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ALOHA and welcome to State of Hawaii employment!

As a new employee, you are eligible to enroll in the following Health and Group Life Insurance Plans through the Hawaii Employer-Union Health Benefits Trust Fund (EUTF):

1. Medical, Prescription Drug, & Chiropractic plan **-OR-** Supplemental Medical, Prescription Drug & Chiropractic plan
2. Dental Plan
3. Vision Plan
4. Group Life Insurance - Free

HOW TO ENROLL

1. After reading [information on the various plans](#), select the benefit plan that meets your needs. Contact the benefit providers listed at the end of the EUTF Active Employee Reference Guide at the EUTF website <http://eutf.hawaii.gov/> if you have specific plan questions.
2. Complete Sections 1 – 6 on the EUTF Enrollment Form for Active Employees (Form EC-1). Select when you want your coverage and premiums to start in Section 2, and select ONE coverage choice for your Medical/Prescription Drug, Dental, Vision, and Life Insurance plans in Section 3. If you do not wish to have coverage, be sure to mark “Cancel/Waive” option.
3. Group Life Insurance - The State currently pays the monthly premium for group life insurance coverage for eligible employees through EUTF & USABLE Life. No employee contributions are required. Elect coverage and complete the USABLE Life Beneficiary Designation Form to enroll.
4. You must return the EC-1 and USABLE Life forms to the Human Resources Office within thirty (30) of your hire date. (A completed EC-1 must be submitted even if you are going to waive all coverage through EUTF.)

If your EC-1 is received after 30 days of your hire date, you will not be allowed to enroll for benefits until the next Open Enrollment Period, with changes taking effect on July 1 of that year.

EFFECTIVE DATE OF COVERAGE

Coverage can begin on your hire date or starting on the first or second pay period following your hire date.



PAYMENT OF MONTHLY HEALTH INSURANCE PREMIUMS

You may also choose ONE of two options to pay your monthly health insurance premiums:

1. Via the State of Hawaii's Premium Conversion Plan – Employee health care plan contributions are deducted before their income is taxed often resulting in slightly greater take-home pay than if not enrolled in the PCP. See the Premium Conversion Plan Document for further details.
2. By Payroll Deduction Plan – Employee health care plan contributions are deducted after your income is taxed.

Check the appropriate box in Section 3 for the Premium Conversion Plan (Enroll) **or** the Payroll Deduction Plan (Do NOT Enroll).

ANNUAL OPEN ENROLLMENT PERIOD

The Open Enrollment Period is held in April each year to allow employees to enroll or change their benefit plans without a qualifying event effective July 1 of that year. The Human Resources Office will send emails highlighting the open enrollment period and EUTF will hold information sessions throughout the month and across the state so employees can learn about plan changes for the upcoming year.

CHANGES TO YOUR BENEFIT PLAN

If you need to change your benefit plan during the plan year due to a qualifying event, please complete an [EC-1 found here](#). If changes are required to your PCP election due to the qualifying event, a [PCP-2](#) will also need to be completed.

Common qualifying events include gain/loss of outside medical coverage, marriage, birth of a child, adoption, guardianship, and divorce. A complete list of qualifying events can be found on the EUTF Reference Guide found on the EUTF website.