

June 2012

TO: All Participants
Hawaii Teamsters Health and Welfare Trust

FROM: Board of Trustees

SUBJECT: Open Enrollment Period and Self-Funded HMO Plan

The Board of Trustees, at their meeting of May 11, 2012, approved the following:

I. Open Enrollment Period

Effective July 1, 2012, the Trustees approved to change the open enrollment period from the month of November for coverage effective January 1 to the month of July for coverage effective September 1.

II. Self-Funded HMO Plan

Effective September 1, 2011, the Trustees approved the following benefit change to the Self-Funded HMO Plan:

Outpatient Surgical Services at an Ambulatory Surgery Center (ASC)	No charge* (formerly \$100.00 per admission)
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* The Trust will reimburse participants who were charged and have paid the \$100.00 per admission for outpatient surgical services at an Ambulatory Surgery Center on or after September 1, 2011.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Office at 842-0392, or for neighbor islands, call toll free at (866) 772-8989.

Disclosure of Grandfathered Status

The Trust believes its group health plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator, Benefit & Risk Management Services, Inc., at 560 North Nimitz Highway, Suite 209, Honolulu, Hawaii 96817-5315 or 1-808-842-0392. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.