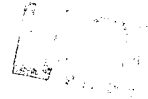


SB 2797

Late Testimony

kim5 - Deborah

From: Diane Aoki [ddkaoki@me.com]
Sent: Wednesday, February 24, 2010 5:43 AM
To: WAM Testimony
Subject: VEBA



Follow Up Flag: Follow up
Flag Status: Completed

Dear Senators,

I am writing to request that you take whatever action you need in order to save VEBA for teachers. We have made sacrifices to balance the budget in agreeing to the furloughs. Now, here is a chance to help us out and mitigate that sacrifice a little. VEBA has shown to have been a cost-savings for the State, so it seems to me to be a no-brainer. It is very unfair to put us in the same pool as other state workers to help them because of our good health record. It has been good for us and it has been good cost-wise for the state budget. We need this means of having some control over this benefit. Thank you so much for supporting us.

Diane Aoki

February 23, 2010

Dear Ways and Means Committee Members,

I am a teacher at Salt Lake Elementary School and thank you for hearing the VEBA bill. I ask that you allow us to keep our health program as it is. I currently have so much on my plate; it feels overwhelming to have to worry about my health costs rising and my health coverage diminishing. VEBA provides better coverage at lower cost, saving the State millions, saving teachers money, and giving us peace of mind in at least one aspect of our lives.

There is no documented evidence VEBA hurts the EUTF, as some claim, and that is why I urge you to please allow us to keep our health coverage under VEBA.

Sincerely,

Christine Mabuni

kim5 - Deborah

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 23, 2010 10:14 PM
To: WAM Testimony
Cc: mhoy_9092@hotmail.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM

Follow Up Flag: Follow up
Flag Status: Completed

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Margaret Hoy
Organization: Individual
Address: 54-474 Honomakau Road Kapaau, Hawaii
Phone: 808-889-6948
E-mail: mhoy_9092@hotmail.com
Submitted on: 2/23/2010

Comments:

My name is Margaret Hoy
I am a teacher at Kohala High School
Contact Phone: 808-889-6948
I strongly support SB 2797.
Currently, VEBA has provided my family with excellent service and coverage.
I have a child in college on the mainland and she has been able to get the care she needs away from home. This provides an incredible amount of peace of mind for my husband and me. My husband is on daily medication prescribed by his physician. We purchase those drugs at our local pharmacy in Kapaau. I have heard that under EUTF, prescriptions will only be available via mail order from Florida and that for certain maintenance drugs there is a denial of claims. If that's the case, I worry if there is a change or any disruption to my current plan that it could adversely impact his needs.
The state Auditor claims that administrative costs for VEBA exceed that of EUTF, but the State only pays \$1.00 per person whether it's VEBA or EUTF.
The combined savings to the employer and the State of Hawaii has amounted to \$6,645,006 for the 40 month period beginning March 1, 2006 through June 30, 2009. This is based on lower employer contributions and experience refunds to the State of Hawaii.
Why force teachers into a system that seems to be functioning less efficiently?
Let VEBA continue to provide for teachers and retirees, with the money I am saving I am able to buy supplies for my students like Kleenex and paper towels!

Thank you for the opportunity to testify.

kim5 - Deborah

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 23, 2010 9:40 PM
To: WAM Testimony
Cc: ryito12345@yahoo.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM

Follow Up Flag: Follow up
Flag Status: Completed

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Renee Ito
Organization: Individual
Address: P. O. Box 1024 Kapaau, Hi 96755
Phone: 808-889-6429
E-mail: ryito12345@yahoo.com
Submitted on: 2/23/2010

0 1 2 3 4 5 6 7 8 9
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
[] ^ _ ` { | } ~

Comments:
Name: Renee Ito
School: Kohala Elementary School
Contact Phone Number: 808-889-6429
I am a teacher at Kohala Elementary School and I strongly support SB 2797.

I support SB 2797 because VEBA will allow teachers (actives and newer retirees) to continue to have a health benefit program without disruption of services and coverage. In addition, a strong health benefit health benefit program helps to attract and retain public school teachers. VEBA has saved the Employer as well as the members money and healthy competition between health providers enables VEBA to offer members competitive rates. Right now, because of the furloughs, our pay has been cut and that has been difficult. If VEBA is not continued and we have to move back into the EUTF for their medical coverage, that could mean additional premiums of at least \$200.00 a month and changes to our pharmaceutical benefits and that would create an even greater hardship. Please support this Senate bill 2797 so that VEBA can be made permanent. Thank you for the opportunity to testify.

Sincerely,
Renee Ito

kim5 - Deborah

From: Lori Sumajit [loeeem@aol.com]
Sent: Tuesday, February 23, 2010 8:55 PM
To: WAM Testimony
Subject: Testimony relating to SB 2797 2/24/10 @10:00 am Conference Rm 211

Follow Up Flag: Follow up
Flag Status: Completed

SB 2797 RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS

Wednesday, February 24, 2010
10:00 am
Conference Room 211
State Capital



Dear Senator Kim,

I am a 4th year kindergarten teacher at Salt Lake Elementary School. My salary provides for myself and my 2 young children. I am still paying off student loans I incurred to get a Masters degree in education from Chaminade University. My salary does not provide an affluent lifestyle for my small family and I AM living paycheck to paycheck. I am unable to find affordable housing in my price range and must reside with relatives. As a teacher and a mother, health care benefits are extremely important to me. My children are young and need to have a consistent, affordable health care program. I cannot afford a disruption in service or increased premiums.

My family and I need VEBA to become permanent for the following reasons:

1. Teachers (actives and newer retirees) will continue to have a health benefit program without disruption of services and coverage.
2. A strong health benefit program helps to attract and retain public school teachers.
3. VEBA has saved the Employer as well as its members money.
4. Healthy competition between health providers enables VEBA to offer members competitive rates

We are already dealing with a reduced paycheck due to mandatory furlough Fridays, if we are forced to join the EUTH another \$200 will be taken out of my already miniscule paycheck. Don't my children deserve better than that?

Thank you,
Lori Sumajit

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES'
BENEFICIARY ASSOCIATION TRUSTS.

Name: Eva Conway-McGuire

School: Kohala Elementary

Contact Phone: 808 756-7950

Dear Senate Committee on Ways and Means:

I am a teacher at Kohala Elementary school and strongly support SB 2797

Please extend VEBA to 2012. In addition to saving its members money, VEBA has saved the Department of Education money as well. Healthy competition between health providers enables VEBA to offer members competitive rates. This year pay, in addition to the quality of our work environment, was impacted by furloughs. I will have to start making serious choices about whether or not I can afford to stay in Hawaii if pay or benefits continue to be cut. I love what I do and my job choice is not one I made with only money as a consideration. I wish I could afford to teach no matter how low the pay, but I need to be able to pay my bills. Hawaii needs to make students, teachers, and education a priority. Extending VEBA to 2012 is a cost effective way to continue to attract and retain the professionals needed to educate our children.

Thank you for the opportunity to testify.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Kathleen "Kat" MuraanakaSchool: Wai'anae High SchoolContact Phone: (808) 627-0124

I am a teacher at Wai'anae High School and strongly support SB 2797 to extend VEBA to 2012. In voting to ratify the current contract, I agreed to take a salary cut to help to address the current state economic condition, prior to this, the rise in fuel prices already added an additional financial burden to my family due to my daily 64 mile commute to and from work. The financial hardship that the expiration of VEBA will cause my family will force me to re-examine where I work and ~~my~~ the longevity of time with which I can afford to continue. I choose to work in a community that has many challenges to educational success, but it is a choice I have made due to my love families.

increased cost of medical coverage may force me to reflect on whether or not the sacrifices made will be too burdensome on my family to continue.

Please support NEBA.

It is a responsible, accountable system that teachers support.

It will help me to continue my mission to provide a quality education to the students and families on the Waianai Coast.

Thank you for your time and consideration.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: James Cadiz Jr

School: Waianae E1

Contact Phone: 497-1897

I am a 5th grade ELA (English Language Arts) Specialist. I've been working for the D.O.E. for 5 years now. I pay \$365 a month on my car loan. I needed to purchase a car because the car that I used to drive was over 10 years old and experiencing problems every 6 months whether it be transmission or alternator failure. I'm a newly wed and have moved in a town house with my wife almost 2 years now. I help her pay a \$2,000 mortgage along with phone, groceries, other needed expenses. This is all before furlough. I've also had a health problem for the past 5 years which has worsened and I'm possibly looking into surgery which may cost me in the range of \$8,000 - \$5,000. I currently spend about \$35 a month for prescription medication.

not to pay any more in perscription medication and may no longer do doctors visit 1 a month. I also have to pay services for doctor's visits whatever is not covered by my medical.

I switched to HMSA because the hospital benefits. When I have this surgery they will cover my expenses more. I had enough and cannot find any cheaper alternative to my health care so my only option now is surgery.

Since before the furlough Friday I took home \$1150 ~~a month~~ bi weekly. Now I take home 1050 bi weekly. A month = 10 2100
 $= 2100 - \$35 \text{ perscription needs} = 1075 - 1000 \text{ home mortgage expense} = \$75 - \$375 \text{ car loan} = -\$300 = \text{I'm losing money. This only cuts for cost of living transportation and health.}$

VEBA gone adds to my debt.

Please reinstate VEBA because I don't know what else expenses I can take.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Kathy KobayashiSchool: Kaleiopuu ElementaryContact Phone: 675-0266

I am a teacher at Kaleiopuu Elementary School and strongly support SB 2797.

VEBA would allow me, as well as my fellow teachers, to continue to have an affordable health benefit without disruption of services and coverage. Losing VEBA would greatly impact my quality of life being that I would see an increase of over \$200 for my family premium. My family has already been impacted by furlough days both in pay cut as well as loss of instructional time for my three children who attend public school. We rely heavily on VEBA as a health benefit being that myself and my children visit the doctor every 3 to 6 months to monitor our asthma. We have already had to make adjustments to our finances being that we incurred an increase in patient portions of bills. Further changes in coverage or patient responsibilities would cause me to double think how often we see the doctor which

be faced with if we lose VEBA. With that
in mind, please support S.B. 2797 SD1.
In doing so, you would be showing your
support for our children's well being
and education as a whole.

Thank you,

Kathy Kabayashi

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Cynthia ConstantinoSchool: KanoelaniContact Phone: 675-0195

I am a teacher at Kanoelani Elementary School and strongly support SB2797. It is critical that VEBA is extended to 2012 because teachers need to have a health benefit program that allows us to focus on our students and curriculum. When teachers have a health program that works well (like VEBA), teachers will have less stress and therefore lead healthier lives.

In addition, I am deeply disturbed by the BUTF program. Along with increased costs (about \$200 per a month) I will have to deal with an inefficient bureaucracy. I'm afraid that they will lack the personnel to process all the claims efficiently. In addition, if teachers cannot

get a decent health care program
it will force many of us to leave
the occupation. Teachers are
already sacrificing their financial
security by having furloughs.

I really do not know how

I can continue in this
profession (teaching) if SB2797
does not pass because of
the increased financial strain
it would put on my family.

Thank you for the ~~offer~~
opportunity to testify.

Transmitting 6 sheets (including this cover page)

February 23, 2010

TO: Senate Sergeant-At-Arms

Testimony for WAM hearing
Wednesday, February 24, 2010, 10:00 a.m.
Conference Room 211

SB 2797, SD1

840-2253

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Inosencio BocoboSchool: Kaleiopuni ElementaryContact Phone: 278-1275

Dear Senators,

My name is Inosencio Bocobo, I'm a teacher at Kaleiopuni Elementary school. I strongly support SB 2797. VEBA will allow me + other teachers in our state to continue to have an affordable health plan. I strongly believe that having a strong health benefit program helps ^{to} attract and retain public school teachers. Having VEBA be eliminated will only add on to the burden that teachers are sacrificing because of the fur longh.

Please support SB 2797. Thank you very much.

Aloha,
Inosencio Bocobo.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Nicole Ryan

School: Waikole Elem. School

Contact Phone: 808-677-7100

I am a teacher at Waikole Elementary School in Waipahu and I strongly support SB 2797. Although I am a newer teacher, I feel that it's important to continue our health benefit program without disruption of services or coverage.

Due to a significant loss in pay caused by furlough days, it is even more important that Hawaii educators hang on to cost-effective programs like VEBA.

Please consider the economic sacrifices Hawaii teachers have already made and pass SB 2797. Thank you for the opportunity to testify.

Sincerely,

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Debra YamakawaSchool: Palisades Elementary SchoolContact Phone: 808-291-1854

I am a certified school counselor, working as a student Services Coordinator at Palisades elementary school. I am strongly supportive of SB 2797. I have worked for other state departments and was very upset when VEBA was cut. EUTF has not been able to provide reasonably cost, good quality medical insurance. I have been working for the State for 13 years and I have not seen any improvement on how EUTF manages our insurance funds. One of the reasons I am now working for DOE is so I could remain with VEBA. EUTF cost more in premiums and provides less benefits. My husband also works for DOE and we have been depleting our savings to make our mortgage payments. We have tried to put off looking for part time work by decreasing the amount we put away for retirement. However, we will need to find part time employment to subsidize the increased cost of health care if we get switched to EUTF. We did not find part time jobs, too, because we put in an additional 3 hours ^{minimum} of work daily on top of our "paid" hours. But in order to keep our home and not to add to our states foreclosure numbers, we will both need to find additional jobs, especially if we loose VEBA. We have not even been able to afford a "stay-cation" since we purchased our home 5 years ago. Now we are trying to not become homeless. Having increased medical cost will put a greater strain on our family. Please do not have us become recipients of state services, help us remain contributing tax payers of our community. Sincerely,

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Robin Hermance

School: Nānākuli Elem

Contact Phone: 668-5813

I am a ^{30yr plus} teacher at Nānākuli Elem School and strongly support SB 2797.

I was messed up already w/a change of medical transfer & I am still catching the Fall Out. The System ^{as is} for whatever reason(s) is not giving me Problems & I am getting to old to play games. This was one of the worth while things I have needed & Don't want to lose. Getting Older I can't
" 1 + 1 m. l o

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Dean Sugiyama
School: Ena Elementary
Contact Phone: 455-8850

I am a teacher at Ena Elementary school and strongly support SB 2797.

Please allow us to continue VEBA. To allow us to have a health benefit program without the disruption of services and coverage ^{is very important to me.} I think we have sacrificed enough through furloughs. Paying another \$80 per month for single coverage or \$200 per month to cover my family would be devastating. Please help.

Thank you for your time.

Dee Sugiyama

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Aaron Day

School: Waianae High School

Contact Phone: 780-9474

Go If we switch back to EUTF from VEBA and my payments go up by \$80/per month I may have to move. With the furloughs reducing my pay I cannot afford my rent if my health premiums go up as well. Soon I will be paying on my student loans as well. With the cost to become a teacher and the low starting pay for teachers those additional cuts in pay are making almost impossible to continue to teach in Hawaii. There are several states with lower cost of living and with comparable or even higher teacher pay. I do not want to leave the state but with the losses that I am taking in pay I may have to move to somewhere that I can afford to live on my pay.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Lori J NelsonSchool: Nanakuli El. SchoolContact Phone: (808) 342-2347

I have been teaching in HI on the leeward coast for five years, at Nanakuli El, and strongly support SB 2797. My medical coverage extends to my husband and to my daughter who is a pre-service teacher now completing U.H. program. She will be certified to teach special ed and K-3 regular ed. She will teach in HI for three years -- if she can afford to -- to pay off her stipend*. I also have a daughter, son-in-law, and grandson on Big Island. I am highly motivated to stay in HI, to be near my family members here. However, I am not going to be able to stay, and my daughter may not stay, if medical coverage goes up. My husband is healthy because he takes meds to control congenital high B.P. and cholesterol. One appeal of moving from my home & job in PA was medical coverage. Raising costs of coverage and copays will push us out of public education, and possibly remove five employed, home-owning, tax-paying adults from your state.

Please. Support SB 2797.

Mahalo, Lori J Nelson

*and my hope is that once she satisfies her stipend requirements, she will continue to teach here.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Jamie KutaraSchool: Holomua Elementary School Ewa Beach, HIContact Phone: (808) 227-3950

I am a teacher at Holomua Elementary School and I strongly support SB 2797. VEBA will allow teachers, both actives and newer retirees, to continue to have a health benefit program without disruption of services and coverage. VEBA is a strong health benefit program that has helped to attract and retain public school teachers. VEBA has also saved the Employer as well as its members money. Healthy competition between health providers has enabled me as a member competitive rates.

With furloughs, I am struggling financially. If my health insurance premiums increase, I do not know what else I can cut from my budget. I am speaking from the point of view of a single female with no children. I cannot imagine how the increase of premiums will affect teachers with dependants. In the near future, I plan on starting a family. If the premiums increase, I will have to rethink and reevaluate my future plans. This decision will directly affect myself, my family, and my future family. When making a decision, please consider the public school teachers of Hawaii and their families. This decision will affect us all.

Again, I strongly support SB 2797. Thank you for the opportunity to testify.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Rose ShinSchool: Mauka LaniContact Phone: 672-3146

I'm strongly encouraged that this bill will continue our VEBA benefits. Health care is so important.

My daughter is also a teacher (at Moanalua High School). We're already taking a financial hit.

Please continue VEBA for teachers.

EUTF is already having difficulty processing the people currently under it. To add 13,000 plus teachers would be too much for them.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Rebecca Hadley-Schlusser

School: Maili Elem.

Contact Phone: 330-1485

I am a teacher at Maili Elementary School and strongly support SB 2797.

As a single parent with one child, I currently pay about \$320 per month for my medical plan through the VEBA Trust. If our medical plans revert to the EUTF plan, I will end up paying over \$500 per month for my medical coverage. This is very prohibitive for me. I will not be able to afford to pay this much money each month on top of my per visit co-pay. Currently, my son sees a counselor twice a month and a psychologist once a month to address his ADD, anger outbursts, and other mental health needs. I am also on various medications for migraines and other health issues. With the current fiscal emergency in Hawaii and across the country, adding additional financial burdens on top of the furloughs would result in my being unable to continue to meet my financial responsibilities and could lead to my having to drop my medical insurance because I cannot afford it.

I strongly urge you to pass SB 2797. ...

Transmitting 6 sheets (including this cover page)

February 23, 2010

TO: Senate Sergeant-At-Arms

Testimony for WAM hearing
Wednesday, February 24, 2010, 10:00 a.m.
Conference Room 211

SB 2797, SD1

840-2253

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Patricia Matsumoto

School: Waianae Elementary

Contact Phone: (808) 696-7483

I am a teacher at Waianae Elementary School and strongly support SB 2797.

I am 56 years old and have seen how HMOA had "monopolized" the healthcare industry, affecting not only the employees & their families with covered and non-covered items based on a state-wide weighted average, but doctors, medical clinics, medical practitioners, Laboratories, Pharmacies & Hospitals as well. HMOA has dictated to all mentioned above, where costs for health insurance coverage have sky-rocketed in turn all other related medical costs have increased with less coverage per employer (in our current financial state) which has prompted President Obama of the Democratic Party to push for "change" in stopping insurance companies from continuing to take advantage of us the working people. Taking the large insurance companies' wealth & their offices - computer

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Sheri YoshikawaSchool: Lehua Elementary SchoolContact Phone: 453-6490

I am a teacher at Lehua Elementary School and strongly support SB 2797. VEBA has saved the state millions of dollars. In this financial times, we should embrace ways to save money. HSTA agreed to furlough days after Gov. Lingle proposed furloughs during the summer. I would prefer being able to come to school everyday and not have my pay cut. EUTF would further diminish my pay and create a critical financial strain on myself. Please consider my testimony as you decide on SB2797.

Thank you for the opportunity to testify.

Sheri Yoshikawa

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Kari WongSchool: Lehua ElementaryContact Phone: 453-6490 wk.

I am a teacher at Lehua Elementary School and strongly support SB2797.

As veteran teachers, my husband and I still do not make a lot of money. Going back to EUTF would increase our monthly payments and that would leave less funds for my family to spend and help our local economy grow.

Our VEBA has worked for teachers and allows us to continue to have benefits without disruption of services and coverage. VEBA has saved the state money and offers us competitive rates. Please support SB2797.

Thank you for the opportunity to testify.

Sincerely,

Kari Wong

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Debra MaySchool: Mali' Elem.Contact Phone: 330 0002

EUTF is broken and I can not afford \$80+
more a month^{in premium}. What more do you want from me?
Everything I have gained 8% pay raise, better ins.
has been taken away. I go to the dr. now and
they do not accept my new (HMA) ins. or HMA
says they do not cover items, procedures my dr.
orders. What more do we have to endure? Cutting
ins. coverage and raising rates on top of it is
not fair. VEBA is working for me.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Corey Yasuda

School: Kaleiopuu Elementary

Contact Phone: 675-0266 X293

I am an elementary school teacher who strongly supports S.B. 2797. I do my part daily to support the education of our children. I do not want to have any disruptions to my current health benefit plan. VEBA has saved the Employer and the members money. Competition between the different health providers will help to ensure both competitive benefits and rates. Again, I strongly support SB 2797.

Thank you for the opportunity to testify on my current health care,

Corey Yasuda

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Helen M. ShimaSchool: Barbers Pt. ElemContact Phone: 673-7400 X360

Dear Senators,

We are very happy with VEBA, it works for us.
We do not want to convert to EUTF.
As it is, I'm already struggling to make ends meet!
We are forced to do the bidding of whatever the
Governor says already, and to be forced to go
to another Plan (EUTF) that costs much higher,
with fewer benefits is going to just kill us!
I'm a single mother of one - VEBA works just
fine for us - I can afford it with VEBA -
not with anything else. So please let us
keep VEBA!

Please consider this as well: VEBA saves the Employer
AND the members money. Healthy competition between health care
providers enables VEBA to offer members competitive rates.
VEBA is a strong health benefit program that helps attract
& retain teachers.

To stop VEBA will cause disruption to our services. We
don't need another nightmare!

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Jamie Branch

School: Waianae Elementary

Contact Phone: (801) 458-3443

I am a teacher at Waianae Elementary and strongly support SB 2797.

With VEBA, I save a significant amount of money on my healthcare. Because of furloughs I had already had to take a 2nd job and I know I will not be able to pay my rent if my healthcare premiums increase. VEBA is working and it is saving teachers money, which we desperately need!

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Ann Kaai

School: Waianae Elementary

Contact Phone: 256-1472

Teachers are constantly sacrificing to improve student learning and ensuring students become life long learners and positive contributors to our community and society. Even with obstacles thrown at them, including furlough Fridays, teachers continue to be diligent in ensuring student learning. However, teachers must keep their health in order to continue their mission in teaching our children.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Lani ChangSchool: Kaleiopuu ElementaryContact Phone: 808-675-0266 X250

I am a teacher at Kaleiopuu Elementary school who strongly supports SB2797.

Any changes in VEBA will greatly impact the quality of my life, as well as my entire family. I am already experiencing a hardship taking furlough days and any disruption of services or coverage will hurt me further. My husband who works in the construction field is also experiencing a shortage of work and therefore we are doubly impacted with day to day expenses. ~~My husband is also~~

Please support SB2797. Thank you for this opportunity to tell my story

Sincerely,

L. Chang

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: SOCORRO DEGUZMANSchool: Makakilo Elem.Contact Phone: 672-3163 ; 277-4733

I am a teacher at Makakilo Elem. School and I strongly support SB 2797.

VEBA will allow teachers like me and newer retirees to continue to have a health benefit program without disruption of services and coverage. A health benefit program that is strong helps to attract and retain public school teachers.

VEBA has saved the Employer-DOE - as well as its members money. Healthy competitions between health providers enable VEBA to offer members competitive rates. Most importantly - I will have a very hard time finding money to pay the new premium fee of EUITF and still keep up w/ my other financial obligations like rent and gas and food on the table.

Please support to keep SB 2797 for the next 2 yrs.

Thank you for the opportunity to testify.

Socorro Deguzman

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Maile YasuiSchool: Momilani ElementaryContact Phone: 226-7009

I am a teacher at Momilani Elementary school and strongly support SB 2797.

I am all for keeping VEBA so that it will continue to allow teachers (actives and newer retirees) to have a health benefit program without ~~dear~~ disruption of services and coverage. A strong health benefit program helps to attract and retain public school teachers. Honestly, this is a major reason why I remain a DOE teacher. VEBA has saved the Employer as well as its members money. If VEBA is not costing the state any additional money, why take it away from teachers. Teachers have voted and took furlough days to help our state. Taking away the VEBA will only hurt the teachers spirit. Please don't do that to teachers. Teachers are also sacrificing by teaching a 5 day week in only 4 days and are already getting burnt out. Once again, having the VEBA is a major reason that I remain a DOE teacher. The thought of teaching in a private sector is crossing my mind a lot lately. Taking away the VEBA will be my breaking point of making me take a good hard look if it's worth teaching in the DOE system. Please help teachers keep our VEBA. By the way, I work at a high performing school. I work my butt off to make

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Todd TashiroSchool: Momilani ElementaryContact Phone: 226-0473

I am a teacher at Momilani Elementary School and strongly support SB 2797.

I am already struggling with the loss of wages due to Furlough Days and now you want us to join EMTF where I would have to pay about \$200 more.

I work hard for my paycheck and it seems that it is just dwindling away. Why would any teacher want to teach when everything is being taken away. If it's not costing the state any more money, then why do we have to be the same as everyone else. Why is it that everytime something works well then we change it. I've been teaching for 22 years now and our medical plan is why many teachers stay in our profession. to act rid of Teachers, why is

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Dannette Won

School: Nanaiakapono Elem. School

Contact Phone: 668-1943 (h)
551-5473 (c)

I am a teacher at Nanaiakapono Elem. School. I strongly support SB 2797. As a teacher, I have given my time & energy until it more than hurts. Why can't teachers have an affordable health plan? ~~Our VEBA + us~~ We and our VEBA have saved our state money and our members money. This is a win-win situation. Why are we at risk of losing VEBA?

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Eugene ToyamaSchool: Keane'ula ElementaryContact Phone: 689-1380

I am a teacher at Keane'ula Elementary School and I strongly support SB 2797. As it is now, the teachers are already taking an eight percent pay cut. By converting us to EUTF our medical premiums and co-pays will increase dramatically. With less pay and higher medical costs, how will Hawaii attract and retain the best teachers? And lastly, if keeping VEBA does not cost the state extra money, why sunset it? Please allow VEBA to continue.

Thank you for the opportunity to testify.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Gail Miyashita
 School: Pohakaea Elem School
 Contact Phone: 1089-1290

As ~~the~~ ^a teacher, we are being penalized economically. Furloughs are hurting us and now losing VEBA would certainly make an ~~big~~ impact for teachers to think of changing careers. How can teachers survive if our benefits and salaries continue to be reduced. This will really make a lot of us frustrated and hopeless.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Jaryd OshiroSchool: Waipahu IntermediateContact Phone: 386-8390

I'm a teacher at Waipahu Intermediate School. I support Senate Bill 2797. Furlough Fridays have effected me by reducing my monthly salary by \$400 dollars. Right now, I'm barely able to pay monthly bills. A change in VEBA would mean that I would have to spend more money on my monthly expenses. If this action continues, then I would be force to look for another career. It would be a shame to know that I gave up my true love (teaching) because of economic reasons. Thank you for listening to my perspective.

Sincerely,



SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Mrs. Amy E. Chagami

School: Nanaiakapono Elem. School

Contact Phone: Evening: 839-1365 Cell: 206-4221 School: 668-5800 Ext. 259

I am a teacher at Nanaiakapono Elementary. This is my 40th year. I have so seldom taken sick leave that, I know, I am one of those who help VEBA save the Employer and VEBA members money. I have limped to school, when a piece of school furniture fell on my foot. I have taught with one eye, when I scratched my cornea, because it was close to May Day and I could not be out, not even for a day.

I am not alone. I know many of my fellow teachers, who "so seldom take sick leave." I am grateful that VEBA offers me competitive rates, because I know I contribute to VEBA's ability to do so. And so do so many of my fellow teachers. VEBA has saved the State and its members money. Why are we at risk of losing VEBA? It makes no sense to me. Thank you for allowing me to

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Sonia Peralta
School: Nanaikapono Elem. school
Contact Phone: ~~384-0340~~ 384-0340

I am a teacher at Nanaikapono Elementary School and I strongly support S.B. 2797. VEBA allows active and new retirees to continue to have an affordable health benefit program without disruption of services and coverage. A strong health benefit program ^{like VEBA} helps to attract and retain public school teachers. In addition, VEBA saves the state and its members millions of dollars.

Thank you for the opportunity to show my support for S.B. 2797.

Sonia Peralta

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Joyle Kaneshiro

School: Nanaikepono Elementary School Nanakuli, Hawaii

Contact Phone: 561-9643

I am a teacher at Nanaikepono Elementary school and I strongly support SB 2797. I am a single parent of two teenage daughters. Having to use my already lower pay to pay for insurance coverage will cause major hardship in my household. Please consider ^{to support} HB 2797.

Thank you for the opportunity to testify.

Joyle Kaneshiro

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Shirlene IdeueSchool: August Ahrens ElementaryContact Phone: 386 5930

I strongly support SB 2797. I would like VEBA to continue. I remember when it was taken away for a while a few years back. I ended up paying hundreds more dollars a year for doctor visits and medications. I'm afraid that if this happens again it will hurt my family tremendously. To have to pay more in addition to paying more for premiums will make me have to sacrifice health care for just meeting other basic family needs. On top of ~~the~~ our cut ~~in~~ in pay due to furloughs it has ~~be~~ already been difficult. As an example, my daughter had a gash in her hand last month. I normally would have taken her to the emergency room to get stitches but as I weighed the cost of it vs. the scar she would have on her hand. I went to the store and just bought bandages instead. ~~It turned out okay but it made me think about how far my family has come from the sense of security financially we had to what it is now.~~ Please support SB 2797. Teachers need options in health care to help relieve some of the financial burdens. It's vital to retaining quality

Transmitting 6 sheets (including this cover page)

February 23, 2010

TO: Senate Sergeant-At-Arms

Testimony for WAM hearing
Wednesday, February 24, 2010, 10:00 a.m.
Conference Room 211

SB 2797, SD1

840-2253

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Julie PattenSchool: Māhili ElementaryContact Phone: 590-8262

As a Hawaii teacher in the DOE for the past 23 years, I have been very well served by VEBA. I am a mother of 4 children and I have endured the pay cut caused by the furloughs. I cannot afford over \$200 more per month for my health care benefits. I cannot afford to pay more for my ~~be~~ copayments.

The EUTF system is broken how are they going to incorporate 13,000 more teachers. How can a system that already has customer service issues suddenly take care of a whole lot more. I want the state to continue VEBA and continue to save money because of VEBA. VEBA isn't broken it needs to be funded for 2 more years. Mahalo. D.L.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Westley MowSchool: Waipahu High SchoolContact Phone: 808 845-2110

VEBA Bill.

\$80 ↑ Single

\$200 ↑ Families

I can barely survive the salary cuts as it applies now, the additional strain of the increased health costs of EUTF would really break the bank.

I would like to see at least two more years with VEBA since the provisions are better and it does not cost the state more money.

Teachers tend to be of better health and deserve a cut in rates.

Westley Mow

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Phyllis Gurler
School: Waianae Intermediate
Contact Phone: 808 554 5270

Furlough / now additional cost for Health Insurance. This is more than I can manage. My money does not go for unnecessary items, for entertainment. I will have to leave the teaching profession due to Health conditions because of the uncaring of administration people that believe that our teachers salary grows or multiplies after the fact of unnecessary increases in supposedly "Our Teachers Benefits" Shame on you! Phyllis Gurler

Hawaii Teachers Standard Board
Public Hearing
Testimony

Date: 2/23/10
Name: Remedios Agos
School: August Ahrens School
Contact Phone: 675-0202 - Ext 342

I am a teacher at August Ahrens School and strongly support SB 2797. VEBA will allow teachers like me to continue to have a health benefit program without disruption of services and coverage. Without VEBA, there will be no strong health benefits program that helps to attract and retain public school teachers. If there will be some changes in VEBA, it may lead to higher cost of premium, higher co-payment of office visit and medications, which in turn may lead to family hardship.

I sincerely support this measure # SB 2797. Thank you very much for the opportunity to testify.

Transmitting 6 sheets (including this cover page)

February 23, 2010

TO: Senate Sergeant-At-Arms

Testimony for WAM hearing
Wednesday, February 24, 2010, 10:00 a.m.
Conference Room 211

SB 2797, SD1

840-2253

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Alan Arakawa

School: Waipahu Elementary

Contact Phone: 675-0150

I am a counselor at Waipahu Elementary school and strongly support SB 2797. It would be a big blow financially if we change plans. I can't afford to lose \$200+ and my current pay cut to pay for my bills. If you were to lose \$700 per month and have your expenses go up by \$300, would you be able to survive working in the DOE? Our system works, so don't change something that helps to retain teachers.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Hope Espinda
School: Pohalkea Elementary
Contact Phone: 689-1290 (w)

I am a 15 year Stage 4 nasopharyngeal cancer survivor. I need to visit my specialists (otolaryngologist, entomologist, etc) due to the radiation damage. These many visits are very costly. As a homeowner, I have a monthly mortgage to pay as do most other teachers. Please do not take away our VEBA plan. It is in our best interests to remain as healthy as possible, and it's in the best interests of our students, too. Please

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Terrie Simpson

School: Nanai Kaponu

Contact Phone: 808-220-0225

I'm a Kindergarten Teacher at Nanai Kaponu Elementary.
I'm asking you to please extend the "VEBA" bill.
I support myself which I'm finding difficult because of
the furloughs. If we go back into EUTF, it will
be a hardship for me. Please keep Veba, it's a
know fact that it saved the State money.

Terrie Simpson

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Wynn Oshiro
School: Waipahu Intermediate
Contact Phone: 946-6949

I teach at Waipahu Intermediate. I support SB2797. There are difficult economic times. I cannot afford more expenses without my family suffering correspondingly. I cannot believe that people would be attracted to the teaching profession if costs continued to mount. I do not believe we will keep a lot of valuable teachers if the cost of teaching continues to rise - and the kids will suffer accordingly.

Teaching is an honorable profession. Please honor it by providing the means for people to remain in it.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Joel Shugart

School: Kapolei Elementary

Contact Phone: (808) 753-4018

I'm a teacher at Kapolei Elementary. I'm fighting to say in ~~the~~ Hawaii. I grew up in Iowa but I love Hawaii, and Hawaii's students. If my ~~poor~~ health benefits go up I'm afraid I'll be forced to leave. With furloughs this year, I'm having trouble surviving now. ~~I~~ ~~go~~ My parents want me to come home to Iowa, but I love Hawaii. I have friends at ~~public~~ private schools that want me to come over, I love public! I grew up in public schools and I don't think private schools should be a desire. If I can't afford to live here, something will have to change. I give my time, my ideas, and my now more money. Please help me stay in the DOE!

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: ALAN LAUSchool: Kaimuloo Elementary SchoolContact Phone: 689-1280

I am a special education teacher at Kaimuloo Elementary and urge you to support SB2797. I love my job, I love my students and I love teaching. What makes me and others like myself leave jobs that we love is when we are not fairly compensated for our hard work. For whatever reasons and under whatever circumstances, we accepted furloughs to help make ends meet for our state budget. We have made a financial sacrifice. Now we are faced with paying more for a health benefit plan that will not cost the state any more or less than the VEBA but offer less services and benefits. Why the additional sacrifice if it doesn't cost more? If we save money in the long run, I'm for it. But if not, it may force highly-qualified and dedicated teachers into jobs that will at least make us more money in a state that already is expensive to live in.

Please support SB2797.

njapalo,
(Allen) Jim

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Joyce HigashiSchool: Campbell High SchoolContact Phone: 808. 256. 0529

Please support this bill.

I am a single parent with 30+ years of service with the state/DOE. With furloughs, poor economy, rising health care premium it is very difficult for me to ~~pay~~ afford the premiums. I have been diagnosed with Parkinson's as well as other health problems (genetically related). My son, also suffers from asthma and now insulin-resistant diabetes. Our copay plus premiums are such a struggle for me that I have had to move in with my 84-year old mother, who is now helping support us. Sometimes it is difficult to manage our medications via mark and I have to use our local pharmacy.

VEBA is not an additional cost to the employer.

It is a shame that a veteran teacher like myself, will have to suffer and struggle to provide health care for my son as well as for myself.

Thank you.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Lynne Viloria Gutierrez

School: Maunaloa

Contact Phone: # 423-2102

I am appealing ~~for~~^{for} your kindness to extend our VEBA Trusts for another 2 years. My husband is retired ~~with~~ fixed income every month. As of now, we can afford but if it will ^{be} cancelled it will be very hard for us to adjust our ^{monthly} income ~~report~~ ^{for} although days has also affected the way we live day by day.

We believe that HSTA VEBA is the only union that saving ~~a~~ millions to the state. HSTA is the only union that has a transparency regarding its financial statement ~~regarding~~^{regarding} the Trust.

Please pass SB 2797 SD 1: Relating to VEBA Trusts. Your support is greatly appreciated.

Lynne Gutierrez

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Span Jones
School: Kapolei Middle School
Contact Phone: 693-7025 x 312

Please vote to extend VEBA. The increase in health care costs combined with salary reductions from furlough days would be devastating.

SENATE COMMITTEE ON WAYS AND MEANS

S.B. 2797 SD 1: RELATING TO VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION TRUSTS.

Wednesday, February 24, 2010

Name: Shermy Ann L. ChangSchool: Waikolea ElementaryContact Phone: 677-6100 x235

I have been teaching for almost fifteen years for the Dept. of Education. During my years of teaching I have been on a strike and am now going through furloughs. The cuts that I have taken in my pay and my husband's (who is also an educator) have been substantial.

Having VEBA has allowed me to have a strong health benefit program while saving my family money. The state has also been saved millions of dollars with the VEBA program. Having had to go to EUTF and then thankfully going back to VEBA, I was able to see the differences between both programs. I do not want EUTF as my health benefit program.

If the state pays the same amount of money to fund VEBA and EUTF, why are we being forced to switch to EUTF? All the money in savings from HSTA being with VEBA is being returned to the state. Why are we being penalized?

please keep VEBA alive for teachers. Any more cuts do not need to be made. will be detrimental.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: languay1@hawaii.rr.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:45:25 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Laurie Anguay
Organization: Individual
Address:
Phone:
E-mail: languay1@hawaii.rr.com
Submitted on: 2/24/2010

Comments:

I'd like to take the time to ask you to please support VEBA for the teachers. VEBA provides better coverage at a lower cost. There is no documented evidence that VEBA the EUTF, as some people claim. VEBA has returned more than \$6.5 million to the state over the last three years. Therefore, VEBA saves the state money, which is important during this time of fiscal trouble. With the teachers furloughs, as a teacher, having to pay a higher price for EUTF would be a hardship. Please consider these points and support the continuation of VEBA. Thank you for your time and consideration.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: cacatianc@hawaii.rr.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:45:38 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Carrie Cacatian
Organization: HSTA
Address:
Phone:
E-mail: cacatianc@hawaii.rr.com
Submitted on: 2/24/2010

Comments:

Tell legislators that VEBA provides better coverage at lower cost. There is no documented evidence VEBA hurts the EUTF, as some claim. Indeed, VEBA returned more than \$6 and a half million to to the State over the past three years, so VEBA saves the State money, which important in a time of fiscal trouble.

Thank you for your efforts to try to save the VEBA Trust program for teachers!!

carrie

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: noahlovesme@hotmail.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:54:24 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: K. Masatsugu
Organization: Individual
Address:
Phone:
E-mail: noahlovesme@hotmail.com
Submitted on: 2/24/2010

Comments:

Through VEBA teachers will continue to have a health benefit program without disruption of services and coverage. VEBA will also save the Employer as well as its members money. It will also help to attract and retain public school teachers.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: tsklbuchi@hawaii.rr.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:54:24 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: S. Miyabuchi
Organization: Individual
Address:
Phone:
E-mail: tsklbuchi@hawaii.rr.com
Submitted on: 2/24/2010

Comments:

VEBA provides better coverage at a lower cost and teachers will continue to have a health benefit program without disruption of services and coverage.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: lilifujino@yahoo.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:54:50 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Lili Fujino
Organization: HSTA
Address:
Phone:
E-mail: lilifujino@yahoo.com
Submitted on: 2/24/2010

Comments:

VEBA is wonderful!!! It provides me with a strong health benefit program at great rates! It will not effect EUTF as some reports have stated. My husband and I are both teachers so we need a health care plan that saves us money. We have dedicated our lives to Educating Hawaii. Please dedicate your efforts to support this bill. Thank you!

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: liifujino@yahoo.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:54:50 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Lili Fujino
Organization: HSTA
Address:
Phone:
E-mail: liifujino@yahoo.com
Submitted on: 2/24/2010

Comments:

VEBA is wonderful!!! It provides me with a strong health benefit program at great rates! It will not effect EUTF as some reports have stated. My husband and I are both teachers so we need a health care plan that saves us money. We have dedicated our lives to Educating Hawaii. Please dedicate your efforts to support this bill. Thank you!

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: kpcheefamily@yahoo.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:56:55 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Phyllis Chee
Organization: Individual
Address:
Phone:
E-mail: kpcheefamily@yahoo.com
Submitted on: 2/24/2010

Comments:

As a 30 year teacher at Iliahi Elementary School, I humbly ask your support of SB2797 regarding VEBA. Furlough Fridays have already taken a large chunk of my paycheck. Being part of the EUTF coverage will take even more. VEBA premiums are provided at a lower cost to teachers, most of whom are rarely sick, because of their dedication to providing continuity to their students VEBA has and will continue to save money for the employer and members. Having a strong health benefit package will help to attract and retain public school teachers.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: cacatianc@hawaii.rr.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:45:25 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Carrie Cacatian
Organization: HSTA
Address:
Phone:
E-mail: cacatianc@hawaii.rr.com
Submitted on: 2/24/2010

Comments:

Tell legislators that VEBA provides better coverage at lower cost. There is no documented evidence VEBA hurts the EUTF, as some claim. Indeed, VEBA returned more than \$6 and a half million to to the State over the past three years, so VEBA saves the State money, which important in a time of fiscal trouble.

Thank you for your efforts to try to save the VEBA Trust program for teachers!!

carrie

FEBRUARY 23, 2010

TESTIMONY OF: Zanette Johnson

REGARDING THE FOLLOWING MEASURE: SB2591

BEFORE THE: COMMITTEE ON WAYS AND MEANS

DATE: WEDNESDAY, FEBRUARY 24, 2010 TIME: 10:00AM

LOCATION: Conference Room 211
State Capitol
415 South Beretania Street

Testimony

Aloha Chair Mercado Kim, Vice Chair Tsutsui, and members of the Ways and Means Committee. My name is Zanette Johnson and I am testifying on behalf of the Hā lau Wā nana Indigenous Center for Higher Learning, a state-approved teacher education program that is sponsored by the Kanu o ka ' Āina Learning ' Ohana.

I would like to express my strong support for the passage of S.B. 2591 which would establish clear mechanisms for increased accountability and effectiveness of the Hawai' i Teacher Standards Board.

As a state-approved teacher education program, we are directly affected by the creation of new Board initiatives, and our graduates apply to the HTSB for initial licensure as well as licensure renewal. The modifications to the licensure and renewal processes, the delegation of Board responsibilities to the executive director, and the increased fiscal accountability are all steps that we believe would assist in making the Hawai' i Teacher Standards Board the best it can be.

Thank you for considering my views on this issue. I respectfully request that you support S.B. 2591.

Mahalo nui,

Zanette Johnson

Teacher Education Program Director
Hā lau Wā nana Indigenous Center for Higher Learning,
A program of Kanu o ka ' Āina Learning ' Ohana
P.O. Box 6511, Kamuela, HI 96743

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: tammi_umeno@yahoo.com
Subject: Testimony for SB2797 on 2/24/2010 10:00:00 AM
Date: Wednesday, February 24, 2010 12:38:56 PM

Testimony for WAM 2/24/2010 10:00:00 AM SB2797

Conference room: 211
Testifier position: support
Testifier will be present: No
Submitted by: Tammi Umeno
Organization:
Address:
Phone:
E-mail: tammi_umeno@yahoo.com
Submitted on: 2/24/2010

Comments:

VEBA provides better coverage at a lower cost. VEBA does not hurt EUTF. Veba returned more than \$6,500,000 to the State over the past three years, so VEBA saves the State money, which is important in a time of fiscal trouble.