



State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Retirees
ISSUE #2 - 2008



Published by the
State of Hawaii
EUTF

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**Message from the
EUTF Administrator**

Aloha! On behalf of the EUTF Board of Trustees and staff, welcome to this second edition of the new EUTF Newsletter for retirees. This issue provides news about the new schedule for retiree open enrollment, along with interesting and important information from the EUTF benefit plan administrators.

Customer service is a high priority for the EUTF, and during the last year EUTF management has not been satisfied with the phone support provided to our callers. Too many times, callers were kept on hold and asked to leave a message. And the EUTF staff struggled to keep up with the calls and messages.

Recently, the EUTF installed a new phone system that has dramatically improved our ability to serve you. Initial reports indicate that over 85% of calls now are being answered, and the number of messages being left has been dramatically reduced. In the coming months, additional customer service staff will be hired to further improve our service to you.

For the EUTF Board and staff, supporting retirees with good benefit plans and helpful service is a top priority. It is our pleasure to serve our retired public employees.

Jim Williams



Name the Newsletter Contest Update

We have had an overwhelming response to this contest!! Therefore, we have closed the contest and will be reviewing all entries. Three finalists will receive \$25 Visa gift cards and will be mentioned in the next newsletter.

**IMPORTANT
ANNOUNCEMENT –
OPEN ENROLLMENT
TO BE HELD IN FALL!!**

Retiree Open Enrollment will be held in the Fall 2008, with changes effective January 1, 2009. The retirees' plan year is now the calendar year, in order to coincide with the annual open enrollment for Medicare plans! Please look for your Open Enrollment Guide in the Fall.

The EUTF realized that some retirees may be expecting to make benefit plan changes during the traditional open enrollment in the Spring. To ease the transition, the Board of Trustees approved a Special Enrollment Period from **April 14th to May 14th, 2008**, for changes effective July 1, 2008.

What does this mean for you? **Retiree benefit plan options have not changed.** If you want to make a change in your plan benefits (e.g. , change your medical plan from one carrier to another carrier or add/cancel a dependent), **and you cannot wait until January 1, 2009**, please complete an EC-2 form and submit your form to EUTF from April 14 to May 14, 2008.

You may download the EC-2 form from the EUTF website or call the EUTF Customer Service.

This is YOUR newsletter and its success and value will depend on your participation, suggestions and input!
Email your ideas to: EUTFnewsletters@yahoo.com

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CARRIER UPDATES AND ARTICLES

Hawaii Dental Service (HDS)

IMPORTANT: Your Plan Maximum for July 1, 2008 thru December 31, 2008 will be prorated to \$500.

HDS has updated the design of its benefits for EUTF participants because research shows those with diabetes are more likely to have gum disease. Maintenance of good oral health through regular dental visits and proactive treatment of gum conditions are critical for those with diabetes. Since research shows those with diabetes are at greater risk for gum disease, the HDS dental plan for EUTF participants and dependents now provides two additional cleanings or periodontal maintenance per year for those with diabetes. Contact HDS customer service at 529-9310 on Oahu or toll-free at 866-702-3883.

NMHC

An easy way for EUTF Retiree Participants to save money is to use over-the-counter (OTC) medications instead of more costly prescription medications. In late January, the prescription non-sedating antihistamines, Zyrtec and Zyrtec-D switched to OTC and no longer require a prescription. Additionally, both OTC Zyrtec and OTC Zyrtec-D are available as brand and generic products. How does this switch affect Retiree Participants? Zyrtec and Zyrtec-D no longer will be covered under your plan since these agents are available over-the-counter. Participants will pay the retail price and are encouraged to shop around for the best price. The current retail cost for Zyrtec products range from \$15 to \$23 for a 30-day supply. Be sure to discuss with your doctor or pharmacist if an OTC non-sedating antihistamine is right for you. For more information, contact NMHC at 866-533-6977.

Vision Service Plan (VSP)

NEW for 2008! Beginning January 1, 2008, members who've had laser vision surgery can use their eligible frame allowance to buy non-prescription sunglasses from their VSP doctor. Don't forget about these other great deals from VSP doctors:

- 20% off additional pairs of prescription & non-prescription glasses or sunglasses
- Average 30% savings on lens options
- 15% off contact lens fitting & evaluation
- Average of 15% off laser vision surgery

Visit vsp.com for more information, or call VSP member services at 800-877-7195.

Standard Insurance Company

MEDEX® Travel Assist is a worldwide medical assistance service that is included with your Standard Insurance plan. This benefit provides an additional sense of security for EUTF members and their eligible family members any time they travel more than 100 miles from home or international trips of up to 90 days.

All services must be arranged by MEDEX® Assistance Corp. No claims for reimbursement will be accepted. To take advantage of this benefit, obtain your ID card from the EUTF website or by calling the Standard Insurance Company office at 888-408-2298.

Royal State National

For Chiropractic plan questions, contact Royal State at 621-4774 on Oahu or toll-free at 800-414-8845.

Health Management Associates (HMA)

We would like to introduce the Akamai Hotline. Personal service when it matters most. Call us Monday thru Friday, 7:30 am to 5:00 pm on Oahu 951-4694 or toll free 1-866-331-5913. We look forward to welcoming you to HMA.

HMSA

The **eat healthy** campaign goes hand-in-hand with our [go campaign](#), which encourages people of all ages to get up, get out and get active to increase their physical activity. Physical fitness is just one component of achieving health and wellness. Another important component is eating a balanced, nutritious diet.

A healthy diet can help you lose excess weight and maintain a healthy weight. Studies show that eating certain foods can help ward off cancer, manage diabetes, aid in digestion, lower cholesterol and high blood pressure, and give you more energy.

No matter how old you are or what your health status, you can benefit from making smarter food choices. We're not saying you should never eat a hamburger or indulge in a malassada. It's OK to treat yourself now and then. But adopting good eating habits can help make healthy eating part of your lifestyle instead of a chore.

Healthy eating doesn't have to be boring or difficult. The **eat healthy** campaign will show you that you can prepare nutritious meals that are also flavorful and tasty for you and the entire family. And by making small changes, you can start making a big difference in the health of you and the ones you love. Contact HMSA customer service at 800-776-4672 for more information.

Kaiser Permanente

Did you know whole grains contain fiber, which can help you lower your cholesterol? Did you know you can get fiber in strawberries and carrots, too? At [kp.org](#), you can learn more about your food and find resources to help you lead a healthy life by eating well.

[Get an overview on good nutrition](#)

[Cook the healthy way with our recipes](#)

[Listen to "In the Kitchen" with nutritionist Carole Bartolotto](#)

Foods fast

You lead a busy life, so sometimes planning for lunch or dinner gets pushed aside. These online resources can help you fit healthy eating into your schedule.

[Understand the basics of fast-food eating](#)

[Get tips for food on the go](#)

[Create a personalized online program on nutrition that you can do anytime, anywhere \(members only\)](#)

For more information, contact Kaiser customer service at 432-5955 on Oahu or toll-free at 800-966-5955.