

RCUH Health (Medical and Dental) Benefits for New Hires

Frequently Asked Questions (FAQ)

(This FAQ is intended for new hires still within their first pay period of hire. For additional FAQs, please visit the [Active Employee Benefits](#) webpage.)

1. Q: I'm not sure which health plan to choose. Who can I contact to help understand what plans are offered?

A: If you are unsure on which plan to choose for yourself and your family, you may visit our Benefits webpage with our [Medical Plan Comparison](#) to see a side-by-side view of all of our plan offerings, the current premiums rates, and a summary of benefits listed for each plan. 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: Can I have more time than the two days given to complete Electronic Hiring System (EHS) documents?

A: One of the great things about RCUH is that we have the capability of prompt onboarding. We do require all documents to be submitted prior to your start date. However, if you are still unsure after your health insurance (medical and dental insurance) has been made, you will have up until the first 20th of the month following your start date to change your health insurance selection.

 - If your hire date is the 1st – 20th of the month, the deadline to notify RCUH of a change in health enrollment is the 20th of the month. (*Example: If your hire date is February 1st, your deadline is February 20th.*)
 - If your hire date is the 21st of the month through the end of the month, the deadline to notify RCUH of a change in health enrollment is the 20th of the following month. (*Example: if your hire date is February 21st, your deadline is March 20th.*)

Please contact us by emailing rcuh_benefits@rcuh.com for any requests to change your initial enrollment.
3. Q: I enrolled into medical and dental insurance but realized I am already covered. May I cancel my enrollment?

A: You may voluntarily waive coverage at any time for a future date. If you waive coverage, you may not re-enroll in the RCUH group plan unless you experience a [Qualifying Life Event](#) within 30 days or during the annual open enrollment period. Depending on timing of receipt, RCUH reserves the right to change the effective date of cancellation.
4. Q: Where can I find more information on the benefits offered at RCUH?

A: [RCUH Benefits Webpage](#) is a great resource to learn more on all of the benefits offered at RCUH. You may schedule a one-on-one session with staff from RCUH Employee Benefits section to go over any questions you may have. Please contact RCUH Employee Benefits at rcuh_benefits@rcuh.com.
5. 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.

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6. 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.

7. Q: When will I receive my insurance cards?

A: Your cards will be sent within 10 business days after our vendors receive our monthly electronic enrollment file. RCUH enrollment files are sent twice per month (on the 25th of the month prior to coverage and on the 5th of the month). Once the health care providers receive your enrollment information, they will issue you and your dependent(s) membership cards within 10 business days. Refer to the [RCUH Guide to Benefits](#) for details on obtaining health insurance cards.

8. Q: Can I add dependents to my plan?

A: If you have qualified dependents, you may enroll them during your initial new hire period, if you experience a qualifying life event consistent with adding the dependent (marriage, divorce, loss of coverage, etc.) or during the annual open enrollment period (late April – mid-May for a July 1st plan year start date). In order to enroll qualified dependents into a health plan, you will need to validate their eligibility to enroll in the plan by providing proof of relationship documents (i.e., marriage certificate, etc.) to RCUH.

9. Q: When are health insurance deductions taken from my paycheck?

A: Medical and dental premiums are deducted once per month during the second pay period (the 16th through the end of the month) for the following month’s coverage and reflected on your pay stub on the 7th of the month.

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

10. Q: When does my coverage begin?

A: The effective date of coverage is dependent on the date of hire. Health premium deductions are collected in the pay period prior to the coverage date.

- Employees hired between the 1st and the 20th of the month will be eligible the first day of the following month. (Example: if you were hired on February 1st, insurance will be effective March 1st and deduction will be reflected on March 7th pay stub).
- Employees hired between the 21st and the end of the month will be eligible the first day of the second month (Example: if you were hired on February 21st, insurance will be effective April 1st and deduction will be reflected on April 7th pay stub).

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11. Q: Can I still see my current doctor if I enroll in a plan with RCUH?

A: If you would like to keep your current doctor, you will need to make sure the doctor is considered “in-network” to the new plan. For example, Kaiser Permanente doctors can only accept Kaiser enrolled members. If you are enrolled in a PPO type plan (wider network of coverage – certain HMSA plans), please use HMSA’s [Find A Doctor](#) tool to find a participating in-network health care provider in your area. For more information, please review the [Benefits Spotlight Series: Healthcare Options](#).

12. Q: I currently live outside Hawaii but plan to move to Hawaii when my benefits start. Will this affect selection and/or coverage?

A: Please review each plan’s in-network coverages before you enroll in an RCUH health plan using the [Medical Plan Comparison](#). You may enroll into any health plan offered through RCUH upon hire if you plan to relocate to Hawaii at the start of your employment. Moving in to the network area (Hawaii) from outside the network area *may* be considered a Qualifying Life event, in some cases depending on the initial enrollment.

13. Q: I don’t live in Hawaii but just started a position with RCUH. What will my health insurance options be?

A: Please review each plan’s in-network coverages before you enroll in an RCUH health plan using the [Medical Plan Comparison](#). Although there are Kaiser Permanente clinics outside of Hawaii, RCUH’s Kaiser plans are limited to Hawaii in-network coverages only. You may seek care outside Hawaii but it may be considered out of network. Residents outside of Hawaii typically consider the HMSA Preferred Provider plan type medical plans and should visit HMSA’s [Find A Doctor](#) tool to find a participating in-network health care provider in your area.

14. Q: What other perks does RCUH have for employees?

A: RCUH has great benefits that start from day one of employment. Please take a look at our [Benefits at-a-Glance](#) page for an overview of all benefits offered.

RCUH HR: Employee Benefits Section Contact Information

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