

Health & Welfare and COBRA – Hawaii

Local Hawaii Employees

We are providing this information as a resource but please know that your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and official plan documents, the plan documents will prevail.

Both HMSA and Kaiser Hawaii have made the following enhancements to your coverage to accommodate testing of COVID:

- Waive any out-of-pocket costs associated with testing for COVID-19. This includes both the cost of the test as well as office visits or other provider charges related to the testing.
- Treatment of COVID-19 will still be subject to applicable cost sharing.
- Temporary suspension of any prior authorization requirement for treatment or testing of COVID-19.

Each plan is also **temporarily relaxing refill-too-soon guidelines** for pharmacies and members located in impacted states for as long as the emergency is in effect. This will assure members have an adequate supply in advance of a potential quarantine. Please note this does not apply to opioids or controlled substances. Participant cost share (copay) will apply according to Plan rules.

FREQUENTLY ASKED QUESTIONS

What happens to my Medical/Dental/Vision/FSA benefits if I'm not working hours or am terminating employment with Vigor?

Your benefits will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. Examples:

- If qualified hours in March 2020 fall below your plan eligibility requirements, benefits will end March 31, 2020
- if your termination date is April 15, 2020, your benefits will end April 30, 2020

How do I know if I had enough hours to meet the plan eligibility requirements?

The hour requirement to be eligible for Vigor benefits is minimum 80 hours per month. Hours that count toward your benefit eligibility include all hours worked, all paid time off hours of any type and/or any time protected by Federal and/or State family leave laws. Time off work that is unpaid and not otherwise protected by Family and Medical leave laws does not count toward maintaining your health and welfare benefits.

How can I continue my Medical/Dental/Vision/FSA benefits after they end?

You will be given an opportunity to continue your health benefits, at your expense, generally for up to 18 months. This is called COBRA (Consolidated Omnibus Budget Reconciliation Act). Approximately 3 weeks after the end of your active coverage, you will receive COBRA information in the mail at your home address. Please make sure Vigor has your most current address on file. You will need to make a coverage selection within 60 days of losing active coverage and return the paperwork to the COBRA administrator for your plan. If you elect and make payment for COBRA, coverage is retroactive to the date that you lost active coverage. You

may have to pay for services out-of-pocket and seek reimbursement if you need care before COBRA coverage is in place. Contact for the COBRA Plan Administrator is provided in the Contact Information section.

Losing your coverage is a qualifying event. You may want to consider other available options for health insurance such as enrolling on a spouse's plan or purchasing your own plan through the marketplace. Marketplace contacts provided in the Contact Information section.

What will happen to my life insurance benefits?

Your life insurance will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. You may choose to port or convert the group life insurance to an individual plan at your expense. The Standard is the company that Vigor has chosen to administer the life plan. To port or convert your life plan, please reach out to The Standard directly, contact provided in the Contact Information section.

What will happen to my 401k?

In trying times it can be tempting and we understand in some cases necessary, to turn to your 401K account to help shore up your day to day finances. We encourage all employees to stay the course by keeping up their salary deferrals and for those that might have access to loans or withdrawals, to consider their options carefully. If accessing your 401K account becomes necessary we hope the following information will help explain your options.

You may make changes to your salary deferral at any time by contacting T Rowe Price. Generally speaking, it takes one to two pay periods before any changes are reflected on your paycheck. If you participate in Vigor's 401k plan, you are 100% vested in both your contributions as well as Vigor's matching contributions to your account.

Active employees may take loans from the 401K plan by contacting T Rowe Price. Employees may also be eligible for Hardship Withdrawals under certain circumstances, including now for certain circumstances related to the Corona Virus outbreak. T Rowe Price can review hardship options with you. Those employees over 59 ½ may take in-service withdrawals from their 401k account. Please contact T Rowe Price, our 401k administrator, for more details.

If you currently have a 401k loan and go on an unpaid leave, you will be responsible for continuing to make loan payments directly to T Rowe Price so that your loan does not default. Reach out to T Rowe Price directly to learn about payment options including ACH. Contact provided in the Contact Information section.

What is the Employee Assistance Program (EAP) and what services are provided?

The EAP helps employees privately solve problems that may interfere with your work, family and life in general. EAP services are always confidential and provided by experts. Some of the services that are provided free to you, your dependents and all household members are; 24-hour crisis help, up to 3 face-to-face counseling sessions, online consultations, legal and financial services, among others. Contact for RBH provided in the Contact Information section.

CONTACT INFORMATION – Hawaii

HEALTH INSURANCE		
HMSA Members: 800.810.BLUE (2583) Telehealth 800.776.4672 www.hmsa.com		Kaiser Hawaii Members: 800.966.5955 www.kp.org
COBRA		
Allegiance Plan # 503214 800.259.2738 www.askallegiance.com		
HEALTH INSURANCE MARKETPLACE		
808.441.1346 info@hawaiihie.org		
VIGOR BENEFITS TEAM		
Email: benefits@vigor.net		
Holli Snyder Benefits Analyst holli.snyder@vigor.com (503) 247-1651	Sara Marshall Benefits Analyst sara.marshall@vigor.com (503) 247-1939	Tilaura Thurber Compensation & Benefits Manager tilaura.thurber@vigor.com (503) 830-3998
TEMPORARY DISABILITY INSURANCE (TDI)		
Pacific Guardian Life 800.367.5354 employeebenefits@pacificguardian.com		
LIFE INSURANCE AND LONG TERM DISABILITY		
The Standard 800.378.4668 CBT@standard.com		
VIGOR LEAVE TEAM		
Elena Phillips Leave Coordinator Elena.phillips@vigor.net 206.623.1635 extension 263	Kirsten Petersen HR Compliance Manager Kirsten.petersen@vigor.net 206.291.7694	
401k		
T. Rowe Price 800.922.9945 rps.troweprice.com		
EMPLOYEE ASSISTANCE PROGRAM (EAP)		
Reliant Behavioral Health 866.750.1327 www.myrbh.com Access Code: VIGOR		
UNEMPLOYMENT		
Hawaii Employment Department Oahu Claims Office 808.586.9870 Dlir.ui.oahu@hawaii.gov		
UNION REPRESENTATIVES		
Ben Heurung Metal Trades Department, AFL-CIO Phone: 202-508-3705 Mobile: 503-369-1716 bheurung@metaltrades.org	Jacob Evenson BOILERMAKERS LOCAL 627 OFFICE: 602-495-1282 jacob@boilermakers627.com	Maria Santiago Lillis International Assoc. of Machinists and Aerospace Local 1998 OFFICE: 808-845-1024 CELL: 916-296-7736