

## Attention Medicare Retirees as of December 31, 2015

- If your Medicare Part B premium is more than the standard \$104.90 per month, you must provide EUTF with a copy of the letter you and/or your dependent receives from the Social Security Administration (SSA) showing the premium you pay. EUTF will reimburse you the amount stated on the letter (less any penalties). If EUTF receives no letter from you from SSA, your reimbursement will be \$104.90 per month.
- If you received an income-adjusted Medicare Part B premium reimbursement from EUTF in 2015, your reimbursement will revert to the standard Medicare Part B premium (\$104.90 per month) reimbursement unless EUTF receives a copy of the letter you and/or your dependent receives from SSA showing you pay a higher amount.

## Other EUTF Information for Active Employees and Retirees

### *Did you know?*

- When going on authorized leave of absence without pay, workers' compensation or temporary disability insurance and you wish to continue your EUTF health plan coverages, you must pay your share of the premium to EUTF or you will be cancelled from plans and will not be able to re-enroll until the next open enrollment (OE). If you receive a partial paycheck and EUTF's full payroll deductions are not deducted, you must pay EUTF the balance or you will be cancelled from plans and may not be able to re-enroll until the next OE.
- When you divorce or legally separate (both active employees and retirees), your ex-spouse is no longer eligible to be covered under your plans. You are required to notify EUTF and cancel coverage within 30 days of the divorce or legal separation. Failure to timely notify EUTF may result in you having to pay any claims that were incurred by your ex-spouse.
- If you are covered under EUTF's plans as a survivor due to the death of your retiree husband, wife or partner and you remarry or enter into another partnership, you are no longer eligible for EUTF coverages. You must notify EUTF right away and disenroll in the plans. Failure to timely notify EUTF may result in you having to pay any claims you incurred from the date you re-marry or enter into another partnership.
- Medicare retirees enrolled in our HMSA retiree plans are not covered for routine physical exams. However, Medicare does cover yearly "Wellness" visits that include a review of your medical and family history, height, weight, blood pressure, other routine mea-

surements, and detection of any cognitive impairment. You will also receive personalized health advice, a list of risk factors and treatment options for you, and a checklist of appropriate preventive services. Make an appointment with your doctor for your Medicare Wellness visit. There is no cost to you as long as your doctor accepts Medicare assignment.

- EUTF's medical plans have services available when you transition from the hospital to home. A description of these services, as well as a handy hospital discharge planning checklist, is available at EUTF's website at [eutf.hawaii.gov](http://eutf.hawaii.gov).
- If you're a Medicare retiree looking for a doctor who takes Medicare patients you can visit <https://www.medicare.gov/physiciancompare> to find a doctor in your area. Make sure the doctor you select is in the HMSA or UHC network.
- Properly using your EUTF health insurance coverage can save you and your family hundreds or even thousands of dollars. Making simple, cost-effective decisions and being more aware of how to effectively use your benefits will also keep you healthy while saving you \$\$\$. Start using the following information today:
  - ◆ **Choose the best plan for your needs** – Not all plans are created equal. Just because a plan has the highest monthly premium, does not mean it will be the most cost efficient. Be sure to factor in the copayments/coinsurances, monthly premiums, out-of-pocket annual maximums, and your expected usage for the year before making any plan decisions. Every year open enrollment offers an opportunity to choose a plan that best suits your needs, which may change from year to year.
  - ◆ **Pick the right facility** – If you have a nagging cough, do not go the Emergency Room (ER). The ER should be reserved for serious emergency situations. If you have a non-emergency illness or injury, go to your regular doctor or an urgent care clinic. Other options include Kaiser or HMSA's online or telephonic care and clinics.
  - ◆ **Prescription Drugs** – There are a number of ways to save money on your prescription drug costs. Mail order is a cost efficient and convenient way to get your maintenance drugs. Additionally, ask your prescribing doctor if you can take a higher prescription dose of the same drug less often. For example, if you are taking a 40mg pill twice a day perhaps you could take an 80mg pill once a day. Also, ask your prescribing doctor if pill splitting is an option; for example, splitting an 80mg pill so that you can take half of the pill, 40mg, twice per day.
  - ◆ **Participating Providers** – Going to a non-par-

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