County of Kaua'i
Informational Sheet
100% Premium Coverage for Health Care (Standard Medical, Dental and Vision)
Fiscal Year 2025 (July 1, 2024-June 30, 2025)

Frequently Asked Questions (FAQs)

1. Did I hear correctly-FREE medical, dental and vision coverage?

   The fiscal year 2025 (which will start on July 1, 2024) budget submittal included funding to cover Associates' premiums for the HMSA PPO 75/25 and the Kaiser HMO Standard Plans for single, 2-party and family coverage (note that there are several other choices of medical plans which will still be available to Associates which will NOT be eligible for free coverage and will continue to have an employee cost-share for premiums).

2. How do I sign up for this free medical, dental and vision coverage?

   If you are currently enrolled in the HMSA PPO 75/25 or the Kaiser HMO Standard Plans, there is nothing more to do. Likewise, if you are currently enrolled in the County's dental and vision plans, no additional action is needed.

   This proposal must still be approved by the County Council as part of the budget process which will not be finalized until May. If approved, the proposal must also be approved by the various unions for their membership before this proposal can be put into effect.

3. When will this proposal be implemented?

   The timing of the implementation of this proposal is dependent on both:

   - **County Council approval (no earlier than May); and**
   - **Union approval and in some cases, ratification by their membership**

   Update: Target start date is September 1, 2024 to allow time for EUTF to make the necessary changes to their system in not deducting a premium charge for those employees on the HMSA 75/25 and Kaiser Standard Plan.

4. But if we will not know if the proposal will be approved, what do we do during open enrollment happening in April?

   The annual open enrollment which happens in April will be held as usual. During this time, Associates still have the opportunity to switch medical plans, add dependents, vision, or dental, etc.

   If this proposal is approved, a separate open enrollment will be held prior to the implementation should Associates want to switch plans because of the change in costs for the HMSA PPO 75/25 or Kaiser HMO Standard Plans.

Update: We are tentatively scheduled to have the special open enrollment occur in July 2024 for two weeks. During this open enrollment, employees will be required to submit paper copies to make changes. Note that the special open enrollment will only be allowed for employees to make changes to enroll in the HMSA 75/25 Plan, the Standard Kaiser Plan or the HMA Supplemental Medical and Prescription Drug Plan.

5. Why wouldn't I switch to the free medical plans?

   Each Associate must consider their own health care needs and determine what is right for them. Each medical plan provides different coverages so it is important to take all of this into consideration when deciding whether to switch or not.

   Here is a breakdown of the costs of the various medical plans including the cost if this proposal is approved:

		Negotiated Employee Share	Mayor's Proposal Employee Share
HMSA 75/25	Single	$52.40	$0.00
	2-Party	$127.26	$0.00
	Family	$162.20	$0.00
Kaiser Standard	Single	$52.06	$0.00
	2-Party	$126.50	$0.00
	Family	$161.38	$0.00
Dental	Single	$14.76	$0.00
	2-Party	$29.52	$0.00
	Family	$48.54	$0.00
Vision	Single	$1.68	$0.00
	2-Party	$3.14	$0.00
	Family	$4.10	$0.00
HMSA 90/10	Single	$555.98	N/A
	2-Party	$1,350.64	N/A
	Family	$1,722.26	N/A
HMSA 80/20	Single	$336.66	N/A
	2-Party	$817.68	N/A
	Family	$1,042.42	N/A
Kaiser Comp	Single	$334.08	N/A
	2-Party	$812.34	N/A
	Family	$1,037.40	N/A
HMSA HMO	Single	$590.64	N/A
	2-Party	$1,435.00	N/A
	Family	$1,829.96	N/A

6. I currently do not take medical from the County. Is there a benefit for me?

   If you are currently on your spouse's or other individual's non-EUTF health care plan, you will be able to sign up for dual coverage. However, if you have adequate coverage and choose to stay on your spouse's or other individual's plan, the County will be offering $200 per month for all Associates who decide not to enroll in any of the medical plans.

   Associates can sign up for the free dental and vision coverage and still receive the $200 per month for not enrolling in a medical plan.

   Note that the $200 per month excludes appointed or elected officials whose compensation is set by the Salary Commission.

7. If I'm on another HMSA (80/20, 90/10 or HMO) or Kaiser (Comprehensive) plan and also enrolled in dental and vision, will I get the dental and vision covered but not anything more with the medical plan?

   Yes; all employees can take advantage of the free dental and vision plans regardless of medical plan that is chosen.

8. Will medical coverage be free forever?

   Medical coverage is part of an Associate's collective bargaining agreement and therefore subject to contract changes. That being said, the Mayor is committed to keeping medical premium costs down as much as the budget will allow.

9. I am on my spouse's medical plan and don't want to enroll In the 75/25 plan. But, I'm thinking that given that this plan will be provided free of charge, why shouldn't I just enroll and have the 75/25 plan be my secondary coverage?

   If you will stay on your spouse's non-EUTF plan and are looking for secondary coverage, there is the HMA Supplemental Medical and Prescription Drug Plan that allows employees to have secondary coverage. Those who enroll in this plan will be qualified for the $200 monthly medical benefit.

10. Which medical plan am I currently enrolled in?

    Please log on to the EUTF Member Self-Service Portal at https://eutfbenefits.hawaii.gov/. Your plan information will be displayed for you.

11. Both my spouse and I are County or State (HHSC, Judiciary, KCC, UH, etc.) workers so we are both covered by the EUTF. Right now, my spouse covers our medical, dental and vision plans but since the County will be offering this free of charge, I will now cover our family. I tried to go on the EUTF portal but am unable to add my family to my coverage because the system is saying that I am already covered on another EUTF plan. What do I need to do?

Yes, the system knows if you are a dependent on another EUTF plan so will not let you enroll. If you plan to make the change to be effective July 1st, your spouse will need to CANCEL their coverage and you will need to submit a hard copy EC-1 form to HR by April 30th. If you plan to take over the coverage when the health plans are free, you can do this during the special open enrollment period. At that time, your spouse would CANCEL their coverage through the EUTF portal due to a qualifying event and you would ENROLL in coverage with the County via a hard copy EC-1 form submitted to the HR office.