



Maui Fire Support

The Hawai'i State Teachers Association's partners are offering resources and support to HSTA Maui Members affected by the recent wildfires. All information and links can also be found on our website at hsta.org/HSTAfiresupport.

Healthcare

HMSA

- Dedicated number for help: 1-800-580-6934.
- Includes free counseling services to support anyone affected by the wildfires on Maui from HMSA partner, Carelon Behavioral Health.
 - Resource flyer: bit.ly/HMSACarelon

Kaiser

- Kaiser Permanente Maui Wildfires Update: kpinhawaii.org/clinic-closures
- Dedicated number for EUTF members: 808-432-5250
- Kaiser members can also access free counseling services through Carelon Behavioral Health.
 - Resource flyer: bit.ly/HMSACarelon

Access the EUTF Resource flyer which includes information about health plans, urgent care, prescriptions, and more bit.ly/EUTFcoverage.

Home and Auto Insurance

Insurance tips for residents

- Contact your insurance agent or insurance company to start a claim as soon as possible. Insurance company adjusters can walk customers through the claims process.
- Discuss coverage for temporary lodging with your insurance agent and insurance company.
- All residents and business owners can take steps to prepare, including securing copies of important documents, such as insurance policies.

Liberty Mutual

- To file a claim, call Liberty Mutual Claims at 1-800-225-2467 (available 24/7) or go online to open a claim (if possible) at **fileclaim.libertymutual.com**. Your claim will be expedited and they have dedicated teams working solely with Lāhainā victims and their families. Anyone can call (not just the insured) to report a claim to get the process moving.
- Members can reach out to Kendrick Nishiguchi and/or Paula Kojima at 808-650-6071. They can assist with expediting a claim for you and answer general questions.

Island Insurance

- To file a claim, call Island Insurance's Claims Division at 808-564-8222 or toll-free at 888-312-2525. The claims line is open Monday through Friday, 8 a.m. to 4:30 p.m. A call service is in place to answer calls and take messages after hours.
- To file a claim online, log into your account at **bit.ly/islandinsurance**
 - Select "File a Claim" on the right side under "My Quick Links" to begin the claims process online.

Loan assistance

Hawaii State Federal Credit Union

- Hawaii State FCU Emergency Assistance Loan
 - \$2,500 personal loan
 - No payments are required for the first 3 months
- Deferment of loan payments for 1 to 3 months
- Penalty-free withdrawal from term share certificates

- Surcharge-free ATM withdrawals from all Bank of Hawaii and American Savings Bank ATMs.
- Call 808-587-2700 or learn more: hawaiistatefcu.com/maui-assistance/

HawaiiUSA Federal Credit Union

- Personal Emergency Relief Loan for those affected by Maui wildfires
 - Loans up to \$50,000
 - Payments deferred for the first 90 days
 - Fixed 5.00%
- Signature Line of Credit
 - Up to \$2,500
 - APR 8.75%
- Call 808-534-4300 or toll-free at 800-379-1300, email contactus@hawaiiusafcu.com, or learn more: hawaiiusafcu.com/recovery
- Resource flyer: bit.ly/HIUSAFCU

Loan from your 403(b)

- Call your 403(b) company and get a loan application.
- Complete the State of Hawaii DOE 403(b) Loan Authorization Form: bit.ly/DOE403bform
- Normally, you can take a loan up to 50% of your 403(b) with a maximum of \$50,000 with 5 years to repay it. This number may change based on IRS guidelines for the disaster.

Federal student loans

- If you are a borrower in repayment who was affected by a natural disaster in the area where you live or work, you qualify for forbearance of loan repayment for a period of up to 90 days upon your request to your servicer. During forbearance, payments are temporarily postponed or reduced. Your servicer will document your loan account with the reason and the length of the forbearance.
- Please note that interest still accrues (accumulates) during the forbearance period, and you will still be responsible for paying that interest in the future.
- Once the initial forbearance period related to the disaster is over, you may request additional forbearance time for reasonable cause. Your servicer is permitted to grant additional forbearance time, in 30-day increments, but your total period of forbearance cannot exceed a maximum of 12 monthly billing cycles from the date of the disaster.

Emergency withdrawals

Emergency withdrawals from 403(b)

- Call your 403(b) company and get a loan application.
- Tell the company you want to do a hardship withdrawal.
- The company will send you an email with the withdrawal form.

- Fill out the DOE hardship authorization form here: bit.ly/DOEhardshipform
- When taking the distribution, include a voided check and have the money deposited directly into your bank account.

Emergency withdrawals from Island Savings 457 Plan

- Complete the Hawai'i Island Savings Plan's Unforeseeable Emergency Withdrawal Request form here: bit.ly/emergencywithdrawal
- If participants need assistance with this, contact Kapena Kim, Maui Retirement Education Counselor at 808-208-3376 or via email at Kapena.Kim@empower.com.

Please note: Withdrawals from 457 and 403(b) plans are subject to taxes, but monies can be withdrawn without penalty.

General assistance

National Education Association Member Benefits

- Resource flyer: bit.ly/NEAMBSupport