

RCUH Active Employee Benefits - Frequently Asked Questions (FAQ)

1. Q: Where can I find information on the benefits I have/am currently enrolled in?
A: Your Benefit Summary can be found in [Employee Self-Service](#) which contains a list of employee benefits you are enrolled in as well as who is paying for it (employee or employer) Please visit our [Benefits Spotlight Series: Understanding Your Benefit Summary](#).

If you enjoy reading, a detailed [Guide to RCUH Health and Welfare Benefits](#) is updated each plan year and contains general information on all benefits for RCUH employees.

2. Q: When can I make changes to my health (medical and dental) insurance enrollment?
A: New hires have a limited window to request changes to their initial enrollment (medical, dental, flexible spending accounts, life insurance coverage level, long term care supplemental insurance enrollments). Please refer to the [RCUH Health Benefits for New Hires FAQ](#) for information on health insurance enrollment changes.

Mid-year changes to [health enrollments](#) and [flexible spending plans](#) are limited to qualifying life events (e.g., marriage, new baby, divorce, etc.) and must be consistent with the requested change. If there is no qualifying life event, or you missed the 30-day deadline for the qualifying event, then you will have to wait until next year's annual benefit open enrollment period (typically late-April -mid-May for a July 1st plan year start date).

3. Q: How do I request changes to my benefits?
A: You may securely submit forms and corresponding documentation to the RCUH Employee Benefits section via eUpload feature. Log into [Employee Self-Service](#) > click on eUpload Submit a new eUpload Request > use the eUpload Type dropdown to select the form > click on Link to the document. Don't forget to press Submit!
4. Q: How do I know if RCUH HR has received my forms sent via eUpload?
A: You may log back in to [Employee Self-Service](#) > eUpload to check on the status of your enrollment form:
eUpload Status: No employee action needed:
Pending RCUH Review: RCUH has not reviewed your submission yet
Under RCUH Review: RCUH has confirmed receipt and is reviewing for processing
RCUH Approved for Processing: (date will be entered)
eUpload Status: Employee action needed – please check your email address on record
Returned to Employee: RCUH may be pending additional information or documentation
RCUH Cancelled/Rejected: RCUH has cancelled your request
5. Q: May I submit my benefit enrollment/change forms via email to rcuh_benefits@rcuh.com?
A: Yes, however we prefer you submit forms and all documentation to RCUH Employee Benefits via secure eUpload link in [Employee Self-Service](#) for security reasons and tracking purposes.
6. Q: How do I know how much I pay for my benefits?
A: Refer to your pay statement available every pay day at [RCUH Employee Self-Service](#).

Questions or concerns about RCUH Employee Benefits as an active employee?

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Please visit our [Benefits Spotlight Series – Understanding Your Pay Statement](#) for a list of other deductions that you may see and which pay period.

Reminder - There are two pay periods every month.

- First pay period: 1st through 15th (pay day is typically on the 22nd of that month).
- Second pay period: 16th through end of the month (pay day is typically the 7th of the following month).

Example: September 1st – 15th (pay day is September 22nd); September 16th – 30th (pay day is October 7th). If the 7th or 22nd occur on a holiday or a weekend, pay day will occur the business day prior.

7. Q: What benefits am I eligible for?

A: Eligibility depends on employee classification type (i.e., recruited or non-recruited) and full-time equivalency (FTE). Refer to the [RCUH Employee Benefits Overview by Status and FTE](#) for more information.

Health Insurance

8. Q: How much do I pay for health insurance?

A: Refer to the [RCUH Benefits Webpage > Active Employees](#) to find the [monthly premium rate sheet](#) as well as a [plan comparison](#) for the different medical plan offerings. Employees are responsible for 40% of the monthly medical premium and the project is responsible for 60% of the medical premium.

9. Q: When will I receive my health insurance cards?

A: Health insurance (Medical: Kaiser or HMSA, Dental: Hawaii Dental Service) cards will be mailed via USPS to your mailing address on file in Employee Self-Service no later than 10 business days after the effective date of your enrollment. You may also access your card online through HMSA, Kaiser, or HDS's respective websites, however you may need your subscriber ID.

10. Q: When do health deductions occur?

A: Once a month during the second pay period of the month for the following month's coverage.

Example: Premiums for October coverage will be deducted from your pay in the September 16th -30th pay period. Employee will see the deduction reflected on their pay stub on pay day for September 16th – 30th, which will be on October 7th. Please review your pay statement available on [RCUH Employee Self-Service](#) > Employee Information > Pay and Taxes > View Pay Statement.

11. Q: I am waiving medical coverage. Why do I need to submit an eWaiver every plan year?

A: RCUH HR reports medical insurance offers to the IRS annually. The eWaiver is your acknowledgement that you were offered medical insurance under the RCUH Group Insurance plan. By waiving medical coverage, you are also acknowledging that you will be ineligible for the [Premium Tax Credit](#), since medical coverage was offered through RCUH (employer-sponsored coverage).

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12. Q: What is a medical plan type – what is the difference between an HMO and PPO?

A: HMO (Health Maintenance Organization) plans are a network of healthcare providers that coordinate care for you. It generally will not cover out-of-network care, except in some cases of an emergency. PPO (Preferred Provider Organization) plans allows you more flexibility in choosing which healthcare provider you see. Please refer to our [Benefits Spotlight Series: Healthcare Options](#) and the [RCUH Health Insurance Plan Comparison](#) to view the differences.

13. Q: What do the terms: Network, Maximum out of pocket, Deductible, Coinsurance, and Copayment mean?

A: **Network:** A group of doctors and facilities your health plan is contracted with to provide healthcare services at a negotiated cost. Providers who belong to this group are considered “in-network”. Before receiving care, it is important to determine if your provider is “in-network” to manage your out-of-pocket costs.

Maximum out-of-pocket: The maximum you have to pay for covered services in a year (typically calendar year). After you spend this amount on out of pocket expenses such as: deductibles, copayments, and coinsurance for in-network services, your health insurance pays 100% of the cost. (Does not include monthly premiums, out-of-network services, etc.)

Deductible: The amount you pay for services before your health insurance starts to pay.

Coinsurance: Percentage you pay for services after you’ve paid your deductible (if any).

Copayment: Fixed amount you pay for services (i.e., doctor’s visit, prescription).

Please refer to our [Benefits Spotlight Series: Healthcare Options](#) for more clarification.

14. Q: Is vision covered under the RCUH medical plans?

A: Yes. Please refer to the [Guide to Benefits](#) for more information.

15. Q: Do I get medical as a non-recruited employee (i.e., temporary, student assistant, intermittent hire)?

A: Non-recruited employees who meet the eligibility will be offered medical by RCUH Human Resources under the Affordable Care Act (ACA). See [Policy 3.520B: Addendum B- Health Insurance Offers](#) under the ACA for more information.

Flexible Spending Accounts (FSA)/Pre-Tax Accounts

16. Q: What are the different types of pre-tax spending accounts offered by RCUH?

A: RCUH offers four types of accounts:

- i. Healthcare Flexible Spending Account (FSA) ([Benefit Spotlight: FSA Accounts](#))
- ii. Dependent Care Flexible Spending Account (FSA) ([Benefit Spotlight: FSA Accounts](#))
- iii. Transit Pre-Tax Account ([Benefit Spotlight: Parking and Transit](#))
- iv. Parking Pre-Tax Account ([Benefit Spotlight: Parking and Transit](#))

Enrollments in to the FSA Healthcare and FSA Dependent Care benefit are limited to the Annual Open Enrollment period and qualifying life events such as new hire. Refer to RCUH [Policy 3.530 Flexible Spending Plan](#).

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However, you may enroll or make changes to a Pre-Tax Transportation (Bus Pass) or Pre-Tax Parking plan at any time. Those changes may be made on the Flexible Spending Account (B5F) Form on eUpload. Refer to RCUH [Policy 3.530A Addendum](#).

17. Q: What are considered eligible reimbursable expenses for the FSA Healthcare and FSA Dependent Care accounts?
A: The IRS determines which expenses are ultimately eligible for reimbursement. Please refer to our [Benefits Spotlight Series: FSA Accounts](#) for more information.
18. Q: Where can I find information on setting up my online account with National Benefit Services (NBS)?
A: Details on the initial account setup and mobile app can be found on the [NBS Benefits](#) page.
19. Q: What is the maximum contribution amount for this year?
A: Details on the FSA maximums can be found on the [FSA Overview](#). Maximum contributions are set by the IRS and are reported by tax (calendar) year.
20. Q: What do you mean by “plan year?”
A: The flexible spending account plan year is July 1st through June 30th of the next year. Upon enrollment in the Healthcare FSA and Dependent Care FSA, you are pledging a commitment to make contributions and spend the money during the plan year. Mid-plan year changes are not allowed unless it is consistent with a [Family Status Change](#). Reminder - If an employee wishes to re-enroll the next plan year, they will need to submit a new form during the annual open enrollment period. Re-enrollment is not automatic.
21. Q: What do you mean by “Use or Lose” - What happens to my FSA funds if I don’t use it all by June 30th?
A: The Healthcare FSA and Dependent Care FSA are a “Use It or Lose It” qualified benefit in accordance with the IRS code. This means if you do not spend your balance by the end of the plan year, you will forfeit any remaining balance and lose all access to these funds. FSA funds cannot be rolled over into the next plan year and all expenses must be incurred by June 30th. Reimbursement requests may be submitted up to 90 days after the plan year so long as the expense was incurred between July 1st through June 30th each plan year.
22. Q: When will I receive my FSA Healthcare card?
A: You should receive your FSA Healthcare card via USPS mail no later than July 1st of the plan year. (New hires will receive their card within 10 business days of the first of the month following their date of hire.) Please note that this card will come in a white, unmarked envelope from NBS, so check your mail carefully and take care not to throw this card away. If you continue to re-enroll in the FSA Healthcare benefit, you will be sent a new card every three years (see your card’s expiration date). Cards will be mailed to your mailing address on file upon enrollment in Employee Self-Service, so please be sure your address is up-to-date. If you do not receive your card in the mail by this date, please contact RCUH Employee Benefits at rcuh_benefits@rcuh.com for follow-up.

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23. Q: When do FSA deductions occur?

A: FSA Healthcare and FSA Dependent Care deductions are taken every pay period. Please review your pay statement available on RCUH [Employee Self-Service](#) > Employee Information > Pay and Taxes > View Pay Statement.

Transit and Parking pre-tax deductions are taken once a month during the pay period covering the 1st – 15th of the month (pay day 22nd of the month).

24. Q: I enrolled in pre-tax parking. How do I set up parking reimbursements?

A: The quickest way to receive your pre-tax parking reimbursements is to register your account with NBS here: <https://nbs.healthcareportal.com/Page/Home> and follow the instructions on the [NBS First Time Login](#). Once registered, you will be able to submit your payments to NBS for reimbursement.

Group Long-Term Disability Insurance

(Provides partial income to assist employees who are “disabled” for 90 days or more because of an illness or injury.)

25. Q: How do I enroll into Group Long-Term Disability Insurance?

A: Eligibility in this benefits begins automatically on the first day of the month following the eligible employee’s date of hire.

26. Q: Does RCUH have an Employee Assistance Program (EAP)?

A: Yes, the Employee Assistance Program (EAP) is provided to all employees covered by the Long-Term Disability Insurance plan via the [MetLife LifeWorks Program](#). Services include support with mental, financial, physical, and emotional well-being. The EAP is available to provide confidential support, referral and resources 24 hours a day, 7 days a week. Please refer to the [How to use the EAP flyer](#) for detailed information on this confidential service.

Group Life Insurance

(Offers eligible employees’ beneficiary/beneficiaries important financial protection in the event an employee suffers death.)

27. Q: What are my group life insurance coverage options for life insurance under the RCUH group plan?

A: There are four coverage level options. Upon hire, you have 30 days to make updates to your coverage level. After this period, any changes to your coverage level must be made during RCUH’s annual Open Enrollment period. Please be aware that requests to increase coverage levels will include a medical underwriting review. For employees aged 70 years or older, there is a benefit reduction. Please refer to the RCUH [Policy 3.540 Group Life Insurance](#) for details.

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Coverage Levels:

Plan Key	Max Benefit
GLIAD2	2x annual earnings not to exceed \$600,000 (default upon hire)
GLIAD3	2x annual earnings not to exceed \$200,000
GLIAD4	2x annual earnings not to exceed \$100,000
GLIAD5	2x annual earnings not to exceed \$50,000

28. Q: How do I know my group life insurance coverage levels?

A: Visit the [Benefits Spotlight: Understanding Your Benefit Summary](#). You can find your Benefits Summary page located in RCUH [Employee Self-Service](#) > Employee Information > Employee Benefits > Benefits Summary.

29. Q: How can I check my current life insurance beneficiaries and make changes?

A: You may update this on [Employee Self-Service](#) > Employee Information > Employee Benefits > Life Insurance Beneficiary. Some updates are subject to data entry blackout windows while we process payroll so you may need to check the calendar for blackout dates (two business days before and after RCUH Payroll Deadline).

Other

30. Q: When can I contribute to my Retirement Plan?

A: RCUH offers two retirement accounts (a contributory and non-contributory) to all eligible RCUH Employees.

The non-contributory 401(a) Group Retirement Annuity (GRA) is 10% of the employee's base pay every pay period, paid by the employer. Once an employee is eligible, enrollment is automatic. Employer-paid contributions will occur the beginning of the following pay period of the employee's eligibility. Example: An employee is eligible on August 12th. Contributions will begin on August 16th.

Employees may voluntarily contribute (pre-tax) in a 403(b) Supplemental Retirement Annuity (SRA). Deductions will occur every pay period. An employee may enroll, make changes, or cancel these contributions at any time by submitting the TIAA Supplemental Retirement Annuity (B6) form on [Employee Self-Service](#) via eUpload.

Both retirement plans are provided through TIAA. You can learn more on our retirement plans by visiting our [Benefits Spotlight: Retirement Accounts](#).

31. Q: Where can I locate my sick leave and vacation leave balances?

A: Employees may view their available sick and vacation balances in several places:

- Benefits Summary ([Employee Self-Service](#) > Employee Information > Employee Benefits > Benefits Summary)
- eTimesheet ([Employee Self-Service](#) > eTimesheet)
- Pay Statement ([Employee Self-Service](#) > Employee Information > Pay and Taxes > View Pay Statement)

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32. Q: How many hours of sick leave and vacation leave do I accrue?

A: Eligible employees (at 100% FTE) will accrue 14 hours of sick and vacation every month (or 7 hours every pay period). Eligible employees who are less than 100% FTE, will accrue a pro-rated amount. (Example: An eligible 50% FTE employee will accrue 3.5 hours of sick and vacation every pay period.) Reminder – All employees with a vacation balance are subject to [“Use or Lose” vacation forfeiture](#) every calendar year on December 31st. Refer to policies: [3.640 RCUH Sick Leave](#) and [3.620 RCUH Vacation Leave](#) for more information.

33. Q: I have questions on special leaves (e.g., Family & Medical Leave, Workers’ Compensation, Leave of Absence, Military Leaves, etc.).

A: Please contact the RCUH Employee Benefits section at rcuh_benefits@rcuh.com or (808) 956-2326.

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<https://www.rcuh.com/policies-forms-documents/active-employees-faq.pdf>

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