

News from the EUTF

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

Some helpful reminders for retirees:

- If you became eligible for Medicare Part B premium reimbursement **on or after July 1, 2006**, you are **required** to receive your Medicare reimbursement via direct deposit to a financial institution of your choice (your bank account must be located in the United States). Visit the EUTF website at www.eutf.hawaii.gov to print a Direct Deposit Agreement (DDA) Form or call the EUTF at 586-7390 or toll-free at 1-800-295-0089 to have a DDA form mailed to you.
- If you became eligible for Medicare Part B premium reimbursement **before July 1, 2006**, and you are currently receiving your Medicare Part B reimbursement via check, we recommend switching to direct deposit. It is quicker and safer. Visit the EUTF website at www.eutf.hawaii.gov to print a Direct Deposit Agreement (DDA) Form or call the EUTF at 586-7390 or toll-free at 1-800-295-0089 to have a DDA form mailed to you.
- Every January the Medicare Part B premium reimbursement is reset to the standard amount, which is \$104.90 for 2014. If you pay a higher income-related Medicare Part B premium, EUTF will reimburse you the additional premium. However, you must submit to the EUTF a copy of the letter from the Social Security Administration (SSA) showing your income-related premium (EUTF does not reimburse for penalties). EUTF reimburses you quarterly for the cost of your Medicare Part B plan.
- If you are retired and turning 65 years old or your dependent is turning 65 years old, or you will be retiring soon and are already 65 years or older, you and your Medicare eligible dependent **must** enroll in Medicare Part B to be enrolled in the EUTF and HSTA VB retiree medical and/or prescription drug plans. To enroll in Medicare Part B contact the Social Security Administration toll-free at 1-800-772-1213.
- Retiree plan benefits are not identical to Active Employee plan benefits. For example, as an active employee you have a \$2,000 per plan year maximum and a \$1,000 lifetime maximum for orthodontic benefits in your dental plan. As a retiree, you have a \$1,000 per plan year maximum and no orthodontic benefits in your dental plan. Also, as an active employee you are covered for preventative screenings, such as colonoscopies and physical exams; however, EUTF non-Medicare retirees are not covered for preventative colonoscopy screenings and physical exams (EUTF Medicare retirees have their preventative colonoscopy screenings and physical exams covered under Medicare). Colonoscopy procedures are covered for both EUTF non-Medicare and Medicare retirees when there is a positive diagnosis only. In addition, chiropractic coverage is not included with EUTF Retiree medical plans (HSTA VB retiree plans include chiropractic coverage). And, provisions of the Patient Protection Affordable Care Act (aka ACA or Obama Care) do not apply to retiree plans. i.e., medical and prescription coverage for children through age 26.
- Please be sure EUTF has your current address and phone number.

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