



STATE OF HAWAII  
DEPARTMENT OF HUMAN RESOURCES DEVELOPMENT  
235 S. BERETANIA STREET  
HONOLULU, HAWAII 96813-2437

October 4, 2017

**ADDENDUM NO. 1**

**WRITTEN RESPONSES TO QUESTIONS RECEIVED ON THE REQUEST FOR PROPOSALS FOR A THIRD PARTY ADMINISTRATOR FOR THE STATE OF HAWAII ISLAND FLEX FLEXIBLE SPENDING ACCOUNTS PLAN RFP NO. 18-2-FSA**

This is to inform you that the Department of Human Resources Development (“DHRD”) received the following questions pertaining to the above-referenced RFP. After careful consideration, DHRD hereby responds to these questions as follows:

**QUESTIONS ON THE RFP**

**Q1:** Will you elaborate on the State-wide, special/annual, and other informational meeting requirements? How many on-site enrollments meetings will be required for the successful bidder? Please confirm how many meetings, what dates and locations throughout the State?

**A1:** The selected third party administrator (TPA) would need to conduct no less than fifty (50) informational sessions during the annual open enrollment period on the islands of Oahu, Kauai, Maui, and Hawaii. Informational sessions are approximately one hour long. Additional sessions have been provided upon special request by the Departments.

In addition, the TPA may be asked to conduct a presentation for the new administration (i.e., Governor and his/her cabinet members) on the island of Oahu.

During the Legislative Session (January – May), the TPA may be asked to attend hearings and provide information to draft testimonies for Legislative Bills pertaining to Section 125 plans. Hearings are scheduled on the island of Oahu.

The State Deferred Compensation Plan sponsors Benefits Fairs on Oahu and the Neighbor Islands. These fairs give State and county employees the opportunity to personally meet with various investment product providers associated with the Deferred Compensation Plan, Employees’ Retirement System, health plan carriers, and the “Island Flex” staff. At these fairs, the TPA may be asked to conduct informational sessions as a way to promote

**the Plan and provide information to employees. Typically, fairs are held twice per calendar year on different islands.**

Q2: Do we need to come to Hawaii for meetings?

**A2: See Q&A #1.**

Q3: Can we perform the tasks (related to RFP) outside USA (i.e., from India or Canada)?

**A3: See Q&A #1.**

Q4: Can the State confirm when they anticipate adding adoption assistance or legal assistance benefits? Can the services be provided in partnership with an outside vendor to the FSA proposer?

**A4: This provision in the RFP was inserted in the event other benefits are included under the Code. At this time, the State does not have plans to add these benefits.**

Q5: Will the State disqualify a proposal that does not include a local office in Honolulu?

**A5: A local service office in Honolulu is required. As such a proposal that does not include a local service office in Honolulu would not meet the requirement in Section III. B. of the RFP.**

Q6: Information shown in the RFP indicates that the maximum amount employees are permitted to contribute to the Medical Expense Reimbursement Account is \$2,400. Is there a reason the State has not increased to the current IRS indexed amount of \$2,600?

**A6: The State did not want to increase its risk in the event a participant spends the annual contribution amount and then terminates prior to the end of the Plan Year.**

Q7: There appears to be a heavy emphasis on the use of printed program materials that are either mailed to home addresses or dropped-shipped to work locations/sites. Is the State open to virtual methods of communications like email, virtual meetings, webinars, electronic PDFS posted to the website, etc. in place of printed communication materials? These methods hold down the extraneous costs associated with the program and allow administrators to propose more competitive costs to the State and its employees.

**A7: Electronic materials may be provided as a supplement to, but not in lieu of, printed materials.**

Q8: Will the State allow quarterly statements to be delivered electronically to participants which have elected electronic communication of account information? Will you confirm the current number or percentage of quarterly participant account statements that are distributed via Mail?

**A8: Quarterly statements may be delivered electronically as a supplement to, but not in lieu of, printed materials. Currently, approximately 4,000 statements are distributed by mail quarterly.**

Q9: Can you describe the enrollment method used by the State for annual open enrollment and ongoing new hire enrollment maintenance? Is it a web-based online enrollment or a paper-based enrollment? There is a requirement for "enrollment forms" in the RFP. Is the State using a "paper-based enrollment method" currently? If yes, would the State be amenable to using an online web-based enrollment application for the annual enrollment cycle?

**A9: The enrollment method for the annual open enrollment and new hires are paper based. The State would be amenable to an online web-based enrollment application process as a supplement to, but not in lieu of, a paper based enrollment method.**

Q10: Can we submit the proposals via email?

**A10: Proposals are to be mailed or delivered to the Issuing Officer (see Section VII. B. 8 on page 39).**

Q11: Can we receive the State's current file specifications?

**A11: See Attachment 1 for the current file layout.**

Q12: Under Section A – Administrative Services, bullet B, you ask the TPA to perform the function of determining eligibility. What information will be provided to the TPA in order to make the determination of eligibility?

**A12: Employees are eligible to participate in the Island Flex if they are eligible for retirement benefits through the State's Employees' Retirement System (ERS). Currently, when the electronic payroll file is submitted to the State's payroll office, the system will reject the entry if the employee is not eligible for ERS. The TPA will receive an error report.**

Q13: Section A – Administrative Services Question 17 – Can you provide more detail on your perspective timeline to implement ancillary services e.g. adoption, legal, etc.?

**A13: See Q&A #4.**

Q14: Page 7 B. and Page 13 #2 – Says to receive and transmit payroll files and provide participant data. What is the process and why are payroll files transmitting from the TPA? Can you provide details of the information in the files?

**A14: The TPA is expected to intake and input all participant enrollments, changes, and cancellations into an electronic file that is submitted to the State’s payroll office every pay period. See Q&A #11 for the file layout.**

Q15: Page 9, #9 – How many meetings are anticipated? What is the format and expected attendance at each? If you have a schedule from last year, please provide that.

**A15: See Q&A #1. A schedule from last year’s open enrollment period is provided as Attachment 2.**

Q16: Page 9, #11 – What is expected for “customized videos?” How/when/where are the videos utilized and what are the topics covered? Are generic educational videos acceptable?

**A16: At least one informational video that was customized for the State has been provided to each of the eighteen (18) departments. The videos were shown to new hires to provide them with information on the Island Flex Program and the TPA information should they have questions about the Plan.**

Q17: Page 9, #12 – Indicates employees complete forms; is the State open to offering an online open enrollment process to streamline, ensure accuracy, and eliminate manual enrollment?

**A17: See Q&A #9**

Q18: Page 9, #15 – How many meetings, legislative hearing, and public hearings would you estimate the TPA will need to attend?

**A18: See Q&A #1. We are not able to provide an estimate of the number of legislative hearings and public hearings the TPA will be asked to attend.**

Q19: Page 11, #8 – On average, what is the number of “walk ins” to the Honolulu Office monthly?

**A19: During the Open Enrollment Period, which normally runs from March through the end of April, there are approximately 30 or so “walk ins.” During the rest of the year, there are on average, 2 – 3 “walk ins” per month.**

Q20: Page 9, #10 and Page 11, #10 – What is the expected quantity of mailings to employee homes? What material is mailed and can you provide a sample of the material sent now?

**A20: See Q&A #8. In addition to quarterly statements, the TPA will be required to mail an enrollment confirmation notice along with a copy of the claim form to each participant. To make it easier for participants to re-enroll in the Plan, the TPA also mails an enrollment form to each participant during the Open Enrollment Period.**

Q21: Page 9 #12 – Says “Ensure that all eligible employees sign a participation form annually, as required by the STATE.” What is the procedure if someone refuses to sign? Must the TPA contact every employee? How is this enforced?

**A21: Employee’s must re-enroll each year to continue their participation in the Plan. A signature on the enrollment form is required to authorize the deduction from the employee’s pay. If the employee refuses to sign, the employee will not be able to participate in the Plan. The TPA will be required to contact the employee if the enrollment form is submitted incomplete.**

Q22: Page 12, #6 – What is expected for HIPAA? Please describe expectations in detail. Is this mailing of the HIPAA General Rights Notice, or something else? Can you provide a sample of this notice?

**A22: This is the mailing/posting of the HIPAA General Rights Notice.**

Q23: Page 12 #2 – Since most participants use electronic claims submission methods, is inclusion of claims forms with the confirmation letter required or optional?

**A23: The inclusion of a claims form with the confirmation letter is required.**

Q24: Page 13, #1 – Could you provide a detailed description of “line item numbers, agency codes, payroll distribution codes” or provide a sample?

**A24: See Q&A #11.**

Q25: Page 13 & 14, #6&7 (quarterly transactional summary/end of plan year summary) – Is it acceptable to provide this information electronically?

**A25: Electronic materials may be provided as a supplement to, but not in lieu of, printed materials.**

Q26: Page 14, #10 – What does “and process a STATE cancellation of payroll deduction form at the point that the employee would exceed his/her annual elected amount, or the legal account limit?” Please describe in detail.

**A26: The TPA is required to submit a payroll file at the start of the plan year. The file layout requires an end date. For employees who continue to work for the entire plan year, the end date would be June 30. Employees who will be retiring prior to the end of the plan year will provide an estimated retirement date. If an employee terminates their employment prior to the end of the plan year, then the date has to be adjusted through a cancellation file. Employees who have a qualified status change event may also make changes to their enrollment amount. The TPA will be required to submit a payroll file for these changes (see Q&A #11).**

Q27: Page 15, #16 – Please provide details of what this is and the types of expenses.

**A27: Through the Plan’s checking account, the Plan pays for promotional items (e.g., clips with the Plan’s logo which are distributed at the open enrollment workshops), a portion of the administrative fees (provided the State approves to subsidize the fees), or other Plan-related expenses.**

Q28: Page 16, #16 (Forfeitures) – Please provide a sample of this report.

**A28: See Attachment #3.**

Q29: Page 17, #3a – Has an audit ever been conducted? Under what circumstances might an audit be required?

**A29: To date an audit has not be conducted. A financial audit of the plan will be required periodically and prior to the termination of the contract.**

Q30: Page 20, #2 – Is there a contributions account that a new TPA would take over?

**A30: Currently there is a checking account at a local bank which could be taken over by the new TPA, which will require a change in signatories. There is also an interest-bearing account held with the TPA’s subcontracted Claims Processor.**

Q31: Page 22, #4 – Says to be “licensed to do business in Hawaii.” As an independent third party administrator, our firm is not required to be licensed. What type of licensing is this referring to?

**A31: The selected TPA must be licensed/registered to transact business in Hawaii and must obtain the necessary State certifications (i.e., tax clearance, labor certificate, and certificate of good standing) prior to providing services to the Plan (Reference Section VI. M. pages 33 – 35).**

Q32: Appendix C – Please provide specific details/amounts on #1.

**A32: The offeror must certify that they are paying its employees at least the same wages that State employees would get for similar work, but only if those kinds of positions are listed in the State's Compensation Plan. For a complete list, please visit:**

<https://dhrd.hawaii.gov/wp-content/uploads/2012/12/Compensation-Plan-complete.pdf>

### **QUESTIONS ON THE CURRENT FSA PROGRAM**

Q33: Who is the current administrator for the FSA Plans?

**A33: The current administrator for the FSA Plan is Comprehensive Financial Planning, Inc. (CFP).**

Q34: How long has the current FSA administrator provided services to the State?

**A34: The current administrator has provided services to the State for 18 years.**

Q35: What is the current administrative fee for the FSA services? Are there any ancillary fees that you pay, such as mailing statements, benefits packets, etc.?

**A35: The current administrative fee for FSA services is \$5.60 per month per participant. There are no ancillary fees.**

Q36: What amenities or service features do you like about the current FSA administrator?

**A36: The current FSA administrator provides additional services (i.e, paycheck calculation, retirement needs analysis, and ERS projections) at no cost to the participant.**

Q37: Why has the State decided to bid these services at this time (fees, service issues, standard due diligence, etc.)?

- a. Are the claims technology adequate for the State and participants?
- b. Are there service level concerns with the current administrator?
- c. If no service issues, what would be the catalyst for the State to change administrators?

**A37: The State issued the RFP because the current FSA contract expires on June 30, 2018.**

Q38: Participation in FSA programs (for public sector employers with similar sized eligible employee populations) generally average anywhere from 20%-30% of eligible. Based on the information contained in the RFP, the State's participation level is currently less than 9%. Any ideas why participation in the Island Flex is

significantly lower than average participation for similar-sized government employers? For example, are the State's core benefit plans (health, dental, vision) generally richer in benefits with lower out-of-pocket requirements thereby negating the need for a Medical Expense Reimbursement Account? Is there a high level of dissatisfaction with current program servicing?

**A38: Participation in the Island Flex may be lower than average because employees may already be covered under their spouse's employer plan which may not have an administrative fee. Also, depending on the health plan an employee is enrolled in, the out-of-pocket expense may be low. The State had an uptick in FSA enrollments for this current plan year, since many switched to the 75/25 health plan at a low premium rate with a deductible.**

Q39: Of the 4,434 participants, how many are in health care and how many are in dependent care, and how many are in both accounts?

**A39: Currently, there are 3568 in the medical FSA; 730 in the Dependent Care FSA; and 208 in both.**

Q40: Page 28, #9 – Can you validate that the current debit card process is compliant with IRS regulations?

- a. Are there any dollar thresholds in use? Are there any transaction for which IRS documentation is required, that is not requested?
- b. Is the card offered to all participants; or do participants elect to order a card?
- c. Is there a separate fee for the initial card; or for additional or replacement card orders?
- d. How many cards are issued per participant?
- e. For the last plan year, how many card transactions were not substantiated with proper back-up documentation?
- f. For the last plan year, what steps were taken to resolve unsubstantiated card transactions?

**A40: The current debit card process is compliant with IRS regulations. The debit card is offered to all participants, who have the option to waive the issuance of the debit card. The participant may request additional cards. There is no charge for the debit card (initial, additional, or replacement cards).**

**There were 97 card transactions that were not substantiated with the proper back-up documentation for the last plan year. To resolve unsubstantiated card transactions, the TPA sends three (3) notices requesting documentation by a given deadline. If the TPA does not receive the documentation, a fourth notice is sent notifying the participant that the debit card would be suspended until the documentation is provided.**



Q41: Page 29 B – Please provide the monthly fee amount billed by the current TPA that is passed on and paid by plan participants? Are there any other fees?

**A41: See Q&A #35.**

Q42: Is a debit card currently provided? Is there an additional fee to use the card?

**A42: See Q&A #40.**

Q43: Is the State satisfied with the level of FSA participation?

**A43: Yes.**

Q44: Does the current TPA provide online and mobile claims and account inquiry technology?

**A44: Through the TPA's subcontractor, participants are able to submit their claims and view their account history online and through a mobile app.**

Q45: Does HMSA or Kaiser currently send the current FSA admin a substantiation claim feed?

**A45: No.**

Q46: Can you provide your current FSA auto-substantiation rate?

**A46: The current FSA auto-substantiation rate is 92%.**

Q47: Does the current administrator offer a health care debit card program for enrolled participants? Is the card program compliant with all forms of substantiation permitted by the IRS guidelines?

**A47: See Q&A #40.**

Q48: If a health card debit card is not currently offered to enrolled participants, is the State agreeable with the vendor offering this as a form of convenient payment for enrolled participants?

**A48: The State currently offers its participants the option of a debit card. See Q&A #40.**

Q49: Does the current program permit participants to direct payments to be sent direct to the provider? For example, does functionality exist with the current program that will allow participants to file a medical expense reimbursement or dependent care reimbursement claim and direct the payment to the provider of service?

**A49: No.**

Q50: Can participants currently submit claims online on the Island Flex website? Can participants currently submit claims or view account balances using their mobile devices?

**A50: See Q&A #44.**

Q51: Does the current administrator use integrated carrier files for automatic reimbursement of deductibles, co-payments, coinsurance, etc.?

**A51: No.**

Q52: Section E – Accounting/Recordkeeping: Question 14: What is the current FSA interest process for your plan?

**A52: Currently the Plan has two interest-bearing checking accounts, one at a local bank and the other with the TPA's Claims Processing subcontractor.**

Q53: Section C. Offerors Proposed Monthly Fee Item, question 1b. – Can you provide the number of enrollments processed via telephone annually?

**A53: Currently, none. All enrollments are processed via paper enrollment forms.**

Q54: Page 11, #8 – How many representatives does the current provider have?

**A55: The current TPA has three (3) full-time staff in addition to the Administrator.**

**The TPA's sub-contracted claims processor provides an account management team consisting of 3 – 4 individuals who are dedicated to the State's account. In addition, they have a customer service team of approximately 20 individuals who assist State participants.**

Q56: Page 12, #5 – How many COBRA Qualifying Event Notices are sent annually to health care FSA terminated participants? How many have actually enrolled during the past year?

**A56: Approximately 70 – 80 COBRA Qualifying Event Notices are sent annually to health care FSA terminated participants of which only 5 – 10 participants enroll.**

### **GENERAL QUESTIONS**

Q57: Can companies from outside the USA apply for this (i.e., from India or Canada)?

**A57: Companies from outside the USA may submit a proposal. However, if awarded the contract, the selected TPA must be licensed/registered to transact business in Hawaii and must obtain the necessary State certifications (i.e., tax clearance, labor certificate, and certificate of good standing) prior to providing services to the Plan (Reference Section VI. M. pages 33 – 35).**

**Q58: Does the State work with a benefits consultant or broker? If so, who (name, company). Is the State intending for the administrator to work with the consultant/broker?**

**A58: The selected TPA is required to provide consultation services to the State regarding all cafeteria plan-related benefits, including the Plan and premium conversion plan (Reference Section III. F. pages 15 – 16).**


**INFORMATION AND COMMUNICATION SERVICES DIVISION  
FILE DESCRIPTION**
PAGE 1 OF 1

		1. ORIGATION DATE 5/31/2001		2. DATE REVISED				
3. DEPARTMENT/DIVISION DAGS/ACCOUNTING		4. SYSTEM NAME Statewide Payroll		5. PMS CODE MBB				
6. DESCRIPTIVE FILE NAME Assign Flexible Spending Account Deduction		7. PANVALET STRUCTURE MBB010IA01		8. FILE DSN				
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13. FILE ORGANIZATION <input checked="" type="checkbox"/> SEQUENTIAL <input type="checkbox"/> ISAM <input type="checkbox"/> DIRECT <input type="checkbox"/> VSAM <input type="checkbox"/> DATA BASE MGT <input type="checkbox"/> OTHER (SPECIFY)								
14. STORAGE MEDIUM <input type="checkbox"/> CARD <input type="checkbox"/> TAPE <input type="checkbox"/> DISK <input type="checkbox"/> DRUM <input type="checkbox"/> CELL <input type="checkbox"/> OTHER (SPECIFY)								
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		Social Security Number			5 13	9		N
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		Employee Name (as known in PR system)	Last, First MI		15 36	22		A
		Assignment Code	'FA', 'FD', or 'FM'		37 38	2		A
		Agent Code	'200'		39 41	3		N
		Filler	Blank Fill		42 44	3		A
		Filler	Blank Fill		45 52	8		A
		Department Code	If not known, default to 'M'		53 53	1		A
		Action Code	'A' = assign		54 54	1		A
		Amount Code	'A' = amount		55 55	1		A
		Monthly Deduction Amount	9999v99		56 61	6	2	AN
		Filler	Blank Fill		62 67	6		A
		Effective Date	MMDDYY		68 73	6		N
		End Date Code	'2' = date		74 74	1		AN
		End Date	MMDDYY		75 80	6		N
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payroll\msoffice\prod doc\file description



INFORMATION AND COMMUNICATION SERVICES DIVISION  
FILE DESCRIPTION

		1. ORIGATION DATE 05/31/2001		2. DATE REVISED					
3. DEPARTMENT/DIVISION DAGS/ACCOUNTING			4. SYSTEM NAME Statewide Payroll			5. PMS CODE MBB			
6. DESCRIPTIVE FILE NAME Cancel Flexible Spending Accoount Deduction				7. PANVALET STRUCTURE MBB010IA01		8. FILE DSN			
9. FORMAT <input checked="" type="checkbox"/> FIXED <input type="checkbox"/> VARIABLE <input type="checkbox"/> UNDEFINED				10. RECORD LENGTH 80		11. BLOCK SIZE			
12. TYPE OF FILE <input type="checkbox"/> MASTER <input checked="" type="checkbox"/> TRANSACTION <input type="checkbox"/> EXTRACT FILE (FILE NAME) <input type="checkbox"/> OTHER (SPECIFY)									
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15. DATA ITEM ID	16. SEQ KEY	17. DATA ITEM DESCRIPTION	18. COMMENTS	19. APP. NO.	20. LOCATION FROM TO		21. NO. OF CHAR.	22. NO. OF DEC. POS.	23. AN, N, B, P
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		Employee Name	Last, First MI		15	36	22		A
		Assignment Code	'FA', 'FD', or 'FM'		37	38	2		A
		Agent Code	'200'		39	41	3		N
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		Filler	Blank Fill		45	52	8		A
		Department Code	If not known, default to 'M'		53	53	1		A
		Action Code	'C'= Cancel		54	54	1		A
		Filler	Blank Fill		55	67	13		A
		Effective Date	MMDDYY		68	73	6		N
		Filler	Blank Fill		74	80	7		A
**		All Alpha data must be in CAPS							

# Workshop Schedule

## OAHU

## MAUI

March 6, Mon	State Office Tower, 235 S. Beretania St. #204	8:30am, 10:00am	March 20, Mon	Wailuku State Office Building 54 South High Street, Conference Room B	8:30am, 10:00am
March 7, Tues	Keelikolani Bldg., 830 Punchbowl St. #310/313	8:30am, 10:00am			
March 8, Wed	University of Hawaii, Manoa Campus Kuykendall Hall	8:30am, 10:00am			
March 9, Thurs	Kalanimoku Building, 1151 Punchbowl St. #322	8:30am, 10:00am			
March 10, Fri	State Lab. Div. Auditorium, 2725 Waimano Hm. Rd.	8:30am, 10:00am	March 22, Wed	Lihue State Office Building 3060 Eiwa Street, 2nd Floor Conference Room	8:30am, 10:00am
March 13, Mon	Liliuokalani Bldg., 1390 Miller St., 2nd Floor Conf. Rm.	8:30am, 10:00am			
March 15, Wed	Department of Health, 1250 Punchbowl St., Kinau Hale Board Room	8:30am, 10:00am			
March 16, Thurs	Diamond Head Health Ctr., 3627 Kilauea Ave. #418	8:30am, 10:00am			
March 17, Fri	Kapolei, Kakuhihewa Bldg., 601 Kamokila Blvd., 5th Floor Conference Room	8:30am, 10:00am			
March 21, Tues	King Intermediate School, Cafeteria	8:30am, 10:00am	March 31, Fri	University of Hawaii, Hilo Campus #UCB-100	8:30am, 10:00am
March 23, Thurs	Supreme Court, 417 S. King St. 2nd Floor Conference Room	8:30am, 10:00am	April 6, Thurs	Natural Energy Lab (OTEC)	8:30am, 10:00am
March 28, Tues	Honolulu Community College, Bldg. 27 # 111/116	8:30am, 10:00am			
March 29, Wed	Leeward Community College, #ED 201 A/B	8:30am, 10:00am			
April 3, Mon	Kalanimoku Building, 1151 Punchbowl St. #322	8:30am, 10:00am	March 14, Tues	8:30am, 10:00am	
April 4, Tues	State Office Tower, 235 S. Beretania St. #204	8:30am, 10:00am	March 21, Tues	8:30am, 10:00am	
April 7, Fri	Kapolei, Kakuhihewa Bldg., 601 Kamokila Blvd., 5th Floor Conference Room	8:30am, 10:00am	March 24, Fri	8:30am, 10:00am	
April 12, Wed	Keelikolani Bldg., 830 Punchbowl St. #310/313	8:30am, 10:00am	March 30, Thurs	8:30am, 10:00am	
			April 5, Wed	8:30am, 10:00am	

## BIG ISLAND

## Webinar Sessions

Sessions are approximately 45 minutes to 1 hour long. Dates and times may be subject to change on short notice.

Note: If you need any auxiliary aids or services (sign language interpreters, large print, braille, etc.), contact Comprehensive Financial Planning, Inc. at 596-7006 at least seven days prior to the workshop. Neighbor islands may call toll-free at 1-877-550-5552.

**TO DOWNLOAD ENROLLMENT FORMS OR TO REGISTER FOR ONE OF THE SCHEDULED WEBINARS,**

**VISIT [www.compfinplan.com](http://www.compfinplan.com)**

**ENROLLMENT FORMS MUST BE POSTMARKED NO LATER THAN APRIL 28, 2017.**

QUESTIONS? Contact Comprehensive Financial Planning, Inc., the **Island Flex** Administrator at 596-7006 or toll-free at 1-877-550-5552, or visit [www.compfinplan.com](http://www.compfinplan.com).

