

1) Who is Verdegard Hawaii?

Verdegard Hawaii (formerly Hawaii Mainland Administrators or HMA) is the administrator for the EUTF supplemental medical and prescription drug plan. Verdegard partners with EUTF to manage and administer the supplemental plan, including claims processing, reimbursements, and members support services.

2) What are the maximum benefits allowed under the plan?

The plan year maximum benefit is \$2,750 per participant, which includes a \$250 sublimit maximum for prescription drugs.

3) Who is eligible to enroll in this plan?

To enroll in this plan, you must have primary medical coverage under a non-EUTF sponsored group health plan. Coverage through Medicare or Med-QUEST is not eligible.

4) Am I eligible to enroll in this plan if I am an EUTF retiree covered by a non-EUTF group health plan?

No, only active employees who meet all the eligibility requirements in the EUTF Rules are eligible to enroll into this plan.

5) Am I eligible to enroll in this plan if I am covered by Medicare or Med-QUEST?

If you have other non-EUTF group medical coverage in addition to Medicare or Med-QUEST, then yes, you are eligible to enroll in this plan. You are not eligible to enroll in this plan if your only non-EUTF coverage is Medicare or Med-QUEST.

6) Will I receive an insurance identification card to show my doctor?

No, an identification card will not be issued by Verdegard Hawaii. This plan is a supplemental plan so your doctor will not submit any claims to Verdegard Hawaii on your behalf (see question 7 below).

7) How do I file a claim online?

You can securely complete your claim online at www.verdegard-hi.com/eutf. Please attach your primary health insurance payment report (e.g., HMSA Report to Member (RTM), Kaiser Permanente Bill of Service statement or Explanation of Benefits (EOB)). If you also have Medicare or Med-QUEST coverage (in addition to your non-EUTF group health plan), please attach your Medicare or Med-QUEST EOB as well. For reimbursement of prescription drugs, please attach your pharmacy payment report or prescription drug receipts and labels from your pharmacy.

8) How do I file a paper claim?

Complete and sign the Verdegard Hawaii claim form and attach your primary health insurance payment report (e.g., HMSA Report to Member (RTM), Kaiser Permanente Bill of Service statement or Explanation of Benefits (EOB)). If you also have Medicare or Med-QUEST coverage, please attach your Medicare or Med-QUEST EOB as well. For reimbursement of prescription drugs, please attach your pharmacy payment report or prescription drug receipts and labels from your pharmacy. Claim form and supporting documents can be mailed to Verdegard Hawaii, Claims Dept., P.O. Box 135005, Honolulu, Hawaii 96801-5005 or faxed to (808) 951-4620.

9) When will I receive my reimbursement?

If your claim includes the required information and supporting documents, you should receive your reimbursement within 10 to 15 business days.

10) How does the prescription drug benefit work?

The plan will reimburse you for each copayment up to a maximum of \$20 per 30-day supply, \$40 per 60-day supply, and \$60 per 90-day supply. The total plan year sublimit for prescription copayments is \$250 per person and counts toward the overall \$2,750 Plan Year Maximum Benefit.

11) Does this plan coordinate benefits with my primary group health plan?

No, this plan does not coordinate benefits with any medical or prescription drug plans.

12) What is the deadline for filing my claim?

Plan Year 2025-2026: The filing deadline for dates of service between July 1, 2025, and June 30, 2026, is December 27, 2026, or 180 days after your termination date, whichever is earlier.

Plan Year 2026-2027: The filing deadline for dates of service between July 1, 2026, and June 30, 2027, is December 27, 2027, or 180 days after your termination date, whichever is earlier.

13) Are copayments for dental, vision and chiropractic services covered?

No, these services are not covered under this supplemental plan.

14) Will Verdegard Hawaii update address changes?

No, please notify your personnel office of any address changes and Verdegard Hawaii will receive the updated information from EUTF.

The information contained herein is not intended to replace information contained in the contract for supplemental plan benefits. Should there be any conflict between the documents, the information in the contract shall prevail.