



ANNUAL REPORT

FOR THE PERIOD JULY 1, 2014 THROUGH JUNE 30, 2015

**Hawaii Employer-Union Health Benefits Trust Fund
State of Hawaii**

December 2015

THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
ANNUAL REPORT
Fiscal Year ended June 30, 2015

This report presents an overview of the organization and activities of the Hawaii Employer-Union Health Benefits Trust Fund (“EUTF”) for the fiscal year that ended June 30, 2015. The EUTF manages and administers the health and life insurance plans for eligible state and county employees and retirees and their eligible dependents. The objective of the EUTF is to provide quality health plans that are affordable to employers and employees.

The EUTF was established under Chapter 87A of the Hawaii Revised Statutes and is administratively attached to the Department of Budget and Finance. The office is located in City Financial Tower, 201 Merchant Street, Suite 1520, Honolulu, Hawaii.

The EUTF operates according to administrative rules originally adopted in February 2003 and most recently revised in 2014. The administrative rules were formulated to carry out the requirements of Chapter 87A.

MAJOR EVENTS IN FISCAL YEAR 2014

EUTF conducted open enrollment in October 2014 for retirees, with an effective date of January 1, 2015 and in April 2015 for active employees, with an effective date of July 1, 2015.

For retiree plans, starting January 1, 2015, the following changes were made:

- A new Medicare Advantage Plan provided by UnitedHealthcare was added.
- The EUTF retiree dental plan (excluding the HSTA VB dental plan), offered through Hawaii Dental Service, was enhanced to increase the annual plan maximum from \$1,000 to \$2,000, increasing fluoride treatments from once per year to twice per year with coverage at 100% through age 19, and implant benefits were enhanced to provide a higher reimbursement and limit the patient share, with coverage remaining at 60%.
- The life insurance carrier changed to US Able Life with an enhanced benefit amount.

For active employee plans, starting July 1, 2014, the following changes were made:

- Both HMSA Supplemental Plans (EUTF and HSTA VB*) were eliminated.
- The stand-alone HMSA PPO medical plans (90/10, 80/20, and 75/25) and stand-alone CVS Caremark prescription drug plans were bundled together, thereby eliminating stand-alone medical and prescription drug plans.
- The calendar year out of pocket maximum for all copayments and coinsurances for in-network prescriptions was changed to \$6,350 per individual and \$12,700 per family.

TRUST FUND ORGANIZATION

Board of Trustees

The EUTF is administered by a board of trustees (“Board”) which is responsible for determining the benefit plans offered, negotiating and entering into contracts with insurance carriers and plan administrators, establishing eligibility criteria and management policies for the EUTF, and overseeing all EUTF activities.

There are ten trustees, five representing the public employers and five representing employee-beneficiaries that includes a retiree representative. The trustees and their affiliations as of June 30, 2015 are shown below:

Employer Trustees

- Audrey Hidano, Deputy Director, Dept. of Transportation
- Nolan Kawano, President, IC International
- Randy Baldemor, Deputy Director, Dept. of Human Resources Development
- Roderick Becker, Deputy Director, Dept. of Budget & Finance
- Maria Zielinski, Deputy Director, Dept. of Accounting & General Svc

Employee-Beneficiary Trustees

- Linda Currivan Musto, Retiree
- Karolyn Mossman, HSTA
- Celeste Nip, HFFA
- Clifford Uwaine, UPW
- Julia Zeghmi, HGEA

Board officers for the period July 1, 2014 – June 30, 2015 were as follows: Luis Salaveria, Chairperson (Board appointment ended in March 2015); Maria Zielinski, Vice-Chairperson; and Linda Currivan Musto, Secretary-Treasurer. The Board did not elect a Chairperson to replace Luis Salaveria.

The Board has regularly scheduled monthly meetings with the exception of October. Board agendas and minutes are posted on the EUTF website at eutf.hawaii.gov.

The EUTF’s financial statements are audited annually and are also posted on the EUTF website.

Administrator and Staff

The EUTF is managed by an administrator who is hired by and reports to the Board.

The administrator is assisted in managing the EUTF by an assistant administrator, a financial management officer, an information systems branch chief, and a member services branch manager. EUTF staff has a total of 55 positions (including management staff and the Administrator).

The EUTF has three branches: the Financial Services Branch, Information Systems Branch, and Member Services Branch.

- The financial management officer is supported by seven accountants and four account clerks, who reconcile employee accounts, collect employer/employee contributions for health benefits, process all vendor payments, prepare monthly financial statements and coordinate an annual financial audit.

- The information systems analyst manages support for internal information technology (IT) services, manages 1st level support for the benefits administration system, fulfills HIPAA security responsibilities, coordinates additional support services provided by DAGS/ICSD and Vitech Systems Group, Inc, and is supported by seven IT staff.
- The member services branch manager oversees the Member Services Branch and is supported by 27 employees assigned to customer service, enrollment, and training duties that include in-person visits and phone calls and e-mails from members, handling all processing for retirees, and processing all active employee enrollment submissions.

Advisors, Consultants and Major Contracts

The Board employs professional consultants and advisors on certain specific issues of importance to the EUTF:

- **Benefits Plan Consultant:** The Board has contracted with the Segal Company (“Segal”) to provide benefit plan consulting services. Segal is a major national benefits consulting firm and provides access to their wide range of services from their Glendale, California office.
- **Benefits Administration System (“BAS”):** Vitech Systems Group, Inc. provides the benefits administration computer system which handles all enrollment input and transmission, member records and premium calculation and tracking. Vitech Systems Group, Inc. provides on-going support of the benefits administration system including programming periodic plan and eligibility rule changes.
- **Investment Consultant:** Pension Consulting Alliance (PCA) provides investment consulting services in developing and updating the EUTF’s investment policy guidelines including a long-term strategic asset allocation, selecting and terminating investment managers/mutual funds and reporting on the performance of EUTF’s long term investments. In addition, PCA assists in selecting investment strategies for the EUTF’s short-term funds.
- **Global Custody Services:** Bank of Hawaii through Bank of New York Mellon provides global custody services for EUTF’s investments. Effective July 1, 2015, The Northern Trust Company is the new global custody and securities lending contractor.
- **Actuary:** Gabriel Roder Smith & Company provides the Other Post Employment Benefit (“OPEB”) Retiree Health Care Plan Actuarial Valuation Report.
- **Auditor:** The auditing firm, Kobayashi, Kanetoku, Doi, Lum & Yasuda CPAs LLC, procured by the State of Hawaii Office of the Auditor, began the fiscal year ending June 30, 2015 audit in August 2015.

HEALTH AND LIFE INSURANCE BENEFIT PLANS

The EUTF provided health and life insurance benefits through contracts with the following organizations:

Medical

- ◆ Hawaii Medical Service Association (“HMSA”)
 1. PPO Plans – 90/10, 80/20, and 75/25 for EUTF active employees
 2. HMO Plan for EUTF active employees
 3. PPO Plans – 90/10 and 80/20 for HSTA VB* active employees
 4. PPO Plan – 90/10 for EUTF and HSTA VB* retirees
- ◆ UnitedHealthcare (“UHC”)
 1. Medicare Senior Advantage Plan for EUTF Medicare retirees

Medical and Prescription Drug

- ◆ Kaiser Permanente (“Kaiser”)
 1. Comprehensive HMO Plans for EUTF and HSTA VB* active employees
 2. Standard HMO Plan for EUTF active employees
 3. Comprehensive HMO Plans for EUTF and HSTA VB* non-Medicare retirees and Senior Advantage Medicare Plans for EUTF and HSTA VB* Medicare retirees

Prescription Drug

- ◆ CVS Caremark
 1. Prescription drug coverage for HMSA PPO and HMO Plans for EUTF and HSTA VB* active employees and non-Medicare retirees
 2. SilverScript prescription drug coverage through an Employer Group Waiver Plan (EGWP) for EUTF and HSTA VB* Medicare retirees

Dental

- ◆ Hawaii Dental Service (“HDS”)
 1. EUTF and HSTA VB* active employees and retirees
 2. Supplemental plan for HSTA VB* active employees

Vision

- ◆ Vision Service Plan (“VSP”)
 1. EUTF and HSTA VB* active employees and retirees

Chiropractic

- ◆ Royal State National Insurance Company, Ltd
 1. Chiropractic coverage through ChiroPlan Hawaii, Inc. (“ChiroPlan”) – included with all EUTF and HSTA VB* active employee medical plans and HSTA VB* retiree medical plans

Life Insurance

- ◆ Royal State National Insurance Company, Ltd
 1. Group Life insurance for EUTF and HSTA VB* active employees through June 30, 2015
 2. Group Life insurance for EUTF and HSTA VB* retirees through December 31, 2014.
- ◆ US Able Life, beginning January 1, 2015 for retirees and July 1, 2015 for active employees
 1. Group Life insurance for all EUTF and HSTA VB* active employees and retirees.

Supplemental

- ◆ Royal State National Insurance Company, Ltd. (“Royal State”)
 1. EUTF active employees
- ◆ HMSA
 1. Supplemental for EUTF active employees (eliminated July 1, 2014 due to the Affordable Care Act)
 2. Supplemental for HSTA VB* active employees (eliminated July 1, 2014 due to the Affordable Care Act)

The federal Affordable Care Act (ACA) became effective for the active employee medical and prescription drug plans on July 1, 2011.

*HSTA VB refers to the plans developed in response to Judge Sakamoto’s December 7, 2010 ruling. HSTA VB plans cover only those who were previously covered by the HSTA VEBA plans effective 12/31/10.

INSURED AND SELF-INSURED PLANS

The following plans were fully insured:

HMSA**
Kaiser
UnitedHealthcare
US Able Life
Chiro Plan through Royal State
HDS Dental**
VSP Vision**

** Fully insured with one-way risk sharing - premium refund in those years in which premium exceeds incurred claims and expenses.

The following plans were self funded:

- CVS Caremark Prescription Drug for active employees and non-Medicare retirees and SilverScript EGWP Prescription Drug for Medicare retirees

EUTF ACTIVITY IN 2014 – 2015

The first pharmacy benefit manager audit began in March 2015 and concluded September 2015. The audit report will be posted at EUTF's website.

OPERATIONS

Ongoing Programs and General Operations

The EUTF provides Open Enrollment sessions for active employees each Spring and for retirees each Fall, as well as Departmental Personnel Officer informational sessions each year. EUTF also participates in pre-retirement sessions, new hire orientations and benefit fairs conducted by the various employers, as well as pre-retirement and retirement sessions conducted by the various unions. New in 2015, EUTF began focusing on internet based outreach which includes webinars as well as conducting on-demand educational outreach through the use of YouTube videos and interactive e-learning modules.

During FY2015, the EUTF Member Services Branch Call Center successfully handled 62,908 (CSR) and 13,884 (Accounting) phone calls, and staff serviced over 8,209 walk-in visitors. Additionally, 56,309 incoming documents were imaged; 78,008 enrollment-related outbound documents were printed in-house and mailed directly to plan participants.

Information Systems handled the following systems issues in addition to normal work flow:

- Processed retroactive employer/employee premium contributions due to new collective bargaining agreements for Bargaining Units 06, 09, and 11.
- Implemented encryption on all laptops and server hard drives and on all backup tapes to secure data under HIPAA/HITECH guidelines.
- Converted State Law Enforcement Officers and State and County Ocean Safety and Water Safety Officers from Bargaining Units 3 and 4 to Bargaining Unit 14.
- Processed 146,779 death dates received from the Department of Health which allowed EUTF to terminate 236 enrollments or Medicare Part B Reimbursements for deceased members.
- Completed move and reorganization of EUTF file servers and network equipment from 16th to 2nd Floor of the City Financial Tower

An annual audit of the EUTF, as required by Chapter 87A-25(2), was conducted for the fiscal year July 1, 2014 through June 30, 2015 by Kobayashi, Kanetoku, Doi, Lum & Yasuda CPAs LLC. The report is posted on EUTF's website and attached to this report.

The following pages provide enrollment data as of June 30, 2015.

Enrollment Counts - Actives (Summary)

The table below shows Active enrollments for period ending 06-30-2015

Total Number of Active = 69,277

Count by Subscribers and Dependents

Benefit Plan	Type			Waived Plans
	Subscribers	Dependents	Total	
Medical Plans				
EUTF				
PPO-90/10 Medical (HMSA), Chiro (RSN)	6,693	5,566	12,259	
PPO-80/20 Medical (HMSA), Chiro (RSN)	22,362	22,828	45,190	
PPO-75/25 Medical (HMSA), Chiro (RSN)	1,395	996	2,391	
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	2,586	1,902	4,488	
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	6,893	6,353	13,246	
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,148	3,466	7,614	
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	636	1,129	1,765	
EUTF Total	44,713	42,240	86,953	
HSTA VB				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025	2,343	4,368	
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532	5,263	8,795	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269	1,575	2,844	
HSTA VB Total	6,826	9,181	16,007	
Medical Plans Total	51,539	51,421	102,960	17,738
Drug Plans				
EUTF				
PPO Drug (CaremarkPCS)	30,450	29,390	59,840	
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	2,586	1,902	4,488	
EUTF Total	33,036	31,292	64,328	
HSTA VB				
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557	7,606	13,163	
HSTA VB Total	5,557	7,606	13,163	
Drug Plans Total	38,593	38,898	77,491 *	17,738
Dental Plans				
EUTF				
Dental (HDS)	48,577	50,192	98,769	
EUTF Total	48,577	50,192	98,769	
HSTA VB				
HSTA VB Dental (HDS)	7,216	9,867	17,083	
HSTA VB Supplemental Dental (HDS)	190	400	590	
HSTA VB Total	7,406	10,267	17,673	
Dental Plans Total	55,983	60,459	116,442	13,294
Vision Plans				
EUTF				
Vision (VSP)	45,567	45,185	90,752	
EUTF Total	45,567	45,185	90,752	
HSTA VB				
HSTA VB Vision (VSP) - Stand Alone	301	599	900	
HSTA VB Vision (VSP) bundled with Medical	6,826	8,809	15,635	
HSTA VB Total	7,127	9,408	16,535	
Vision Plans Total	52,694	54,593	107,287	16,583
Life Insurance (RSN)				
EUTF Total				
	59,265	0	59,265	
HSTA VB Total	8,871	0	8,871	
Life Insurance (RSN) Total	68,136	0	68,136	1,141

*NOTE: The Drug Plan Total does not reflect enrollments in Medical Plans such as Kaiser Medical and Supplemental Medical (Royal State) which includes drug, but does not have a separate Drug enrollment count. Total Drug count for these plans is 12,946

Data Taken 06-16-2015

Report Generated on 7/2/2015

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Enrollment Counts - EUTF Actives

The table below shows EUTF Actives enrollments for period ending 06-30-2015

Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
Medical Plans				
PPO-90/10 Medical (HMSA), Chiro (RSN)	4,093	1,104	1,496	6,693
PPO-80/20 Medical (HMSA), Chiro (RSN)	12,028	3,903	6,431	22,362
PPO-75/25 Medical (HMSA), Chiro (RSN)	899	234	262	1,395
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	1,716	372	498	2,586
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,009	1,196	1,688	6,893
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	2,473	740	935	4,148
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	163	134	339	636
Medical Plans Total	25,381	7,683	11,649	44,713
Drug Plans				
PPO Drug (CaremarkPCS)	17,020	5,241	8,189	30,450
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	1,716	372	498	2,586
Drug Plans Total	18,736	5,613	8,687	33,036
Dental Plan (HDS)	24,314	10,631	13,632	48,577
Vision Plan (VSP)	23,826	9,428	12,313	45,567
Life Insurance (RSN)	59,265			59,265

Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
Medical Plans			
PPO-90/10 Medical (HMSA), Chiro (RSN)	6,693	5,566	12,259
PPO-80/20 Medical (HMSA), Chiro (RSN)	22,362	22,828	45,190
PPO-75/25 Medical (HMSA), Chiro (RSN)	1,395	996	2,391
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	2,586	1,902	4,488
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	6,893	6,353	13,246
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	4,148	3,466	7,614
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	636	1,129	1,765
Medical Plans Total	44,713	42,240	86,953
Drug Plans			
PPO Drug (CaremarkPCS)	30,450	29,390	59,840
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	2,586	1,902	4,488
Drug Plans Total	33,036	31,292	64,328
Dental Plan (HDS)	48,577	50,192	98,769
Vision Plan (VSP)	45,567	45,185	90,752

Data Taken 06-16-2015

Enrollment Counts - HSTA VB Actives

The table below shows HSTA VB Actives enrollments for period ending 06-30-2015

Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
Medical Plans				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	1,060	249	716	2,025
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	1,373	559	1,600	3,532
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	637	185	447	1,269
Medical Plans Total	3,070	993	2,763	6,826
Drug Plan				
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	2,433	808	2,316	5,557
Drug Plan Total	2,433	808	2,316	5,557
Dental Plans				
HSTA VB Dental (HDS)	3,009	1,280	2,927	7,216
HSTA VB Supplemental Dental (HDS)	29	35	126	190
Dental Plans Total	3,038	1,315	3,053	7,406
Vision Plans				
HSTA VB Vision (VSP) - Stand Alone	54	67	180	301
HSTA VB Vision (VSP) bundled with Medical	3,107	1,082	2,637	6,826
Vision Plans Total	3,161	1,149	2,817	7,127
Life Insurance (RSN)	8,871			8,871

Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
Medical Plans			
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025	2,343	4,368
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532	5,263	8,795
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269	1,575	2,844
Medical Plans Total	6,826	9,181	16,007
Drug Plans			
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557	7,606	13,163
Drug Plans Total	5,557	7,606	13,163
Dental Plans			
HSTA VB Dental (HDS)	7,216	9,867	17,083
HSTA VB Supplemental Dental (HDS)	190	400	590
Dental Plans Total	7,406	10,267	17,673
Vision Plans			
HSTA VB Vision (VSP) - Stand Alone	301	599	900
HSTA VB Vision (VSP) bundled with Medical	6,826	8,809	15,635
Vision Plans Total	7,127	9,408	16,535

Data Taken 06-16-2015

Enrollment Counts - EUTF Actives

The table below shows EUTF Actives enrollments for period ending 06-30-2015

Count by Bargaining Unit

Count of Subscribers														Grand	
Benefit Plan	BU 00	BU 01	BU 02	BU 03	BU 04	BU 05	BU 06	BU 07	BU 08	BU 09	BU 10	BU 11	BU 12	BU 13	Total
Medical Plans															
PPO-90/10 Medical (HMSA), Chiro (RSN)	247	803	57	1,393	61	617	141	595	455	180	306	239	330	1,269	6,693
PPO-80/20 Medical (HMSA), Chiro (RSN)	562	3,525	338	5,668	332	976	426	1,380	1,194	563	1,139	869	1,534	3,856	22,362
PPO-75/25 Medical (HMSA), Chiro (RSN)	47	215	10	327	13	189	14	65	148	26	53	25	32	231	1,395
HMO Medical (HMSA), Chiro (RSN) bundled with HMO Drug (CaremarkPCS)	67	388	34	597	26	264	29	142	111	86	160	92	176	414	2,586
HMO Comprehensive Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	151	1,149	132	1,665	95	359	107	571	250	304	529	231	423	927	6,893
HMO Standard Medical (Kaiser), Drug (Kaiser), Chiro (RSN)	98	461	17	884	26	648	18	247	449	149	200	153	120	678	4,148
Supplemental Medical (RSN), Drug (RSN), Chiro (RSN)	13	57	10	217	22	49	11	11	22	10	14	30	19	151	636
Medical Plans Total	1,185	6,598	598	10,751	575	3,102	746	3,011	2,629	1,318	2,401	1,639	2,634	7,526	44,713
Drug Plans															
PPO Drug (CaremarkPCS)	856	4,543	405	7,388	406	1,782	581	2,040	1,797	769	1,498	1,133	1,896	5,356	30,450
HMO Drug (CaremarkPCS) bundled with HMO Medical (HMSA)	67	388	34	597	26	264	29	142	111	86	160	92	176	414	2,586
Drug Plans Total	923	4,931	439	7,985	432	2,046	610	2,182	1,908	855	1,658	1,225	2,072	5,770	33,036
Dental Plan (HDS)	1,306	7,111	664	12,129	672	3,247	805	3,137	2,721	1,412	2,585	1,771	2,774	8,243	48,577
Vision Plan (VSP)	1,220	6,770	630	11,426	636	2,899	758	2,901	2,503	1,314	2,457	1,650	2,665	7,738	45,567
Life Insurance (RSN)	1,662	8,619	765	15,096	782	4,001	1,009	3,812	3,646	1,665	3,162	2,023	3,058	9,965	59,265

Enrollment Counts - HSTA VB Actives

The table below shows HSTA VB Actives enrollments for period ending 06-30-2015

Count by Bargaining Unit

Count of Subscribers	
Benefit Plan	BU 05
Medical Plans	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	2,025
HSTA VB PPO-80/20 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (CaremarkPCS), Vision (VSP)	3,532
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP)	1,269
Medical Plans Total	6,826
Drug Plan	
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-80/20 or PPO-90/10 Medical (HMSA)	5,557
Drug Plan Total	5,557
Dental Plans	
HSTA VB Dental (HDS)	7,216
HSTA VB Supplemental Dental (HDS)	190
Dental Plans Total	7,406
Vision Plans	
HSTA VB Vision (VSP) - Stand Alone	301
HSTA VB Vision (VSP) bundled with Medical	6,826
Vision Plans Total	7,127
Life Insurance (RSN)	8,871

Data Taken 06-16-2015

Enrollment Counts - Retirees (Summary)

The table below shows Retiree enrollments for period ending 06-30-2015

Total Number of Retiree = 44,948

Count by Subscribers and Dependents

Benefit Plan	Type			Waived Plans
	Subscribers	Dependents	Total	
Medical Plans				
EUTF				
PPO-90/10 Medical (HMSA) - Retiree				
Retiree (Medicare)	27,621	11,070	38,691	
Retiree (Non-Medicare)	5,684	4,502	10,186	
PPO-90/10 Medical (HMSA) - Retiree Total	33,305	15,572	48,877	
HMO Medical (Kaiser), Drug (Kaiser) - Retiree				
Retiree (Medicare)	6,068	2,323	8,391	
Retiree (Non-Medicare)	1,114	806	1,920	
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	7,182	3,129	10,311	
Medicare Advantage Medical (UnitedHealthcare)				
Retiree (Medicare)	33	10	43	
Medicare Advantage Medical (UnitedHealthcare) Total	33	10	43	
Out-of-State Plan				
Retiree (Medicare)	146	53	199	
Retiree (Non-Medicare)	8	4	12	
Out-of-State Plan Total	154	57	211	
EUTF Total	40,674	18,768	59,442	
HSTA VB				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree				
Retiree (Medicare)	1,867	962	2,829	
Retiree (Non-Medicare)	306	210	516	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total	2,173	1,172	3,345	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	10	5	15	
Retiree (Non-Medicare)	1	1	2	
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	11	6	17	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	210	106	316	
Retiree (Non-Medicare)	34	16	50	
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	244	122	366	
HSTA VB Out-of-State Plan				
Retiree (Medicare)	2	2	4	
HSTA VB Out-of-State Plan Total	2	2	4	
HSTA VB Total	2,430	1,302	3,732	
Medical Plans Total	43,104	20,070	63,174	1,844
Drug Plans				
EUTF				
PPO Drug (SilverScript) - Medicare	25,496	9,791	35,287	
PPO Drug (CaremarkPCS) - Non-Medicare	7,382	5,466	12,848	
EUTF Total	32,878	15,257	48,135	
HSTA VB				
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	1,677	847	2,524	
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	499	325	824	
HSTA VB Total	2,176	1,172	3,348	
Drug Plans Total	35,054	16,429	51,483 *	2,312
Dental Plans				
EUTF Total	40,656	18,541	59,197	
HSTA VB Total	2,421	1,296	3,717	
Dental Plans Total	43,077	19,837	62,914	1,871
Vision Plans				
EUTF Total	41,055	19,136	60,191	
HSTA VB Total	2,429	1,302	3,731	
Vision Plans Total	43,484	20,438	63,922	1,464
Life Insurance Plans				
EUTF Total	37,281	0	37,281	
HSTA VB Total	2,489	0	2,489	
Life Insurance Plans Total	39,770	0	39,770	105 **

*NOTE: The Drug Plan Total does not reflect enrollments in Medical Plans such as Kaiser Medical and Out-of-State Medical which includes drug, but does not have a separate Drug enrollment count. Total Drug count for these plans is 7,582

**NOTE: The Waived Life Insurance Total does not include Survivors who are not eligible for Life Insurance. Total count of Survivors not eligible is 5,073

Data Taken 06-16-2015

Enrollment Counts - EUTF Retirees

The table below shows EUTF Retirees enrollments for period ending 06-30-2015

Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			
	Self	Two-Party	Family	Grand Total
Medical Plans				
PPO-90/10 Medical (HMSA) - Retiree				
Retiree (Medicare)	17,222	9,866	533	27,621
Retiree (Non-Medicare)	2,354	2,547	783	5,684
PPO-90/10 Medical (HMSA) - Retiree Total	19,576	12,413	1,316	33,305
HMO Medical (Kaiser), Drug (Kaiser) - Retiree				
Retiree (Medicare)	3,928	1,994	146	6,068
Retiree (Non-Medicare)	499	471	144	1,114
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	4,427	2,465	290	7,182
Medicare Advantage Medical (UnitedHealthcare)				
Retiree (Medicare)	23	10		33
Medicare Advantage Medical (UnitedHealthcare) Total	23	10		33
Out-of-State Plan				
Retiree (Medicare)	96	48	2	146
Retiree (Non-Medicare)	5	2	1	8
Out-of-State Plan Total	101	50	3	154
Medical Plans Total	24,127	14,938	1,609	40,674
Drug Plans				
PPO Drug (SilverScript) - Medicare	16,260	8,797	439	25,496
PPO Drug (CaremarkPCS) - Non-Medicare	3,188	3,332	862	7,382
Drug Plans Total	19,448	12,129	1,301	32,878
Dental Plan (HDS)	24,226	14,906	1,524	40,656
Vision Plan (VSP)	24,177	15,242	1,636	41,055
Life Insurance (USable)	37,281			37,281

Count by Subscribers and Dependents

Benefit Plan	Type		
	Subscribers	Dependents	Total
Medical Plans			
PPO-90/10 Medical (HMSA) - Retiree			
Retiree (Medicare)	27,621	11,070	38,691
Retiree (Non-Medicare)	5,684	4,502	10,186
PPO-90/10 Medical (HMSA) - Retiree Total	33,305	15,572	48,877
HMO Medical (Kaiser), Drug (Kaiser) - Retiree			
Retiree (Medicare)	6,068	2,323	8,391
Retiree (Non-Medicare)	1,114	806	1,920
HMO Medical (Kaiser), Drug (Kaiser) - Retiree Total	7,182	3,129	10,311
Medicare Advantage Medical (UnitedHealthcare)			
Retiree (Medicare)	33	10	43
Medicare Advantage Medical (UnitedHealthcare) Total	33	10	43
Out-of-State Plan			
Retiree (Medicare)	146	53	199
Retiree (Non-Medicare)	8	4	12
Out-of-State Plan Total	154	57	211
Medical Plans Total	40,674	18,768	59,442
Drug Plans			
PPO Drug (SilverScript) - Medicare	25,496	9,791	35,287
PPO Drug (CaremarkPCS) - Non-Medicare	7,382	5,466	12,848
Drug Plans Total	32,878	15,257	48,135
Dental Plan (HDS)	40,656	18,541	59,197
Vision Plan (VSP)	41,055	19,136	60,191

Data Taken 06-16-2015

Enrollment Counts - HSTA VB Retirees

The table below shows HSTA VB Retirees enrollments for period ending 06-30-2015

Count by Enrollment Coverage

Count of Subscribers Benefit Plan	Type of Enrollment			Grand Total
	Self	Two-Party	Family	
Medical Plans				
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree				
Retiree (Medicare)	942	897	28	1,867
Retiree (Non-Medicare)	119	169	18	306
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total	1,061	1,066	46	2,173
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	5	5		10
Retiree (Non-Medicare)		1		1
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	5	6		11
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree				
Retiree (Medicare)	113	89	8	210
Retiree (Non-Medicare)	20	12	2	34
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	133	101	10	244
HSTA VB Out-of-State Plan				
Retiree (Medicare)		2		2
HSTA VB Out-of-State Plan Total		2		2
Medical Plans Total	1,199	1,175	56	2,430
Drug Plans				
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	862	792	23	1,677
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	202	274	23	499
Drug Plans Total	1,064	1,066	46	2,176
Dental Plan (HDS)	1,191	1,178	52	2,421
Vision Plan (VSP)	1,199	1,173	57	2,429
Life Insurance (USABLE)	2,489			2,489

Data Taken 06-16-2015

Enrollment Counts - HSTA VB Retirees (continued)

The table below shows HSTA VB Retirees enrollments for period ending 06-30-2015

Count by Subscribers and Dependents

Benefit Plan	Type		Total
	Subscribers	Dependents	
Medical Plans			
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree			
Retiree (Medicare)	1,867	962	2,829
Retiree (Non-Medicare)	306	210	516
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with PPO Drug (SilverScript or CaremarkPCS), Vision (VSP) - Retiree Total	2,173	1,172	3,345
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree			
Retiree (Medicare)	10	5	15
Retiree (Non-Medicare)	1	1	2
HSTA VB PPO-90/10 Medical (HMSA), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	11	6	17
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree			
Retiree (Medicare)	210	106	316
Retiree (Non-Medicare)	34	16	50
HSTA VB HMO Medical (Kaiser), Drug (Kaiser), Chiro (RSN) bundled with Vision (VSP) - Retiree Total	244	122	366
HSTA VB Out-of-State Plan			
Retiree (Medicare)	2	2	4
HSTA VB Out-of-State Plan Total	2	2	4
Medical Plans Total	2,430	1,302	3,732
Drug Plans			
HSTA VB PPO Drug (SilverScript) bundled with PPO-90/10 Medical (HMSA) - Medicare	1,677	847	2,524
HSTA VB PPO Drug (CaremarkPCS) bundled with PPO-90/10 Medical (HMSA) - Non-Medicare	499	325	824
Drug Plans Total	2,176	1,172	3,348
Dental Plan (HDS)	2,421	1,296	3,717
Vision Plan (VSP)	2,429	1,302	3,731

Data Taken 06-16-2015

Enrollment Counts - All Subscribers

The table below shows All Subscribers enrollments for period ending 06-30-2015

Count of Subscribers Employer	Benefit Plan				
	Medical Plans	Drug	Dental Plan	Vision Plan	Life Insurance
City and County of Honolulu					
Active	6,956	5,289	7,549	7,198	8,914
Retiree (Medicare)	5,093	3,547			
Retiree (Non-Medicare)	1,695	1,586	6,768	6,852	5,700
City and County of Honolulu Total	13,744	10,422	14,317	14,050	14,614
Honolulu Board of Water Supply					
Active	439	353	475	447	554
Retiree (Medicare)	451	343			
Retiree (Non-Medicare)	104	104	552	562	474
Honolulu Board of Water Supply Total	994	800	1,027	1,009	1,028
County of Hawaii					
Active	2,004	1,669	2,086	1,999	2,407
Retiree (Medicare)	1,004	876			
Retiree (Non-Medicare)	454	507	1,428	1,468	1,287
County of Hawaii Total	3,462	3,052	3,514	3,467	3,694
Hawaii Dept of Water Supply					
Active	137	118	139	139	162
Retiree (Medicare)	74	66			
Retiree (Non-Medicare)	18	25	91	92	77
Hawaii Dept of Water Supply Total	229	209	230	231	239
County of Kauai					
Active	972	906	1,047	998	1,243
Retiree (Medicare)	544	481			
Retiree (Non-Medicare)	208	251	732	760	635
County of Kauai Total	1,724	1,638	1,779	1,758	1,878
County of Maui					
Active	2,035	1,144	2,161	2,040	2,501
Retiree (Medicare)	912	537			
Retiree (Non-Medicare)	367	303	1,270	1,290	1,129
County of Maui Total	3,314	1,984	3,431	3,330	3,630
State of Hawaii					
Active	38,376	28,686	41,865	39,285	51,425
Retiree (Medicare)	27,868	21,318			
Retiree (Non-Medicare)	4,295	5,095	32,219	32,441	30,449
State of Hawaii Total	70,539	55,099	74,084	71,726	81,874
Hawaii Public Charter Schools					
Active	620	428	661	588	930
Retiree (Medicare)	11	6			
Retiree (Non-Medicare)	6	9	17	19	19
Hawaii Public Charter Schools Total	637	443	678	607	949
Grand Total	94,643	73,647	99,060	96,178	107,906

Data Taken 06-16-2015