More than just a paycheck . . .

Summary of

EMPLOYEE BENEFITS

for
State of Hawai`i Employees
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DISCLAIMER

Important Disclaimer: This booklet has been prepared for your convenience. It is intended as a reference guide and contains general descriptions and summaries of various policies, benefits, procedures, and rules. This booklet is not a contract or binding agreement. It does not supersede laws, rules, collective bargaining agreements, policies and procedures, and benefit plan documents pertaining to the various subject matters covered. Benefits vary by type of employment appointment and collective bargaining agreement, and are subject to change.

For further information, please contact your Departmental Personnel Office or refer to the applicable laws, rules, collective bargaining agreements, policies and procedures, or benefit plan documents.
MESSAGE TO STATE OF HAWAI’I EMPLOYEES

As an employee of the State of Hawai‘i, you are part of our ‘ohana - our family. And families care about each other, which is why we offer you a compensation package designed to meet your needs now and throughout your career with the State.

The salary you receive from the State is only a part of your total compensation. We'd like to help you understand more about the total compensation package you receive as a valued member of our State team.

This booklet summarizes the State's benefit programs which provide the economic security and quality of life that you and your family want today and in the future.

Our objective is to meet the needs of each eligible employee - for career advancement, vacation/sick leave, medical and retirement benefits, and elective leave for family crises. These are at the heart of our total compensation plan.

We hope you find the booklet helpful in meeting your informational needs.

If you have questions or want additional information, your Departmental Personnel Office will be able to help you get the answers you need.
PUBLIC SERVICE - SHAPING HAWAI`I'S FUTURE

Working for the State means working for Hawai`i.

As stewards of our State, you provide vital services to our citizens, contribute to the growth and development of Hawai`i's economy, and make Hawai`i a better place to live. You have good reason to be proud, because you and your fellow employees are the ones who lead this great State forward.

MORE THAN JUST A PAYCHECK

The State of Hawai`i is one of Hawai`i's largest employers and offers you a competitive compensation package. Your total compensation is comprised of your salary and your benefits.

In addition to your salary, which is an important part of your compensation package, you may be eligible for a broad range of valuable benefits, such as comprehensive health care insurance, life insurance, retirement programs, sick leave, vacation leave, and holidays. All of these are part of compensation that goes beyond salary.

FAMILY TIME AND VALUES

We understand that preserving and promoting family time and values are very important.

We know that you need to spend quality time with your family. Most State jobs are conducive to a standard workday with regular work hours. And because the State holiday calendar is essentially the same as the public school system's calendar, many parents can enjoy celebrating the holidays with their children. The State also gives each department the option to implement a job-sharing, flexible working hours, or alternative workweek program. Please check with your supervisor and/or your Departmental Personnel Office for more information.
VACATION/SICK LEAVE/HOLIDAYS/OTHER LEAVES

The State offers an attractive holiday, vacation and sick leave package to eligible salaried employees.

Vacation and Sick Leaves

Vacation and sick leave benefits are collectively bargained for employees who are included in a bargaining unit. For employees who are excluded from a bargaining unit, vacation and sick leave benefits are provided for under Executive Orders.

Vacation Leave

You may earn vacation leave at a rate that other employers find tough to match – 21 days each full year from the first year of employment, compared to an average of 10 days offered by private companies. And you may accumulate up to a total of 90 days (720 hours) of vacation.

Sick Leave

You may earn sick leave at the same rate as vacation – 21 days per year and there is no limit on the amount you can accumulate.

Plus, unused accumulated sick leave may eventually be used to increase your retirement benefits in certain situations.

Holidays

The State observes 13 holidays per year and 14 during an election year, compared to an average of 10 holidays offered by many private companies.

These observed holidays, as defined in the Hawai`i Revised Statutes, can be viewed at: http://www.hawaii.gov/hrd
Family Leave

Under the **State Family Leave Law** and rules, you may be eligible for up to four (4) weeks of unpaid family leave each calendar year for the following reasons:

- Birth of a child;
- Placement of a child with you for adoption;
- To care for your child, spouse, reciprocal-beneficiary, or parent with a serious health condition.

You may substitute your accrued paid leave (i.e., vacation or sick leave) for any part of the State Family Leave. However, only the accrued and available sick leave in excess of the fifteen (15) days required under the State’s self-insured Temporary Disability Benefits Plan, can be applied toward family leave purposes.

Under the **Federal Family and Medical Leave Act (FMLA)**, you may be eligible for up to 12 weeks of unpaid FMLA leave during any 12-month period, which is defined as a calendar year for State employees. You may be eligible for the following reasons:

- Birth of a child, and to care for your newborn child;
- Placement of a child with you for adoption or foster care;
- To care for your child, spouse, or parent with a serious health condition;
- If you suffer from a serious health condition that makes you unable to perform one or more of the essential functions of your job.
- “Qualifying Exigency Leave” – You may be eligible to take FMLA leave for any qualifying exigency arising out of the fact that your spouse, son, daughter, or parent is on (or has been notified of an impending call to) “covered active duty” and deployed with the Armed Forces to a foreign country. This leave applies to employees with family members serving in a regular component of the Armed Forces, National Guard or Reserves.

“Military Caregiver Leave” – You may be eligible to take up to 26 weeks of FMLA leave in a “single 12-month period” to care for a family member (spouse, child, parent, or next of kin) who is a covered servicemember (including veterans) with a serious illness or injury.

For more information on the FMLA, you may visit the U.S. Department of Labor’s website at [http://www.dol.gov/whd/fmla/index.htm](http://www.dol.gov/whd/fmla/index.htm).

Leave Sharing Program

Under the **State's Leave Sharing Program**, you may be eligible to give and receive donated vacation credits within your department. The purpose of this program is to ease the burden of fellow departmental co-workers who would otherwise need to take time off from work without pay to recover from a serious personal illness/injury or to care for a family member who has a serious personal illness/injury and is incapable of self care. If you are interested in donating any of your vacation leave credits or wish to request leave sharing, contact your Departmental Personnel Office.
Other Leaves

You may be eligible for the following leaves:

- Bereavement Leave
- Jury duty
- Military Leave
- Victims Leave
- Parent-Teacher Conferences
- Foster Parent Leave to attend family court hearings
- Disaster Relief
- Blood Bank Donations
- Bone Marrow Testing
- Bone Marrow/Organ Donation

Upon request and approval, you may be eligible for certain leaves of absence without pay for up to one year.

For more specific information, check your collective bargaining agreement and/or contact your Departmental Personnel Office.
HEALTH INSURANCE

The State offers eligible employees a choice of health insurance plans - medical, drug, chiropractic, dental, and vision - through the Hawai‘i Employer-Union Health Benefits Trust Fund (EUTF).

The State’s contribution towards the cost of your health care plans is negotiated through the collective bargaining process. Your cost is the remaining portion of the health care plans' monthly premiums. Your contributions are made through payroll deduction.

There is no waiting period for your initial enrollment when you are hired, which means immediate coverage for you and your eligible family members. Please be aware that your actual enrollment may not be processed immediately, but if you or your family requires services, please contact the EUTF for assistance. Whenever you have changes (e.g., marriage, newborn child) that could affect the coverages under your health care plan, please report those changes immediately (within 30 days) to your Departmental Personnel Office.

When you retire from the State, you may be eligible for health insurance benefits. Based on current law and subject to change by the Legislature, your employer will contribute to your premiums based upon when you were hired and the number of years of credited service you have at the time of your retirement (see chart below).

<table>
<thead>
<tr>
<th>Number of Years of Credited Service (excluding sick leave)</th>
<th>State's Base Monthly Contributions*</th>
<th>You were hired before 7/1/96</th>
<th>You were hired 7/1/96 – 6/30/01</th>
<th>You were hired on or after 7/1/01**</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 but less than 10 years</td>
<td>50%</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>10 but less than 15 years</td>
<td>100%</td>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>15 but less than 25 years</td>
<td>100%</td>
<td>75%</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>25 or more years</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

* The Base Monthly Contribution (BMC) is based on the statutory cap which is adjusted each year depending upon changes to the Medicare Part B premiums. If the actual health plan premiums are greater than the BMC, the retiree will be required to pay the difference.

** If you were hired on or after 7/1/01, the State's base monthly contribution will be only for you (i.e., no contributions will be made for your dependents). If you were hired before 7/1/01, the State's base monthly contribution will be for both you and your dependents.

You are eligible to enroll in any available plans at the time of your retirement regardless of what plans, if any, you were enrolled in just prior to retirement.

For more information on the health care plans offered by EUTF, contact your Departmental Personnel Office or the EUTF office at 586-7390 or toll-free at 1-800-295-0089. You may also visit the EUTF website at www.eutf.hawaii.gov
**Premium Conversion Plan**

The State's Premium Conversion Plan (PCP) provides an opportunity for most health care plan participants to save some tax dollars and make the most of their paychecks. If you are an employee of the State, enrolled in any health care plan offered through the EUTF or union health plan that qualifies under the PCP Rules, and your payroll deductions are processed through the Department of Accounting and General Services (DAGS), your income will be taxed after your health care plan contributions are deducted, so your take-home pay should be greater than if you do not enroll in the PCP.
RETIREMENT PROGRAMS

The State understands the importance of retirement planning and offers you a variety of retirement savings plans to help you make the most of your current income and prepare for your retirement years.

EMPLOYEES' RETIREMENT SYSTEM (ERS)

The ERS was established in 1926 to provide retirement allowances and other benefits to State and county government employees. The general administration of the ERS is under the direction of a Board of Trustees, with certain areas of administrative control with the Department of Budget and Finance.

The ERS will help you keep up with inflation by providing an automatic 2.5% annual post-pension increase on your original retirement allowance effective July 1, beginning the calendar year after retirement. Members are covered by the provisions of the Hybrid, Noncontributory, and Contributory retirement plans.

The following is a brief explanation of each plan. Please refer to the plan summary for a more detailed explanation.

Hybrid Plan

Eligible general employees hired after June 30, 2006 shall be enrolled in the Hybrid Plan, along with those hired prior to that date that elected to move under this new plan effective July 1, 2006. Most employees under the Hybrid Plan contribute 6% of their gross salary to a retirement fund. Contributions are made on a pre-federal tax basis.

After 5 years of service, you may retire at age 62 or after 30 years of service, you may retire at age 55. Your retirement benefit is based on your years of service multiplied by 2% of your average final compensation (AFC).

Certain groups of employees are covered by special provisions of the Hybrid Plan, so their benefits are based on a different contribution rate and their eligibility requirements will be different.

Noncontributory Plan

Eligible general employees hired after June 30, 1984, were enrolled in the Noncontributory Plan. Under this plan, you may retire with full benefits after 10 years of service at age 62, or with 30 years of service at age 55. Should you terminate membership with a minimum of 10 but less than 20 years of service before age 62, benefits are payable at age 65.

Upon retirement, your pension is based on your years of service multiplied by 1.25% of your AFC.

The Noncontributory Plan is not available to any newly hired employee hired after June 30, 2006. Previous Noncontributory members returning to service as a general employee will be enrolled in the Hybrid Plan.
**Contributory Plan**

Under the Contributory Plan, eligible employees hired before June 30, 1984, contribute 7.8% of their salary to a retirement fund. Contributions are made on a pre-federal tax basis.

After 5 years of service, you may retire at age 55 and receive full benefits. Your retirement benefit is based on your years of service multiplied by 2% of your AFC.

Certain groups of employees are covered by special provisions of the Contributory Plan, so their benefits are based on a different contribution rate and benefit formula.

For more information, please visit the ERS website at: http//www4.hawaii.gov/ers
### SUMMARY OF EMPLOYEES’ RETIREMENT SYSTEM PLANS

<table>
<thead>
<tr>
<th>Types of Plan</th>
<th>Hybrid Plan</th>
<th>Noncontributory Plan</th>
<th>Contributory Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Contributions</strong></td>
<td>6% of salary</td>
<td>NONE</td>
<td>7.8% of salary</td>
</tr>
<tr>
<td><strong>Service Retirement</strong></td>
<td>Age 62 and 5 years of service, OR Age 55 and 30 years of service</td>
<td>Age 62 and 10 years of service, OR Age 55 and 30 years of service</td>
<td>Age 55 and 5 years of service</td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
<td>2% of AFC* x years of credited service under the Hybrid Plan (split calculation formula used for periods of service under Noncontributory Plan)</td>
<td>1.25% of AFC* x years of service</td>
<td>2% of AFC* x years of service</td>
</tr>
<tr>
<td><strong>Early Service Retirement</strong></td>
<td>Age 55 and 20 years of service</td>
<td>Age 55 and 20 years service</td>
<td>Any age and 25 years service</td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
<td>Maximum allowance reduced 5% per year under age 62</td>
<td>Maximum allowance reduced 6% per year under age 62</td>
<td>Maximum allowance reduced 5% per year under age 55 plus 4% per year under age 50</td>
</tr>
<tr>
<td><strong>Ordinary Disability Retirement</strong></td>
<td>10 years service</td>
<td>10 years service</td>
<td>10 years service</td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
<td>2% of AFC* x years of credited service under the Hybrid Plan (split calculation formula used for periods of service under Noncontributory Plan) with a minimum of 25% of AFC*</td>
<td>1.25% of AFC* x years of credited service with a minimum of 12.5% of AFC*</td>
<td>1.75% of AFC* x years of credited service with a minimum of 30% of AFC*</td>
</tr>
<tr>
<td><strong>Service-Connected Disability Retirement</strong></td>
<td>Any age or length of service</td>
<td>Any age or length of service</td>
<td>Any age or length of service</td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
<td>35% of AFC* and return of contributions and accrued interest</td>
<td>35% of AFC*</td>
<td>50% of the AFC* and return of contributions and accrued interest</td>
</tr>
<tr>
<td>Types of Plan</td>
<td>Hybrid Plan</td>
<td>Noncontributory Plan</td>
<td>Contributory Plan</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Ordinary Death</strong></td>
<td><strong>Eligibility</strong></td>
<td>Active employee at time of death</td>
<td>Active employee at time of death</td>
</tr>
<tr>
<td></td>
<td><strong>Benefit</strong></td>
<td>Return of contributions and accrued interest to designated beneficiary if credited with less than 5 years of service; or Hypothetical account balance to designated beneficiary if credited with 5 or more years of service; or Option 3 (50% Joint Survivor) lifetime monthly benefit if not eligible for retirement, credited with at least 10 years of service, and one beneficiary designated; or Option 2 (100% Joint Survivor) lifetime monthly benefit if eligible for retirement.</td>
<td>Surviving spouse or reciprocal beneficiary (until remarriage or re-entry into a reciprocal beneficiary relationship) and dependent children (up to age 18) receive a monthly benefit equal to a percentage of the accrued maximum allowance if credited with at least 10 years of service; or Option B (100% Joint Survivor) lifetime monthly benefit for surviving spouse or reciprocal beneficiary if eligible for retirement.</td>
</tr>
<tr>
<td><strong>Service-Connected Death</strong></td>
<td><strong>Eligibility</strong></td>
<td>At any age or service</td>
<td>Any age or service</td>
</tr>
<tr>
<td></td>
<td><strong>Benefit</strong></td>
<td>Return of contributions and accrued interest to designated beneficiary plus monthly benefit equal to 50% of AFC to surviving spouse or reciprocal beneficiary (until remarriage or re-entry into a new reciprocal beneficiary relationship)</td>
<td>Surviving spouse or reciprocal beneficiary receive pension equal to 30% AFC* (until remarriage or re-entry into a reciprocal beneficiary relationship) Additional benefits payable to surviving dependent children (up to age 18)</td>
</tr>
<tr>
<td>Service-Connected Death (continued)</td>
<td>Benefit (continued)</td>
<td>Hybrid Plan</td>
<td>Noncontributory Plan</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>---------------------</td>
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<td>---------------------</td>
</tr>
<tr>
<td></td>
<td>If no surviving spouse or reciprocal beneficiary, surviving dependent children (up to age 18) or dependent parents will be eligible for a monthly benefit</td>
<td>If none of the above, no benefit payable.</td>
<td>If no surviving spouse or reciprocal beneficiary, surviving dependent children (up to age 18) or dependent parents will be eligible for a monthly benefit</td>
</tr>
<tr>
<td></td>
<td>If none of the above, the ordinary death benefit shall be payable to the designated beneficiary</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* AFC = Average Final Compensation. AFC is the average salary for your 3 highest years excluding any lump sum vacation payment. If you were a member prior to 1/1/71, AFC can be your 5 highest years plus any lump sum vacation payment.
One of the most important retirement benefits you have as a State employee is the opportunity to participate in the Island Savings Plan, the State of Hawai‘i deferred compensation plan. This is a voluntary pre-tax retirement savings plan designed to give you a tax break today and build a "nest egg" for your future.

Should you choose to participate, your contributions are made before taxes through the convenience of payroll deduction. There are several types of savings and investment options from which to choose. You may withdraw your accumulated funds upon your termination of employment, retirement, or a qualified unforeseen emergency. In the event of your death, these funds will be available to your designated beneficiaries.

And because the payroll deductions are made before taxes are withheld, you may be able to save on your taxes with each paycheck. You can also take advantage of tax-deferred savings – this means your contributions, plus any interest and earnings, are not taxed until you start taking withdrawals, usually at retirement.

For more information, please visit the plan's third-party administrator, ING, at:

- The local ING Island Savings Plan office at: 1003 Bishop Street, Suite 1160 Honolulu, HI 96813
  Plan Consultants can provide assistance with any questions you may have regarding the Deferred Compensation.
- [http://islandsavings.ingplans.com](http://islandsavings.ingplans.com)
- 1-888-712-5642
OTHER BENEFITS

In addition to comprehensive health insurance, the State offers you a variety of other benefits, including life insurance, Island Flex flexible spending accounts, Flex Park (pre-tax parking benefit), Pre-Tax Transportation Benefits Program, workers’ compensation benefits, temporary disability benefits, and participation in the HI529-Hawai‘i’s College Savings Program through convenient payroll deductions.

Group Life Insurance Plan
The State currently pays the monthly premium for group life insurance coverage for eligible employees. No employee contributions are required. This is offered through the Hawai‘i Employer-Union Health Benefits Trust Fund.

Also, some employee organizations (such as unions) offer additional group life insurance plans on a voluntary, self-pay basis. For more information on the alternative group life insurance plans, please call your Employee Organization Representative, as appropriate.

Island Flex Plan
So often, we find ourselves making critical health choices or putting off necessary health care because of the high unexpected costs not budgeted for in the family finances. Dependent care is also a financial concern for many families where both partners, and especially single parents, need to work to support the household. This means they must find suitable arrangements for dependent care, whether it be a baby-sitter, preschool, or after-school program for their child, or even adult day care for their dependent spouse or parent.

The State is pleased to offer you Island Flex, one of our employee benefit programs which may help you save in taxes while you strive to maintain a quality lifestyle. Island Flex FSA (flexible spending accounts) is an employee benefit program that provides you with a way to pay for your eligible health care expenses and dependent care expenses with TAX FREE money. By directing “before tax” money from your paycheck into one or both of these accounts, you can put up to 41% of the money you are spending on eligible expenses back into your pocket. For many State employees, Island Flex is a great way to turn certain out-of-pocket medical, dental, drug, and vision expenses and dependent care expenses into tax savings and greater spendable income.

For more information, please visit the website of the plan's third-party administrator, Comprehensive Financial Planning, Inc. at: http://www.compfinplan.com

Flex Park Program
This benefit program enables State employees of the Executive Branch to have eligible parking fees deducted before Federal, State, and FICA taxes are calculated. Eligible parking fees are those for parking assignments in a lot administered by the Department of Accounting & General Services. For more information on Flex Park, please call your Departmental Personnel Office.
**Pre-Tax Transportation Benefits**

This benefit program enables eligible employees of the Executive Branch to purchase regular, disabled, or senior bus passes for TheBus, fare coupons for TheHandi-Van or pay for their Vanpool Hawaii fees through payroll deduction taken before Federal, State, and FICA taxes are calculated and withheld. For more information on the Pre-Tax Transportation Benefits (PTBP) Program, please call your PTBP Department Coordinator.

**Workers' Compensation Benefits**

If you suffer a work-related injury or illness, benefits will be available to cover medical expenses as the nature of your injury/illness requires, for as long as reasonably needed. Wage loss replacement benefits may be paid to you if you are unable to work due to a work-related injury or illness. Plus, you are able to supplement your workers’ compensation benefits with your available sick leave or vacation leave credits to ensure a full paycheck. There is a mandatory three-day waiting period starting from the first day of your disability, as certified to by a physician. Workers' compensation benefits are provided by the State at no cost to you.

**Temporary Disability Benefits**

If you suffer a non-work related injury or illness, you may be eligible for temporary disability benefits (TDB). This replaces a portion of your wages up to a maximum of 26 weeks if you have met all of the requirements of the State's Temporary Disability Benefits Plan. There is a mandatory seven-day waiting period starting from the first day of your disability. You must exhaust all of your accumulated (unused) sick leave credits before receiving the benefit. The duration of TDB available to you depends upon your combined total of sick leave hours used (from the 1st day of the calendar year to the day preceding your disability) and sick leave hours earned but not used as of the 1st day of your disability. TDB are provided by the State at no cost to you.

**HI529 – Hawai`i’s College Savings Program (IRC 529)**

Because the cost of a college education keeps increasing, the State implemented “HI529 – Hawai`i’s College Savings Program” (“HI529”) to help families save for college. HI529 is a voluntary program designed to assist families to save for a child’s future education, and is administered by the State of Hawai`i’s Department of Budget and Finance.

Once you choose to participate, your contributions are made with after-tax dollars, and you can select from different investment options to suit your personal investment preferences. The earnings on your account grow tax-deferred and qualified withdrawals are tax-free (both federal and Hawai`i State taxes).

To make it easier for State employees to participate in HI529, the State now allows employees to contribute to HI529 through payroll deduction. To enroll, set up your payroll deduction, and obtain more information on the program, please visit www.hi529.com or call toll-free 1-866-529-3343.
TRAINING AND CONTINUING EDUCATION

The State understands the importance of professional growth for its workforce. That's why developmental activities related to your work are supported and encouraged. As a state worker, you may have the opportunity to attend in-service training, professional conferences, or seminars. You are welcome to discuss your training and development needs with your supervisor.

In addition, the State may offer a sabbatical leave program. For more specific information on sabbatical leave, check your collective bargaining agreement and/or contact your Departmental Personnel Office.
FOR MORE INFORMATION

We hope this brief summary of your benefits has been helpful to you. If you need more benefit plan information, please call your Departmental Personnel Office at the number listed on the back of this booklet, or call the following offices:

HAWAII'\'I EMPLOYER-UNION HEALTH BENEFITS TRUST FUND (EUTF)
From Oahu, please call 586-7390.
From Neighbor islands, you may call toll-free at 1-800-295-0089.
For more information, please visit their website at:  http://www.eutf.hawaii.gov

EMPLOYEES' RETIREMENT SYSTEM (ERS)
Hawaii  
Maui  
Kauai  
Oahu  
From Neighbor Islands, you may also call the Oahu office toll-free at:
Hawaii  
Maui  
Kauai  
Molokai/Lanai  
For ERS members residing on the Continental USA, you may call toll-free at 1-888-659-0708.

For more information, please visit their website at:  http://www4.hawaii.gov/ers

Hi529 – HAWAII'S COLLEGE SAVINGS PROGRAM
Program Manager:  Upromise Investments, Inc.
For more information, or to enroll, please visit their website at:  www.hi529.com
Toll-free Information Line: 1-866-529-3343

ISLAND SAVINGS PLAN / DEFERRED COMPENSATION PLAN
ING
Toll-free Information Line: 1-888-71A-LOHA (1-888-712-5642)
For more information, please visit their website at:  https://islandsavings.ingplans.com

ISLAND FLEX PLAN
Comprehensive Financial Planning, Inc.
From Oahu, please call 596-7006.
From Neighbor islands, you may call toll-free at 1-877-550-5552.
For more information, please visit their website at:  http://www.compfinplan.com
For further information, please contact your Departmental Personnel Office.

**Personnel Offices**

Accounting and General Services 586-0369  
Agriculture 973-9481 or 973-9482  
Attorney General 586-1236  
Budget and Finance 586-1598  
Business, Economic Development and Tourism 586-2440  
Commerce and Consumer Affairs 586-2838  
Defense 733-4243  
Governor's Office 586-0040  
Hawaii State Public Library System 831-6860  
Hawaiian Home Lands 620-9531  
Health 586-4512  
Human Resources Development 587-1150  
Human Services 586-4951  
Labor and Industrial Relations 586-9044  
Land and Natural Resources 587-0180 (TTD: 587-0190)  
Lieutenant Governor's Office 586-0239  
Public Safety 587-1221  
Taxation 587-1504 (TTD: 587-1417)  
Transportation 587-2145  
University of Hawaii 956-8988

TTD = Text Telephone (for equal access to telephone use)

This booklet was produced for the valuable employees of the State of Hawai‘i by the Department of Human Resources Development  
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