

# RCUH Employee Benefits for New Hires - Frequently Asked Questions (FAQ)

(This FAQ is intended for new hires still within their 30 days 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 [Health 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.
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 benefit selection has been made, you will have 30 days following your start date to change your selection (considered a Qualifying Event: New Hire). Please contact us by emailing [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) for any requests to change your initial enrollment.
3. Q: I enrolled into health. May I cancel my enrollment?

A: You may voluntarily waive coverage at any time. If you waive coverage, you may not re-enroll in the RCUH group plan unless you experience a qualifying event or during the annual open enrollment period. 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 [click here](#) to schedule your 30-minute session.
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.
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.

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

A: Your cards will be sent within 5-10 business days after our vendors receive our monthly electronic enrollment file. RCUH enrollment files are sent twice per month (on the 25<sup>th</sup> of the month prior to

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coverage and on the 5<sup>th</sup> of the month). Once the health care providers receive your enrollment information, they will issue you and your dependent(s) Membership cards within 5-10 business days. Please contact us at [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) if you need your membership ID sooner.

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 (between your date of hire through up to 30 days), or during a qualifying life event (Open Enrollment, marriage, divorce, loss of coverage, etc.). In order to enroll dependents into a health plan, you will need to also provide proof of relationship documents (i.e., marriage certificate, etc.) to RCUH.

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

A: Medical and dental are deducted in the 16<sup>th</sup> through the end of the month pay period (for the following month's coverage).

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 1<sup>st</sup> and the 20<sup>th</sup> of the month will be eligible the first day of the following month (ex. hired on February 1<sup>st</sup>, insurance will be effective March 1<sup>st</sup>).
- Employees hired between the 21<sup>st</sup> and the end of the month will be eligible the first day of the second month (ex. hired on February 21<sup>st</sup>, insurance will be effective April 1<sup>st</sup>).

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 plan you enroll in aligns with the insurance accepted by your doctor (i.e., Kaiser Permanente Doctors can only accept Kaiser enrolled members). If you are enrolled in a PPO Plan (wider network of coverage – certain HMSA plans), you should have no issue with keeping your current Doctor. For more information, please review the [Benefits Spotlight – Health Care Options](#).

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

A: 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. Please see the list of plans we offer in our [RCUH Plan Comparison](#) for more information.

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

A: Residents outside of Hawaii will only be eligible for HMSA coverage offered through RCUH. HMSA is a Blue Cross Blue Shield Health Insurance Provider for mainland employees. Please visit Blue Cross Blue Shield [Find A Doctor](#) to find a participating 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 1 of employment. Please take a look at our [Benefits at a Glance](#) page for an overview of all benefits offered.