

# ***Island Flex*** **Flexible Spending Accounts**

**for the  
valuable employees  
of the State of Hawaii**



# Message to State Employees

Aloha,

As the cost of living rises, we often find ourselves making critical health choices or putting off necessary health care because of the high unexpected costs not budgeted for in family finances. Dependent care is also a financial concern for many families where both parents, or especially single parents, need to work to support the household and must find suitable arrangements for dependent care, whether it be a babysitter, pre-school, or after-school program.

We understand that every penny counts. That is why we want to provide for a better lifestyle for the people of Hawaii. We are pleased to offer you, *Island Flex*, one of our employee benefit programs which may help you save in taxes while you strive to maintain a quality lifestyle. For many state employees, an *Island Flex* flexible spending account is a great way to turn certain out-of-pocket medical, dental, drug, and vision expenses, as well as dependent care expenses into tax savings and greater take-home pay.

We hope that you will find this booklet informative and helpful as you learn more about the *Island Flex* program.



Linda Lingle  
Governor  
State of Hawaii

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# Island Flex Flexible Spending Accounts

*What is Island Flex  
Flexible Spending Accounts?*

*Island Flex* flexible spending accounts is an employee benefit program that provides you with a way to pay for your eligible health care expenses (Medical FSA) and dependent care expenses (Dependent Care FSA) with TAX FREE money. By directing “before tax” money from your paycheck into one or both of these accounts, you can put up to 41% of the money you are spending on eligible expenses back into your pocket.

*How do I qualify  
for Island Flex?*

You must be an employee of the State of Hawaii Executive, Judicial or Legislative Branch, Office of Hawaiian Affairs or Hawaii Health Systems Corporation and be eligible to participate in the Employees’ Retirement System.

*When does  
my coverage begin?*



For employees who turn in their Compensation Reduction Agreement form (enrollment form) to the third party administrator, Comprehensive Financial Planning, Inc. (CFP), during the open enrollment period, coverage will begin July 1<sup>st</sup>. For employees who become eligible during the plan year, coverage begins on the 1<sup>st</sup> day of the month following CFP’s receipt of the Compensation Reduction Agreement, provided the Compensation Reduction Agreement is received within 90 days of the employee becoming eligible.

*If I’m a new employee or  
become eligible during the plan  
year, must I wait until open  
enrollment to enroll?*

No. As soon as you become eligible (become a member of the Employees’ Retirement System), you are eligible to enroll right away. You must complete a Compensation Reduction Agreement form and send it to CFP within 90 days of becoming eligible. Your date of participation will begin on the first day of the month following CFP’s receipt of your Compensation Reduction Agreement. However, if you choose not to enroll within 90 days of becoming eligible, you will have another opportunity during the next annual open enrollment period.

*How can the money in  
Island Flex be used?*



## Medical FSA

The money in your Medical FSA can be used to reimburse yourself for medical, dental, drug and vision expenses incurred by you or your family members, which aren’t covered by your health insurance plans.

Examples of items not covered by your health insurance plans that could be covered under Medical FSAs include such things as: co-payments, deductibles, glasses, contacts, orthodontic work, fees to doctors and hospitals, etc. See page 9 for a more detailed list.



### Dependent Care FSA

The money in your Dependent Care FSA can be used to reimburse yourself for dependent care expenses incurred. You must be working in order for these expenses to qualify for reimbursement. If you are married, both you and your spouse must both be working, or your spouse must be a full-time student or disabled.

To be considered a “dependent,” the person receiving care must be eligible to be claimed as your dependent on your federal income tax return and be either:

- Under age 13; or
- Your spouse or other dependent who is physically or mentally incapable of self care, and who spends at least 8 hours a day in your home.

Examples of eligible dependent care expenses include:

- Child care services inside your home or someone else’s home
- Charges by a licensed child care facility
- Adult day care in your home or someone else’s home or an adult care facility
- Expenses for summer day camp
- A+ after-school program

*Is there a fee for using this program?*



Yes. You will be charged a nominal administration fee each month. The fee will be deducted from your paycheck each pay period on a BEFORE-TAX basis. You pay one fee whether you enroll in one or both accounts. Generally, if you expect your annual, out-of-pocket expenses to exceed \$160 annually, you will probably save taxes even after paying the administration fee.

*How do the spending accounts work?*

First, you establish a Dependent Care FSA, Medical FSA, or both if you have both types of expenses. You do this by completing a Compensation Reduction Agreement form and turning it in to CFP during the open enrollment period. Or, if you become eligible during the plan year, you have 90 days to complete and submit your Compensation Reduction Agreement.

The amount you designate on the Compensation Reduction Agreement will be deducted from your pay check **before taxes are calculated**, and deposited into your account. This makes your contributions TAX-FREE.

Let's look at an employee example: Employee Leilani has one child attending pre-school, for which she pays the pre-school \$400 per month. Leilani also has approximately \$50 per month of unreimbursed health care expenses. Leilani is married, claiming two exemptions.

### Hypothetical Example for Employee Leilani



\$1,200 Per Check	Currently	With Island Flex
Gross Pay	\$ 1,200.00	\$ 1,200.00
Medical FSA	\$ 0.00	\$ 25.00*
Dependent Care FSA	\$ 0.00	\$ 200.00
Taxable Income	\$ 1,200.00	\$ 975.00
Federal Withholding	\$ 76.53	\$ 45.18
State Withholding	\$ 55.03	\$ 40.18
FICA (Social Security)	\$ 91.80	\$ 74.59
Net Pay	\$ 976.64	\$ 815.05
Medical Expenses	\$ 25.00	\$ 0.00
Dependent Care Expenses	\$ 200.00	\$ 0.00
Spendable Income	\$ 751.64	\$ 815.05
<b>Savings Per Paycheck</b>		<b>\$ 63.41</b>
<b>Savings Per Month</b>		<b>\$ 126.82</b>
<b>Savings Per Year</b>		<b>\$ 1,521.84</b>

\*Does not include administration fee.

Is there a maximum amount I may contribute each plan year?



Yes. Maximum amounts are set for Medical FSA and Dependent Care FSA as follows:

#### Medical FSA

- The maximum amount you may contribute for the Medical FSA is \$2,400 each plan year. That **does not** include the administration fee. If you are married and both spouses are eligible State employees, each may contribute a maximum annual amount of \$2,400.

#### Dependent Care FSA

- The maximum amount you may contribute for the Dependent Care FSA is \$5,000 each plan year. That **does** include the administration fee. If you are married, filing a separate return, the maximum amount you may contribute is \$2,500 each plan year (even if your spouse does not work for the State).
- If your spouse makes less than \$5,000 or is a full time student or incapable of self care, the maximum amount you may contribute to the Dependent Care FSA will be less than \$5,000.

How do I get reimbursed for my eligible expenses?



It's simple. Once an eligible service is provided by a doctor, hospital, pharmacy, etc., or for dependent care expenses performed by your dependent care provider, you pay that expense as usual. Then you:

- Complete a reimbursement claim form,
- Attach a copy of your paid itemized receipt for health care expenses from the doctor, hospital, pharmacy, etc., or for dependent care expenses from your dependent care provider, and
- Mail, fax or email to the **Island Flex** claims processor .

It's that easy. Medical reimbursement claims are processed on a daily basis, and Dependent Care reimbursement claims are processed on a semi-monthly basis. Please keep in mind that the service has to be "completed" before a claim can be submitted. Your check will be mailed once the claim is verified and processed. With your check, you will receive a statement showing your account balance(s) and a new claim form. And best of all, you don't pay taxes on the money you use to reimburse yourself.

If I send my child to a baby-sitter, will that qualify for the Dependent Care FSA?

Yes. As long as your child is under 13 years old and the baby-sitter:

- Is not your dependent, spouse, or child under age 19; and
- Is willing to give you his/her social security number and a receipt.

When may I file a claim for reimbursement?

As soon as you have accumulated a minimum of \$25 in eligible expenses **for each account**, you may file for reimbursement.

- The maximum amount of a claim for eligible dependent care expenses shall be the amount of contributions remaining in your account at the time your claim is processed.
- The maximum amount of a claim for eligible medical expenses shall be the amount specified in the Compensation Reduction Agreement, less any reimbursements to date.

However, at the end of the Plan Year (June 30<sup>th</sup>), you may file a claim for reimbursement even if your receipts total less than \$25, provided your account balance is less than \$25.

May I change the amount of my contribution during the year?

The IRS requires your enrollment in **Island Flex** to continue for the **entire plan year**. However, you may modify your contributions if you have a valid "status change." Examples of valid status changes include, without limitation, marriage, divorce, birth or adoption of a child, death of a spouse or dependent, or a spouse's change in employment. If you have a valid "status change," you must complete status change form and return it to CFP within 90 days of the status change event. Approved changes are effective on the first day of the

month following CFP's receipt and approval of the required status change forms. Cancellations are effective on the last day of the month following CFP's receipt and approval of the required status change forms. Any increase, decrease, or cancellation of your **Island Flex** payroll deduction must be consistent with the status change. If CFP does not receive the status change form within 90 days of the status change event, you will not be allowed to make a change.

What happens if I don't spend all of the money by the end of the plan year?

IRS regulations say that any money left in your Medical FSA or Dependent Care FSA after all reimbursements have been processed **cannot be returned to you** or carried forward to the next plan year. This is known as the "use-it-or-lose-it" rule. Therefore, *it is important to be conservative when estimating your eligible expenses for the year.*

What happens when I take paid leave, such as vacation or sick leave, or leave without pay?

#### Medical FSA

As long as you are on paid leave, your payroll deductions will continue, your eligibility to participate in **Island Flex** will continue, and any eligible medical, dental, drug, and vision services performed will be eligible for reimbursement. However, if you are on leave without pay, you must make arrangements with CFP to pay your contributions and administration fees on an out-of-pocket basis. If you do not pay your contributions and administration fees, you will be canceled from the plan. Only services performed prior to the cancellation will be eligible for reimbursement. Unused balances cannot be returned to you.



#### Dependent Care

As long as you are on paid leave, your payroll deductions will continue and your eligibility to participate in **Island Flex** will continue. However, *services performed during any paid leave period, such as vacation, sick, funeral, sabbatical, industrial injury, accidental injury, family leave or compensatory time off will not be considered eligible expenses and, therefore, you may not be reimbursed for those expenses during those periods.*

If you are on leave without pay, you must make arrangements with CFP to pay your contributions and administration fees on an out-of-pocket basis. If you do not pay your contributions and administration fees, you will be canceled from the plan. Unused balances cannot be returned to you. *Services performed while you are on leave without pay will not be considered eligible expenses and, therefore, you may not be reimbursed for those expenses during those periods.*

If I work for the DOE or UH and take a job during my summer vacation, can I claim for dependent care services during that period?

Yes. If you work for a public or private employer you may claim for eligible dependent care services during that period. However, if you attend school/classes to enhance your skills, you may not claim for services during that period.

Can I transfer money from the Dependent Care FSA to the Medical FSA or Vice Versa?

No. The Internal Revenue Code does not allow monies to be moved from one account to the other.

How will I know how much money is in my account(s)?

You will receive statements from the *Island Flex* claims processor within 30 days of the end of each calendar quarter. Additionally, you will receive a statement showing your contributions, reimbursements, and account balance(s) each time you receive a reimbursement.

How do I know if I will benefit from the Medical FSA?

If you and your family members have predictable out-of-pocket medical, dental, drug, and/or vision expenses, this account will likely benefit you. The actual dollar amount you will save depends on your income tax bracket. For assistance in determining your personal tax savings benefit, please call Comprehensive Financial Planning, Inc. at 596-7006 or neighbor islands may call toll free at 1-877-550-5552. Also, see “*Is There A Fee For Using the Program?*” on page 2 and the “*Personal Expenses Worksheet*” on page 10.

How can I tell whether I should use the Dependent Care FSA or the IRS Child Care Tax Credit?



Each person’s tax situation is different, so the benefit is not the same for everyone. Generally, though, if your family’s taxable income is more than \$28,000, you may save more money using the Dependent Care FSA. The IRS child care tax credit only allows a maximum benefit of \$3,000 for one child and \$6,000 for two or more children, per year. Also, depending on your total income, only a certain percentage may be allowed on your tax return. Through the Dependent Care FSA, you can benefit up to \$5,000 per year regardless of the number of children in child care or your income. Plus, the tax savings are realized on a monthly basis in your paycheck instead of having to wait to file your tax return at the end of the year. **You still must file the IRS Form 2441 for either benefit.** You should use caution in enrolling in the Dependent Care FSA if your dependent care expenses are not consistent or are unpredictable. You may wish to consult with your tax advisor on this matter.

Will participating in *Island Flex* affect my retirement benefits, social security, deferred compensation, tax sheltered annuity, or premium conversion plan?



- Your State **Employees Retirement System** benefits will not be affected.
- **Social security** is a federal tax assessed against your gross income up to an annual cap. If your salary for one year reaches the cap, you have paid the maximum amount of social security (Old Age, Survivors, and Disability Insurance - OASDI) tax the law requires for that year. In this case, your *Island Flex* participation will not reduce the amount of your social security benefit available to you at retirement. However, if your salary is below the cap for the year, you are reducing the amount of social security (OASDI) tax you pay and your social security benefit may be reduced.
- Participating in *Island Flex* will not affect your participation in the section 457 **deferred compensation plan**, the 403(b) **Tax Sheltered Annuity Plan** (if you are a DOE or UH employee) or the State's **Premium Conversion Plan**.

Once I enroll, how will I know if FSA contributions are being deducted from my paycheck?

Your paycheck stub will show two or three of the following codes under the “DEDUCTIONS/ REDUCTIONS” column:  
“FA200” (Administration fee)  
“FD200” (Dependent Care FSA)  
“FM200” (Medical FSA)

Do all of my receipts need to be turned in by the end of the plan year —June 30th?

No. You have 90 days after the end of the plan year, June 30th, to turn in your receipts for services provided within the plan year. However, it is advised that you turn in your claims well before the end of the 90 day grace period following the end of the plan year or your termination date. No corrections to claims are allowed after the 90 day grace period under the IRS guidelines, even though your claims are received before the end of the 90 day grace period. In addition, the services must have been performed during the plan year. If you have monies left in your account(s) during the 90 days, the administration fee will be deducted from your account balance.

Must I complete a new Compensation Reduction Agreement each year?

Yes. If you do not complete a new Compensation Reduction Agreement each plan year, your enrollment will not continue.

What happens if I terminate my employment?

Your participation in *Island Flex* will end on your termination date. Eligible expenses for services performed up to your termination date may be reimbursed to you. And, you have 90 days after your termination to turn in receipts to the *Island Flex* claims processor for eligible expenses incurred prior to your termination. The administration fee will still be deducted from your account balance during this 90 day period.

In addition, you may be eligible to continue in the Medical FSA under COBRA. Be sure to check with CFP to see if you are eligible for COBRA.

What rights do I have if the third party administrator does not pay my claim?

If you are not reimbursed after filing your claim form or are reimbursed for an amount less than you requested, you may appeal their decision. You have 60 days from the date you receive notification to send an appeal to the Director of the Dept. of Human Resources Development at 235 S. Beretania St. 14<sup>th</sup> Floor, Honolulu, Hawaii 96813.

What other services can the third party administrator provide me at no cost?

CFP will be providing the following additional services at no cost to you upon request. They are:

- A **Paycheck Calculation** that will illustrate, to the penny, any changes made to your paycheck, such as how the *Island Flex* payroll deduction will affect your take home pay
- **Employees' Retirement System (ERS) Projections** that will give you a good idea what you may receive from the ERS each month when you retire
- A **Retirement Needs Analysis** that will help you determine whether your current retirement savings is adequate to provide you with a desired level of retirement income

Details of these services will be provided at additional workshops to be announced at a later date or you may call CFP for additional information.

Please call Comprehensive Financial Planning, Inc. at 596-7006. Neighbor islands may call toll free at 1-877-550-5552. You may also visit our website at [www.compfinplan.com](http://www.compfinplan.com) for more information.

Who do I call if I have questions?



### Examples of eligible medical expenses:

Acupuncture  
Alcoholism treatment  
Ambulance service  
Artificial limbs  
Birth control pills  
Braille books & magazines for use  
by a person with a visual impairment  
Car controls for use by a  
person with a disability  
Chiropractic care  
Contact lenses, solutions, and enzyme cleaners\*  
Co-payments  
Crutches, amount paid to buy or rent  
Dental fees, includes x-rays,  
fillings, braces, extractions, dentures, etc.  
Deductibles for health insurance  
Dental implants  
Diagnostic tests  
Doctors' fees  
Drug addiction treatment at a  
therapeutic center for drug addiction  
Experimental medical treatment  
Eye glasses and eye examinations  
Flu shots  
Guide dogs/trained animals used  
to assist persons with a physical disability  
Hearing aids, batteries to operate them,  
and hearing exams  
Hospital services  
Injections  
Inpatient therapy for mental  
or nervous disorders  
In vitro fertilization



Lab fees that are part of your  
medical care  
Laser eye surgery  
(RK, PRK, LASIK, etc.)  
Learning disability tuition for a child  
who has severe learning disabilities  
Nursing services  
Operations  
Optometrist fees  
Orthodontic treatment\*  
Orthopedic shoes  
Over-the-counter drugs\*\*  
Oxygen  
Parking fees while visiting a doctor  
Periodontal fees  
Prescription drugs  
Psychoanalysis  
Psychologist fees  
Smoking cessation programs  
and associated prescription drugs  
Special schools for  
individuals with disabilities  
Sterilization  
Surgery  
TDD phones for individuals who  
are deaf or hard of hearing  
Therapy  
Transplants  
Transportation for medical care  
Vaccinations  
Wheelchairs  
X-rays



\*Must be medically necessary to alleviate, treat, mitigate, or prevent a medical condition.

\*\*Items that are for general well being are not eligible for reimbursement, for example vitamins and minerals.

This is a partial listing of expenses that are payable tax free with your Medical FSA.

IRS Publication 502 contains a more complete list.

### Examples of medical expenses that may not be reimbursed:

(This is not a complete list)

Health insurance premiums  
Cosmetic procedures  
Hair growth drugs  
Diet foods  
Lamaze class fees  
Ear piercing  
Amounts paid by your medical plan  
Weight-loss programs  
Health club dues  
Funeral expenses

# *Island Flex*

## Personal Expenses Worksheet

You can use this worksheet to estimate your expenses. The items listed are not the only ones you can reimburse through your *Island Flex* flexible spending account(s), but they are the most popular.

FOR THE PERIOD _____ TO _____
-------------------------------

<b><u>MEDICAL EXPENSES</u></b>	
Include <b>out-of-pocket</b> costs for yourself, your spouse (if married), and all of your dependents.	
Chiropractic, acupuncture, etc.	\$
Co-payments for doctor/dental visits	\$
Co-payments for hospital services	\$
Dental, including dentures	\$
Drugs (prescribed medicines, contraceptives)	\$
Lab and x-ray tests	\$
Orthodontics	\$
Parking fees while you visit the doctor	\$
Routine physicals and well-baby visits	\$
Smoking cessation program	\$
Vision (optometry visits, prescription glasses, contacts, contact solutions)	\$
Other eligible medical expenses	\$
<b>Total Medical Expenses</b>	<b>\$</b>

<b><u>DEPENDENT CARE EXPENSES</u></b>	
Expenses incurred for the care of a dependent in order for you (and your spouse) to be gainfully employed. Your care provider must provide a Federal I.D. number or Social Security number.	
Baby-sitting	\$
Preschool/child care	\$
Before/after school care	\$
Programs during non-school periods	\$
Certain types of care for an incapacitated dependent over 12 years	\$
Other eligible dependent care expenses	\$
<b>Total Dependent Care Expenses</b>	<b>\$</b>

**IMPORTANT NOTICE**  
**For Island Flex Participants**  
**Claim Filing Procedures**

TO MINIMIZE OR ELIMINATE DELAYS IN PROCESSING YOUR CLAIMS FOR REIMBURSEMENT, PLEASE CAREFULLY READ THE FOLLOWING PROCEDURES.

1. Please type or print your full name as it appears on your pay check, including any middle initials, your **complete** current mailing address (please indicate if this is a new address), your last four digits of social security number, and both your work and home phone numbers (in the event we need to reach you).
2. **DO NOT** submit any receipts for reimbursement unless the total of that reimbursement (Medical/Dental/Vision/Drugs or Dependent Care) is more than \$25.00 per account. DO NOT combine Medical/Dental/Vision/Drugs reimbursement with Dependent Care reimbursements to obtain that total for reimbursement.
3. **THE MOST ACCEPTABLE DOCUMENTATION FOR CLAIMS IS YOUR HMSA AND/OR HDS STATEMENTS. FOR PRESCRIPTION DRUGS, SEE SAMPLE IN BACK. ITEMIZED CASH REGISTER RECEIPTS ARE ACCEPTABLE FOR OVER-THE-COUNTER (OTC) MEDICINE AND DRUGS. VSP REPORTS FOR VISION IS ALSO RECOMMENDED.**
4. Hospital, doctor, dentist, eye care, chiropractic, and acupuncture billing statements will only be processed if, the Patient's name, Doctor's name, service provided, date of service, insurance payment and your "**CO-PAYMENT**" are clearly indicated on the billing. Each claim for reimbursement **MUST** either meet the requirements of the Internal Revenue Service for reimbursement (see publication 502) or **MUST** be accompanied by a letter from a Licensed Medical Doctor prescribing or providing a "Medical Necessity."
5. ALL Dependent Care claims for reimbursement **MUST** be accompanied by a receipt from the provider that clearly shows the provider's name, address, Federal I.D. number or Social Security number, the period of service and the amount paid for that period of service. Federal Regulations prohibit advancing of Dependent Care reimbursement funds; therefore, you may only receive reimbursement of funds that are available in your account.
6. When the number of items exceeds the number of lines provided on the claim form, a separate form IS NOT REQUIRED. Please attach a separate list of your additional expenses. Please add up all of your submitted claims and write it in the block marked "Total."
7. Claims can be sent by mail, email or fax. Please check the claim form for the address, email or fax number.
8. If your medical provider's statement reflects a prior balance that is not within the current plan year, does not provide a date of service or fails to show insurance participation and for whom the balance pertains to, that claim will be denied.
9. Over the Counter drugs/medications ARE NOW reimbursable under IRS Code Section 105(b). To substantiate your claim you must provide the Store's receipt showing the name of the medicine/drug, and the date it was purchased. ***The IRS does not permit reimbursement for dietary supplements/vitamins because they are considered "merely beneficial to general good health" and therefore not considered a medicine or drug.*** We reserve the right to add to the list of items which the Federal Regulations prohibit reimbursement for, as they occur. The Internal Revenue Service periodically updates new items that we can no longer reimburse you for, as well as new medicines/drugs that can be reimbursed. For a complete Revenue Ruling please visit [www.irs.gov/pub/irs-drop/rr-03-102.pdf](http://www.irs.gov/pub/irs-drop/rr-03-102.pdf)
10. Teeth whitening and other **cosmetic services**, whether medical or dental, CANNOT be reimbursed under Federal Regulations.
11. Any claims for mileage and parking (receipt required) **MUST** be accompanied by your medical/dental claim. Please DO NOT submit mileage and parking separate from your medical claim. Rates for mileage are subject to change at any time by the IRS; therefore, please refer to IRS Publication 502 for current rates.
12. Services must be incurred during your coverage period. Claims can be submitted during your coverage period plus an additional 90 days after your coverage period ends.

**Longs Drugs** 200 ALA MOANA CTR

HONOLULU, HI 96814

PHONE

CALL 24 HR AHEAD (808) 949-4010

**Sample of Prescription Medication Receipt**

**DOE, JOHN MD**

**COPAY: \$25.00**

CASH PRICE:

\$25.00

NAME OF MEDICINE

**Rx743578 07/01/08**

PATIENT'S NAME

Your Address

**Doctor, Dentist, Optometrist, Hospital, Chiropractor, Acupuncturist or any other medical/dental/vision provider's receipt or billing must show the following information in order for your claim to be processed in a timely manner. Any claims missing relevant information will be denied.**

Dr. John Doe  
Any Place  
Honolulu, Hawaii 96800

Patient's Name:

Address:

City, State, Zip:

Date of Service:

Type of Service:

Insurance Co-Pay:

Patient Co-Pay:

This booklet represents summarized highlights of the Island Flex flexible spending accounts program and does not constitute a legal document or contract. It is recommended that you review Hawaii Administrative Rules chapter 14-52 (as amended). You may call the third party administrator for a copy of the rules. If any provisions of the above conflict, the order of preference shall be as follows: Internal Revenue Code (including associated regulations), Hawaii Revised Statutes, Administrative Rules, this booklet.

Information, benefits, provisions, and/or qualifications provided may be subject to change.

If you need any auxiliary aids or services (large print, braille, etc.), contact Comprehensive Financial Planning, Inc. at 596-7006 for assistance. Neighbor islands may call toll free 1-877-550-5552.

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