the anterior (front) teeth	60%
Crowns and gold restorations (once every 5 years when teeth cannot be restored with amalgam or composite fillings)	60%
Note: Composite (white) and porcelain (white) restorations on posterior (back) teeth will be processed as the alternate benefit of the metallic equivalent – the patient is responsible for the cost difference up to the amount charged by the dentist.	
ENDODONTICS	
Pulpal therapy	60%
Root canal treatment, retreatment, apexification, apicoectomy	
PERIODONTICS	
Periodontal scaling and root planing (once every two years)	60%
Gingivectomy, flap curettage and osseous surgery (once every three years)	
Periodontal Maintenance – twice per calendar year after qualifying periodontal treatment	
PROSTHODONTICS	
Fixed bridges (once every 5 years; ages 16 and older)	60%
Dentures (complete and partial – once every 5 years; ages 16 and older)	
Implants Services	
ORAL SURGERY	
	60%
ADJUNCTIVE GENERAL SERVICES	
Palliative treatment (for relief of pain but not to cure)	100%

The annual plan maximum is \$2,000 per calendar year for EUTF & HSTA VB retirees enrolled in the dental plan provided by HDS.

The HDS public website at www.HawaiiDentalService.com includes a section exclusively for EUTF members. In this section, you will find valuable information on your HDS dental plan including your dental benefits and plan brochure.

Sign up for an online account today to check on your eligibility for services, view information on past services, find a participating dentist in Hawaii or on the Mainland, print an ID card, rate your dentist, and receive paperless benefit statements from the convenience of your home computer or smartphone.

To sign up for an online account and paperless benefit statements:

- 1) Go to www.HawaiiDentalService.com
- 2) Click on “New User?” at the top left of the screen.
- 3) Complete the “Member Registration” form.
- 4) Select “Yes” to “Request electronic Explanation of Benefits.”
- 5) Click on “Register User” button.

ALL RETIREES

Vision Plan Benefits (Vision Service Plan [VSP]) – EUTF & HSTAVB

Your coverage with VSP Doctors and Affiliate Providers:

Exam covered in full every calendar year, after \$10 Copay

Prescription Glasses

Lenses covered in full..... every calendar year, after \$25 Copay

- Single vision, lined bifocal and lined trifocal lenses
- Polycarbonate lenses for dependent children up to age 18

Frame..... every other calendar year

- \$120 allowance, plus 20% off any out-of-pocket costs
- Or \$65 allowance at Costco

~OR~

Contact Lenses every calendar year

- \$120 allowance (applies to cost of contacts and fitting & evaluation)

*Extra Discounts and Savings from VSP Doctors**

Glasses & Sunglasses

- Average 35-40% savings on all non-covered lens options (such as tints, progressive lenses, anti-scratch coatings, etc.) UV coating is covered at no extra charge.
- 30% off additional glasses & sunglasses, including lens options, from the same VSP doctor on the same day as your Exam. Or 20% off from any VSP doctor within 12 months of your last Exam.

Retinal Screening

Guaranteed pricing on retinal screening as an enhancement to your Exam.

Contact Lenses

- 15% off cost of contact lens exam (fitting & evaluation)
- VSP has partnered with leading contact lens manufacturers to provide VSP members exclusive offers. Check out www.vsp.com for details.

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price from VSP-contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.

**Costco Pricing applies; there are no additional discounts. All other affiliate provider locations 20% off additional glasses and 15% off contact lens services within one year. Discounts available only through a VSP Preferred Provider: LVC discounts, Retinal screening not to exceed pricing, contact lens rebates.*

You get the best value from your VSP benefit when you visit a VSP doctor. If you see a non-VSP provider, you'll typically pay more out-of-pocket. You'll pay the provider in full and have 12 months to submit a claim to VSP for partial reimbursement, less copays according to the following schedule:

Out-of-Network Reimbursement Amounts

Exam.....	Up to \$45.00	Lined Trifocal Lenses.....	Up to \$85.00
Single Vision Lenses.....	Up to \$45.00	Frames.....	Up to \$47.00
Lined Bifocal Lenses.....	Up to \$65.00	Contacts.....	Up to \$105.00

Before seeing an out-of-network provider, call us at 1-866-240-8420, or go on-line at www.vsp.com to search for a VSP doctor near you!

ALL RETIREES

Life Insurance (USable Life) – EUTF & HSTAVB

Your retiree life insurance benefit is \$2,235.

In addition, your retiree life insurance includes the following added benefits:

- Repatriation of remains benefit – this benefit reimburses an individual who incurs expenses related to transporting your remains back to a mortuary near your primary place of residence if you pass away 200 miles or more away from home. The reimbursement amount is 10% of your life insurance benefit or approximately \$223.

Beneficiary changes: Contact USable Life at 808-538-8920 or toll free at 1-855-207-2021 if you would like to change your beneficiary. Changes will be effective upon receipt by USable Life. You may download the beneficiary designation form from their website at www.usablelife.com/portal/eutf. Their office is located at 999 Bishop Street, Suite #2701, Honolulu, Hawaii 96813 and opens from 7:45 am – 4:30 pm Hawaii Standard Time, Monday through Friday, except State observed holidays.

ALL RETIREES

Common Qualifying Events That Allow Enrollment Changes for Retirees

EVENT	WHEN EC-2/EC-2H MUST BE SUBMITTED TO EUTF	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-2/EC-2H	EFFECTIVE DATE (All plans except UnitedHealthcare's Medicare Advantage Plan)	EFFECTIVE DATE (UnitedHealthcare's Medicare Advantage Plan)	CAN I CHANGE PLANS (such as Kaiser to HMSA or UHC)?
Acquisition of Coverage (Retiree or dependent gets coverage from another plan and wishes to cancel EUTF or HSTA VB plans)	Within 30 days from effective date of acquiring coverage elsewhere.	Letter from carrier or employer detailing type of coverages enrolled in (i.e., medical, drug, dental, vision), effective date of coverage, and names of covered insured and/or dependents.	End of pay period in which retiree acquires coverage from a non-EUTF plan, except when the retiree acquires coverage from the non-EUTF plan on the first or 16 th of the month, in which case coverage ends at the end of the prior pay period	Disenrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	N/A
Birth (retiree wishes to add newborn to plans)	Within 180 days from date of birth.	Birth certificate only if child has a different last name from the retiree. Social Security Number within 60 days from date of submission of enrollment.	Retiree can choose: birth date, beginning of the next pay period after birth date, or beginning of 2 nd pay period after birth date	Newborns are not eligible for enrollment in UHC.	No
Adoption	Within 30 days from date of adoption.	Adoption decree	Retiree can choose: date of adoption, beginning of the next pay period after adoption date, or beginning of 2 nd pay period after adoption date	Children are not eligible for enrollment in UHC unless enrolled in Medicare Part A & B	N/A
Death	As soon as reasonably practical.	Death certificate or copy of obituary as soon as available	Date of death or last day of pay period in which death occurs for dependents	Date of death	N/A
Divorce (Retiree must terminate spouse or civil union partner's coverage)	Within 30 days of date of divorce. If EC-2/EC-2H is filed more than 30 days after date of divorce, retiree is responsible for claims incurred after the date of divorce.	Pages 1 and 2 of divorce decree, along with signature page. If children are involved, those pages that outline health benefits for children	First day of the first pay period in which divorce occurs.	Cancellation will be determined by UHC based on the date EUTF advises UHC of the cancellation	No

ALL RETIREES

EVENT	WHEN EC-2/EC-2H MUST BE SUBMITTED TO EUTF	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-2/EC-2H	EFFECTIVE DATE (All plans except UnitedHealthcare's Medicare Advantage Plan)	EFFECTIVE DATE (UnitedHealthcare's Medicare Advantage Plan)	CAN I CHANGE PLANS (such as Kaiser to HMSA or UHC)?
Failure to Enroll in Medicare Part B (Retirees and their dependents who are eligible to enroll in Medicare Part B must enroll)	N/A	None	Cancellation in the medical and prescription drug plan is effective the date the retiree or dependent first became eligible to enroll in Medicare Part B	Cancellation will be determined by UHC.	N/A
Failure to Pay (Retiree owes a shortage, but does not pay shortage by due date – enrollment will	N/A	None	If enrollment is cancelled, retiree may only re-enroll during the next open enrollment period	Cancellation will be determined by UHC based on the date EUTF advises UHC of the cancellation	No
Geographic Relocation (Retiree Enrolled in Kaiser and moves to an area where Kaiser is not available)	N/A	None	The date of the retiree's relocation.	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	Yes
Ineligible Student (Dependent child is no longer a full-time student and is age 19	As soon as the dependent child is no longer enrolled as a full-time student.	None	First day of the pay period following the date the child was no longer enrolled as a full-time student	N/A	No
Legal Separation (Retiree must terminate spouse's or civil union partner's EUTF or HSTA VB coverage)	Within 30 days of date of legal separation. If EC-2/EC-2H is filed more than 30 days after date of legal separation, retiree is responsible for paying claims incurred after the date of legal separation.	Court document establishing legal separation, including any pages regarding health benefits to children	First day of the pay period following the legal separation	Cancellation will be determined by UHC based on the date EUTF advises UHC of the cancellation	No

ALL RETIREES

EVENT	WHEN EC-2/EC-2H MUST BE SUBMITTED TO EUTF	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-2/EC-2H	EFFECTIVE DATE (All plans except UnitedHealthcare's Medicare Advantage Plan)	EFFECTIVE DATE (UnitedHealthcare's Medicare Advantage Plan)	CAN I CHANGE PLANS (such as Kaiser to HMSA or UHC)?
Loss of Coverage (Retiree and/or dependent lost coverage from a non-EUTF plan, wishes to enroll in EUTF or HSTA VB plans, and for dependents the retiree is currently enrolled in an	Within 30 days from loss of other coverage.	Loss of coverage letter from previous employer/ carrier detailing type of coverages lost (i.e., medical, drug, dental, vision), date of loss of coverage, and names of any covered dependents Copy of Dependent's Medicare Part B card, if eligible to enroll	Day following loss of coverage from other plan	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	No
Marriage (Retiree wishes to enroll new spouse in EUTF or HSTA VB plans)	Within 30 days from date of marriage.	Marriage Certificate within 60 days from date of marriage Copy of Spouse's Medicare Part B card, if eligible to enroll	The date of marriage, the first day of the first pay period after the date of marriage, or the first day of the 2 nd pay period after the date of marriage	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	No
New Civil Union Partner (Retiree wishes to enroll new civil union partner in EUTF or HSTA VB plans)	Within 30 days from date of civil union.	Civil Union certification (on- line proof accepted) and Affidavit of Dependency within 60 days of civil union date. Copy of Partner's Medicare Part B card, if eligible to enroll	The date of the civil union, the first day of the first pay period after the date of the Civil Union, or the first day of the 2 nd pay period after the date of the Civil Union	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	No
New Domestic Partner (Retiree wishes to enroll new domestic partner in EUTF or HSTA VB plans)	Within 30 days from date of notarized signature (event date is considered date of notarization).	Notarized Declaration of Domestic Partnership and Affidavit of Dependency (notarized if IRS qualified) with EC-2/EC-2H Copy of Partner's Medicare Part B card, if eligible to enroll	The date the notary signs the Declaration of Domestic Partnership, the first day of the first pay period after the notary signs, or the first day of the 2 nd pay period after the notary signs	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	No

ALL RETIREES

EVENT	WHEN EC-2/EC-2H MUST BE SUBMITTED TO EUTF	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-2/EC-2H	EFFECTIVE DATE (All plans except UnitedHealthcare's Medicare Advantage Plan)	EFFECTIVE DATE (UnitedHealthcare's Medicare Advantage Plan)	CAN I CHANGE PLANS (such as Kaiser to HMSA or UHC)?
Newly Eligible (retiree wishes to enroll child because child became full-time student and is between the ages of 19 through 23)	Within 30 days from date of School start date.	Student certification from an accredited College on school letterhead with registrar's signature confirming full-time status. Transcripts not acceptable	Date child becomes full time student, or the first day of the first pay period after becoming a full-time student, or the first day of the 2 nd pay period after becoming a full-time student	Students are not eligible to enroll in UHC unless enrolled in Medicare Part A & B. Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective	No
Retirement	Within 60 days from the date of the Retirement.	EC-2 form, ERS Retirement Estimate Letter, and copy of Medicare Part B card (if eligible to enroll) within 60 days from the date of retirement	Date of the Retirement, first day of the pay period following the Retirement or first day of the 2 nd pay period following the Retirement	Enrollment is prospective and will be determined by UHC based on the date the member signs the EC-2 form and/or the effective date of his/her Medicare Part A & B	N/A
Surviving Spouse/Domestic Partner Remarries or Enters Into Another Domestic Partnership (surviving spouse or domestic partner)	Within 30 days from the remarriage or the new domestic partnership.	None	The first day of the pay period following the remarriage or new partnership	Cancellation will be determined by UHC based on the date EUTF advises UHC of the cancellation	N/A

ALL RETIREES

EVENT	WHEN EC-2/EC-2H MUST BE SUBMITTED TO EUTF	DOCUMENTATION REQUIRED TO BE ATTACHED TO EC-2/EC-2H	EFFECTIVE DATE (All plans except UnitedHealthcare's Medicare Advantage Plan)	EFFECTIVE DATE (UnitedHealthcare's Medicare Advantage Plan)	CAN I CHANGE PLANS (such as Kaiser to HMSA or UHC)?
Termination of Domestic Partnership (Retiree must terminate domestic partner from EUTF or HSTA VB plans)	Within 30 days of termination of domestic partnership. If EC-2/EC-2H is filed more than 30 days after date of termination of domestic partnership, retiree is responsible for claims incurred after the date of termination of domestic partnership.	Declaration of Termination of Domestic Partnership with EC-2/EC-2H (forms are available on the EUTF website)	First day of the pay period following the date of the termination of the domestic partnership	Cancellation will be determined by UHC based on the date EUTF advises UHC of the cancellation	No

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Required Notices

All of the following required notices are available for viewing at EUTF's website at eutf.hawaii.gov.

If you wish to have hard copies of any of the following notices, send EUTF an email at eutf@hawaii.gov. Indicate which notice(s) you want to receive and include your name and mailing address. Or, you may call our Customer Service Call Center at 808-586-7390 or toll free at 1-800-295-0089. All requested notices will be mailed to you free of charge.

- **Qualified Medical Child Support Order** – This is to notify participants that your health insurance plan honors qualified medical child support orders (QMCSOs), which means that if a QMCSO issued in a divorce or legal separation proceeding requires you to provide medical coverage to a child who is not in your custody, you may do so under the Plan.
- **National Medical Support Notices** – The EUTF also honors qualified National Medical Support Notices (NMSNs), which are similar to a QMCSO, but are issued by a state agency pursuant to a medical child support order.
- **Continuation of Group Health Coverage Under COBRA: Initial Notice** – This notice includes information on the federal law, commonly known as “COBRA,” that requires most employers to offer employees and their covered dependents the opportunity to elect a temporary continuation of health coverage, at group rates, when coverage would otherwise be terminated, because of a “qualifying event”.

For retirees enrolled in the CVS Caremark or SilverScript prescription drug plan:

- **HIPAA Notice: Notice of Privacy Rights** – This notice describes how your prescription drug information may be used and disclosed and how you can get access to this information.
- **Notice of Creditable Coverage** – This notice has information about your current prescription drug coverage with the EUTF and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

If you wish to have hard copies of any of the following notices, please contact Kaiser, UHC, or HMSA (contact information included at the end of this guide).

- **Women's Health & Cancer Rights Act** – This notice includes information regarding benefits that your health insurance plan is required to provide by the Women's Health and Cancer Rights Act of 1998 for mastectomy-related services.
- **Newborns' & Mothers' Health Protection Act** – This is to notify participants that group health plans and health insurance issuers who offer group insurance coverage may not (under federal law) restrict benefits for any hospital stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section.
- **HIPAA Notice: Notice of Privacy Rights** – This notice describes how your medical information may be used and disclosed and how you can get access to this information.
- **Patient Protection Disclosure** – This notice provides individuals with information regarding their rights to (1) choose a primary care provider or a pediatrician when a plan or issuer requires

designation of a primary care physician; or (2) obtain obstetrical or gynecological care without prior authorization.

- **Massachusetts Health Care Reform Act (for Retirees residing in Massachusetts only)** – In order to help individuals determine if the health coverage they have or intend to purchase is sufficient to satisfy the individual mandate, carriers must disclose to insureds and potential insureds a health plan's Minimum Creditable Coverage status and whether the plan satisfies the individual coverage mandate of the Massachusetts Health Care Reform Law.

EUTF Important Notices

This section contains *important retiree benefit program notices* of interest to you and your family. Please share this information with your family members. Some of the notices in this document are required by law and other notices contain helpful information. These notices are updated from time to time and some of the federal notices are updated each year.

CHANGES DURING THE PLAN YEAR TO YOUR HEALTH CARE BENEFIT ELECTIONS

IMPORTANT: After this open enrollment period is completed, generally you will not be allowed to change your benefit elections or add/delete dependents until next years' open enrollment, unless you have a Special Enrollment Event or a change in Status Event during the plan year as outlined below:

- ***Special Enrollment Event:***

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if your employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing towards the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

You and your dependents may also enroll in this plan if you (or your dependents):

- have coverage through Medicaid or a State Children's Health Insurance Program (CHIP) and you (or your dependents) lose eligibility for that coverage. However, you must request enrollment within 60 days after the Medicaid or CHIP coverage ends.
- become eligible for a premium assistance program through Medicaid or CHIP. However, you must request enrollment within 60 days after you (or your dependents) are determined to be eligible for such assistance.

To request special enrollment or obtain more information, contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

- ***Change in Status Event During the Plan Year:***

For changes in status events during the plan year for retirees, EUTF follows the same change options that are available to active employees. This section outlines if and when benefits can be changed in the middle of a plan year (the plan year being the period January 1 through December 31). The following events may allow certain changes in benefits mid-year, if permitted by EUTF:

- Change in legal marital status (e.g. marriage, divorce/legal separation, death).
- Change in the number or status of dependents (birth, adoption, death)
- Coverage of a child due to a QMCSO.
- Entitlement or loss of entitlement to Medicare or Medicaid.
- Changes consistent with Special Enrollment rights.

You must notify EUTF in writing within 30 days of the mid-year change in status at:

Hawaii Employer-Union Health Benefits Trust Fund
P.O. Box 2121
Honolulu Hawaii 96805-2121

- ***Changes in Eligibility During the Plan Year:***

You or your Dependents must promptly furnish to the EUTF Office (at 808-586-7390 or toll-free at 1-800-295-0089) information regarding change of name, address, marriage, divorce or legal separation, death of any covered family member, birth or change in status of a dependent child, Medicare enrollment or disenrollment, an individual meets the termination provisions of the Plan, or the existence of other coverage. Proof of legal documentation will be required for certain changes.

Notify EUTF preferably within 30 days, but no later than 60 days, after any of the above noted events.

Keeping an ineligible dependent enrolled (for example, an ex-spouse, overage dependent child, etc.) is considered fraud. If you have questions about eligibility contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

EUTF will determine if your change request is permitted and the effective date.

Failure to give EUTF a timely notice (as noted above) may:

- a. cause you, your spouse and/or dependent child(ren) to lose the right to obtain COBRA Continuation Coverage,
- b. cause the coverage of a dependent child to end when it otherwise might continue because of a disability,
- c. cause claims to not be able to be considered for payment until eligibility issues have been resolved,
- d. result in your liability to repay the Plan if any benefits are paid to an ineligible person.

For questions contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

IMPORTANT REMINDER TO PROVIDE THE PLAN WITH THE TAXPAYER IDENTIFICATION NUMBER (TIN) OR SOCIAL SECURITY NUMBER (SSN) OF EACH ENROLLEE IN A HEALTH PLAN

Plans are required by law to collect the taxpayer identification number (TIN) or social security number (SSN) of each medical plan participant and provide that number on reports that will be provided to the IRS each year. Plans are required to make at least two consecutive attempts to gather missing TINs/SSNs.

If a dependent does not yet have a social security number, you can go to this website to complete a form to request a SSN: <http://www.socialsecurity.gov/online/ss-5.pdf>. Applying for a social security number is FREE.

If you have not yet provided the social security number (or other TIN) for each of your dependents that you have enrolled in the health plan, please contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

MEDICARE NOTICE OF CREDITABLE COVERAGE REMINDER

If you or your eligible dependents are currently Medicare eligible, or will become Medicare eligible during the next 12 months, you need to be sure that you understand whether the prescription drug coverage that you elect under the Medical Plan options available to you are or are not creditable with (as valuable as) Medicare's prescription drug coverage.

The prescription drug coverage under the EUTF-sponsored medical plans and the CVS Caremark and SilverScript drug plans is creditable as explained in the Plan's Medicare Part D Notice of Creditable Coverage available at the end of this Important Notice section and also available from the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

PRIVACY NOTICE REMINDER FROM EUTF

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own healthcare information.

The HIPAA Privacy Notice explains how the EUTF group health plan uses and discloses your personal health information. You are provided a copy of this Notice when you enroll in EUTF group health plan benefits. A copy of the EUTF Privacy Notice is found in the Reference Guide (see the Guide's table of contents for the exact location of the Notice). You can get another copy of the EUTF HIPAA Privacy Notice from the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089. Also, the Privacy Notice for the various insured health plans is provided to you by the insurance companies and you can get another copy of their HIPAA Privacy Notice from the insurance company by contacting the phone number on your IDcard.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA) ANNUAL NOTICE REMINDER

You or your dependents may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, medical plan coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prosthesis; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copayments, and coinsurance apply to these benefits. For more information on WHCRA benefits, contact your medical plan insurance company (using the phone number on your medical plan ID card) or contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Hospital Length of Stay for Childbirth: Under federal law, group health plans, like this Plan, generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or the newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, the Plan may pay for a shorter stay if the attending Physician (e.g., Physician, or Health Care Practitioner), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, the Plan may not, under federal law, require that a Physician or other Health Care Practitioner obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification for a length of stay longer than 48 hours for vaginal birth or 96 hours for C-section, contact your medical plan (at the phone number on the ID card) to precertify the extended stay. If you have questions about this Notice contact your medical plan insurance company (using the phone number on your medical plan ID card) or the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO) AND NATIONAL MEDICAL SUPPORT NOTICE

Your medical insurance plans honor a valid qualified medical child support orders (QMCSO) in accordance with law. A Qualified Medical Child Support Order is a judgment, decree or order (issued by a court or resulting from a state's administrative proceeding) that creates or recognizes the rights of a child, also called the "alternate recipient," to receive benefits under a group health plan, typically the non-custodial parent's plan. The QMCSO typically requires that the Plan recognize the child as a dependent even though the child may not meet the Plan's definition of dependent. A QMCSO usually results from a divorce or legal separation and typically:

- Designates one parent to pay for a child's health plan coverage;
- Indicates the name and last known address of the parent required to pay for the coverage and the name and mailing address of each child covered by the QMCSO;
- Contains a reasonable description of the type of coverage to be provided under the designated parent's health care plan or the manner in which such type of coverage is to be determined;
- States the period for which the QMCSO applies; and
- Identifies each health care plan to which the QMCSO applies.

A QMCSO should be provided to the EUTF office. EUTF also honors a qualified National Medical Support Notice which is similar to a QMCSO but is issued by a state agency in accordance with a medical child support order. For additional QMCSO information (free of charge) and information regarding the procedures for administration of a QMCSO, contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

COBRA COVERAGE REMINDER

In compliance with a federal law referred to as COBRA Continuation Coverage, this plan offers its eligible employees/retirees and their covered dependents (known as qualified beneficiaries) the opportunity to elect temporary continuation of their group health coverage when that coverage would otherwise end because of certain events (called qualifying events).

Qualified beneficiaries are entitled to elect COBRA when qualifying events occur, and, as a result of the qualifying event, coverage of that qualified beneficiary ends. Qualified beneficiaries who elect COBRA Continuation Coverage must pay for it at their own expense.

Qualifying events include termination of employment, reduction in hours of work making the employee ineligible for coverage, death of the employee/retiree, divorce/legal separation, or a child ceasing to be an eligible dependent child.

In addition to considering COBRA as a way to continue coverage, there may be other coverage options for you and your family. You may want to look for coverage through the Health Care Marketplace. See <https://www.healthcare.gov/>. In the Marketplace, you could be eligible for a tax credit that lowers your monthly premiums for Marketplace coverage, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan) if you request enrollment within 30 days, even if the plan generally does not accept late enrollees.

The maximum period of COBRA coverage is generally either 18 months or 36 months, depending on which qualifying event occurred.

In order to have the chance to elect COBRA coverage after a divorce/legal separation or a child ceasing to be a dependent child under the plan, **you and/or a family member must inform the plan in writing of that event no later than 60 days after that event occurs.** That notice should be sent to the EUTF office via first class mail (address noted below) and is to include the retiree or qualified beneficiary's name, the qualifying event, the date of the event, and the appropriate documentation in support of the qualifying event (such as divorce documents).

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)
P.O. Box 2121 Honolulu Hawaii 96805-2121

When you elect EUTF-sponsored health coverage, EUTF will provide you with a COBRA Initial Notice. If you have questions about COBRA or would like another copy of a COBRA Initial Notice please contact the EUTF Office at 808-586-7390 or toll-free at 1-800-295-0089.

CAUTION: IF YOU DECLINE MEDICAL PLAN COVERAGE OFFERED THROUGH THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

If you are in a benefits-eligible position and choose not to be covered by one of EUTF or HSTA VB's medical plan options, remember that you must maintain medical plan coverage elsewhere or you can purchase health insurance through a Marketplace (www.healthcare.gov), typically at the Marketplace annual enrollment in the fall each year.

Americans without medical plan coverage could have to pay a penalty when they file their personal income taxes. Visit the Health Insurance Marketplace for detailed information on individual shared responsibility payment penalty. If you choose to not be covered by a medical plan at this enrollment time, your next opportunity to enroll for EUTF or HSTA VB's medical plan coverage is at the next annual EUTF open enrollment time, unless you have a change in status event during the plan year that allows you to add coverage during the plan year.

PATIENT PROTECTION RIGHTS OF THE AFFORDABLE CARE ACT

Designation of a Primary Care Provider (PCP):

The HMO medical plan options generally require the designation of a primary care provider (PCP). You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact your medical plan at the phone number on your ID card.

Direct Access to OB/GYN Providers:

You do not need prior authorization (pre-approval) from your medical plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological (OB/GYN) care from an in-network health care professional who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your medical plan insurance company (using the phone number on your medical plan ID card).

IMPORTANT NOTICES ATTACHED

The following pages include important notices for you and your family:

- Medicare Part D Notice
- Notice about Premium Assistance with Medicaid and CHIP

The Plan's HIPAA Privacy notice is located inside your Retiree Reference Guide.

Important Notice from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) about Prescription Drug Coverage for People with Medicare

This notice is for people with Medicare.
Please read this notice carefully and keep it where you can find it.

This Notice has information about your current prescription drug coverage with the EUTF-sponsored outpatient prescription drug plans available for people with Medicare. It also explains the options you have under Medicare's prescription drug coverage and can help you decide whether or not you want to enroll in that Medicare prescription drug coverage. At the end of this notice is information on where you can get help to make a decision about Medicare's prescription drug coverage.

- > If you and/or your family members are not now eligible for Medicare, and will not be eligible during the next 12 months, you may disregard this Notice.
- > If, however, you and/or your family members are now eligible for Medicare or may become eligible for Medicare in the next 12 months, you should read this Notice very carefully.

This announcement is required by law whether the group health plan's coverage is primary or secondary to Medicare. Because it is not possible for our Plan to always know when a Plan participant or their eligible spouse or children have Medicare coverage or will soon become eligible for Medicare we have decided to provide this Notice to all plan participants.

Prescription drug coverage for Medicare-eligible people is available through Medicare prescription drug plans (PDPs) and Medicare Advantage Plans (like an HMO or PPO) that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more drug coverage for a higher monthly premium.

EUTF has determined that the drug coverage is "creditable" under the following prescription drug plan options:

- CVS Caremark,
- SilverScript,
- Kaiser.

"Creditable" means that the value of this Plan's prescription drug benefit is, on average for all plan participants, expected to pay out as much as or more than the standard Medicare prescription drug coverage will pay.

Because the plan options noted above are, on average, at least as good as the standard Medicare prescription drug coverage, you can elect or keep prescription drug coverage under the Caremark administered drug plans: HMSA PPO Plan, HSTA VB HMSA PPO Plan and UnitedHealthcare Medicare Advantage Plan, as well as the Kaiser HMO Plan (as administered by Kaiser) and you will not pay extra if you later decide to enroll in Medicare prescription drug coverage. You may enroll in Medicare prescription drug coverage at a later time, and because you maintain creditable coverage, you will not have to pay a higher premium (a late enrollment fee penalty).

REMEMBER TO KEEP THIS NOTICE

If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

Medicare-eligible people can enroll in a Medicare prescription drug plan at one of the following 3 times:

- when they first become eligible for Medicare; or
- during Medicare's annual election period (from October 15th through December 7th); or
- for beneficiaries leaving employer/union coverage, you may be eligible for a two-month Special Enrollment Period (SEP) in which to sign up for a Medicare prescription drug plan.

When you make your decision whether to enroll in a Medicare prescription drug plan, you should also compare your current prescription drug coverage, (including which drugs are covered and at what cost) with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

YOUR RIGHT TO RECEIVE A NOTICE

You will receive this notice at least every 12 months and at other times in the future such as if the creditable/non-creditable status of the prescription drug coverage through this plan changes. You may also request a copy of a Notice at any time.

WHY CREDITABLE COVERAGE IS IMPORTANT (When you will pay a higher premium (penalty) to join a Medicare drug plan)

If you do not have creditable prescription drug coverage when you are first eligible to enroll in a Medicare prescription drug plan and you elect or continue prescription drug coverage under a non-creditable prescription drug plan, then at a later date when you decide to elect Medicare prescription drug coverage you may pay a higher premium (a penalty) for that Medicare prescription drug coverage for as long as you have that Medicare coverage.

Maintaining creditable prescription drug coverage will help you avoid Medicare's late enrollment penalty. This late enrollment penalty is described below:

If you go 63 continuous days or longer without creditable prescription drug coverage (meaning drug coverage that is at least as good as Medicare's prescription drug coverage), your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have either Medicare prescription drug coverage or coverage under a creditable prescription drug plan. You may have to pay this higher premium (the penalty) as long as you have Medicare prescription drug coverage.

For example, if 19 months pass where you do not have creditable prescription drug coverage, when you decide to join Medicare's drug coverage your monthly premium will always be at least 19% higher than the Medicare base beneficiary premium. Additionally, if you go 63 days or longer without prescription drug coverage you may also have to wait until the next October to enroll for Medicare prescription drug coverage.

WHAT ARE MY CHOICES?

You can choose any one of the following options:

If you select or keep EUTF Retiree medical plan coverage with:	What you can do:	What this option means to you:
EUTF HMSA	<p>Select or keep EUTF prescription drug coverage through CVS Caremark and DO NOT ENROLL in a Medicare Part D prescription drug plan.</p>	<p>You will continue to be able to use your EUTF Retiree medical plan and prescription drug benefits through CVS Caremark.</p> <p>As long as you are enrolled in creditable drug coverage (and the EUTF prescription drug coverage through CVS Caremark is creditable), you will not have to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare Part D prescription drug plan.</p> <p>WARNING: If you enroll in a Medicare Part D prescription drug plan <u>while you are also enrolled in an EUTF prescription drug plan through CVS Caremark</u> you will then have two prescription drug plans and this will make you NO LONGER ELIGIBLE for EUTF prescription drug coverage.</p>
	<p>Enroll in a Medicare Part D prescription drug plan and DO NOT ENROLL in an EUTF prescription drug plan through CVS Caremark</p> <p>If you enroll in a Medicare prescription drug plan you will need to pay the Medicare Part D prescription drug plan premium out of your own pocket.</p>	<p>Without having EUTF prescription drug plan coverage through CVS Caremark (which is creditable coverage) you will need to enroll in Medicare Part D prescription drug plan (PDP) to avoid having to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare prescription drug plan.</p> <p>Note that each Medicare prescription drug plan (PDP) may differ. Compare coverage, such as:</p> <ul style="list-style-type: none"> • PDPs may have different premium amounts; • PDPs cover different brand name drugs at different costs to you; • PDPs may have different prescription drug deductibles and different drug copayments; • PDPs may have different networks for retail pharmacies and mail order services.

If you select or keep EUTF Retiree medical plan coverage with:	What you can do:	What this option means to you:
Kaiser and HSTA VB HMSA	<p>DO NOT ENROLL in a Medicare Part D prescription drug plan</p> <p>Prescription drug coverage is automatically included with the Kaiser Senior Advantage medical plan and the HSTA VB HMSA plan.</p>	<p>You will continue to be able to use your Retiree medical plan and prescription drug benefits through EUTF Kaiser or HSTA VB HMSA.</p> <p>As long as you are enrolled in creditable drug coverage (and the prescription drug coverage through Kaiser or HSTA VB HMSA is creditable) you will not have to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare Part D prescription drug plan.</p> <p>WARNING: If you enroll in a Medicare Part D prescription drug plan <u>while you are also enrolled in a Kaiser or HSTA VB HMSA prescription drug plan</u> you will then have two prescription drug plans and this will make you NO LONGER ELIGIBLE for Kaiser or HSTA VB HMSA medical and prescription drug plan.</p>
UHC	<p>Select or keep EUTF prescription drug coverage through CVS Caremark and DO NOT ENROLL in a Medicare Part D prescription drug plan</p>	<p>The UHC plan does not include prescription drug coverage, so if you enroll in the UHC medical plan and want prescription drug coverage you should also enroll in the EUTF prescription drug plan through CVS Caremark.</p> <p>As long as you are enrolled in creditable drug coverage (and the EUTF prescription drug coverage through CVS Caremark is creditable) you will not have to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare Part D prescription drug plan.</p> <p>WARNING: If you enroll in more than one Medicare Advantage plan or enroll in more than one Medicare Part D prescription drug plan, you will be disenrolled in the other Medicare Advantage plan or other Medicare Part D prescription drug plan. If you are enrolled in a non-EUTF Medicare Part D prescription drug plan (not an EUTF prescription drug plan) and you enroll in the UHC plan, you may be disenrolled from the individual Medicare Part D prescription drug plan.</p>

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE'S PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. A person enrolled in Medicare (a "beneficiary") will get a copy of this handbook in the mail each year from Medicare. A Medicare beneficiary may also be contacted directly by Medicare-approved prescription drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number), for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Para más información sobre sus opciones bajo la cobertura de Medicare para recetas médicas.

Revise el manual "Medicare Y Usted" para información más detallada sobre los planes de Medicare que ofrecen cobertura para recetas médicas. Visite www.medicare.gov por el Internet o llame GRATIS al 1 800 MEDICARE (1-800-633-4227). Los usuarios con teléfono de texto (TTY) deben llamar al 1-877-486-2048. Para más información sobre la ayuda adicional, visite la SSA en línea en www.socialsecurity.gov por Internet, o llámeles al 1-800-772-1213 (Los usuarios con teléfono de texto (TTY) deberán llamar al 1-800-325-0778).

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

For more information about this notice or your current prescription drug coverage contact:

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)
P. O. Box 2121
Honolulu, Hawaii 96805-2121
Phone Number: 808-586-7390 or toll-free at 1-800-295-0089

As in all cases, EUTF and, when applicable, the medical plan insurance companies, reserve the right to modify benefits at any time, in accordance with applicable law. This document (dated June 25, 2015) is intended to serve as your Medicare Part D Notice of Creditable Coverage, as required by law.

**PREMIUM ASSISTANCE
UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2016. Contact your State for more information on eligibility –

ALABAMA – Medicaid	GEORGIA – Medicaid
Website: www.myalhipp.com Phone: 1-855-692-5447	Website: http://dch.georgia.gov/medicaid - Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
ALASKA – Medicaid	INDIANA – Medicaid
Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.hip.in.gov Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0964
COLORADO – Medicaid	IOWA – Medicaid
Medicaid Website: http://www.colorado.gov/hcpf Medicaid Customer Contact Center: 1-800-221-3943	Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562
FLORIDA – Medicaid	KANSAS – Medicaid
Website: http://flmedicaidtplrecovery.com/ Phone: 1-877-357-3268	Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512
KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570	Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218

LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
MAINE – Medicaid	NEW YORK – Medicaid
Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831
MASSACHUSETTS – Medicaid and CHIP	NORTH CAROLINA – Medicaid
Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120	Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100
MINNESOTA – Medicaid	NORTH DAKOTA – Medicaid
Website: http://mn.gov/dhs/ma/ Phone: 1-800-657-3739	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825
MISSOURI – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
MONTANA – Medicaid	OREGON – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIP_P Phone: 1-800-694-3084	Website: http://www.oregonhealthykids.gov http://www.hijossaludablesoregon.gov Phone: 1-800-699-9075
NEBRASKA – Medicaid	PENNSYLVANIA – Medicaid
Website: http://dhhs.ne.gov/Children_Family_Services/Access_Nebraska/Pages/accessnebraska_index.aspx Phone: 1-855-632-7633	Website: http://www.dhs.pa.us/hipp Phone: 1-800-692-7462
NEVADA – Medicaid	RHODE ISLAND – Medicaid
Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900	Website: http://www.eohhs.ri.gov/ Phone: 401-462-5300
SOUTH CAROLINA – Medicaid	VIRGINIA – Medicaid and CHIP
Website: http://www.scdhhs.gov Phone: 1-888-549-0820	Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282
SOUTH DAKOTA - Medicaid	WASHINGTON – Medicaid
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx Phone: 1-800-562-3022 ext. 15473

TEXAS – Medicaid	WEST VIRGINIA – Medicaid
Website: http://gethiptexas.com/ Phone: 1-800-440-0493	Website: http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx Phone: 1-877-598-5820, HMS Third Party Liability
UTAH – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Website: Medicaid: http://health.utah.gov/medicaid CHIP: http://health.utah.gov/chip Phone: 1-877-543-7669	Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002
VERMONT – Medicaid	WYOMING – Medicaid
Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427	Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531

To see if any other states have added a premium assistance program since January 31, 2016, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 10/31/2016)

HIPAA Notice: Notice of Privacy Rules

Effective date of this notice is December 16, 2014.

This notice describes how your medical information may be used and disclosed and how you can get access to this information. Please review it carefully.

A federal law, commonly known as HIPAA (the Health Insurance Portability and Accountability Act of 1996), governs all group health plans' use and disclosure of medical information. You may find HIPAA's privacy rules at 45 Code of Federal Regulations Parts 160 and 164.

This notice describes the EUTF's privacy practices and your rights regarding the uses and disclosures of your medical information as it relates to the EUTF group health plan. The EUTF self-funded group health plan includes the Outpatient Prescription Drug Program Benefits (hereafter referred to as the "Plan") and is required by law to take reasonable steps to maintain the privacy of your personally identifiable health information (called **Protected Health Information or PHI**) and to inform you about the Plan's legal duties and privacy practices with respect to protected health information.

You may receive a Privacy Notice from various insured group health benefit programs. Each of these notices will describe your rights as it pertains to that plan and in compliance with the Federal regulation, HIPAA. This Privacy Notice however, pertains to your protected health information related to the EUTF benefit plan (the "Plan") and outside companies contracted to help administer Plan benefits, also called "business associates."

The EUTF acknowledges that your medical and health information is personal – and is committed to protecting your privacy.

For administration purposes, the EUTF has access to a record of your claims reimbursed under your health insurance benefits plan. This notice applies to all of the medical records that the EUTF maintains or can access. Your personal doctor, health care provider, or health insurance carrier might have different policies or notices regarding their use and disclosure of medical information that they maintain or create. However, HIPAA applies to all organizations or persons that maintain personal health information, if they fall under HIPAA's definition of "Covered Entities."

By law, the EUTF MUST:

- Make sure that medical information that identifies you is kept private,
- Give you this notice of the EUTF's legal duties and privacy practices with respect to your medical information,
- Retain copies of the notices the EUTF issues to you,
- Retain any written acknowledgments that you received the notices, or document the EUTF's good faith efforts to obtain such written acknowledgments from you,
- Follow the terms of the notice that is currently in effect, and
- Notify affected individuals following a breach of unsecured protected health information.

HIPAA also requires the EUTF to tell you about:

- The EUTF's uses and disclosures of your medical information,
- Your privacy rights with respect to your medical information,
- Your right to file a complaint with the EUTF and with the Secretary of the Department of Health and Human Services, and
- The person or office at the EUTF whom you may contact for additional information about the EUTF's privacy practices.

How the EUTF May Use and Disclose Your Medical Information

The following categories describe the different ways the EUTF may use and disclose your medical information. Some uses and disclosures of your medical information require your authorization or the opportunity to agree or object to the use or disclosure. Other uses and disclosures do not. This notice clearly identifies whether or not the use or disclosure of your medical information requires your authorization or the opportunity to agree or object. Each category contains an explanation of what is meant by the "use and disclosure" of your medical information, and some examples. Not every use or disclosure in a category will be listed. However, the ways the EUTF is allowed to use and disclose your medical information will generally fall into one of the categories listed.

The following categories DO NOT REQUIRE the EUTF to obtain your consent, authorization, or to provide you the opportunity to agree or object to the use or disclosure.

- **For Treatment:** the EUTF may use or disclose your medical information to help you get medical treatment or services through the EUTF. The EUTF may disclose your medical information to health care providers, including doctors, nurses, technicians, medical students, or other health care professionals who are providing you with services covered under the your insurance plan. For example, the EUTF might disclose the name of your child's dentist to your child's orthodontist so that the orthodontist may ask the dentist for your child's dental X-rays.
- **For Payment:** the EUTF may use and disclose your medical information in the process of determining your eligibility for benefits under the EUTF, to facilitate payment to health care providers for the treatment or services you have received from them, to determine benefit responsibility under the EUTF, and to facilitate reviews for medical necessity/appropriateness of your care. For example, the EUTF may tell your doctor whether you are eligible for coverage under the EUTF, or what percentage of the bill may be paid by the EUTF. Likewise, the EUTF may share your medical information with another entity to assist with the adjudication or subrogation of your claims or to another health plan to coordinate benefit payments.
- **For EUTF Operations:** the EUTF may use and disclose your medical information for health care operations and other EUTF operations. These uses and disclosures are necessary to administer the EUTF benefit plans. For example, the EUTF may use and disclose your medical information to conduct or facilitate quality assessments and improvement activities, patient safety activities, performance and compliance reviews, auditing, fraud and abuse detection, underwriting, enrollment, premium rating and other activities related to creating, renewing or replacing insurance contracts or benefit plans, claims review and appeals, legal functions and services, business planning and development, and other activities related to business management and administration. In connection with the foregoing, the EUTF may disclose your medical information to third parties who perform various health care operations or EUTF operations on its behalf.

- **As Required By Law:** the EUTF will disclose your medical information when required to do so by federal, state or local law. For example, the EUTF may disclose your medical information when required to do so by a court order in a civil proceeding such as a malpractice lawsuit. Or, the Secretary of the Department of Health and Human Services might require the use and disclosure of your medical information to investigate or determine the EUTF's compliance with federal privacy regulations (this notice).
- **To Avert a Serious Threat to Health or Safety:** the EUTF may use and disclose your medical information when necessary to prevent a serious threat to your health or safety, or to the health and safety of the public or another person. However, any such disclosure would be made only to a person able to help prevent the threat. For example, the EUTF may disclose your medical information in a legal proceeding regarding the licensure of a doctor.

Special Situations

Disclosure to Business Associates: the EUTF may disclose your medical information to business associates in carrying out treatment, payment, health care operations and EUTF operations. For example, the EUTF may disclose your medical information to a utilization management organization to review the appropriateness of a proposed treatment under your insurance plan.

Disclosure to Health Insurance Companies or Health Maintenance Organizations: In carrying out treatment, payment or health care operations, the EUTF may disclose your medical information to health insurance companies or health maintenance organizations (HMOs) that it contracts with to provide services or benefits under its health benefits plans. For example, the EUTF may disclose your medical information to the Hawaii Medical Service Association, Kaiser Permanente and Kaiser Health Plan, UnitedHealthcare, Hawaii Dental Service, Vision Service Plan, Royal State National and ChiroPlan Hawaii in order to verify your eligibility for benefits or services.

Disclosure to the Plan Sponsor and Its Representatives: the EUTF is sponsored by State, county and other public employers who are represented on the EUTF's Board of Trustees. The EUTF may disclose information to the EUTF's Board of Trustees, the sponsoring public employers, and the Employees Retirement System (ERS) for payment, health care operations, and EUTF operations. For example, the EUTF may disclose information to the sponsoring employers about whether you are participating in a group health plan that is offered by the EUTF, or whether you are enrolled or disenrolled in any such group health plan. Disclosure to the sponsoring employers may include disclosures to your departmental personnel officer (DPO) or any other person who functions as your employer's personnel officer. In the event you appeal a denied eligibility issue or other matter to the EUTF's Board of Trustees, the EUTF may disclose your medical information to the EUTF's Board of Trustees and its staff, consultant, and legal counsel as may be necessary to allow the EUTF's Board of Trustees to make a decision on your appeal. The EUTF may also disclose your medical information to the EUTF's Board of Trustees for plan administration functions, including such functions as quality assurance and auditing or monitoring the operations of group health plans that are part of the EUTF.

Public Health Activities: the EUTF may disclose your medical information to a public health authority for the purpose of preventing or controlling disease, injury or disability or to report child abuse or neglect.

Immunizations: To a school about an individual who is a student or prospective student of the school if the protected health information this is disclosed is limited to proof of immunization, the school is required by State or other law to have such proof of immunization prior to admitting the individual and the covered entity obtains and documents the agreements to this disclosure from either a parent, guardian or other person acting in loco parentis of the individual, if the individual is an emancipated minor; or the individual, if the individual is an adult or emancipated.

Organ and Tissue Donation: If you are an organ donor, the EUTF may release your medical information to organizations that handle organ procurement or organ, eye or tissue transplantation, or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation.

Military and Veterans: If you are a member of the armed forces, the EUTF may release your medical information as required by military command authorities. The EUTF may also release medical information about foreign military personnel to the appropriate foreign military authority.

Workers' Compensation: the EUTF may release your medical information for Workers' Compensation or similar programs. These programs provide benefits for work-related injuries or illnesses.

Health Oversight Activities: the EUTF may disclose your medical information to a health oversight agency for activities authorized by law. These oversight activities can include audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

Lawsuits and Disputes: If you are involved in a lawsuit or a dispute, the EUTF may disclose your medical information in response to a court order or administrative ruling. The EUTF may also disclose your medical information in response to a subpoena, discovery request, or other lawful process by someone involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the medical information requested.

Law Enforcement: the EUTF may release your medical information if asked to do so by a law enforcement official:

- In response to a court order, subpoena, warrant, summons or similar process,
- To identify or locate a suspect, fugitive, material witness or missing person,
- About the victim of a crime if, under certain limited circumstances, the EUTF is able to obtain the person's agreement,
- About a death the EUTF believes might be the result of criminal conduct, and
- In emergency circumstances to report a crime, the location of a crime or victims, or the identity, description or location of the person who committed the crime.

Coroners, Medical Examiners and Funeral Directors: the EUTF may release your medical information to a coroner or medical examiner. This might be necessary, for example, to identify a deceased person or determine the cause of death.

National Security and Intelligence Activities: the EUTF may release your medical information to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

The following category REQUIRES the EUTF to obtain your written authorization for the use or disclosure.

Generally, the Plan will require that you sign a valid authorization form in order to use or disclose your PHI **other than** when you request your own PHI, a government agency requires it, or the Plan uses it for treatment, payment or health care operation. You have the right to revoke an authorization.

The Plan generally will require an authorization form for uses and disclosure of your PHI for marketing purposes (a communication that encourages you to purchase or use a product or service) if the Plan receives direct or indirect financial remuneration (payment) from the entity whose product or service is being marketed. The Plan generally will require an authorization form for the sale of protected health information if the Plan receives direct or indirect financial remuneration (payment) from the entity to whom the PHI is sold. The Plan does not intend to engage in fundraising activities.

Psychotherapy Notes: Generally the EUTF must obtain your written authorization to use and disclose psychotherapy notes about you from your psychotherapist. Psychotherapy notes are separately filed notes about your conversations with your mental health professional during a counseling session. They do not include summary information about your mental health treatment. However, the EUTF may use and disclose your psychotherapy notes when needed by the EUTF to defend against a lawsuit filed by you.

The following category REQUIRES that the EUTF gives you an opportunity to agree or disagree prior to the use or disclosure.

- **Family or Friends Involvement:** the EUTF may disclose your medical information to family members, other relatives, or your friends without your written consent or authorization if:
 - The medical information is directly relevant to the family or friend’s involvement with your care or payment for that care, and
 - You have either agreed to the disclosure or have been given the opportunity to object to the disclosure and have not objected.

Any other Plan uses and disclosures not described in this Notice will be made only if you provide the Plan with written authorization, subject to your right to revoke your authorization, and information used and disclosed will be made in compliance with the minimum necessary standards of the regulation.

Your Rights Regarding Your Medical Information

You have the following rights regarding your medical information maintained by the EUTF:

Right to Inspect and Copy Your Medical Information: You have the right to inspect and obtain a copy (in hard copy or electronic form) of your PHI (except psychotherapy notes and information compiled in reasonable contemplation of an administrative action or proceeding) contained in a “designated record set,” for as long as the Plan maintains the PHI. You may request your hard copy or electronic information in a format that is convenient for you, and the Plan will honor that request to the extent possible. You may also request a summary of your PHI.

You have the right to inspect and obtain a copy of your medical information contained in a “designated record set,” for as long as the EUTF maintains your medical information. The designated record set includes enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health plan; or other information used in whole or in part by or for the EUTF to make decisions about people covered under the EUTF’s health benefits plans. Information used for quality control or peer review analyses and not used to make decisions about people covered by the EUTF health benefits plans is not contained in the designated record set.

If you request a copy of your medical information, it will be provided to you in accordance with the time limits required under Part II of Chapter 92F, Hawaii Revised Statutes, and the rules enacted thereunder. Under those laws, the EUTF will generally provide a copy of your medical information to you within ten (10) business or working days. However, in certain circumstances, the EUTF may be entitled to additional time to respond to your request.

You or your personal representative must complete a form to request access to your medical information contained in the designated record set. You must submit the completed request form to the EUTF Privacy Officer whose address is provided at the end of this HIPAA notice.

If you request a copy of the information, the EUTF may charge a fee for the costs of copying and mailing the information to you, for creating the PHI or preparing a summary of your PHI, or for other supplies associated with complying with your request.

The EUTF may deny your request to inspect and copy medical information in certain, very limited circumstances. If you are denied access to medical information, you may appeal.

If the EUTF denies your request to inspect or copy your medical information, the EUTF will provide you or your personal representative with a written denial identifying the reason(s) for the denial. The denial will also include a description of how you may exercise your appeal rights, and a description of how you may file a complaint with the Secretary of the Department of Health and Human Services.

Right to Amend Your Medical Information: If you think that your medical information is incorrect or incomplete, you may ask the EUTF to amend the information. You have the right to request an amendment for as long as the information is kept by, or for, the EUTF.

To request an amendment, you must submit your request, in writing, to the EUTF Privacy Officer. Your written request must include a reason that supports your request.

After you request that the EUTF amend your medical information, the EUTF must comply with your request within twenty (20) business or working days, or notify you that your request has been denied.

The EUTF may deny your request for an amendment to your medical information if your request is not in writing or does not include a reason to support the request. In addition, the EUTF may deny your request if you ask the EUTF to amend information that:

- Is not part of the medical information kept by or for the EUTF,
- Was not created by the EUTF, unless the person or entity that created the information is no longer available to make the amendment,
- Is not part of the information which you would be permitted to inspect and copy, or
- Is accurate and complete.

If the EUTF denies your request in the whole or in part, the EUTF must provide you with a written denial that explains the basis for the denial. You or your personal representative may then submit a written statement disagreeing with the denial, and have that statement included with any future disclosure of your medical information.

Right to an Accounting of Disclosures: You have the right to request an “accounting of disclosures” if a disclosure was made without your authorization for any purpose other than treatment, payment, or health care operations, or where the disclosure was to you about your own medical information.

To request this list of disclosures, you must submit a written request to the EUTF Privacy Officer. Your request must state a time period for which you are requesting the list of disclosures. This period may not be longer than six years and may not include dates before April 14, 2003. Your request should indicate in what form you want the list (for example, paper or electronic). The first list you request within any 12-month period will be provided free of charge. For additional lists, the EUTF may charge you for the costs

of providing the list. The EUTF will notify you of the cost involved, and you may choose to withdraw or modify your request at that time before you incur any costs.

The EUTF has 60 days from the date it receives your request to provide you the list of disclosures, and is allowed an additional 30 days to comply, if it provides you with a written statement of the reasons for the delay and the date by which the accounting will be provided.

Right to Request Restrictions: You have the right to request a restriction or limitation on your medical information uses or disclosures for treatment, payment or health care operations. You also have the right to request a limit on your medical information that the EUTF discloses to someone involved in your care or payment for your care, like a family member or friend. For example, you could ask that the EUTF not use or disclose information about a surgical procedure you had.

The EUTF is not required by law to agree to your request.

You or your personal representative must complete a form to request restrictions on the use or disclosure of your medical information. You must submit the completed form to the EUTF Privacy Officer whose address is provided at the end of this HIPAA notice. In your request, you must indicate:

- What information you want to limit,
- Whether you want to limit the EUTF's use, disclosure, or both, and
- To whom you want the limits to apply, for example, disclosures to your spouse.

Right to Request Confidential Communications: You have the right to request that the EUTF communicate with you about your medical information or other medical matters in a certain way, or at a certain location. For example, you may ask that the EUTF contact you only at work or by mail.

Right to a Paper Copy of This Notice: You have the right to receive a paper copy of this notice. You may ask the EUTF to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to request a paper copy of this notice. To obtain a paper copy of this notice, submit a written request to the EUTF Privacy Officer, whose address is provided at the end of this HIPAA notice.

Breach Notification Right: If a breach of your unsecured protected health information occurs, the Plan will notify you.

A Note about Personal Representatives

You may exercise your privacy rights through a personal representative. Your personal representative will be required to provide evidence of his or her authority to act on your behalf before that person will be given access to your medical information or allowed to take any action on your behalf with respect to your medical information. Proof of such authority may take one of the following forms:

- A power of attorney for health care purposes, notarized by a notary public,
- A court order appointing the person as the your conservator or guardian, or
- An individual who is the parent of a minor child.

The EUTF may decide to deny a personal representative access to medical information of a person if it thinks this will protect the person represented from abuse or neglect. This also applies to personal representatives of minors.

However, state or other applicable law will govern whether the EUTF is permitted to disclose an unemancipated minor dependent child's medical information to the child's parent(s). State or other applicable law will also govern whether the EUTF is permitted to provide a parent's access to his or her child's medical information.

Changes to This Notice

The EUTF reserves the right to change this notice. The EUTF also reserves the right to make the revised or changed notice effective for medical information it already maintains, or has access to about you as well as any information the EUTF receives in the future. The EUTF will post a copy of the current notice on the EUTF's web site. This notice will contain the effective date of the current notice on the first page, in the top right-hand corner.

Any revised version of this notice will be distributed within 60 days of the effective date of any material change to the uses or disclosures, your rights, the duties of the EUTF or other privacy practices stated in this notice. Material changes are changes to the uses and disclosures of PHI, an individual's rights, the duties of the Plan or other privacy practices stated in the Privacy Notice. Because our health plan posts its Notice on its web site, we will prominently post the revised Notice on that web site by the effective date of the material change to the Notice. We will also provide the revised notice, or information about the material change and how to obtain the revised Notice, in our next annual Notice distribution to individuals covered by the Plan.

Minimum Necessary Standard

When the EUTF uses or discloses your medical information, or requests your medical information from another entity, the EUTF will make reasonable efforts not to use, disclose or request more than the minimum amount of your medical information needed to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations. However, the minimum necessary standard will not apply to:

- Disclosures to or requests by a health care provider for treatment,
- Uses by you or disclosures to you of your own medical information,
- Disclosures made to the Secretary of the Department of Health and Human Services,
- Uses or disclosures that may be required by law,
- Uses or disclosures that are required by the EUTF's compliance with legal regulations, and
- Uses and disclosures for which the EUTF has obtained your authorization.

The Plan may share PHI with the Plan Sponsor for limited administrative purposes, such as determining claims and appeals, performing quality assurance functions and auditing and monitoring the Plan. The Plan shares the minimum information necessary to accomplish these purposes.

This notice does not apply to medical information that has been "de-identified." De-identified information is medical information that does not identify an individual and with respect to which there is no reasonable basis to believe that the information can be used to identify an individual.

In addition, the EUTF may use or disclose "summary health information" to obtain premium bids or to modify, amend or terminate the EUTF's health benefits plans. Summary health information is information

that summarizes the claims history, claims expenses, or types of claims experienced by individuals for whom the EUTF has provided benefits, and from which identifying information has been deleted in accordance with the Health Insurance Portability and Accountability Act (HIPAA).

Complaints

If you believe your privacy rights have been violated, you may file a complaint with the EUTF Privacy Officer, whose address is provided at the end of this HIPAA notice. You may also file a complaint (within 180 days of the date you know or should have known about an act or omission) with the Secretary of the

U.S. Department of Health and Human Services by contacting their nearest office as listed in your telephone directory or at this website (<http://www.hhs.gov/ocr/office/about/rgn-hqaddresses.html>) or this website: <http://www.hhs.gov/ocr/privacy/hipaa/complaints/index.html> or contact the Privacy Officer for more information about how to file a complaint. You must submit any complaints in writing. The EUTF will not penalize or retaliate against you for filing a complaint.

Other Uses and Disclosures of Your Medical Information

Other uses and disclosures of medical information not covered by this notice or the laws that apply to the EUTF will be made only with your written authorization. If you provide the EUTF with authorization to use or disclose your medical information, you may revoke that authorization, in writing, at any time. If you revoke your authorization, the EUTF will no longer use or disclose your medical information for the reasons covered by your written authorization.

You should understand that the EUTF is unable to take back any disclosures that have already been made with your authorization, and that the EUTF is required to retain any records regarding any care or services provided to you.

EUTF may not (and does not) use your genetic information that is PHI for underwriting purposes.

Questions?

If you have any questions about this notice, contact the EUTF Privacy Officer, at the address below.

Governing Law

If there is any discrepancy between the information in this notice and the actual HIPAA regulations, the regulations will prevail, and the EUTF will use and disclose your medical information in a manner consistent with the regulations.

You may contact the **EUTF Privacy Officer** at the following address:

Mailing Address: P.O. Box 2121, Honolulu, HI 96805
Physical Address: 201 Merchant Street, Suite 1700, Honolulu, HI 96813
Telephone number: 808-586-7390, Toll Free number: 1-800-295-0089

EUTF Monthly Retiree Rates

EUTF Monthly Retiree Rates Effective January 1, 2017 through December 31, 2017

Benefit Plan	Type of Enrollment	Total Contribution Required ¹
<i>MEDICAL PLANS - MEDICARE</i>		
HMSA PPO Medicare	Self	\$223.86
	Two-Party	\$436.20
	Family	\$646.64
UnitedHealthcare (UHC) Medicare Advantage PPO	Self	\$57.30
	Two-Party (both Medicare)	\$114.60
Medicare Prescription Drug – SilverScript	Self	\$218.16
	Two-Party	\$424.80
	Family	\$629.84
Kaiser HMO Medicare Kaiser Prescription Drug	Self	\$436.40
	Two-Party	\$850.96
	Family	\$1,261.16
<i>MEDICAL PLANS – NON-MEDICARE</i>		
HMSA PPO Non-Medicare	Self	\$497.24
	Two-Party	\$968.92
	Family	\$1,436.40
Non-Medicare Prescription Drug – CVS Caremark	Self	\$222.80
	Two-Party	\$433.94
	Family	\$643.38
Kaiser HMO Non Medicare Kaiser Prescription Drug	Self	\$720.16
	Two-Party	\$1,453.96
	Family	\$2,144.72
<i>DENTAL PLAN</i>		
HDS Dental	Self	\$37.40
	Two-Party	\$72.88
	Family	\$89.26
<i>VISION PLAN</i>		
VSP Vision	Self	\$5.34
	Two-Party	\$10.68
	Family	\$14.34
<i>LIFE INSURANCE</i>		
USable Life Insurance (Retiree only)	Self	\$4.12

¹ The 2017 Retiree rates do not include an EUTF administrative fee.

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
P.O. BOX 2121
HONOLULU, HI 96805
EUTF RETIREES
EFFECTIVE JANUARY 1, 2017

	Monthly Premium	Monthly Premium	Monthly Premium
1A MEDICAL/PRESCRIPTION DRUG	HMSA	Kaiser	UHC
A. Non-Medicare - Self	<input type="checkbox"/> \$720.04	<input type="checkbox"/> \$720.16	
B. Non-Medicare - 2-Party	<input type="checkbox"/> \$1,402.86	<input type="checkbox"/> \$1,453.96	
C. Non-Medicare - Family	<input type="checkbox"/> \$2,079.78	<input type="checkbox"/> \$2,144.72	
D. Medicare - Self	<input type="checkbox"/> \$442.02	<input type="checkbox"/> \$436.40	<input type="checkbox"/> \$275.46
E. Medicare - 2-Party	<input type="checkbox"/> \$861.00	<input type="checkbox"/> \$850.96	<input type="checkbox"/> \$539.40
F. Medicare - Family	<input type="checkbox"/> \$1,276.48	<input type="checkbox"/> \$1,261.16	

If you want medical and prescription drug, select one plan and enter premium amount (go to line 2)

1A \$ _____

If you want medical only, go to line 1B; If you want prescription drug only, go to line 1C

1B MEDICAL ONLY	HMSA	UHC
A. Non-Medicare - Self	<input type="checkbox"/> \$497.24	
B. Non-Medicare - 2-Party	<input type="checkbox"/> \$968.92	
C. Non-Medicare - Family	<input type="checkbox"/> \$1,436.40	
D. Medicare - Self	<input type="checkbox"/> \$223.86	<input type="checkbox"/> \$57.30
E. Medicare - 2-Party	<input type="checkbox"/> \$436.20	<input type="checkbox"/> \$114.60
F. Medicare - Family	<input type="checkbox"/> \$646.64	

Select one plan and enter premium amount

1B \$ _____

If you selected a plan in 1A, do not complete this section

1C PRESCRIPTION DRUG ONLY	
A. Non-Medicare - Self	<input type="checkbox"/> \$222.80
B. Non-Medicare - 2-Party	<input type="checkbox"/> \$433.94
C. Non-Medicare - Family	<input type="checkbox"/> \$643.38
D. Medicare - Self	<input type="checkbox"/> \$218.16
E. Medicare - 2-Party	<input type="checkbox"/> \$424.80
F. Medicare - Family	<input type="checkbox"/> \$629.84

Select one plan and enter premium amount

1C \$ _____

If you selected a plan in 1A, do not complete this section

2 DENTAL	HDS
Non Medicare/Medicare	
Self	<input type="checkbox"/> \$37.40
2-Party	<input type="checkbox"/> \$72.88
Family	<input type="checkbox"/> \$89.26

Select one plan and enter premium amount

2 \$ _____

3 VISION	VSP
Non Medicare/Medicare	
Self	<input type="checkbox"/> \$5.34
2-Party	<input type="checkbox"/> \$10.68
Family	<input type="checkbox"/> \$14.34

Select one plan and enter premium amount

3 \$ _____

4 Add lines 1A or 1B and 1C, 2, 3 (Medical, Prescription Drug, Dental, Vision)

4 \$ _____

2017 Employer Contribution Amounts Not Available at Press Time
Go to eutf.hawaii.gov in December for the 2017 Amounts

5 EMPLOYER CONTRIBUTION	0%	50%	75%	100%
A. Non Medicare - Self	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Non Medicare - 2-Party	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Non Medicare - Family	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Medicare - Self	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Medicare - 2-Party	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Medicare - Family	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Check your medical selection on line 1A or 1B. (For example, if you selected 1AA, your employer contribution will be non Medicare self.) Enter your employer contribution amount (0% or 50% or 75%).

5 \$ _____

6 Line 4 minus line 5, enter the AMOUNT YOU OWE monthly

6 \$ _____

Please keep this sheet for your records. We do not send monthly billings or statements. Your monthly amounts will be on your confirmation notice. Payments are due by the first of the month, you may pay for more than one month of premiums on one check. Please make checks payable to EUTF and mail to P.O. Box 30700, Honolulu, HI 96820-0700.

HSTA VB Monthly Retiree Rates

HSTA VB Monthly Retiree Rates Effective January 1, 2017 through December 31, 2017

Benefit Plan	Type of Enrollment	Total Contribution Required¹
<i>MEDICAL PLANS - MEDICARE</i>		
HSTA VB Retiree - HMSA PPO Medicare Medical, SilverScript Drug, RSN Chiropractic, VSP Vision	Self	\$445.96
	Two-Party	\$869.16
	Family	\$1,285.82
HSTA VB Retiree - Kaiser HMO Medicare Medical and Drug, RSN Chiropractic, VSP Vision	Self	\$450.16
	Two-Party	\$878.14
	Family	\$1,298.70
<i>MEDICAL PLANS - NON-MEDICARE</i>		
HSTA VB Retiree - HMSA PPO Non-Medicare Medical, CVS Caremark Drug, RSN Chiropractic, VSP Vision	Self	\$683.42
	Two-Party	\$1,331.74
	Family	\$1,971.66
HSTA VB Retiree - Kaiser HMO Non-Medicare Medical and Drug, RSN Chiropractic, VSP Vision	Self	\$713.20
	Two-Party	\$1,439.70
	Family	\$2,120.96
<i>DENTAL PLAN</i>		
HDS Dental	Self	\$44.42
	Two-Party	\$86.54
	Family	\$105.94
<i>VISION PLAN</i> <i>(Only for retirees enrolled in an out-of-state Kaiser Multi-Site or Sr. Advantage Plan)</i>		
VSP Vision	Self	\$5.34
	Two-Party	\$10.68
	Family	\$14.34
<i>LIFE INSURANCE</i>		
USAbLe Life Insurance (Retiree only)	Self	\$4.12

¹ The 2017 Retiree rates do not include an EUTF administrative fee.

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
P.O. BOX 2121
HONOLULU, HI 96805
HSTA VB RETIREES
EFFECTIVE JANUARY 1, 2017

	Monthly Premium	Monthly Premium
	HMSA	Kaiser
1 MEDICAL/PRESCRIPTION DRUG/CHIRO/VISION		
A. Non-Medicare - Self	<input type="checkbox"/> \$683.42	<input type="checkbox"/> \$713.20
B. Non-Medicare - 2-Party	<input type="checkbox"/> \$1,331.74	<input type="checkbox"/> \$1,439.70
C. Non-Medicare - Family	<input type="checkbox"/> \$1,971.66	<input type="checkbox"/> \$2,120.96
D. Medicare - Self	<input type="checkbox"/> \$445.96	<input type="checkbox"/> \$450.16
E. Medicare - 2-Party	<input type="checkbox"/> \$869.16	<input type="checkbox"/> \$878.14
F. Medicare - Family	<input type="checkbox"/> \$1,285.82	<input type="checkbox"/> \$1,298.70

Select one plan and enter premium amount

| 1 | \$ _____

2 DENTAL	HDS
Non Medicare/Medicare	
Self	<input type="checkbox"/> \$44.42
2-Party	<input type="checkbox"/> \$86.54
Family	<input type="checkbox"/> \$105.94

Select one plan and enter premium amount

2 \$ _____

3 Add lines 1 and 2

3 \$ _____

2017 Employer Amounts Not Available at Press Time
Go to eutf.hawaii.gov in December for the 2017 Amounts

4 EMPLOYER CONTRIBUTION MAXIMUM	0%	50%	75%	100%
A. Non Medicare - Self	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Non Medicare - 2-Party	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Non Medicare - Family	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Medicare - Self	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Medicare - 2-Party	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Medicare - Family	<input type="checkbox"/> \$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Check your medical selection on line 1. (For example, if you selected 1A, your employer contribution will be non Medicare self.) Enter your employer contribution amount (0% or 50% or 75%).

4 \$ _____

5 Line 3 minus line 4, enter the AMOUNT YOU OWE monthly

5 \$ _____

Please keep this sheet for your records. We do not send monthly billings or statements. Your monthly amounts will be on your confirmation notice. Payments are due by the first of the month, you may pay for more than one month of premiums on one check. Please make checks payable to EUTF and mail to P.O. Box 30700, Honolulu, HI 96820-0700.

COBRA Retiree Open Enrollment

COBRA Retiree Open Enrollment

For members enrolled in the EUTF or HSTA VB COBRA Retiree health plans, your annual open enrollment coincides with the regular retiree open enrollment period beginning ***October 10, 2016*** through ***October 31, 2016***. During open enrollment you can:

- Add a plan, change from one plan to another, or drop a plan
- Add a dependent or drop a dependent
- Change coverage tiers such as changing from single to family or family to 2-party
- Now is also a good time to tell us if you've had a change of address

A COBRA packet will be sent to your address on file with the EUTF COBRA OE Enrollment Form or HSTA VB COBRA OE Enrollment Form to provide you an opportunity to make changes to your COBRA health plans should you wish to do so. Plan changes properly submitted during this open enrollment period will be effective ***January 1, 2017***. Your completed EUTF COBRA OE Enrollment Form or HSTA VB COBRA OE Enrollment Form must be posted marked to EUTF **on or before *October 31, 2016***. Enrollment forms submitted after ***October 31, 2016*** will **NOT be accepted**. Please note that if you do **NOT** want to make changes you do **NOT** need to complete the EUTF COBRA OE Enrollment Form or HSTA VB COBRA OE Enrollment Form if applicable, during open enrollment and make a selection.

IMPORTANT INFORMATION FOR EUTF COBRA RETIREES ONLY: THE MEDICARE PPO MEDICAL PLAN UNDER UNITEDHEALTHCARE IS NOT A MEDICAL PLAN OPTION FOR COBRA RETIREES.

COBRA Retiree Open Enrollment Rates for EUTF and HSTA VB

The following premium rates for EUTF and HSTA VB COBRA retirees are approved for the period of ***January 1, 2017*** through ***December 31, 2017***. Separate invoices will be billed by each carrier selected.

You may call the EUTF Customer Service Call Center at 808-586-7390 or toll free at 1-800-295-0089 if you have any questions or email your inquiry to eutf.cobra@hawaii.gov.

EUTF Monthly Retiree COBRA Rates

EUTF Monthly Retiree COBRA Rates

Benefit Plan	Type of Enrollment	Regular COBRA
		1/1/2017 - 12/31/2017
<i>MEDICAL PLANS - MEDICARE</i>		
HMSA PPO Medicare	Self	\$228.33
	Two Party	\$444.92
	Family	\$659.57
Medicare Prescription Drug – SilverScript	Self	\$219.65
	Two-Party	\$427.70
	Family	\$634.14
Kaiser HMO Medicare Kaiser Prescription Drug	Self	\$445.12
	Two-Party	\$867.97
	Family	\$1,286.38
<i>MEDICAL PLANS - NON-MEDICARE</i>		
HMSA PPO Non-Medicare	Self	\$507.18
	Two-Party	\$988.29
	Family	\$1,465.12
Non-Medicare Prescription Drug – CVS Caremark	Self	\$226.79
	Two-Party	\$441.71
	Family	\$654.90
Kaiser HMO Non-Medicare Kaiser Prescription Drug	Self	\$734.56
	Two-Party	\$1,483.03
	Family	\$2,187.61
<i>DENTAL PLAN</i>		
HDS Dental	Self	\$38.14
	Two-Party	\$74.33
	Family	\$91.04
<i>VISION PLAN</i>		
VSP Vision	Self	\$5.44
	Two-Party	\$10.89
	Family	\$14.62

Note: These rates do not include an EUTF administrative fee.

HSTA VB Monthly Retiree COBRA Rates

HSTA VB Monthly Retiree COBRA Rates

Benefit Plan	Type of Enrollment	Regular COBRA
		1/1/2017 - 12/31/2017
<i>MEDICAL PLANS - MEDICARE</i>		
HMSA PPO Medicare	Self	\$193.96
	Two Party	\$378.09
	Family	\$560.49
Medicare Prescription Drug – SilverScript	Self	\$250.59
	Two-Party	\$487.96
	Family	\$723.47
Kaiser HMO Medicare Kaiser Prescription Drug	Self	\$452.20
	Two-Party	\$881.76
	Family	\$1,306.82
<i>MEDICAL PLANS - NON-MEDICARE</i>		
HMSA PPO Non-Medicare	Self	\$415.67
	Two-Party	\$809.88
	Family	\$1,200.68
Non-Medicare Prescription Drug – CVS Caremark	Self	\$273.56
	Two-Party	\$532.81
	Family	\$789.96
Kaiser HMO Non-Medicare Kaiser Prescription Drug	Self	\$720.50
	Two-Party	\$1,454.56
	Family	\$2,145.52
<i>DENTAL PLAN</i>		
HDS Dental	Self	\$45.30
	Two-Party	\$88.27
	Family	\$108.05
<i>VISION PLAN</i>		
VSP Vision	Self	\$5.44
	Two-Party	\$10.89
	Family	\$14.62
<i>CHIROPRACTIC PLAN</i>		
Royal State Chiro	Self	\$1.50
	Two-Party	\$3.03
	Family	\$3.22

Note: These rates do not include an EUTF administrative fee.

Definitions

Premiums – The semi-monthly or monthly amount paid for your health insurance. Premiums are primarily influenced by utilization of services by the members benefit plan design, and the cost of healthcare. For active employees under a collective bargaining agreement, the employer contribution to your premium is negotiated by your employee organization/union.

Eligible charge – The lower of the participating provider's actual charge or the amount the plan establishes as the maximum allowable fee (the maximum amount that the plan will pay for the covered services or supplies). This is the amount on which your coinsurance is based.

Copayment – A fixed amount (for example, \$15) you pay for a covered service, usually when you receive the service. The amount can vary by plan and the type of covered service.

Coinsurance – Your share of the costs of a covered service, calculated as a percent (e.g. for most services under the HMSA 90/10 PPO medical plan, coinsurance is 10%) of the eligible charge. For example, if the plan's eligible charge for a primary care office visit is \$100, your coinsurance payment of 10% would be \$10. The plan pays the remainder of the eligible charge or \$90 in this example.

Deductible – The amount you must pay for covered services before your plan begins to pay. The deductible does not apply to all services.

Out-of-Pocket Costs – Costs paid by the member related to deductibles, copayments and coinsurance for services. Out-of-pocket costs exclude premiums.

Maximum Out-of-Pocket Limits (MOOP) – The most you pay during a calendar year before your health insurance or plan starts to pay 100% for covered essential health benefits. This limit includes deductibles, coinsurance, copayments, or similar charges and any other expenditure required of an individual which is a qualified medical expense for the essential health benefits. This limit does not include premiums, additional amounts for nonparticipating providers and other out-of-network charges, or spending for non-essential health benefits. The MOOP protects the members from catastrophic losses.

In-Network or Participating Provider – A physician, hospital, pharmacy, laboratory, or other healthcare provider your insurance carrier has contracted with to provide services at a negotiated fee or eligible charge rate. In most cases, participating providers are preferable to non-participating providers because of the lower out-of-pocket costs to the member.

Out-of-Network or Nonparticipating Provider – A physician, hospital, pharmacy, laboratory or other healthcare provider who has not contracted with your insurance carrier to provide services. When you receive services from a nonparticipating provider, you owe the plan's standard copayment or coinsurance plus the difference between the nonparticipating provider's charge for the services and your insurance carriers' eligible charge.

For example, if the nonparticipating provider's charge for a primary care office visit is \$120, the plan's eligible charge is \$100 and coinsurance is 10%, the plan will pay \$90 ($\$100 * 90\%$) and you would pay \$30 ($\10 coinsurance plus $\$20$ for the excess of the actual charge over the eligible charge). If the primary care provider was a participating provider, your total cost would be \$10.

MEDICAL PLANS

Preferred Provider Organization (PPO) – A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network (participating providers). You can use doctors, hospitals, and providers outside of the network for an additional cost. Most of HMSA’s EUTF and HSTA VB medical plans are PPO plans.

Health Maintenance Organization (HMO) – A type of health insurance plan that usually limits coverage to care from medical providers who work for or contract with the HMO. A HMO generally won’t cover out-of-network care except in emergency situations. HMOs often provide integrated care and focus on prevention and wellness. Kaiser Permanente plans are HMO plans.

Primary Care Provider (PCP) – A provider (usually an internist, family/general practitioner or pediatrician) who provides a range of services such as prevention, wellness, and treatment for common illnesses. PCPs often maintain long-term relationships with you, and advise and treat you on a range of health related issues. PCPs may also coordinate your care with specialists.

Specialist – A physician who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions.

PRESCRIPTION DRUG PLAN

Generics – A prescription drug that has the same active-ingredient formula as a brand-name drug. The color or shape may be different, but the active ingredients must be the same. Generic drugs usually cost significantly less than brand-name drugs. The Food and Drug Administration (FDA) rates these drugs to be as safe and effective as brand-name drugs.

Brand Name – A prescription drug sold by a drug company under a specific name or trademark and that is protected by a patent. Brand prescription drugs are either preferred or non-preferred. You will pay more if you use non-preferred drugs than preferred or generic prescription drugs.

Formulary – A list of prescription drugs covered by a prescription drug plan. A formulary is also called a drug list. The formulary is normally updated quarterly for the non-Medicare retiree plans and annually for the Medicare retiree plans.

Print or type clearly. If this form is unreadable, incomplete, or does not contain all information required, it will be sent back to you without action.

SECTION 1 - RETIREE DATA

1. Enter your last name, first name, and middle initial.
2. Enter your contact information.
3. Enter your address information. If your residence address differs from your mailing address, you need to enter both addresses to ensure that correspondence reaches you.
4. Mark the Open Enrollment box **only** during the annual or limited Open Enrollment period.
5. If you are enrolling with the EUTF for the first time as a retiree, you are required to provide your full Social Security Number.
6. Enter your gender and birth date. If enrolling for the first time, EUTF is unable to process your form without a birth date.
7. Mark the Qualifying Event box if you are making changes during the year when it is not Open Enrollment; and enter the date of the event. The following are the most common events: Address Change, Birth, Divorce, Loss of Coverage, Acquisition of Coverage, Marriage, Retirement, Death, etc. If there are simultaneous events, please describe the most prevalent event; for example, if the event is a birth and an address change, enter Birth in the event section.
8. If you are married, or in a civil union or domestic partnership please be sure to check appropriate boxes and include date you were married or entered into a civil union or domestic partnership. You must attach a copy of required documents.
9. Special Note: If your Spouse, Civil Union Partner or Domestic Partner is a State or County Employee or Retiree, please provide his/her name, date of birth and Social Security Number on the corresponding line. Dual enrollment in EUTF plans is not allowed under EUTF Administrative Rule 4.03. No person may be enrolled in any EUTF benefit plan as both an employee-beneficiary and dependent-beneficiary, nor may children be enrolled by more than one employee-beneficiary (dual enrollment). In addition, if you and your spouse, domestic partner or civil union partner are both employee-beneficiaries, the employer contribution cannot exceed a family plan contribution in accordance with Chapter 87A-32(3), Hawaii Revised Statutes (HRS). However, both employee-beneficiaries are able to select EUTF Self-only plans. If your Spouse/Civil Union Partner/Domestic Partner has coverage outside of the EUTF that provides family coverage, this rule does not preclude you from also enrolling in a EUTF family coverage plan to cover your Spouse/Civil Union Partner/Domestic Partner. The dual enrollment rule does not apply if your other coverage is not provided by the EUTF.

SECTION 2 – COVERAGE AND CONTRIBUTION START SELECTION

Complete this section only if you pay towards health plan benefits

1. If the “Qualifying Event” that applies to you is listed in Section 2 [Adoption, Birth, Marriage, Civil Union, Domestic Partner, Placement for Adoption, Guardianship, New Eligible Student], you have three choices of when your coverage and premium contributions begin. Select one of the three.
2. If no selection is made, the first option (coverage starts day of the event and premium contribution starts first day of the pay period in which the effective date of coverage occurs) will be the default option used.
3. The event date for Marriage and Civil Union is the marriage date or civil union certification date, respectively. The event date to add a Domestic Partner (DP) is the date the Declaration of DP is notarized.

SECTION 3 – PLAN SELECTION

Mark all plans you are enrolled in/want to enroll in.

1. Carefully review each selection that you make. You can choose ONE medical, ONE dental, and ONE vision plan. Your choice of the prescription drug plan will depend on the medical plan that you select. If you select Kaiser, your medical selection will include a prescription drug plan. If you select HMSA or UHC, you must select the prescription drug plan if you want prescription drug coverage. If you don't make a selection, you will not have any prescription drug coverage.
2. You may choose to elect only the medical PPO plan without the prescription drug plan or vice versa. If you want both the medical and prescription drug plans, please mark the appropriate boxes. If you do not want any plan coverage, mark the "Cancel/Waive" box.
3. If you have other health plan coverage and do not want to participate in the EUTF plans, mark the “Cancel/Waive” box for each plan that you choose not to select.
4. Life Insurance is provided by the State/County for the retiree only.

Write your name in the top right corner of page 2.

SECTION 4 – DEPENDENT INFORMATION AND PLAN SELECTIONS

1. Enter your Dependent(s) data. Social Security Number is not a required field when submitting an initial EC-2 for new birth. Please be sure to submit an EC-2 to update our records for your newborn once the information is received/issued by the Social Security Administration. If making changes to your dependent's data, enter the corrected item. If listing more than 3 dependents, write/type “Continued” on the last line of the Dependent section. Attach a separate sheet of white letter sized paper to your EC-2.

2. Use the following Relationship codes:

SP = Spouse	CH = Child ✓✓✓✓✓	GC = Guardianship or Foster Child ✓✓
CU = Civil Union Partner ✓	CUCH = Civil Union Child ✓	SC = Step Child ✓✓✓✓✓
DP = Domestic Partner ✓✓✓	DPCH = Domestic Partner Child ✓✓✓	DC = Disabled Child ✓✓✓✓✓

If you are adding an Adopted Child, Civil Union Partner and child, Domestic Partner and child or a Disabled Child, please contact the EUTF at 808-586-7390 or toll free, 1-800-295-0089 or visit our website at eutf.hawaii.gov for more information. Other EUTF forms to include with EC-2 (if applicable):

✓ Civil Union Certificate issued by the State of Hawaii Department of Health (printed copies of the temporary on-line certificate are acceptable) and Affidavit of "Dependency" for Tax Purposes

✓✓ Legal documents for guardianship or foster child

✓✓✓ EUTF Declaration of Domestic Partnership or EUTF Declaration of Termination of Domestic Partnership, and Affidavit of "Dependency" for Tax Purposes

✓✓✓✓ Disability Certification For Dependent Children (Form D-1) for enrolling a disabled child

✓✓✓✓ Student Certification if enrolling dependent age 19-23

3. Gender – Write/type either M or F.

4. Plan Selections. YOUR DEPENDENTS CAN BE ENROLLED ONLY IN THE SAME PLANS IN WHICH YOU ARE CURRENTLY ENROLLED. If you do not want any plan coverage for any of your dependents, mark the "Self" box in Section 3.

5. Dependent/Student certification. Your initials confirm that you are certifying that your spouse/partner and dependent children are eligible to be enrolled under your health plans. You also confirm that you will provide a copy of your child(ren)'s birth certificate and/or Social Security card if requested by the EUTF. If you have dependent children ages 19 through 23 who are full-time students, your initials confirm they are full-time students at an accredited college or school. You further confirm that you will provide a copy of your child(ren)'s student verification letters required by the EUTF.

6. If you are enrolling a Civil Union Partner (and Civil Union Partner's children) or Domestic Partner (and Domestic Partner's children), you are required to complete all required forms in accordance with the instructions for Civil Union Partner or Domestic Partner. You are responsible to obtain, complete and submit all necessary documentation to the EUTF within 30 days from your event date. Failure to do so will result in no action taken on your Civil Union Partner or Domestic Partner coverage. You may add your Civil Union Partner or Domestic Partner at any time outside of Open Enrollment, provided all required documents have been received by EUTF within 30 days of the event date. Visit the EUTF website at eutf.hawaii.gov for detailed instructions regarding Civil Union Partnership or Domestic Partnership.

SECTION 5 – MEDICARE

IMPORTANT NOTICE: When you or your dependent(s) become eligible for Medicare Part B, you or your dependent(s) must enroll in Medicare Part B and forward proof of enrollment (Medicare card showing Medicare Part B effective date and Direct Deposit Authorization Form) to the EUTF. Failure to comply may result in loss of medical and prescription drug coverage.

SECTION 6 – UNITEDHEALTHCARE MEDICARE ADVANTAGE PLAN

IMPORTANT NOTICE: You must be enrolled in Medicare Part A and B in order to enroll in the UNITEDHEALTHCARE Medicare Advantage plan.

1. For retiree-beneficiary, enter your full name as it appears on your Medicare card. If you are enrolling your spouse/partner, they must also enter their full name as it appears on their Medicare card.
2. Enter your Medicare claim number as it appears on your Medicare card. If you are enrolling your spouse/partner, they must also enter their Medicare claim number as it appears on their Medicare card.
3. End-Stage Renal Disease information is required for enrollment into the UnitedHealthcare Medicare Advantage plan. Please mark the appropriate box.
4. You can receive a full pre-enrollment kit by calling UnitedHealthcare or by attending one of the open enrollment meetings

SECTION 7 – RETIREE AND SPOUSE/PARTNER SIGNATURE

Your signature certifies that the information provided in this application is true and complete and you agree to abide by the terms and conditions of the benefit plans selected. Retiree affirms that any listed dependent child, aged 19 through 23, is attending a college, university or technical school as a full-time student and is also unmarried. Please enter date of Retiree's signature. If you are enrolling yourself **and your spouse/partner** in the UnitedHealthcare plan, your spouse/partner MUST provide a signature and date in section 7.

You must submit the EC-2 to the EUTF office within 60 days of the date of retirement. You may send it by mail or hand deliver. The addresses are printed at the bottom of page 2 of the enrollment form.

Print or type clearly. If this form is unreadable, incomplete, or does not contain all information required, it will be sent back to you without action.

SECTION 1 - RETIREE DATA

1. Enter your last name, first name, middle initial.
2. Enter your contact information.
3. Enter your address information. If your residence address differs from your mailing address, you need to enter both addresses to ensure that correspondence reaches you.
4. Mark the Open Enrollment box **only** during the annual or limited Open Enrollment period.
5. Enter your gender and birth date.
6. Mark the Qualifying Event box if you are making changes during the year when it is not Open Enrollment; and enter the date of the event. The following are the most common events: Address Change, Birth, Divorce, Loss of Coverage, Acquisition of Coverage, Marriage, Retirement, Death, etc. If there are simultaneous events, please describe the most prevalent event; for example, if the event is a birth and an address change, enter Birth in the event section.
7. If you are Married, or in a Civil Union, or in a Domestic Partnership please be sure to check the appropriate boxes and include the date you were Married, or entered in a Civil Union, or entered in a Domestic Partnership. You must attach a copy of required documents.
8. Special Note: If your Spouse, Civil Union Partner or Domestic Partner is a State or County Employee or Retiree, please provide his/her name, date of birth and Social Security Number on the corresponding line. Dual enrollment in EUTF plans is not allowed under EUTF Administrative Rule 4.03. No person may be enrolled in any EUTF benefit plan as both an employee-beneficiary and dependent-beneficiary, nor may children be enrolled by more than one employee-beneficiary (dual enrollment). In addition, if you and your spouse, domestic partner or civil union partner are both employee-beneficiaries, the employer contribution cannot exceed a family plan contribution in accordance with Chapter 87A-32(3), Hawaii Revised Statutes (HRS). However, both employee-beneficiaries are able to select EUTF Self-only plans. If your Spouse/Civil Union Partner/Domestic Partner has coverage outside of the EUTF that provides family coverage, this rule does not preclude you from also enrolling in a EUTF family coverage plan to cover your Spouse/Civil Union Partner/Domestic Partner. The dual enrollment rule does not apply if your other coverage is not provided by the EUTF.

SECTION 2 – COVERAGE AND CONTRIBUTION START SELECTION

Complete this section only if you pay towards health plan benefits

1. If the “Qualifying Event” that applies to you is listed in Section 2 [Adoption, Birth, Marriage, Civil Union, Domestic Partner, Placement for Adoption, Guardianship, New Eligible Student], you have three choices of when your coverage and premium contributions begin. Select one of the three.
2. If no selection is made, the first option (coverage starts day of the event and premium contribution starts first day of the pay period in which the effective date of coverage occurs) will be the default option selected.
3. The event date for Marriage and Civil Union is the marriage date or civil union certification date, respectively. The event date to add a Domestic Partner (DP) is the date the Declaration of DP is notarized.

SECTION 3 – PLAN SELECTION

Mark all plans you are enrolled in/want to enroll in.

1. Carefully review each selection that you make. You can choose ONE medical and ONE dental plan. Your choice of the prescription drug and vision plan will depend on the medical plan that you select.
2. If you have other health plan coverage and do not want to participate in the HSTA VB plans, mark the “Cancel/Waive” box for each plan that you choose not to select.
3. Life Insurance is provided by the state for the retiree only.

Write your name in the top right corner of page 2.

SECTION 4 – DEPENDENT INFORMATION AND PLAN SELECTIONS

1. Enter your Dependent(s) data. If enrolling your dependent for the first time, enter his/her birth date and social security number. Social Security Number is not a required field when submitting an initial EC-2H for new birth. Please be sure to submit an EC-2H to update our records for your newborn once the information is received/issued by the Social Security Administration. If making changes to your dependent’s data, enter the corrected item. If listing more than 3 dependents, write/type “Continued” on the last line of the Dependent section. Attach a separate sheet of white letter sized paper to your EC-2H.
2. Use the following Relationship codes:

SP = Spouse	CH = Child ✓✓✓✓✓	GC = Guardianship or Foster Child ✓✓
CU = Civil Union Partner ✓	CUCH = Civil Union Child ✓	SC = Step Child ✓✓✓✓✓
DP = Domestic Partner ✓✓✓	DPCH = Domestic Partner Child ✓✓✓	DC = Disabled Child ✓✓✓✓

INSTRUCTIONS FOR COMPLETING FORM EC-2H

If you are adding an Adopted Child, Civil Union Partner and child, Domestic Partner and child or a Disabled Child, please contact the EUTF at 808-586-7390 or toll free, 1-800-295-0089 or visit our website at eutf.hawaii.gov for more information. Other EUTF forms to include with EC-2 (if applicable):

- √ Civil Union Certificate issued by the State of Hawaii Department of Health (printed copies of the temporary on-line certificate are acceptable) and Affidavit of "Dependency" for Tax Purposes
- √√ Legal documents for guardianship or foster child
- √√√ EUTF Declaration of Domestic Partnership or EUTF Declaration of Termination of Domestic Partnership, and Affidavit of "Dependency" for Tax Purposes
- √√√√ Disability Certification For Dependent Children (Form D-1) for enrolling a disabled child
- √√√√ Student Certification if enrolling dependent age 19-23

3. Gender – Write/type either M or F.

4. Plan Selections. YOUR DEPENDENTS CAN BE ENROLLED ONLY IN THE SAME PLANS IN WHICH YOU ARE CURRENTLY ENROLLED. If you do not want any plan coverage for any of your dependents, mark the "Self" box in Section 3.

5. Dependent/Student certification. Your initials confirm that you are certifying that your spouse/partner and dependent children are eligible to be enrolled under your health plans. You also confirm that you will provide a copy of your child(ren)'s birth certificate and/or Social Security card if requested by the EUTF. If you have dependent children ages 19 through 23 who are full-time students, your initials confirm they are full-time students at an accredited college or school. You further confirm that you will provide a copy of your child(ren)'s student verification letters required by the EUTF.

6. If you are enrolling a Civil Union Partner (and Civil Union Partner's children) or Domestic Partner (and Domestic Partner's children), you are required to complete all required forms in accordance with the instructions for Civil Union Partner or Domestic Partner. You are responsible to obtain, complete and submit all necessary documentation within 30 days from your event date. Failure to do so will result in no action taken on your Civil Union Partner or Domestic Partner coverage. You may add your Civil Union Partner or Domestic Partner at any time outside of Open Enrollment, provided all required documents have been received by EUTF within 30 days of the event date. Visit the EUTF website at eutf.hawaii.gov for detailed instructions regarding Civil Union Partnership or Domestic Partnership.

SECTION 5 – MEDICARE

IMPORTANT NOTICE: When you or your dependent(s) become eligible for Medicare Part B, you or your dependent(s) must enroll in Medicare Part B and forward proof of enrollment (Medicare card showing Medicare Part B effective date and Direct Deposit Authorization Form) to the EUTF. Failure to comply may result in loss of medical and prescription drug coverage.

SECTION 6 – RETIREE SIGNATURE

Your signature certifies that the information provided in this application is true and complete. Retiree agrees to abide by the terms and conditions of the benefit plans selected. Retiree affirms that any listed dependent child, age 19 through 23, is attending a college, university or technical school as a full-time student and is also unmarried. Please enter date of Retiree's signature.

You must submit the EC-2H to the EUTF office. You may send it by mail or hand deliver. The addresses are printed at the bottom of page 2 of the enrollment form.

SECTION 1: RETIREE DATA

Please complete all applicable fields below. Social Security numbers are required to process new retirees and dependent enrollments.**

Name (Last, First, Middle Initial) _____

Newly Retired
Date of Retirement (MM/DD/YYYY) _____ / _____ / _____

Qualifying Event (describe) _____

Home Phone () _____

Event Date: _____ / _____ / _____

Work Phone () _____

Open Enrollment (effective 01/01/2017)

Civil Union Partner (Civil Union Status)

Mobile Phone () _____

Retiree's Social Security Number (SSN) or EUTF ID Number _____

IRS Qualified Not Qualified
Civil Union Date: (MM/DD/YYYY)
 Check this box if status change

Email _____

Mailing Address (Check this box if your address has changed)

Gender Male Female
Birth Date: (MM/DD/YYYY) _____ / _____ / _____

Domestic Partner (DP Status)
 IRS Qualified Not Qualified
DP Date: (MM/DD/YYYY)
 Check this box if status change

Street _____

Line 2 _____

City _____ State _____ Zip Code _____

_____ / _____ / _____ Marital

Status Married Single
Marriage Date: (MM/DD/YYYY) _____
 Check this box if status change

Residence Address (if different from above)

Street _____

Line 2 _____

City _____ State _____ Zip Code _____

Special Note: If your Spouse/Civil Union or Domestic Partner is a State or County Employee or Retiree, please provide the following:
NAME: _____ SSN: _____ DOB: _____

SECTION 2: COVERAGE AND CONTRIBUTION START SELECTION

Skip this section if RETIREE does NOT pay towards health plan benefits.

If events are filed within 30 days of the qualifying event date, some events allow for a selection of the Coverage and Premium Contribution Start Dates. If your event is listed below, please select one of the three options, otherwise skip this section.

Qualifying Events for this Section

Adoption, Birth, Marriage, Civil Union, Domestic Partner, Placement for Adoption, Guardianship, New Eligible Student

Available Options for this Section

- Coverage starts day of the event & premium contributions start 1st day of the pay period in which the effective date of coverage occurs (if no selection is made, this option will be used)
- Coverage and premium contributions start 1st day of the first pay period¹ following event
- Coverage and premium contributions start 1st day of the second pay period² following event
¹ (1st or 16th of the month)

SECTION 3: PLAN SELECTION

Make your selection by checking all the boxes of the appropriate benefit plans below. Select Self, Two-Party, Family or Cancel/Waive coverage. Choose only one box in each plan selection. If no selection is made, EUTF will assume no changes are being made.

Choose only one box in each plan selection

Type	Carrier Selection	Cancel/Waive	Self	2-Party	Family
Medical	PPO-90/10 HMSA Medical No Prescription Drug Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PPO	UnitedHealthcare Medicare Advantage Grp. 13840-Medicare A&B required No Prescription Drug Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (All enrollees must be enrolled in Medicare Part A & B)
Prescription Drug	CVS Caremark Prescription Drug (Not a valid selection with Kaiser)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HMO	HMO-Kaiser Medical (Includes Kaiser Prescription Drug)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental	Hawaii Dental Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision	Vision Service Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life	USable Life	<input type="checkbox"/>	<input type="checkbox"/>	Not available to dependents	

SECTION 4: DEPENDENT INFORMATION AND PLAN SELECTIONS

Please list all dependents enrolled or who you want to add/delete from your plan.

List all eligible dependents you wish to cover and check the plan selections desired. Relationship* Key: SP=Spouse, CU=Civil Union Partner, DP=Domestic Partner, CH=your Child or your Spouse's Child, CUCH=Civil Union Partner's Child, DPCH= Domestic Partner's Child, GC=Guardianship/Foster child, SC = Step Child, DC=Disabled Child if your child is age 19 or over and is also disabled. Social Security Number **: Social Security Number is not a required field when submitting an initial EC-2 for new birth. Please be sure to submit an EC-2 to update our records for your newborn once the information is received/issued by SSA.

Continue Coverage	Add	Delete	Dependent: Last Name (if different), First Name, Middle Initial	Birth Date (MM/DD/YYYY)	Social Security Number**	Relationship *	Gender M / F	Medical	Drug	Dental	Vision
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Detailed eligibility information is available at <http://eutf.hawaii.gov> in the EUTF Administrative Rules & Chapter 87A, Hawaii Revised Statutes. Dependent Certification and Student Certification– See Section regarding Dependent and Student Certification on “Instructions for Completing Form EC-2” for more information.

I certify that my spouse/partner and/or dependent children meet eligibility requirements for enrollment in the EUTF plans. _____(initials)

I certify that my dependent child is a full-time student and have attached all documentation as required in Section 4 regarding dependent and student certification in the “Instructions for Completing Form EC-2”. _____(initials)

SECTION 5: MEDICARE

HRS Chapter 87A-23(4) requires all Medicare eligible retirees and their dependents to enroll in Medicare Part B as a condition of receiving contributions and participating in the EUTF retiree benefit plans. If you or your dependent(s) are Medicare eligible and are not enrolled in Medicare Part B, you must enroll immediately and provide EUTF with a copy of your Medicare card. If you are already enrolled, be sure EUTF has a copy of your Medicare card.

SECTION 6: UNITEDHEALTHCARE MEDICARE ADVANTAGE PLAN (UHC)

If you or any of your dependents are enrolling in the UnitedHealthcare Medicare Advantage Plan, YOU MUST COMPLETE THE INFORMATION BELOW (the information is on your red, white and blue Medicare card):

Retiree – Name of Beneficiary: _____ Medicare Claim # _____

Do you have End Stage RenalDisease (ESRD) Yes No

Spouse/Partner – Name of Beneficiary: _____ Medicare Claim # _____

Do you have End Stage RenalDisease (ESRD) Yes No

If the above information is not completed, your enrollment into the UnitedHealthcare Medicare Advantage Plan may be rejected resulting in no medical coverage.

SECTION 7: RETIREE & SPOUSE/PARTNER SIGNATURE

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

A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or civil damages. This form supersedes all forms and submissions I previously made for EUTF coverage. I hereby declare that the above statements are true to the best of my knowledge and belief, and I understand that I am subject to penalty for perjury.

Retiree Signature: _____ Date Signed: _____

Retiree Spouse/Partner Signature: _____ Date Signed: _____ (Signature & date required if enrolling in UHC)

Please submit your signed EC-2 form by mail to:

EUTF
P.O. Box 2121
Honolulu, HI 96805-2121

Customer Service CallCenter

Oahu (808) 586-7390
Toll Free 1(800) 295-0089

Or you may hand deliver to: EUTF, 201 Merchant Street, Suite1700, Honolulu, HI 96813

SECTION 1: RETIREE DATA Please complete all applicable fields below. Social Security numbers are required to process new retirees and dependent enrollments.**

Name (Last, First, Middle Initial) _____ Home Phone () _____ Work Phone () _____ Mobile Phone () _____ Email _____ Mailing Address (<input type="checkbox"/> Check this box if your address has changed) Street _____ Line 2 _____ City _____ State _____ Zip Code _____ Residence Address (if different from above) Street _____ Line 2 _____ City _____ State _____ Zip Code _____	<input type="checkbox"/> Open Enrollment (effective 01/01/2017) Retiree's Social Security Number (SSN) or EUTF ID Number _____ Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Birth Date: (MM/DD/YYYY) _____ / _____ / _____ Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single Marriage Date: (MM/DD/YYYY) _____ / _____ / _____ <input type="checkbox"/> Check this box if status change	<input type="checkbox"/> Qualifying Event (describe) _____ Event Date: _____ / _____ / _____ Civil Union Partner (Civil Union Status) <input type="checkbox"/> IRS Qualified <input type="checkbox"/> Not Qualified Civil Union Date: (MM/DD/YYYY) _____ / _____ / _____ <input type="checkbox"/> Check this box if status change Domestic Partner (DP Status) <input type="checkbox"/> IRS Qualified <input type="checkbox"/> Not Qualified DP Date: (MM/DD/YYYY) _____ / _____ / _____ <input type="checkbox"/> Check this box if status change
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Special Note: If your Spouse/Civil Union or Domestic Partner is a State or County Employee or Retiree, please provide the following:
 NAME: _____ SSN: _____ DOB: _____

SECTION 2: COVERAGE AND CONTRIBUTION START SELECTION Skip this section if RETIREE does NOT pay towards health plan benefits.

If events are filed within 30 days of qualifying event date, some events allow for a selection of the Coverage and Premium Contribution Start Dates. If your event is listed below, please select one of the three options, otherwise skip this section.

Qualifying Events for this Section
 Adoption, Birth, Marriage, Civil Union, Domestic Partner, Placement for Adoption, Guardianship, New Eligible Student

Available Options for this Section
 Coverage starts day of the event & premium contributions start 1st day of the pay period in which the effective date of coverage occurs (if no selection is made, this option will be used)
 Coverage and premium contributions start 1st day of the first pay period^v following event
 Coverage and premium contributions start 1st day of the second pay period^v following event
^v (1st or 16th of the month)

SECTION 3: PLAN SELECTION Make your selection by checking all the boxes of the appropriate benefit plans below. Select Self, Two-Party, Family or Cancel/Waive coverage. Choose only one box in each plan selection. If no selection is made, EUTF will assume no changes are being made.

		Choose only one box in each plan selection				
Type	Carrier Selection	Cancel/Waive	Self	2-Party	Family	
Medical	PPO HSTA VB - PPO-90/10 HMSA Medical, Prescription Drug Coverage, Vision, Chiro	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	HMO HSTA VB - HMO-Kaiser Medical, (Includes Kaiser Prescription Drug), Vision, Chiro	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other Plans		Cancel/Waive	Self	2-Party	Family	
Dental	HSTA VB - Hawaii Dental Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Life	HSTA VB - US Able Life	<input type="checkbox"/>	<input type="checkbox"/>	Not available to dependents		

Note: The enrollment of HSTA VEBA members into the health and other benefit plans created as a result of Judge Sakamoto's decision in the Gail Kono lawsuit is being solely done to comply with that decision and not to create any constitutional or contractual right to the benefits provided by those plans. Please note that the State does not agree with Judge Sakamoto's decision and reserves the right to move HSTA VEBA members into regular EUTF plans if that decision is overturned or modified.

SECTION 4: DEPENDENT INFORMATION AND PLAN SELECTIONS

Please list all dependents enrolled or who you want to add or delete from your plan.

List all eligible dependents you wish to cover and check the plan selections desired. Relationship* Key: SP=Spouse, CU=Civil Union Partner, DP=Domestic Partner, CH=your Child or your Spouse's Child, CUCH=Civil Union Partner's Child, DPCH= Domestic Partner's Child, GC=Guardianship/Foster child, SC = Step Child, DC=Disabled Child if your child is age 19 or over and is also disabled. Social Security Number **: Social Security Number is not a required field when submitting an initial EC-2H for new birth. Please be sure to submit an EC-2H to update our records for your newborn once the information received/issued by SSA.

Continue Coverage	Add	Delete	Dependent: Last Name (if different), First Name, Middle Initial	Birth Date (MM/DD/YYYY)	Social Security Number**	Relationship *	Gender M / F	Medical	Drug	Dental	Vision
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		/ /				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Detailed eligibility information is available at <http://eutf.hawaii.gov> in the EUTF Administrative Rules & Chapter 87A, Hawaii Revised Statutes.

Dependent Certification and Student Certification– See Section regarding Dependent and Student Certification on “Instructions for Completing Form EC-2H” for more information.

I certify that my spouse and/or dependent children meet eligibility requirements for enrollment in the HSTAVB plans. _____(initials)

I certify that my dependent child is a full-time student and have attached all documentation as required in Section 4 regarding dependent and student certification in the “Instructions for Completing Form EC-2H”. _____(initials)

SECTION 5: MEDICARE

HRS Chapter 87A-23(4) requires retirees and their dependents to enroll in Medicare Part B as a condition of receiving contributions and participating in the EUTF retiree benefit plans. If you or your dependent(s) are Medicare eligible and are not enrolled in Medicare Part B, you must enroll immediately and provide EUTF with a copy of your Medicare card. If you are already enrolled, be sure EUTF has a copy of your Medicare card.

SECTION 6: RETIREE SIGNATURE

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

A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or civil damages. This form supersedes all forms and submissions I previously made for EUTF coverage. I hereby declare that the above statements are true to the best of my knowledge and belief, and I understand that I am subject to penalty for perjury.

Retiree Signature: _____ Date Signed: _____

Please submit your signed EC-2H form by mail to:

EUTF
P.O. Box 2121
Honolulu, HI 96805-2121

Customer Service CallCenter

Oahu (808) 586-7390
Toll Free 1(800)295-0089

Or you may hand deliver to: EUTF, 201 Merchant Street, Suite 1700, Honolulu, HI 96813

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND ("EUTF")
Medicare Part B Premium Reimbursement Request and Direct Deposit Agreement

- ✓ I request reimbursement for my Medicare Part B Premium. A copy of my Medicare card and a copy of the letter from the Social Security Administration or Centers for Medicare & Medicaid Services showing the Medicare Part B Premium I pay are attached (for initial requests only). I understand that reimbursement of Medicare Part B Premiums will not begin until the EUTF receives a copy of the letter from the Social Security Administration or Centers of Medicare & Medicaid Services showing the Medicare Part B Premium I pay.
- ✓ I certify that my Medicare Part B premiums are not paid by any other entity, e.g. the Medicare Savings Program or Medicaid. Should my Part B premiums be paid by another entity in the future, I will notify the EUTF within 30 days of being notified by the other entity.
- ✓ If my enrollment in Medicare Part B stops I will notify the EUTF within 30 days. I understand that disenrollment from Medicare Part B means I will no longer be eligible for Part B premium reimbursement, as well as medical and prescription drug coverage.

Retiree's Name:		SSN or EUTF ID Number:
Retiree's Mailing Address:		Phone:

SECTION A – Deposit Authorization

Hawaii law (Act 039, SLH2006) requires all individuals who become eligible for Medicare Part B reimbursements on or after July 1, 2006 to designate a financial institution account into which the State of Hawaii EUTF shall be authorized to deposit their quarterly Medicare Part B reimbursements.

By signing in Section D, I/We hereby authorize the State of Hawaii EUTF to automatically and directly deposit my Medicare Part B premium reimbursements to my/our account at the financial institution named below:

SECTION B – Account Information (see your financial institution for help in completing this section)

Name of Account Holder(s):		
Name of Financial Institution:		
Routing Number:	Account Number:	Δ Checking* Δ Savings
Financial Institution Certification (Required for Savings; Optional for Checking): Name of Agent: _____ Signature: _____ Date: _____		

SECTION C – Agreements of All Account Holders

By signing in Section D, the Account Holder(s):

- Certify all information is accurate and authorize the EUTF to make withdrawals from my/our account in the event that the EUTF benefits have been deposited to the account in error, e.g., overpayments.
- Consent to the disclosure by the Financial Institution to the EUTF of any information that the EUTF requests to effectuate, administer, or enforce the transactions authorized in Sections A and C.
- Agree not to hold the EUTF responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me/us or by Financial Institution or due to an error on the part of Financial Institution in depositing funds to the account.

SECTION D – Signatures of All Account Holders

Authorized Signature (Primary):	Date:
Authorized Signature:	Date:

***Please attach a VOIDED check and return this form to the EUTF**

Instructions for Medicare Part B Reimbursement Request and Direct Deposit Agreement Form

The Social Security Administration or Centers for Medicare & Medicaid Services will periodically (when you begin receiving Social Security or enroll in Medicare and at least annually) mail you a letter showing the Medicare Part B Premium you pay. Additionally, you can print out a letter from the Social Security Administration showing the Medicare Part B Premium you pay by going to www.ssa.gov or you can request a letter from the Social Security Administration by calling 1-800-772-1213 (TTY 1-800-325-0778).

The 2006 State Legislature passed Act 39 which was signed into law by the Governor on April 27, 2006. The act establishes the requirement for all individuals who become eligible for Medicare Part B reimbursements on or after July 1, 2006 to designate a financial institution into which the EUTF shall be authorized to deposit their Medicare Part B reimbursements.

All portions of the Direct Deposit Agreement must be completed, except where optional, in order for the form to be valid. In addition, if there is any alteration of this form, a new form must be completed.

You must submit a new form if there are any changes to your account (i.e., account number, account holder, financial institution). The most recently dated form submitted to EUTF will apply.

Section B – Account Information

The name of the retiree or surviving spouse name must appear on the account. You may ask the representative of the financial institution to help complete this section. For deposits into a savings account, Financial Institution certification is required. For checking accounts, the certification is optional, but a voided check must be attached.

Section C – Agreements of All Account Holders

This section contains the agreements of everybody who is on the account, including the EUTF retiree or spouse or domestic partner or civil union partner. The agreements in Section C apply to all Account Holders even if they are not the retiree or spouse receiving Medicare Part B reimbursements.

Section D – Signatures of All Account Holders

By signing the Medicare Part B Premium Reimbursement Request and Direct Deposit Agreement, the retiree, spouse, and/or surviving spouse certify the information is accurate and confirms that they understand and agree to the agreements in Section C.

The retiree or surviving spouse signs as primary account holder. If the account is a joint account, please have all account holder(s) sign the form. Use an additional sheet if necessary. If you are representing the retiree or surviving spouse or surviving domestic partner or civil union partner, please ensure that you have any authorizing document(s) attached to the Direct Deposit Agreement.

Please be sure to attach a VOIDED check if depositing into a checking account or have the financial institution complete Section B, if depositing into a savings account and return this form to the EUTF.

If you have any questions, please contact the EUTF customer service at:

Oahu: (808)586-7390

Toll-free: 1-800-295-0089

EUTF website: www.eutf.hawaii.gov

Mailing Address: EUTF
PO Box 2121

Honolulu, HI 96805

Street Address: EUTF
201 Merchant Street, Suite 1700
Honolulu, HI 96813

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For More Information

For Questions About...	Please Contact...
<p>Eligibility & EUTF information</p>	<p>eutf.hawaii.gov EUTF Customer Service 808-586-7390 or Toll Free: 1-800-295-0089 (Monday through Friday, 7:45 a.m. – 4:30 p.m. HST)</p>
<p>Hawaii Medical Service Association (HMSA)</p>	<p>www.hmsa.com 808-948-6499 (Oahu) or Toll Free: 1-800-776-4672 (Neighbor Islands) (Monday through Friday, 7 a.m. – 7 p.m. HST)</p> <p>In person at the following locations:</p> <p>HMSA EUTF Office City Financial Tower 201 Merchant St., Suite 1840 Honolulu, HI 96813 (Hours of Operation: Monday – Friday, 7:45 a.m. – 4:30 p.m. HST)</p> <p>HMSA Center @ Honolulu HMSA Building 818 Keeaumoku St. Honolulu, HI 96814 (Hours of Operation: Monday through Friday, 8 a.m. – 6 p.m. HST Saturday: 9 a.m. – 2 p.m. HST)</p> <p>HMSA Center @ Pearl City Pearl City Gateway 1132 Kuala St., Suite 400 Pearl City, HI 96782 (Hours of Operation: Monday – Friday, 9 a.m. – 7 p.m. HST Saturday: 9 a.m. – 2 p.m. HST)</p> <p>HMSA Center @ Hilo Waiakea Center 303A E. Makaala St. (Hours of Operation: Monday – Friday, 9 a.m. – 7 p.m. HST Saturday: 9 a.m. – 2 p.m. HST)</p> <p>Kailua-Kona Office 75-1029 Henry St., Suite 301 Kailua-Kona, HI 96740 (Hours of Operation: Monday – Friday, 8 a.m. – 4 p.m. HST)</p> <p>Kauai Office 4366 Kukui Grove St., Suite 103 Lihue, HI 96766 (Hours of Operation: Monday – Friday, 8 a.m. – 4 p.m. HST)</p> <p>Maui Office 33 Lono Ave., Suite 350 Kahului, HI 96732 (Hours of Operation: Monday – Friday, 8 a.m. – 4 p.m. HST)</p>
<p>Kaiser Permanente (Kaiser)</p>	<p>www.kp.org/eutf 808-432-5250 (Oahu) or Toll Free: 1-800-966-5955 (Neighbor Islands) (Monday through Friday, 8:00 a.m. – 5:00 p.m. HST Saturdays 8:00 a.m. – 12:00 p.m. HST)</p> <p>Walk-in service: 711 Kapiolani Blvd. Honolulu, HI 96813 Monday through Friday, 8:00 a.m. – 4:30 p.m. excluding State observed holidays</p>

UnitedHealthcare (UHC)	www.uhcretiree.com (866) 868-0324 (Monday through Friday 7am-8pm HST)
CVS Caremark (CVS) Non-Medicare Retirees: SilverScript (SSI) Medicare Retirees:	caremark.com 1-855-801-8263 eutf.silverscript.com hstavb.silverscript.com 1-877-878-5715 CVS/Caremark Walk In Customer Service Center: Location: 1003 Bishop St, Pauahi Tower, Suite 704 Hours of Operation: Monday through Friday, 7:45 a.m. – 4:30 p.m. HST except State observed holidays
Vision Service Plan (VSP)	www.vsp.com Toll Free: 1-866-240-8420 (Monday through Friday, 5:00 a.m. – 8:00 p.m. PST Saturdays 7:00 a.m. – 8:00 p.m. PST) Oahu: 808-532-1600 or Toll Free: 1-800-522-5162 Office located: 1003 Bishop Street, Pauahi Tower, Suite 890, Honolulu, HI 96813 (Monday through Friday, 7:30 a.m. – 4:30 p.m. HST) – walk-in location
Hawaii Dental Service (HDS)	www.HawaiiDentalService.com 808-529-9310 or Toll Free: 1-866-702-3883 (Over the phone: Monday through Friday, 7:00 a.m. – 7:00 p.m. HST) Saturday 9:00 a.m. – 1:00 p.m., except Federal and State observed holidays) (Walk in hours: Monday through Friday, 8:00 a.m. – 4:30 p.m. HST, except Federal and State observed holidays) Office located: Topa Financial Center, Bishop Street Tower 700 Bishop Street, Suite 700
Royal State National (RSN)	www.chiroplanhawaii.com <u>Chiropractic Benefit (HSTA VB only)</u> 808-621-4774 or Toll Free: 1-800-414-8845 (Monday through Friday, 7:00 a.m. – 7:00 p.m. HST, Saturdays 9:00 a.m. – 1:00 p.m. HST, excluding State observed holidays) Walk-in Service: ChiroPlan Hawaii, Inc. 711 Kilani Avenue, Suite 3, Wahiawa, Hawaii, 96786 (Monday through Friday, 8:00 a.m. – 4:30 p.m. excluding State observed holidays.)
USABLE Life (USA)	www.usablelife.com/portal/eutf 808-538-8920 or Toll Free: 1-855-207-2021 (Monday through Friday, 7:45 a.m. – 4:30 p.m. HST, except State observed holidays) USABLE Life Full Service Walk In Office: First Hawaiian Center Building 999 Bishop St. Suite 2701 (Monday through Friday, 7:45 a.m. – 4:30 p.m. HST, except State observed holidays) Email: Service or General Inquiries: EUTF.CustServ@USABLELife.com Claims Inquiries: EUTF>Claims@USABLELife.com
CMS Centers for Medicare and Medicaid Services (CMS)	cms.gov 1-800-MEDICARE

Plan information can also be found online via the “Links to Carrier Web Sites” located on the EUTF website at eutf.hawaii.gov.

State of Hawaii
Department of Budget and Finance
Hawaii Employer-Union Health Benefits Trust Fund
P.O. Box 2121
Honolulu, Hawaii 96805-2121

Attention Retiree!!

IF MAKING CHANGES TO YOUR ENROLLMENT, THE DEADLINE FOR MAILING OR HAND DELIVERY OF THE ENROLLMENT FORM FOR RETIREES IS FRIDAY, OCTOBER 31, 2016. FORMS POSTMARKED OR SUBMITTED AFTER OCTOBER 31, 2016 WILL NOT BE PROCESSED.