



State of Hawaii  
**Premium Conversion Plan (PCP)**  
Open Enrollment Period (OEP)  
May 1 to May 30, 2025

**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 (DAGS) are eligible to enroll in PCP. Your election will become effective on July 1, 2025.

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

If you wish to enroll, change, or cancel your existing enrollment, you can make your selection by completing the Open Enrollment event in the EUTF Member Self-Service Portal at [eutfbenefits.hawaii.gov](http://eutfbenefits.hawaii.gov) or in the Plan Selection section of EUTF's EC-1/EC-1H Enrollment Form and submit directly to your Human Resources Office designee no later than May 30, 2025, the end of the OEP.

If you're already enrolled and do not wish to make any changes, no action needs to be taken, as your authorization and enrollment will automatically continue into the next plan year.

**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, 2026, unless an allowable IRS-qualifying change in status occurs (e.g., marriage, birth of child, etc.).



**For more information or to request a copy of the PCP Plan Document contact your  
Human Resources Office or visit: [dhrd.hawaii.gov](http://dhrd.hawaii.gov)**

**NOTE:** You may want to consult with a tax advisor to help determine whether this Plan will benefit you.  
Administered by the Department of Human Resources Development  
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