

Ka 'Upena Kokua



ROYAL STATE INSURANCE/DTRIC INSURANCE

HGEA MEMBERS LEAVING GOVERNMENT SERVICE

Questions and Answers

This information is intended to give you a summary of the important items to consider if/when you leave State government employment.

Q1: I am an HGEA member who has been terminated from my State government position. What do I need to do?

You need to decide whether you would like to continue HGEA membership as an associate member who has left government service or retired. If you are enrolled in any HGEA sponsored plans, please call HGEA to find out how your situation affects your enrollments and what options are available to you regarding the plans you are enrolled in.

Q2: I'm not sure whether I want to keep my membership or not. Why should I continue being a member?

As an associate member, you can continue to enjoy the benefits of the union's insurance plans, merchant discounts, recreation and social activities and scholarships for your dependents.

For more information call the HGEA office on your island:

Oahu	543-0000
Hawaii	935-6841
Maui	244-5508
Kauai	245-6751

or e-mail us at membership@hgea.org.

Q3: What are the dues for continuing membership?

The dues are \$6.40 a month for associate members who have left government service. If you choose to retire from government service, you can also continue your HGEA membership as a retiree member. Monthly dues for members retiring from a bargaining unit is \$4.00 for those under age 75 and \$3.00 for those over age 75 and over. All other associate member retirees pay \$6.40 a month.

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Q4: *What should I do when deciding whether or not to keep my HGEA membership?*

Please call or e-mail the HGEA office for instructions on how to continue or cancel your membership. HGEA office phone numbers are:

Oahu	543-0000
Hawaii	935-6841
Maui	244-5508
Kauai	245-6751

or e-mail address: membership@hgea.org

Q5: *I am enrolled in HGEA insurance plans. What are my options?*

Your options will depend upon whether you continue your membership or not and what plans you are specifically enrolled in. Please call Royal State Insurance Customer Service department at 539-1600 on Oahu or 1-800-890-9022 toll free from neighbor islands. If you want information on other benefit plans, Royal State Insurance Customer Service can help you arrange a visit with a Benefit Plan Counselor.

If you would like to talk to someone about your DTRIC group auto or homeowners policy, you can call DTRIC Customer Care at 944-5400 (Oahu), or on the neighbor islands, toll free at 1-888-944-5474.

Q6: *Is it important that I talk to someone about my benefit plans?*

Yes, it is important that you clearly understand your options and are fully counseled so that you can make an informed decision about your benefit plans that fit your specific situations. For example: If you are enrolled in a union group term plan, you have conversion privileges.

Q7: *Do I need to keep my union membership to continue my benefit plans?*

It depends on the plan. Some plans require membership, some plans may be converted to a non-group plan, and some plans are portable meaning that you can continue participation in them even if you have left the group.

Q8: *What about my HGEA Group DTRIC auto insurance?*

You must continue your HGEA membership in order to continue in the HGEA group auto insurance program. If you cancel your membership, you cannot renew your HGEA group auto policy, but you will be able to convert to a different DTRIC plan. When DTRIC sends you any correspondence regarding your premium payments and policy renewal, you need to be sure you respond as indicated as soon as possible to prevent any lapse in coverage.

NOTE: *This is a brief summary of the benefits program. It is not a legal document or contract, and is subject to changes.*

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For your convenience, the following table gives you a quick reference on whom to call regarding your HGEA membership and benefit plans. Please call for the latest updated information. Royal State can also be reached via e-mail at customerservice@royalstate.com.

WHO TO CALL	OAHU	HAWAII	MAUI	KAUAI
HGEA MEMBERSHIP	HGEA 543-0000	HGEA 935-6841	HGEA 244-5508	HGEA 245-6751
HGEA GROUP BENEFIT PLANS	Royal State Insurance 539-1600	Royal State Insurance 1-800-890-9022	Royal State Insurance 1-800-890-9022	Royal State Insurance 1-800-890-9022
HGEA GROUP DTRIC AUTO & HOMEOWNERS INSURANCE	DTRIC 951-5400	DTRIC 1-888-944-5474	DTRIC 1-888-944-5474	DTRIC 1-888-944-5474

NOTICE TO HGEA MEMBERS WITH UNION SPONSORED BENEFIT PLANS WHO ARE ENDING THEIR EMPLOYMENT WITH THE STATE

The experienced staff at Royal State Insurance will assist you with your options regarding any HGEA sponsored benefit plans you may be enrolled in.

OAHU

Group Term Life, Long Term Care and All Other Plans	Please contact Royal State Insurance Customer Service Phone: 539-1600 E-mail: customerservice@royalstate.com Website: www.royalstate.com
Group Auto & Homeowners	Please contact DTRIC Customer Care Phone: 944-5400 E-mail: info@dtric.com

NEIGHBOR ISLANDS

Group Term Life, Long Term Care and All Other Plans	Please contact Royal State Insurance Customer Service Phone: 1-800-890-9022 (toll free) E-mail: customerservice@royalstate.com Website: www.royalstate.com
Group Auto & Homeowners	Please contact DTRIC Customer Care Phone: 1-888-944-5474 (toll free) E-mail: info@dtric.com

You can receive personal consultation by asking a Benefit Plans Counselor for a benefits review. A Counselor will meet with you to go over any plans you may be enrolled in. They will assist you in making decisions regarding these benefit plans and to complete any appropriate paperwork. Counselors will assist you to ensure adequate coverage with your HGEA benefit plans and any other benefits you may have.