

*More than
just a
paycheck . . .*

Summary of

EMPLOYEE BENEFITS

for
State of Hawai‘i
Executive Branch
Employees

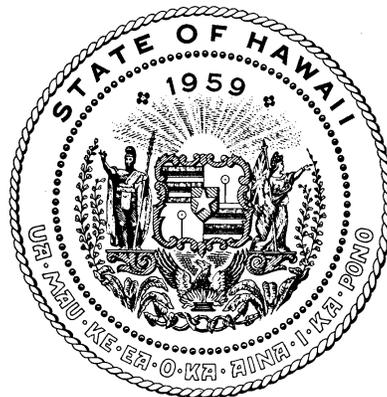


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DISCLAIMER

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, executive orders, policies and procedures, and benefit plan documents pertaining to the various subject matters covered. Benefits vary by type of employment appointment, collective bargaining agreement and federal and state law, and are subject to change.

For further information, please contact your Departmental Human Resources Office or refer to the applicable laws, rules, collective bargaining agreements, executive orders, 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 Human Resources Office will be able to help you get the answers you need.

PUBLIC SERVICE - SHAPING HAWAII'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 Hawaii'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 Hawaii'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 **flexible working hours or alternative workweek program**. Please check with your supervisor and/or your Departmental Human Resources Office for more information.

HOLIDAYS / VACATION LEAVE / SICK LEAVE / OTHER LEAVES

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

Holidays

The State observes 13 holidays per year and 14 during an election year, compared to an average of 8 holidays offered by many private companies.

These observed holidays, as defined in the Hawai'i Revised Statutes, can be viewed at <http://dhrd.hawaii.gov/>

Vacation and Sick Leaves

The State provides for a more generous vacation and sick leave policy than those offered by most private companies.

Vacation Leave

You may earn vacation leave at a rate that other employers find tough to match – up to 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 and carry over your vacation leave from year to year, within limits.

Sick Leave

Like vacation, you may earn sick leave at the same rate – up to 21 days per year which may be accumulated and carried over from one year to the next.

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

Family Leave

Under the **Hawai‘i 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 the functions of your job.
- “Qualifying Exigency Leave” – Your spouse, son, daughter, or parent is a military member on covered active duty or called to covered active duty status (or has been notified of an impending call or order to covered active duty) in the Armed Forces.

“Military Caregiver Leave,” also under the FMLA, may allow you to take up to 26 work weeks of unpaid leave in a “single 12-month period” to care for your military relative (spouse, child, parent, or next of kin) if he/she has a qualifying serious illness or injury.

If you qualify for both State Family Leave and FMLA, both leave periods will run concurrently. For example, if you take family leave to care for your spouse with a serious health condition, you may take 4 weeks of State Family Leave and an additional 8 weeks of FMLA leave - a maximum period of 12 weeks.

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 Human Resources Office.

Other Leaves

You may be eligible for other leaves, such as:

- 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 Human Resources Office.

HEALTH BENEFITS

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 employer pays a share and your cost is the remaining portion of the health care plans' monthly premiums – so the cost to you will depend on the particular plan you choose and the bargaining unit to which you belong. 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 require services, please contact the EUTF for assistance. Whenever you have changes (e.g., marriage) that could affect the coverages under your health care plan, please report those changes immediately (within 30 days) to your Departmental Human Resources 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).

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

* 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 Human Resources 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

RETIREMENT PROGRAM

The Employees' Retirement System (ERS) was established in 1925 to provide retirement, disability, and survivor 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 State Department of Budget and Finance.

The ERS is a qualified pension plan under Section 401(a) of the Internal Revenue Code where member's retirement contributions are tax deferred. Also, the ERS is a defined benefit plan where your pension is based on your salary and years of service.

Members are covered by the provisions of the Contributory, Noncontributory, and Hybrid retirement plans. Contributory and Hybrid plan members are required to make contributions to the ERS. Noncontributory members do not make contributions. The majority of the new employees are required to be members in the Hybrid plan which has two (2) benefit structures based on the membership date either before or after July 1, 2012.

Please refer to the plan summary for a more detailed explanation. For more information, you may visit the ERS website at <http://ers.ehawaii.gov> or call the office at 586-1735.

SUMMARY OF EMPLOYEES' RETIREMENT SYSTEM PLANS

		Types of Plans				
		Hybrid Plan (Based on Membership Date)		Noncontributory Plan	Contributory Plan (Based on Membership Date)	
		Before 7/1/2012	After 6/30/2012		Before 7/1/2012	After 6/30/2012
Employee Contributions		6% of salary	8% of salary	NONE	7.8% of salary	9.8% of salary
Service Retirement	<i>Eligibility</i>	Age 62 with 5 years of service, OR Age 55 and 30 years of service	Age 65 with 10 years of service or Age 60 with 30 years of service	Age 62 with 10 years of service, OR age 55 with 30 years of service. Age 65 with 10 years of service (If leave State service with a minimum of 10 but less than 20 years of service prior to age 62)	Age 55 with 5 years of service	Age 60 with 10 years of service.
	<i>Benefit</i>	2% x AFC* x Hybrid service (split calculation formula used for periods of Noncontributory service)	1.75% x AFC* x Hybrid service (split calculation formula used for periods of Noncontributory service)	1.25% x AFC* x years of service	2% x AFC* x years of service	1.75% x AFC* x years of service
Early Service Retirement	<i>Eligibility</i>	Age 55 with 20 years of service			Any age with 25 years of service	Age 55 with 25 years of service
	<i>Benefit</i>	Maximum allowance reduced by 5% per year under age 62	Maximum allowance reduced by 5% per year under age <u>65</u>	Maximum allowance reduced by 6% per year under age 62	Maximum allowance reduced by 5% per year under age 55, 4% per year under age 50, 3% per year under age 45, 2% per year under age 40	Maximum allowance reduced by 5% per year under age 60
Ordinary Disability	<i>Eligibility</i>	Any age with 10 years of service. Must be in service at time application is submitted.				
	<i>Benefit</i>	2% x AFC* x Hybrid service (split calculation formula used for Noncontributory service) with a minimum of 25% of AFC*	1.75% x AFC* x Hybrid service (split calculation formula used for Noncontributory service) with a minimum of 25% of AFC*	1.25% x AFC* x years of credited service	1.75% x AFC* x years of credited service with a minimum of 30% of AFC*	

		Types of Plans			
		Hybrid Plan (Based on Membership Date)		Noncontributory Plan	Contributory Plan
		Before 7/1/2012	After 6/30/2012		
Service- Connected Disability Retirement	<i>Eligibility</i>	Active member with no age or service requirements. Application filed within two years of the date of the accident, or the date upon which worker's compensation benefits cease, whichever is later.			
	<i>Benefit</i>	35% of AFC* and return of contributions and accrued interest		35% of AFC*	50% of AFC* and return of contributions and accrued interest
Ordinary Death	<i>Eligibility</i>	Active employee at time of death. Application filed no later than three years from the date of the member's death			
	<i>Benefit</i>	Return of contributions and accrued interest to designated beneficiary if credited with less than 5 years of service;	Return of contributions and accrued interest to designated beneficiary if credited with less than 10 years of service;	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;	Return of contributions and accrued interest to designated beneficiary if credited with less than 1 year of service; Lump sum payment of contributions and accrued interest plus a percentage of final year's salary to designated beneficiary if credited with at least 1 year of service;
		150% of contributions and accrued interest to designated beneficiary if credited with 5 or more years of service;	120% of contributions to designated beneficiary if credited with 10 or more years of service;		
		Option 3 (50% Joint Survivor) lifetime monthly benefit if <u>not</u> eligible for retirement, but credited with at least 10 years of service, and one beneficiary designated; or		Option B (100% Joint Survivor) lifetime monthly benefit for surviving spouse or reciprocal beneficiary if eligible for retirement.	Option 3 (50% Joint Survivor) lifetime monthly benefit if <u>not</u> 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 and <u>one</u> beneficiary designated.			Option 2 (100% Survivor) lifetime monthly benefit if eligible for retirement and <u>one</u> beneficiary designated.	

		Types of Plans		
		Hybrid Plan	Noncontributory Plan	Contributory Plan
Service-Connected Death	<i>Eligibility</i>	No age or service requirements. Application filed no later than three years from the date of the member's death		
	<i>Benefit</i>	<p>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)</p> <p>If no surviving spouse or reciprocal beneficiary, surviving dependent children (up to age 18) or dependent parents will be eligible for a monthly benefit.</p> <p>If none of the above, the ordinary death benefit shall be payable to the designated beneficiary.</p>	<p>Surviving spouse or reciprocal beneficiary receive pension equal to 30% of AFC* (until remarriage or re-entry into a reciprocal beneficiary relationship)</p> <p>Additional benefits payable to surviving dependent children (up to age 18)</p> <p>If none of the above, no benefit payable.</p>	<p>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)</p> <p>If no surviving spouse or reciprocal beneficiary, surviving dependent children (up to age 18) or dependent parents will be eligible for a monthly benefit.</p> <p>If none of the above, the ordinary death benefit shall be payable to the designated beneficiary.</p>

*AFC (Average Final Compensation) is determined by the membership date.

Membership Date	AFC
After June 30, 2012	Highest five (HI-5) years of base pay earnings excluding any lump sum vacation pay.
Prior to July 1, 2012	Highest three (HI-3) years of earnings including overtime, recurring differentials and excluding any lump sum vacation pay.
Prior to January 1, 1971	Comparison of the average HI-3 years of earnings excluding any vacation pay or HI-5 of earnings including lump sum vacation pay, whichever is greater.

PRE-TAX BENEFIT PROGRAMS

In addition to comprehensive health benefits and a rich retirement program, the State offers you a variety of other valuable benefit programs.

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, 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.

Island Savings Plan / Deferred Compensation Plan (IRC 457)

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 website of the plan's third-party administrator, Prudential Retirement, at: <http://www.prudential.com/islandsavings>. In addition, you may contact Prudential Retirement at 1-888-71A-LOHA (1-888-712-5642), press option "1" for the Call Center or press option "2" for the Local Office.

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 *FlexPark*, please call your Departmental Human Resources Office.

Pre-Tax Transportation Benefits

This voluntary program enables eligible employees of the Executive Branch to purchase regular, disabled, or senior bus passes for TheBus, fare coupons for The Handi-Van or pay for your vRide (fka 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.

OTHER BENEFIT PROGRAMS

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.

Workers' Compensation Benefits

If you incur a compensable work-related injury or illness, benefits will be available to cover eligible medical expenses and to replace a portion of the employee's lost wages while you are unable to work after a three-day waiting period. You will also have the option of using any available sick leave or vacation leave to supplement the workers' compensation benefits to realize full pay.

Temporary Disability Benefits

If you suffer a non-work related injury or illness, you may be eligible to receive benefits, which cover a portion of wages while disabled. There is a seven-day waiting period, and all sick leave must be exhausted. The number of weeks of available benefits depends on eligibility under the State's Temporary Disability Benefits Plan. The maximum duration of benefits is 26 weeks.

Resource for Employee Assistance & Counseling Help (REACH) Program

The REACH Program provides confidential, short-term professional counseling services to eligible employees who may be experiencing personal problems that are affecting job performance. The services are free, up to a maximum of three (3) sessions. WorkLife Hawaii has been contracted to provide REACH services through a voluntary program that permits you to seek help on your own. Their services are available 24 hours a day, 365 days a year, for the duration of the contract.

A WorkLife Hawaii counselor, who specializes in the assessment of personal problems, will meet with you to explore options and possible resolutions. For more information, contact the WorkLife Hawaii central office at 543-8445 or 1-800-994-3571 from the Neighbor Islands.

HI529 – Hawaii’s College Savings Program (IRC 529)

Because the cost of a college education keeps increasing, the State implemented “HI529 – Hawaii’s College Savings Program” (“HI529”) to help families save for college. HI529 is a voluntary program designed to assist families to save for future higher education costs for their children or others, and is administered by the State of Hawaii’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 significant benefit is that any earnings on your account grow tax-deferred and qualified withdrawals are tax-free (both federal and Hawai‘i State taxes).

Visit www.hi529.com for more information on the various ways to make contributions. 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 in the program, 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 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 Human Resources Office.

COMPARATIVE BENEFITS - STATE VS. NATIONAL AVERAGE

	STATE OF HAWAII*	NATIONAL AVERAGE**
HOLIDAYS	<ul style="list-style-type: none"> • 13 days per year • 14 days per year during an election year 	<ul style="list-style-type: none"> • 8 days per year
SICK LEAVE	<ul style="list-style-type: none"> • 21 days per year • Unlimited accumulation 	<ul style="list-style-type: none"> • 7-9 days per year • Limited accumulation
VACATION LEAVE	<ul style="list-style-type: none"> • 21 days per year • Up to 90 days accumulation limit 	<ul style="list-style-type: none"> • 10-19 days per year • Limited accumulation
MEDICAL CARE BENEFITS	Employer pays approximately 43% - 87% for single or family coverage; no waiting period for eligibility	Employer pays 68% - 78% for single or family coverage
GROUP LIFE INSURANCE	Benefit of \$8,223 - \$41,116 depending on employee's age; \$2,235 for retirees	Benefit of \$10,000 - \$50,000 flat amount
PENSION	<p>Noncontributory, Contributory, and Hybrid plans (Defined Benefit Plan)</p> <p>Benefits based on earnings and years of service</p> <p>Other Plans: Deferred Compensation and Tax-Deferred Annuity Plans</p>	<p>Generally, noncontributory plans</p> <p>Benefits vary, based on earnings and years of service</p> <p>Other Plans: 401(k) Plans</p>

*Benefits effective in 2016 and may vary by collective bargaining agreements. Subject to change.

**Source: U.S. Bureau of Labor Statistics, National Compensation Survey, 2015

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 Human Resources Office at the number listed at the end of this booklet, or call the following offices:

HAWAI'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 974-4076, 974-4077

Maui 984-8181, 984-8282

Kauai 274-3010, 274-3011

Oahu 586-1735

For Neighbor Islands, you may also call the Oahu office toll-free at:

Hawaii 974-4000 ext. 61735

Maui 984-2400 ext. 61735

Kauai 274-3141 ext. 61735

Molokai/Lanai 1-800-468-4644 ext. 61735

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://ers.ehawaii.gov>

Hi529 – HAWAII'S COLLEGE SAVINGS PROGRAM

Program Manager: Ascensus College Savings, 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

Prudential Retirement

Toll-free Information Line: 1-888-71A-LOHA (1-888-712-5642), press "1" for the Call Center or press "2" for the Local Office.

For more information, please visit their website at: <http://www.prudential.com/islandsavings>

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>

REACH PROGRAM

WorkLife Hawaii

From Oahu, please call 543-8445.

From Neighbor islands, you may call toll-free at 1-800-994-3571.

Note: If you need any auxiliary aids or services, contact the Department of Human Resources Development at 587-1050.

For further information, please contact your Departmental Human Resources Office.

Human Resources 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	586-2435
Commerce and Consumer Affairs	586-2838
Defense	733-4243
Education - Employee Benefits Unit	441-8311
Governor's Office	586-0130
Hawaii State Public Library System	831-6860
Hawaiian Home Lands	620-9540
Health	586-4512
Human Resources Development	587-1150
Human Services	586-5003
Labor and Industrial Relations	586-9044
Land and Natural Resources	587-0180 (TTD: 587-0190)
Lieutenant Governor's Office	586-0255
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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