



*More than
just a paycheck . . .*

Summary of
EMPLOYEE BENEFITS

for
**State of Hawai‘i
Executive Branch
Employees**

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DISCLAIMER

Important Disclaimer: This booklet has been prepared for your convenience. It is intended as a reference guide and contains general descriptions and summaries of various policies, benefits, procedures, and rules. This booklet is not a contract or binding agreement. It does not supersede laws, rules, collective bargaining agreements, executive orders, policies and procedures, and benefit plan documents pertaining to the various subject matters covered. Benefits vary by type of employment appointment, collective bargaining agreement and federal and state law, and are subject to change.

For further information, please contact your Departmental Human Resources Office (HRO) designee or refer to the applicable laws, rules, collective bargaining agreements, executive orders, policies and procedures, or benefit plan documents.

MESSAGE TO STATE OF HAWAI‘I EMPLOYEES

As an employee of the State of Hawai‘i, you are part of our ‘ohana - our family. And families care about each other, which is why we offer you a compensation package designed to meet your needs now and throughout your career with the State.

*The salary you receive from the State is only a part of your total compensation. We’d like to help you understand more about the **total** compensation package you receive as a valued member of our State team.*

This booklet summarizes the State’s benefit programs which provide the economic security and quality of life that you and your family want today and in the future.

Our objective is to meet the needs of each eligible employee - for career advancement, vacation/sick leave, medical and retirement benefits, and elective leave for family crisis. These are at the heart of our total compensation plan.

We hope you find the booklet helpful in meeting your informational needs.

If you have questions or want additional information, your Departmental Human Resources Office will be able to help you get the answers you need.

PUBLIC SERVICE - SHAPING HAWAII'S FUTURE

Working for the State means working for Hawai'i.

As stewards of our State, you provide vital services to our citizens, contribute to the growth and development of Hawaii's economy, and make Hawai'i a better place to live. You have good reason to be proud, because you and your fellow employees are the ones who lead this great State forward.

MORE THAN JUST A PAYCHECK

The State of Hawai'i is one of Hawaii's largest employers and offers you a competitive compensation package. Your *total* compensation is comprised of your **salary** and your **benefits**.

In addition to your salary, which is an important part of your compensation package, you may be eligible for a broad range of valuable benefits, such as comprehensive health care insurance, life insurance, retirement programs, sick leave, vacation leave, and holidays. All of these are part of compensation that goes beyond salary.

FAMILY TIME AND VALUES

We understand that preserving and promoting family time and values are very important.

We know that you need to spend quality time with your family. Most State jobs are conducive to a standard workday with regular work hours. And because the State holiday calendar is essentially the same as the public-school system's calendar, many parents can enjoy celebrating the holidays with their children. The State also gives each department the option to implement flexible working hours or an alternative workweek program. Please check with your supervisor and/or your Departmental Human Resources Office for more information.

HOLIDAYS / VACATION LEAVE / SICK LEAVE / OTHER LEAVES

The State offers an attractive holiday, vacation, and sick leave package to eligible salaried employees.

Holidays

The State observes 13 holidays per year and 14 during an election year, compared to an average of 8 holidays offered by many private companies.

These observed holidays, as defined in the Hawai‘i Revised Statutes, can be viewed at <http://dhrd.hawaii.gov/>

Vacation and Sick Leaves

The State provides for a more generous vacation and sick leave policy than those offered by most private companies.

Vacation Leave

You may earn vacation leave at a rate that other employers find tough to match – up to 21 days each full year from the first year of employment, compared to an average of 10 days offered by private companies. And you may accumulate and carry over your vacation leave from year to year, within limits.

Sick Leave

Like vacation, you may earn sick leave at the same rate – up to 21 days per year which may be accumulated and carried over from one year to the next.

Plus, unused accumulated sick leave may eventually be used to increase your retirement benefits in certain situations.

Family Leave

Under the **Hawai‘i Family Leave Law** and rules, you may be eligible for up to four (4) weeks of unpaid family leave each calendar year for the following reasons:

- Birth of a child;
- Placement of a child with you for adoption;
- To care for your child, spouse, reciprocal-beneficiary, sibling, grandchild, or parent with a serious health condition.

You may substitute your accrued paid leave (i.e., vacation or sick leave) for any part of the State Family Leave. However, only the accrued and available sick leave in excess of the fifteen (15) days required under the State’s self-insured Temporary Disability Benefits Plan, can be applied toward family leave purposes.

Under the **Federal Family and Medical Leave Act (FMLA)**, you may be eligible for up to twelve (12) weeks of unpaid FMLA leave during any 12-month period, which is defined as a calendar year for State employees. You may be eligible for the following reasons:

- Birth of a child, and to care for your newborn child;
- Placement of a child with you for adoption or foster care;
- To care for your child, spouse, or parent with a serious health condition;
- If you suffer from a serious health condition that makes you unable to perform the functions of your job.
- “Qualifying Exigency Leave”- Your spouse, son, daughter, or parent is a military member on covered active duty or called to covered active-duty status (or has been notified of an impending call or order to covered active duty) in the Armed Forces.

“Military Caregiver Leave,” also under the FMLA, may allow you to take up to twenty-six (26) work weeks of unpaid leave in a “single twelve (12)-month period” to care for your military relative (spouse, child, parent, or next of kin) if he/she/they has a qualifying serious illness or injury.

If you qualify for both State Family Leave and FMLA, both leave periods will run concurrently. For example, if you take family leave to care for your spouse with a serious health condition, you may take 4 weeks of State Family Leave and an additional 8 weeks of FMLA leave - a maximum period of 12 weeks.

Leave Sharing Program

Under the **State's Leave Sharing Program**, you may be eligible to give and receive donated vacation credits within your department. The purpose of this program is to ease the burden of fellow departmental co-workers who would otherwise need to take time off from work without pay to recover from a serious personal illness/injury or to care for a family member who has a serious personal illness/injury and is incapable of self-care. If you are interested in donating any of your vacation leave credits or wish to request leave sharing, contact your Departmental Human Resources Office.

Other Leaves

You may be eligible for other leaves, such as:

- Bereavement Leave
- Jury duty
- Military Leave
- Victims Leave
- Parent-Teacher Conferences
- Foster Parent Leave to attend family court hearings
- Disaster Relief
- Blood Bank Donations
- Bone Marrow Testing
- Bone Marrow / Organ Donation

Upon request and approval, you may be eligible for certain leaves of absence without pay for up to one year.

For more specific information, check your collective bargaining agreement and/or contact your Departmental Human Resources Office.

HEALTH BENEFITS

The State offers eligible employees a choice of health insurance plans - medical/drug, dental, and vision- through the Hawai‘i Employer-Union Health Benefits Trust Fund (EUTF).

The employer pays a share, and your cost is the remaining portion of the health care plans’ monthly premiums – so the cost to you will depend on the particular plan you choose and the bargaining unit to which you belong. Your contributions are made through payroll deduction.

There is no waiting period for your initial enrollment when you are hired, which means immediate coverage for you and your eligible family members. Please be aware that your actual enrollment may not be processed immediately, but if you or your family require services, please contact the EUTF for assistance. Whenever you have changes (e.g., marriage) that could affect the coverages under your health care plan, please report those changes immediately (within 45 days) to your Departmental Human Resources Office.

When you retire from the State, you may be eligible for health insurance benefits. Based on current law and subject to change by the Legislature, your employer will contribute to your premiums based upon when you were hired and the number of years of credited service you have at the time of your retirement (see chart below).

Number of Years of Credited Service (excluding sick leave) At Retirement	State’s Base Monthly Contributions*		
	You were hired before 7/1/96	You were hired 7/1/96 – 6/30/01	You were hired on or after 7/1/01**
5 but less than 10 years	50%	0%	0%
10 but less than 15 years	100%	50%	50%
15 but less than 25 years	100%	75%	75%
25 or more years	100%	100%	100%

* The Base Monthly Contribution (BMC) is based on the statutory cap which is adjusted each year depending upon changes to the Medicare Part B premiums. If the actual health plan premiums are greater than the BMC, the retiree will be required to pay the difference.

** If you were hired on or after 7/1/2001, the State’s base monthly contribution will be only for you (i.e., no contributions will be made for your dependents). If you were hired before 7/1/2001, the State’s base monthly contribution will be for both you and your dependents.

You are eligible to enroll in any available plans at the time of your retirement regardless of what plans, if any, you were enrolled in just prior to retirement.

For more information on the health care plans offered by EUTF, contact your Departmental Human Resources Office or the EUTF office at 808-586-7390 or

toll-free at 1-800-295-0089. You may also visit the EUTF website at www.eutf.hawaii.gov

RETIREMENT PROGRAM

The Employees' Retirement System (ERS) was established in 1926 to provide retirement, disability, and survivor benefits to State and county government employees. The general administration of the ERS is under the direction of a Board of Trustees, with certain areas of administrative control with the State Department of Budget and Finance.

The ERS is a qualified pension plan under Section 401(a) of the Internal Revenue Code where member's retirement contributions are tax deferred. Also, the ERS is a defined-benefit plan where your pension is based on your salary and years of service.

The plan consists of Contributory, Noncontributory, and Hybrid members. Contributory and Hybrid members are required to make contributions to the ERS. Noncontributory members do not make contributions. Most of the new employees are required to be members in the Hybrid plan which has two (2) benefit structures based on the membership date either before or on/after July 1, 2012.

Please refer to the plan summary for a more detailed explanation. For more information, you may visit the ERS website at <https://ers.ehawaii.gov> or call the office at 808- 586-1735.

GENERAL RETIREMENT INFORMATION

Service Retirement

As a defined benefit plan, your pension is based on your:

1. Years and months of ERS membership service
2. Average Final Compensation (AFC)*
3. Benefit percentage

Pension Calculation Formula:

$$\text{Years of Service} \times \text{AFC} \times \text{Benefit Percentage} = \text{Maximum Allowance}$$

*AFC (Average Final Compensation) is determined by your membership date.

Membership Date	AFC Calculation (Highest five or three years)
After June 30, 2012	Highest five (HI-5) years of base pay earnings excluding any lump sum vacation pay
Prior to July 1, 2012	Highest three (HI-3) years of earnings including overtime, recurring differentials, and excluding any lump sum vacation pay.
Prior to January 1, 1971	Comparison HI-3 years of earnings excluding any vacation pay or HI-5 of earnings including lump sum vacation pay, whichever is greater.

Disability Retirement

The ERS offers disability retirement for members who are permanently unable to perform their work duties. The ERS Medical Board certifies your disability which is approved by the Board of Trustees. If you are unable to work, please contact the ERS as you may be eligible for disability retirement.

Ordinary Death Benefits

An “Active Death” or “Ordinary Death” is when a member dies in active service or while on an authorized leave without pay and the death is not the result of an accident occurring while in the actual performance of duty.

For Hybrid and Contributory plan members, death benefits are paid to the member’s designated beneficiary(ies) on the ERS Form 1-A Contributory/Hybrid Plan Designation of Beneficiary. By law (88-93), the designation becomes null and void when:

1. the beneficiary predeceases the member or former employee;
2. the member or former employee is divorced from the beneficiary;
3. the member or former employee is unmarried, and subsequently marries; or
4. the member or former employee enters into or terminates a reciprocal beneficiary* relationship.

Therefore, it is very important that your beneficiary designation be current. The ERS Form 1-A can be found on the ERS website at <https://ers.ehawaii.gov/resources/all-forms>.

For Noncontributory plan members the ordinary death benefit is payable to the surviving spouse or reciprocal beneficiary* until remarriage or entry into a new reciprocal beneficiary relationship. Dependent children may also be eligible for a monthly benefit until their 18th birthday.

*“Reciprocal beneficiary”: legal partnership between two individuals over 18 years old who are prohibited from marriage. (Section 572C).

Hybrid Plan

Hybrid Tier 2 Members (Membership date after June 30, 2012)		Hybrid Tier 1 Members (Membership date prior to July 1, 2012)	
*Employee Contribution Rate	8% of salary	*Employee Contribution Rate	6% of salary
Regular Service Retirement Eligibility Requirements	Age 65 w/10 yos Age 60 w/30 yos	Regular Service Retirement Eligibility Requirements	Age 62 w/5 yos Age 55 w/30 yos
**Early Retirement Eligibility Requirements (Age Penalty)	Age 55 w/20 yos	**Early Retirement Eligibility Requirements (Age Penalty)	Age 55 w/20 yos
Benefit Percentage	1.75%	Benefit Percentage	2.0%
Vesting Requirements	10 yos	Vesting Requirements	5 yos
Average Final Compensation (AFC)	Average of 5 highest years of base pay	Average Final Compensation (AFC)	Average of 3 highest years of gross pay

yos= Years of Service

*Interest earned on your mandatory employee contributions accrue at 4.5% (membership dates prior to 7/1/2011) and 2% (membership dates after 6/30/2011).

**Sewer workers, emergency medical technicians, and water safety officers may retire with 25 years of credited service (without an age penalty), subject to certain provisions and limitations.

Note: Unused sick leave cannot be used to meet any service credit eligibility requirement

Pension Calculation Example #1 (Member has a membership date after June 30, 2012):

Age 65 with 20 years of service and a monthly AFC of \$2,500
 20 years of service x \$2,500 x 1.75% = \$875/month (Maximum Allowance)

If you also have a Noncontributory plan service, your Noncontributory plan service benefit will be based on the following formula: 1.25% x years of Noncontributory service x AFC. See example #2 below.

Pension Calculation Example #2 (Member has a membership date prior to July 1, 2012, with a split formula):

Age 55 with 30 years of service and a monthly AFC of \$3,000
 10 years is credited under the Noncontributory plan (1.25%)
 20 years is credited under the Hybrid plan (2%)
 Noncontributory: 10 years of service x \$3,000 x 1.25% = \$375
 Hybrid: 20 years of service x \$3,000 x 2% = \$1,200
 Maximum monthly allowance \$1,575

Noncontributory Plan

Retirement Type	Age Eligibility Requirement	Years of Service Eligibility Requirement	Age Reduction
Regular Service Retirement	62	10	No
	55	30	No
Special Categories: Emergency Medical Technicians, Sewer Workers, and Water Safety Officers with the last 5 years in that occupation	None	25	No
Early Retirement	55	20	6% age reduction for each year between age 55-62
Deferred Retirement (Vested and left State or County service prior to age 62)	65	10	No
	55	30	No
	55	At least 20 years but less than 30 years	6% age reduction for each year between age 55-62

Note: Unused sick leave cannot be used to meet any service credit eligibility requirement

For the Noncontributory plan members, there are no employee contributions, and the benefit percentage is 1.25%.

Pension Calculation Example:

Age 65 with 25 years of service and a monthly AFC of \$4,500

25 years of service x \$4,500 x 1.25% = \$1,406.25/month (Maximum Allowance)

Contributory Plan

Contributory Tier 2 Members (Membership date after June 30, 2012)		Contributory Tier 1 Members (Membership date prior to July 1, 2012)	
*Employee Contribution Rate	9.8% of salary	*Employee Contribution Rate	7.8% of salary
Regular Service Retirement Eligibility Requirements	Age 60 w/10 yos	Regular Service Retirement Eligibility Requirements	Age 55 w/5 yos
**Early Retirement Eligibility Requirements (Age Penalty)	Age 55 w/25 yos	**Early Retirement Eligibility Requirements (Age Penalty)	Any age w/25 yos
Benefit Percentage	1.75%	Benefit Percentage	2.0%
Vesting Requirements	10 yos	Vesting Requirements	5 yos
Average Final Compensation (AFC)	Average of 5 highest years of base pay	Average Final Compensation (AFC)	Average of 3 highest years of gross pay

yos= Years of Service

*Interest earned on your mandatory employee contributions accrue at 4.5% (membership dates prior to 7/1/2011) and 2% (membership dates after 6/30/2011).

**Sewer workers, emergency medical technicians, and water safety officers may retire with 25 years of credited service (without an age penalty), subject to certain provisions and limitations.

Note: Unused sick leave cannot be used to meet any service credit eligibility requirement

Pension Calculation Example (Member has a membership date after June 30, 2012):

Age 65 with 20* years of service and a monthly AFC of \$2,500

20 years of service x \$2,500 x 1.75% = \$875/month (Maximum, Allowance)

*Assuming all service is general category Contributory service (different rates apply to certain special categories of Contributory service, Noncontributory service, or Hybrid service).

PRE-TAX BENEFIT PROGRAMS

In addition to comprehensive health benefits and a rich retirement program, the State offers you a variety of other valuable benefit programs.

Premium Conversion Plan

The State's Premium Conversion Plan (PCP) is a voluntary benefit program that allows you to deduct your health plan premiums on a pre-tax basis. If you are an employee of the State, enrolled in any health care plan offered through the EUTF, and your payroll deductions are processed through the Department of Accounting and General Services (DAGS), your income will be taxed after your health care plan contributions are deducted, so your take-home pay should be greater than if you do not enroll in the PCP.

Island Savings Plan / Deferred Compensation Plan (IRC 457)

One of the most important retirement benefits you have as a State employee is the opportunity to participate in the Island Savings Plan (ISP), the State of Hawai'i deferred compensation plan. This is a voluntary pre-tax retirement savings plan designed to give you a tax break today and build a "nest egg" for your future.

Should you choose to participate, your contributions are made before taxes through the convenience of payroll deduction. There are several types of savings and investment options from which to choose. You may withdraw your accumulated funds upon attainment of age 70½, if you experience a qualified unforeseen emergency, upon termination of employment, or retirement. Any money from other section 457(b) deferred compensation plans that are rolled over into this plan can be withdrawn at any time. However, assets from other plans, such as 403(b) plans, pre-tax IRAs, or other qualified plans that are rolled into this plan, may be subject to a 10% federal tax penalty for withdrawals before age 59 ½, in addition to applicable income taxes. In the event of your death, any remaining balance in the account will be available to your designated beneficiaries.

And because the payroll deductions are made before taxes are withheld, you may be able to save on your taxes with each paycheck. You can also take advantage of tax-deferred savings – this means your contributions, plus any interest and earnings, are not taxed until you start taking withdrawals, usually at retirement.

For more information, please visit the website of the plan's third-party administrator, Empower (formally Prudential Retirement), at: <http://www.prudential.com/islandsavings>. In addition, you may call Empower at

1-888-71A-LOHA (1-888-712-5642), press option “1” for a Call Center Representative or press option “2” for a Local I\$P Retirement Education Counselor.

Island Flex Plan

So often, we find ourselves making critical health choices or putting off necessary health care because of the high unexpected costs not budgeted for in the family finances. Dependent care is also a financial concern for many families where both partners, and especially single parents, need to work to support the household. This means they must find suitable arrangements for dependent care, whether it be a baby-sitter, preschool, or after-school program for their child, or even adult day care for their dependent spouse or parent.

The State is pleased to offer you *Island Flex*, one of our employee benefit programs which may help you save in taxes while you strive to maintain a quality lifestyle. *Island Flex* FSA (flexible spending account) provides you with a way to pay for your eligible **health care expenses** and **dependent care expenses** with TAX FREE money. By directing “before tax” money from your paycheck into one or both of these accounts, you can put up to 41% of the money you are spending on eligible expenses back into your pocket. For many State employees, *Island Flex* is a great way to turn certain out-of-pocket medical/drug, dental, and vision expenses and dependent care expenses into tax savings and greater spendable income.

For more information, please visit the website of the plan’s third-party administrator, National Benefit Services at: www.nbsbenefits.com/islandflex or call their office at 808-465-2284 or 1-855-399-3035 (Toll Free).

Flex Park Program

This benefit program enables State employees of the Executive Branch to have eligible parking fees deducted before Federal, State, and FICA taxes are calculated. Eligible parking fees are those for parking assignments in a lot administered by the Department of Accounting & General Services. For more information on *FlexPark*, please contact your Departmental Human Resources Office.

Pre-Tax Transportation Benefits (Bus Pass)

This voluntary program enables eligible employees of the Executive Branch to deduct the cost of an adult monthly bus pass for TheBus through payroll deduction before Federal, State, and FICA taxes are calculated and have the monthly pass conveniently loaded on their HOLO card. For more information on

the Pre-Tax Transportation Benefits (PTBP) Program, please contact your PTBP Department Coordinator.

OTHER BENEFIT PROGRAMS

Group Life Insurance Plan

The State currently pays the monthly premium for group life insurance coverage for eligible employees. No employee contributions are required. This is offered through the Hawai'i Employer-Union Health Benefits Trust Fund.

Also, some employee organizations (such as unions) offer additional group life insurance plans on a voluntary, self-pay basis. For more information on the alternative group life insurance plans, please contact your Employee Organization Representative, as appropriate.

Workers' Compensation Benefits

If you incur a compensable work-related injury or illness, benefits include medical care, services, and supplies and a portion of your lost wages while you are unable to work after a three-day waiting period. You may also have the option of using available sick leave or vacation leave to supplement your workers' compensation wage loss benefits.

Temporary Disability Benefits

If you suffer a non-work-related injury or illness, you may be eligible to receive benefits, which cover a portion of wages while disabled. There is a seven-day waiting period, during which all sick leave must be exhausted. The number of weeks of available benefits depends on eligibility under the State's Temporary Disability Benefits Plan. The maximum duration of benefits is twenty-six (26) weeks.

Resource for Employee Assistance & Counseling Help (REACH) Program

The REACH Program provides confidential, short-term professional counseling services to eligible employees who may be experiencing personal problems that are affecting job performance. The services are free, up to a maximum of three (3) sessions. WorkLife Hawaii has been contracted to provide REACH services through a voluntary program that permits you to seek help on your own. Their services are available 24 hours a day, 365 days a year, for the duration of the contract.

A WorkLife Hawaii counselor, who specializes in the assessment of personal problems, will meet with you to explore options and possible resolutions. For more information, visit their website at www.worklifehawaii.org or call them at the WorkLife Hawaii central office at 808-543-8445 or 1-800-994-3571 from the Neighbor Islands.

HI529 – Hawaii’s College Savings Program (IRC 529)

The cost of a college education keeps increasing, and a 529 plan (named for the section in the Internal Revenue Code that authorizes States to establish these plans) can help families save over time. A child’s future should be decided by what they can achieve, not what they can afford. That is why the State created “HI529 – Hawaii’s College Savings Program” (“HI529”), a tax-advantaged plan that makes it easier to save for college or post-secondary vocational training.

Once you choose to participate, your contributions are made with after-tax dollars, and you can select from different investment options to suit your personal investment preferences. The significant benefit is that any earnings on your account grow tax-deferred and qualified withdrawals (for qualified expenses like tuition, certain room and board costs, books, fees, and even computers) are tax-free (both federal and Hawai‘i State taxes).

You can also use HI529 money at any K-12 public, private or religious school (tuition payments only up to \$10,000 per year) and at any eligible educational institution anywhere in the country and abroad, not just in Hawai‘i, including 2-or 4-year colleges or universities, vocation/technical schools, career retraining schools, dual credit courses and graduate schools.

Qualified expenses also include up to \$10,000 of repayments (including principal and interest) on any qualified education loan of either a beneficiary or a sibling of the beneficiary.

Withdrawals to pay for K-12 tuition or student loan repayments are free from federal income tax. However, these withdrawals are considered a Hawai‘i non-qualified withdrawal so are subject to Hawai‘i state income tax.

Visit www.hi529.com (or call toll-free 1-866-529-3343) to find out more information, obtain a Plan Disclosure Statement and enroll. To make it easier for State employees to participate in HI529, the State allows employees to make contributions to their HI529 account(s) through payroll deduction. For more

information, visit the website. The HI529 program is administered by the Department of Budget and Finance.

TRAINING AND CONTINUING EDUCATION

The State understands the importance of professional growth for its workforce. That's why developmental activities related to your work are supported and encouraged. As a state worker, you may have the opportunity to access training in many forms. You are welcome to discuss your training and development needs with your supervisor.

In addition, the State may offer a sabbatical leave program. For more specific information on sabbatical leave, check your collective bargaining agreement and/or contact your Departmental Human Resources Office.

COMPARATIVE BENEFITS - STATE VS. NATIONAL AVERAGE

	STATE OF HAWAII*	NATIONAL AVERAGE**
HOLIDAYS	<ul style="list-style-type: none"> ● 13 days per year ● 14 days per year during an election year 	<ul style="list-style-type: none"> ● 8 days per year
SICK LEAVE	<ul style="list-style-type: none"> ● 21 days per year ● Unlimited accumulation 	<ul style="list-style-type: none"> ● 7-8 days per year ● Limited accumulation
VACATION LEAVE	<ul style="list-style-type: none"> ● 21 days per year ● Up to 90 days accumulation limit 	<ul style="list-style-type: none"> ● 10-20 days per year ● Limited accumulation
MEDICAL CARE BENEFITS	Employer pays approximately 46% - 84% for single or family coverage, no waiting period for eligibility	Employer pays 66% - 78% for single or family coverage
GROUP LIFE INSURANCE	Benefit of \$7,701 - \$38,505 depending on employee's age; \$1,815 for retirees	Benefit of \$10,000 - \$50,000 flat amount
PENSION	<p>Noncontributory, Contributory, and Hybrid plans (Defined Benefit Plan)</p> <p>Benefits based on earnings and years of service</p> <p>Other Plans: Deferred Compensation and Tax-Deferred Annuity Plans</p>	<p>Generally, noncontributory plans</p> <p>Benefits vary, based on earnings and years of service</p> <p>Other Plans: 401(k) Plans</p>

*Benefits effective in 2022; and may vary by collective bargaining agreements. Subject to change.

**Source: U.S. Bureau of Labor Statistics, National Compensation Survey, March 2021

FOR MORE INFORMATION

We hope this brief summary of your benefits has been helpful to you. If you need more benefit plan information, please call your Departmental Human Resources Office at the number listed at the end of this booklet, or call the following offices:

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND (EUTF)

From Oahu, please call 808-586-7390.

Neighbor islands may call toll-free at 1-800-295-0089. For more information, please visit their website at: <http://www.eutf.hawaii.gov>

EMPLOYEES' RETIREMENT SYSTEM (ERS)

Hawaii 808-974-4076, 974-4077

Maui 808-984-8181, 984-8282

Kauai 808-274-3010, 274-3011

Oahu 808-586-1735

For Neighbor Islands, you may also call the Oahu office toll-free at:

Hawaii 808-974-4000 ext. 61735

Maui 808-984-2400 ext. 61735

Kauai 808-274-3141 ext. 61735

Molokai/Lanai 1-800-468-4644 ext. 61735

For ERS members residing on the Continental USA, may call toll-free at 1-888-659-0708. For more information, please visit their website at: www.ers.hawaii.gov

Hi529 – HAWAII'S COLLEGE SAVINGS PROGRAM

Program Manager: Ascensus College Savings, Inc.

Toll-free Information Line: 1-866-529-3343. For more information, or to enroll, please visit their website at: www.hi529.com

ISLAND SAVINGS PLAN / DEFERRED COMPENSATION PLAN

Empower (formally Prudential Retirement)

Toll-free Information Line: 1-888-71A-LOHA (1-888-712-5642), press "1" for the Call Center or press "2" for the Local Office.

For more information, please visit their website at: <http://www.prudential.com/islandsavings>

ISLAND FLEX PLAN

National Benefit Services

From Oahu, please call 808-465-2284

Neighbor islands may call toll-free at 1-855-399-3035. For more information, please visit their website at:

<http://www.nbsbenefits.com/islandflex>

REACH PROGRAM

RESOURCE FOR EMPLOYEE ASSISTANCE & COUNSELING HELP

WorkLife Hawaii

From Oahu, please call 808-543-8445.

Neighbor islands may call toll-free at 1-800-994-3571. For more information, please visit their website at:

www.worklifehawaii.org

Note: If you need any auxiliary aids or services, contact the Department of Human Resources Development at 808-587-1050.

For further information, please contact your **Departmental Human Resources Office.**

Accounting and General Services	808-586-0169
Agriculture	808-973-9481 or 973-9482
Attorney General	808-586-1236
Budget and Finance	808-586-1598
Business, Economic Development and Tourism	808-586-2562
Commerce and Consumer Affairs	808-586-2838
Defense	808-733-4243
Governor's Office	808-586-0034
Hawaii State Public Library System	808-831-6860
Hawaiian Homelands	808-620-9540
Health	808-586-4512
Human Resources Development	808-587-1150
Human Services	808-586-5003
Labor and Industrial Relations	808-586-9043
Land and Natural Resources	808-587-0180
Lieutenant Governor's Office	808-586-0255
Public Safety	808-587-1221
Taxation	808-587-1503
Transportation	808-587-2145
-Highways	808-587-2231
-Airports	808-838-8610
-Harbors	808-587-1925
University of Hawaii	808-956-8458

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