

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: Refer to your Benefits Summary page located in Human Resources Portal & Employee Self Service > Benefits > Benefits Summary.
2. Q: When can I make changes to my enrollment?
A: New hires have 30 days to make changes to their enrollment (medical, dental, flexible spending accounts, life insurance coverage level, long term care supplemental insurance enrollments) as it is a qualifying life event. 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 Open Enrollment period. Please contact the RCUH Employee Benefits section for clarification.
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 (to the left) > Click here to 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. Please refer to the [Benefits Spotlight: Understanding Your Pay Statement](#) for details on the employee and employer benefit costs.

Reminder - There are two pay periods every month.

First pay period of the month – 1st through 15th (pay day is typically on the 22nd of that month).

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Second pay period of the month – 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). See the [Fringe Benefits table](#) for a quick overview of benefits type and eligibility.

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. If you need your information earlier or do not receive your card in the mail by this date, please contact RCUH Employee Benefits at rcuh_benefits@rcuh.com for follow-up. If you have your subscriber ID you may access your card online through HMSA or Kaiser's website. Please contact us if you 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 2023 coverage will be deducted from your pay in the September 16th -30th pay period. Employee will see the deduction on pay day for September 16th – 30th, which will be on October 7th. Please review your pay statement available on RCUH Employee Self Service > Payroll and Compensation > 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).

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

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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.

Maximum out-of-pocket: The max you have to pay for covered services in a plan year. After you spend this amount on 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. See [HMSA](#) or [Kaiser's](#) 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)
- ii. Dependent Care Flexible Spending Account (FSA)
- iii. Transit Pre-Tax Account
- iv. Parking Pre-Tax Account

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](#).

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: Flexible Spending Accounts](#) and the [NBS Benefits](#) page for more information.

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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 [RCUH Flexible Spending Account Overview](#) link on the [NBS Benefits](#) page. 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. 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 5 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.

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 > Payroll and Compensation > 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).

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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.wealthcareportal.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 Life Insurance

25. 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.

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

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

A: Refer to your Benefits Summary page located in Human Resources Portal & Employee Self-Service > Benefits > Benefits Summary.

27. Q: How can I check my current life insurance beneficiaries?

A: Currently, this information is not available on Employee Self Service. Please contact RCUH Benefits for your current life insurance beneficiary(ies).

28. Q: How can I change my current life insurance beneficiaries?

A: You may update your life insurance beneficiaries via the Group Life Insurance – Change Beneficiary (B5L) Form via eUpload in RCUH Employee Self Service.

Group Long-Term Care Insurance/Supplemental Long-Term Care Insurance

29. Q: How do I enroll in a Supplemental Long-Term Care Insurance for myself or my household family members?

A: Eligible employees are enrolled automatically into the Long-Term Care Insurance base benefit. Supplemental Long-Term Care Insurance coverage is available for employees and eligible family members. An employee may purchase supplemental coverage above the base coverage within 30 days of the employees' date of hire, or during the annual Open Enrollment period. There may be medical underwriting as determined by the insurance company. Eligible family members may also obtain Group Long-Term Care Insurance at low group rates but will be billed individually.

30. Q: How do I pay for a Supplemental Long-Term Care Insurance for myself or my household family members?

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A: For employees, the Group Long-Term Care base coverage and Supplemental Group Long-Term deducted via payroll under Employer Paid Benefits

Supplemental Long-Term Care Insurance coverage for employees (i.e., themselves) will be added as an additional deduction via payroll deduction (employee will pay the difference between the base coverage and the supplemental coverage). Employee will be billed directly by UNUM for monthly premiums for additional family members.

Other

31. 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](#).

32. Q: Where can I see my sick and vacation balances?

A: Employees may view their available sick and vacation balances either on their:

- Benefits Summary (Human Resources Portal & Employee Self Service > Benefits > Benefits Summary),
- eTimesheet
- Pay Statement

33. Q: How many hours of sick and vacation 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 – There is a “Use or Lose” vacation forfeiture every year. Refer to [3.640 RCUH Sick Leave](#) and [3.620 RCUH Vacation Leave](#) for more information, including when sick and vacation are not earned and accrued.

34. Q: I have questions on special leave (e.g., Family & Medical Leave, Workers' Compensation, Leave of Absence, etc.).

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

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

Please contact us directly at Email: rcuh_benefits@rcuh.com or (808) 956-6979 or (808) 956-2326.