



State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Active Participants
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EUTF

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Message from the Administrator

Aloha!

This month the EUTF Board of Trustees acted to finalize active benefit plans and rates for the remainder of this plan year, through June 30, 2010. The Board added a new "80/20" PPO plan, with lower rates than the current "90/10" PPO plan.

After a long postponement, the EUTF will be holding open enrollment for active employees during the month of November, simultaneously with the retirees' open enrollment. Having the two open enrollments simultaneously will place a great strain on EUTF resources. On behalf of the EUTF staff, I want to ask for your patience as we strive to keep up with the inevitable high volume of phone calls and paperwork.

We live in a time of limited funding for government services, including employee benefits. Through the dependent eligibility project and prescription drug program changes the Board of Trustees has acted to control costs without reducing core benefits. Your understanding and support for these efforts by the Board is greatly appreciated.

Jim Williams

ACTIVE OPEN ENROLLMENT IS SCHEDULED FOR NOVEMBER, 2009

Active Open Enrollment is scheduled for November 2nd through November 30th. This Open Enrollment will be for coverage effective January 1, 2010 through June 30, 2010.

Dependent Eligibility Audit Notice

Before, during and after the 2010 Open Enrollment period, the EUTF is conducting a separate verification of dependent eligibility. If you have one or more dependents enrolled in EUTF benefit plans, you already have received correspondence from Secova, the company contracted by the EUTF for the project. If you have any questions about this project, contact Secova at 808-566-0868 or 1-888-541-8094, or visit the special web site at <https://verify.secova.com/EUTF>.

Keep EUTF Informed of Updated Information

In order to protect your family's benefits, you must notify the EUTF of any of the following changes:

- Name Change
- Address change
- Add/remove dependent(s)

Please submit a fully completed Enrollment Form (Form EC-1, Enrollment Form for Active Employees) to the EUTF. You should also keep a copy, for your records, of any notices or forms you send to the EUTF.

NEW PLAN OFFERED! Effective January 1, 2010, Active participants have another option. The Board of Trustees has added a new PPO medical plan option. The current 90/10 PPO plan will be administered only by HMA (Health Management Associates). The new 80/20 PPO Plan with lower premiums will be administered by HMSA. **Note: "90/10" or "80/20" refers to most benefits; see Reference Guide for Active Employees or Guide to Benefits for details.**

Study your options before making a choice. Here are several scenarios:

What if:		Then:
Current Benefit Plan		Your Plan Effective January 1, 2010
EUTF 90/10 PPO - HMSA	I do not submit the Form EC-1?	EUTF 90/10 PPO - HMA
EUTF 90/10 PPO - HMA	I do not submit the Form EC-1?	EUTF 90/10 PPO - HMA
What if:		Then:
Current Benefit Plan	You want to change your Plan to:	Do I need to submit the Form EC-1?
EUTF 90/10 PPO - HMSA	EUTF 80/20 PPO - HMSA	Yes
EUTF 90/10 PPO - HMA	EUTF 80/20 PPO - HMA	Yes
What if:		Then:
Current Benefit Plan	You want to keep your same benefits:	Do I need to submit the Form EC-1?
EUTF 90/10 PPO - HMSA	EUTF 90/10 PPO - HMA	No
EUTF 90/10 PPO - HMA	EUTF 90/10 PPO - HMA	No

Note: "90/10" or "80/20" refers to most benefits; see Reference Guide for Active Employees or Guide to Benefits for details.

If you decide to make a change to your plan, make your selections on the Form EC-1, Enrollment Form for Active Employees, and submit the completed and signed form to your identified open enrollment designee no later than November 30, 2009.

**Your Reference Guide for Active Employees will be here soon.
Here are the scheduled sessions. Please come and attend!!**

Schedule for Actives			
Date	Location	Room to use	Time
Nov. 3	University of Hawaii	Kuykendall Auditorium	8:30 - 10:00, 10:30 - 12:00, 1:30 - 3:00
Nov. 4	Windward Comm. College	Akoakoa 101-105	10:30 - 12:00, 1:30 - 3:00
Nov. 6	Maui	Wailuku Comm. Center	12:00 - 1:30, 2:00 - 3:30
Nov. 9	State Capitol	Auditorium	10:30 - 12:00, 1:30 - 3:00
Nov. 10	Leeward Comm. College	GT 105	8:30 - 10:00, 10:30 - 12:00, 1:30 - 3:00
Nov. 12	Hilo	Aunt Sally's Luau Hale	12:00 - 1:30, 2:00 - 3:30
Nov. 13	Maui	Kahului Comm. Center	12:00 - 1:30, 2:00 - 3:30
Nov. 16	Kapolei Hale	Conf. Rm. B & C	10:30 - 12:00, 1:30 - 3:00
Nov. 17	Kauai	War Memorial	12:00 - 1:30, 2:00 - 3:30
Nov. 18	Molokai	Mitchell Pauole Cntr.	11:00 - 12:00
Nov. 19	Hilo	Aunt Sally's Luau Hale	12:00 - 1:30, 2:00 - 3:30
Nov. 20	Lanai	Lanai Comm. Cntr	1:00 - 2:00
Nov. 23	Kauai	War Memorial	12:00 - 1:30, 2:00 - 3:30
Nov. 24	Leeward Comm. College	GT105	8:30 - 10:00, 10:30 - 12:00, 1:30 - 3:00
Nov. 25	University of Hawaii	Kuykendall Auditorium	8:30 - 10:00, 10:30 - 12:00, 1:30 - 3:00
Nov. 30	State Capitol	Auditorium	10:30 - 12:00, 1:30 - 3:00

The following information applies to Non-Medicare eligible participants only:

InformedRx has implemented the following changes on behalf of the EUTF

In the June 2009 *Ka Leo O EUTF*, prescription drug program changes were announced and described in detail. After the newsletter announcements, informedRx mailed a detailed "PPO Prescription Drug Plan" booklet to all affected participants. Since then, informed Rx has implemented the changes as directed by the EUTF Board of Trustees and the Board has approved some adjustments to the programs. Below is a brief updated summary of the PPO prescription drug program changes. **Three Important Points to Remember: 1) these changes DO NOT APPLY to Medicare retirees and to Kaiser members, 2) these changes are based on the premise that if you choose a lower cost alternative both you and the plan will save, but if you choose a higher cost alternative, you will be responsible for the difference in cost; and 3) the final choice of prescription drugs rests with you and your doctor.** A prior authorization (PA) process is available for those participants who require exceptions to program requirements. For the PA process, the prescribing physician must document the reasons for the exception. **Contact informedRx at 1-866-533-6977 for assistance with any of the prescription drug program changes.**

Generic Drug Incentive Program Effective July 1, 2009

The Generic Drug Incentive Program requires participants to use a generic equivalent medication, when available, in place of the associated brand name medication. When a generic medication is utilized, the standard generic co-payment will apply. However, if a participant chooses to use a brand medication rather than the generic equivalent, then the co-payment becomes the standard generic co-payment plus the difference in the cost of the generic and brand.

Removal of Formulary Grandfathering effective July 1, 2009

To ease the transition from the HMSA Prescription Drug Plan to the EUTF informedRx (then known as NMHC) Prescription Drug Plan in 2007, the EUTF allowed participants that were utilizing an HMSA Preferred drug (but categorized as an informedRx Non-Preferred drug) to be "grandfathered" at the informedRx Preferred drug tier co-payment level. Effective July 1, 2009, the "grandfathering" of HMSA Preferred drugs expired. All Non-Preferred medications now require the applicable co-payment according to the current plan design regardless of the co-payment previously charged.

Utilization Management Guidelines Effective July 1, 2009

In an ongoing effort to effectively manage prescription drug benefits, the following clinical guidelines will be included as part of the EUTF prescription benefit plan design.

1. **Quantity Limitations:** Ensures participants receive the medications in quantities deemed safe by the FDA.
2. **Step Therapy:** Encourages the use of lower-cost alternatives (First-Line Agents) to prescribed medications.
3. **Contingent Therapy Protocol:** Ensures medications are being used as approved by the FDA.

Maintenance Mail Order Program for Maintenance Medication only Effective July 1, 2009

The Maintenance Mail Order Program requires participants to obtain these medications through informedRx's mail service pharmacy, informedMail after three (3) 30-day fills at a retail pharmacy. Mail order provides a 90-day supply of medication at one low co-payment. As part of the Maintenance mail Order Program, participants are allowed three (3) 30-day fills at a retail pharmacy in order to determine if a new medication or dosage is right for you. The informedRx mail order benefit provides you cost savings through lower co-payments and the convenience of home delivery. **Change approved:** Medications requiring refrigeration are not subject to the Maintenance Mail Order Program. Participants using insulin or other drugs needing refrigeration have the option of obtaining those drugs through a local pharmacy or through this program.

Reference Based Pricing Program Postponed—Now Effective January 1, 2010

With the Reference-Based Pricing Program, the most cost-effective FDA-approved drug will be designated as the Preferred drug within three (3) drug categories or classes: *Proton Pump Inhibitors* (PPIs – used to treat stomach ulcers and gastric reflux), *Statins* (used to treat high cholesterol) and *Non-Sedating Antihistamines* (used to treat allergies). Participants prescribed and taking a Preferred drug will pay the generic co-payment for the drug. However, when participants choose to take or continue to take a Non-Preferred drug (the more costly drug) in one of the three drug classes; their co-payment will no longer be a fixed amount, but will vary based on the difference in price of the most cost effective drug (the Preferred drug) and the more costly product (Non-Preferred Drug).

Ascend SpecialtyRx for Specialty Medication Effective July 1, 2009

The EUTF informedRx Prescription Drug Plan requires participants to obtain specialty medications through Ascend SpecialtyRx. Ascend SpecialtyRx uses evidence-based care plans and medication management outreach programs to help participants use these complex medications properly. Special co-payment provisions apply. **Note: If this program applies to you, a counselor will contact you individually.**

REVISED ADMINISTRATIVE RULE REGARDING DOMESTIC PARTNERS

The final administrative rules now available on the EUTF website include a rule change that extends benefits to surviving domestic partners. For more detailed information, please visit our website at http://eutf.hawaii.gov/Administrative_Rules/Final_Administrative_Rules_Filed_4-9-09.pdf