

Overview of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

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

-- EUTF Mission Statement

The Hawaii Employer-Union Health Benefits Trust Fund is responsible for administering health (medical, prescription drug, chiropractic, vision and dental plans) and life insurance benefits to eligible active State and County employees, retirees and eligible dependents. More than 195,000 lives are covered by plans administered by the EUTF.

The EUTF is governed by a 10 member Board which includes 5 members representing the employers and 5 members representing the employee organization. Currently, HSTA, HGEA, UPW, HFFA and a retiree member represent employee organizations. The Board is responsible for health benefit plan designs including the coinsurance, copayments, deductibles and annual maximum out-of-pocket limits and life insurance benefits. Pursuant to Chapter 89-9, only the employer contribution, not plan design, is negotiable.

As you know, the EUTF benefit plans offered have a range of benefit levels and premiums to meet you and your family's needs. HMSA administers three levels of Preferred Provider Organization Plans (PPO): 90/10, 80/20 and 75/25 PPO plans and a Health Maintenance Organization Plan (HMO). Kaiser offers two levels of HMO plans: Comprehensive and Standard.

There are common “qualifying events” which allow for changes to plans during the year such as birth, marriage, divorce, death and loss of coverage. If you are on leave of absence without pay, you need to contact the EUTF office to continue coverage if you so chose and will be provided the amounts due for continued coverage or you can complete a EC-1 Enrollment Form to waive coverage. For additional information on what is considered a “qualifying event,” please go to the EUTF website.

If you are planning to retire, take some time to review the options available to retirees and EUTF also conducts pre-retirement sessions.

EUTF has a list of resources on their website: www.eutf.hawaii.gov and their contact information is below.

201 Merchant Street, Suite 1700 Honolulu, HI 96813

Oahu: (808) 586-7390 Toll Free: 1-800-295-0089 Fax: (808) 586-2161

Email: eutf@hawaii.gov

EUTF Mailing Address:

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

Monday – Friday, 7:45 a.m. to 4:30 p.m. (except State holidays).

Notify HFFA to waive dues while deployed

The International Association of Fire Fighters (IAFF) recognizes the sacrifice our members make in the protection of our country, and in accordance with Article III Section 5 of the IAFF Constitution and Bylaws, affiliates are authorized to waive payment of union dues, assessments or other union charges until such member is relieved from active duty with the armed forces. Members receiving orders for military duty should notify the Union in addition to your department and human resources/personnel department. Changes in personnel status, including duration of your absence, are not relayed to the HFFA by the State or Counties. Changes in membership status are only found on payroll reports when your statutory dues deductions stop – unless you notify HFFA. Contact the HFFA office (808.949.1566) as soon as you receive your orders. Mahalo for your service!

Employees should plan for EUTF coverage before deployment

The EUTF understands members' obligations while still enlisted in the armed services and must deploy for any reason. An employee who is being deployed and wishes to continue their EUTF coverage should do the following:

Provide his/her personnel office with the deployment papers.

The personnel office should complete the L-1 Form (Authorized Leave of Absence Without Pay) and forward to the EUTF with the deployment papers. As long as the EUTF does not receive an EC-1 Form (Cancellation of Coverage), EUTF health care coverage will continue as long as the employee pays their share.

Payments may be made in the following ways:

- Mail or hand deliver checks monthly (or he can prepay) to the EUTF;
- Go to <https://eutf.hawaii.gov/eutfpay/home.html> to initiate payment via credit card or electronic transfers; fees will apply; or
- Complete the ACH Authorization Agreement and mail to the EUTF. If the ACH Authorization Agreement is received before the 10th of the month, the EUTF will make the deduction the first of the following month in arrears. For example, if the Employer deductions stop with the 6/30 pay period, the employee should submit the ACH Authorization Agreement by July 10th to have the first ACH deduction begin in August for the July premiums. When the employee returns and Employer deductions resume, the employee should complete an ACH Cancellation Form by the 10th of the month for cancellation the first of the following month.

For questions or further assistance with forms, contact EUTF Rod Shinno at 587-5431 or the Accounting Department, 586-7390 Ext. 3.