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State of Hawaii

**Premium Conversion Plan (PCP)**

Open Enrollment Period

April 1 – 30, 2021

**What is the PCP?**

PCP is a voluntary benefit program that allows you to deduct your health plan premiums on a pre-tax basis. This means you’ll be paying less Federal income, state income, and FICA taxes. For more information, please review the PCP Plan Document. \*

**Who Can Enroll and When Will This Take Effect?**

Employees who are enrolled in the Employer-Union Health Benefits Trust Fund (EUTF), and whose health plan premiums are processed through the Department of Accounting & General Services are eligible to enroll in PCP. Your election will become effective on July 1, 2021.

**How Can I Enroll or Make Changes?**

If you wish to enroll, change or cancel your existing enrollment, complete the PCP section on the EUTF’s EC-1 or EC-1H (for HSTA VB members only) enrollment form and submit it to your Human Resources Office (HRO) designee or the Department of Education- Employee Benefits Unit (DOE-EBU) **no later than April 30, 2021**.

If you’re already enrolled and do not wish to make any changes, no action needs to be taken, as your enrollment will automatically continue.

**Reasons Why You May Wish to Change or Cancel Your PCP Enrollment.**

* You no longer have any eligible dependents.
* You are no longer in a domestic or civil union partnership.
* You were not allowed to make a PCP change during the plan year.

If any of the above applies, you should change/cancel your PCP enrollment now. Otherwise, you will not be able to change/cancel your deductions until July 1, 2022, unless an allowable IRS-qualifying change in status occurs (e.g., marriage, birth of child, etc.).

**\*For more information or to request for a copy of the PCP Plan Document contact your Human Resources Office, DOE-EBU or visit: http://dhrd.hawaii.gov**

**NOTE:** You may want to consult with a tax advisor to help determine whether this Program will benefit you.



Administered by the Department of Human Resources Development

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