

EUTF Retiree Benefit

- The employer contribution is based on the base monthly contribution or BMC (HRS 87A 33-36). The BMC increases at the same rate that Medicare Part B premiums increase.
- The employer contributes a percentage of the BMC based on the hire date and years of service.
- The retiree and spouse are reimbursed for their Medicare Part B premiums quarterly including income adjustments. The reimbursement is not dependent on hire date, years of service and whether they are enrolled in plans.

EUTF Retiree Benefit

Hire Date and Years of Service (Regular Employee)	Hire Date and Years of Service (SB2077 Employee)	Employer Contribution %age of BMC
1) Hired prior to 7/1/96		
< 10 years	No Change	50%
10 or more years	No Change	100%
2) Hired after 6/30/96 and before 7/1/01		
< 10 years	< 9 years	0%
10 years less than 15	9 years less than 12	50%
15 years less than 25	12 years less than 20	75%
25 or more years	20 or more years	100%
3) Hired after 6/30/01		

Same as 06/30/96-7/1/01 hires but self only coverage

Surviving spouses of retirees step into the place of the retiree as long as they do not enter into another marriage or domestic partnership. For hires after 6/30/01, the surviving spouse receives 1/2 of the deceased retiree's benefit.

Impact of SB2077 to the EUTF Retiree Benefit

Hire Date and Years of Service	<u>Normal</u> Employer Contribution %age of BMC	<u>SB2077</u> Employer Contribution %age of BMC
- Hired after 6/30/96 and before 7/1/01		
9 years less than 10	0%	50%
12 years less than 15	50%	75%
20 years less than 25	75%	100%
- Hired after 6/30/01		

Same as 06/30/96-7/1/01 hires but self only coverage

Surviving spouses of retirees step into the place of the retiree as long as they do not enter into another marriage or domestic partnership. For hires after 6/30/01, the surviving spouse receives 1/2 of the deceased retiree's benefit.

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As of 1/1/16	Kaiser	HMSA	UHC	100% BMC*	75% BMC*	50% BMC*
<u>Medicare (including medical, Rx, dental and vision)</u>						
Self	\$460	\$458	\$300	\$609	\$457	\$305
2-Party	898	893	587	1,221	916	611
Family	1,312	1,305	NA	1,778	1,334	889
<u>Non-Medicare (including medical, Rx, dental and vision)</u>						
Self	\$730	\$710	NA	\$855	\$641	\$428
2-Party	1,474	1,383	NA	1,724	1,293	862
Family	2,157	2,030	NA	2,523	1,892	1,261

Differences Between the EUTF Active and Retiree Benefits

- Limiting age
 - ✓ Active plan – dependents are covered up to age 26 for medical and prescription drug regardless of student, marriage and working status. Dependents are covered from age 19 to age 24 for dental and vision. if unmarried and a full-time student
 - ✓ Retiree plan – dependents covered from age 19 to age 24 for medical, prescription drug, dental and vision if unmarried and a full-time student
- Prescription drug benefit – lower copayments under the CVS Caremark retiree prescription drug plans. Generic copayments equal to or lower under the Kaiser active plans but brand and specialty copayments lower under the Kaiser retiree plans. Please see the Active and Retiree Reference Guides at eutf.hawaii.gov.
- Chiropractic benefit – not offered under the retiree plans

Differences Between the EUTF Active and Retiree Benefits (continued)

- Dental benefit
 - ✓ Active plan –restorative (except crowns and gold restorations 60%), endodontics, periodontal (including maintenance), oral surgery and adjunctive general services are covered at 80%. Limited orthodontic benefit at 50%.
 - ✓ Retiree plan – restorative, endodontics, periodontal (including maintenance), oral surgery and adjunctive general services are covered at 60%. No orthodontic benefit.
- Medicare Part B
 - ✓ Active plan – eligible employees and dependents are not required to enroll in Medicare Part B.
 - ✓ Retiree plan – eligible retirees and dependents (including disabled children) are required to enroll in Medicare Part B for coverage under the retiree medical and prescription drug plans. Retirees and spouses will be reimbursed for the Medicare Part B premiums. Non-spouse dependents are not reimbursed for the Medicare Part B premiums.