

# News from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

## Active Employee News from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

The Open Enrollment period for EUTF Active Employee Health and Life insurance plans will be from **April 1, 2015 through April 30, 2015**.

Now is the time when you can stop and think about health coverage for yourself and your family and determine which plan offered will best meet your needs. Remember open enrollment is your only opportunity to make changes without a mid-year qualifying event such as needing to enroll a new dependent due to marriage or a birth.

### Here are some important dates:

- New coverage becomes effective: July 1, 2015
- Rates change effective: July 1, 2015
- Plan Period: July 1, 2015 through June 30, 2016

Visit EUTF's website at [eutf.hawaii.gov](http://eutf.hawaii.gov) to review the 2015 Reference Guide and for a schedule of Open Enrollment Informational Sessions.

## Retiree News from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

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### Income Adjusted Medicare Part B Premiums

- If you pay a higher income-related Medicare Part B premium (more than the standard amount of \$104.90 for 2015), please submit a copy of your Social Security Administration (SSA) Verification Letter to the EUTF as soon as possible. The Medicare Part B premium reimbursement amount is reset each January to the standard amount; therefore, you must submit a copy of your SSA Verification Letter every year that you pay a higher income-related Medicare Part B premium. EUTF will only reimburse you the higher income-related Medicare Part B premium up to 2-years retroactively. Please note that the EUTF does not reimburse for any late enrollment penalties.

### Medicare Part D Prescription Drug Plan - Late Enrollment Penalty (LEP)

- When you become eligible for Medicare, you must enroll in a Medicare Part D prescription drug plan if you are not already enrolled in a creditable prescription drug plan (i.e., an active employer plan, such as the EUTF's CVS Caremark or Kaiser prescription drug plans, through your employer or as a dependent). If you do not enroll in a Medicare Part D prescription plan or have other creditable prescription coverage, you may be assessed a LEP penalty by the Centers for Medicare and Medicaid (CMS). The LEP penalty will apply for your lifetime and is not reimbursable by the EUTF. You may owe a LEP if at any time after your Initial Enrollment Period (the period when you are first eligible to enroll in a Medicare Part D prescription drug plan), you have no Medicare Part D prescription drug or other creditable coverage for 63 days in a row or more.

### Surviving Spouse No Longer Eligible When They Re-Marry

- The surviving spouse, civil union partner (CUP) or domestic partner (DP) of a deceased retired-employee is eligible to enroll in the benefit plans offered or sponsored by the EUTF for retirees, provided the spouse or CUP/DP does not remarry or enter into another civil union or domestic partnership.

### New Retirees

- The EUTF Administrative Rules were amended effective August 18, 2014. Retirees have 60 days from the date of their retirement to enroll into EUTF retiree plans, otherwise they will have to wait to enroll during the next open enrollment period, and their plans will be effective January 1st of the following year.

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**Important:** The EUTF is a separate organization from the ERS. If you have any questions about information in this article, please DO NOT contact the ERS. Please contact the EUTF directly at 586-7390 or toll-free at 1-800-295-0089, or email the EUTF at [www.eutf@hawaii.gov](mailto:www.eutf@hawaii.gov). You can also visit our website for more information at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov).