



## EUTF Retiree Health Insurance Benefits

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

# MEDICARE CHECKLIST

**Age 65+ or qualified disabled?** The Hawaii Revised Statutes 87A-23(4) requires that State and County retirees and their eligible dependents who are enrolled in EUTF retiree medical and/or prescription drug benefits plans, must be enrolled in Medicare Part B when they become eligible. Active employees considering retirement who are eligible for Medicare should enroll in Medicare Part B prior to retirement to ensure that their Medicare Part B is effective on the date of their retirement, in order to participate in any EUTF retiree medical and/or prescription drug benefit plans. If you do not provide proof of Medicare Part B enrollment to the EUTF within 60 days of becoming eligible or enrolling into an EUTF retiree medical and/or prescription drug plan, your and/or your dependent's EUTF retiree medical and/or prescription drug plans will be cancelled or may not become effective until the Medicare Part B coverage becomes effective. Please note that your spouse/partner must be enrolled in Medicare Part B in order to be covered under the EUTF retiree medical and/or prescription drug plan regardless of whether they are retired or actively working.

If you and/or your covered dependent(s) are Medicare eligible (age 65+ or qualified disabled) and covered under EUTF retiree medical and/or prescription drug plans you must submit the following to the EUTF:

- Copy of your and/or your dependent's Medicare card (indicating enrollment in Medicare Part B)
- [Medicare Part B Reimbursement Direct Deposit Agreement Form](#)
- Social Security Administration letter for you and/or your dependent indicating the Medicare Part B Premium amount

EUTF forms and Medicare sample documents may be found on the EUTF website at [eutf.hawaii.gov/forms](http://eutf.hawaii.gov/forms). Forms can be faxed to 808-586-2161 or mailed to the following address:

EUTF  
PO Box 2121  
Honolulu, HI 96805-2121

**Disclaimer:** *This checklist offers a brief overview of Medicare enrollment procedures based on information available at the time of print. This document does not supersede policies and procedures established by the Social Security Administration. Please contact the Social Security Administration for the most current information on Medicare enrollment procedures.*

## **What is Medicare?**

Medicare is a federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or kidney transplant).

Medicare has four parts:

- Medicare Part A – Hospital insurance that helps pay for inpatient hospital services, care in a skilled nursing facility, and some home health care.
- Medicare Part B – Medical insurance that helps pay for physician services, outpatient care, medical supplies, and preventive services.
- Medicare Part C – Medicare Advantage plans are private insurance plans offered by organizations that contract with Medicare to provide you with Medicare Part A and B benefits, and in certain cases Medicare Part D.
- Medicare Part D – Prescription drug coverage that helps pay for medication prescribed by your doctor.

## **When Should I Enroll in Medicare Part B?**

### EUTF Retirees and Their Covered Dependents Reaching Age 65:

Contact the Social Security Administration or Centers for Medicare and Medicaid Services three months prior to your 65<sup>th</sup> birthday to initiate enrollment into Medicare Part B. EUTF will send a courtesy letter to retirees and their eligible spouse/partner three months prior to their 65<sup>th</sup> birthday also reminding you to enroll into Medicare Part B. Start the Medicare enrollment process as soon as you become eligible and submit appropriate documents to the EUTF in order to continue your EUTF retiree medical and/or prescription drug coverage.

### Employees Who Will Be Retiring and Their Covered Dependents:

Employees and/or their covered dependent(s) who are eligible to enroll in Medicare should begin the Medicare Part B enrollment process three months prior to retirement by contacting the Social Security Administration at 1-800-772-1213. Eligible retirees and their covered dependents must submit proof of Medicare Part B enrollment to the EUTF within 60 days of your retirement date in order to be covered under the EUTF retiree medical and/or prescription drug coverage.

## **How to enroll in Medicare Part B**

### Contact Social Security Administration:

Medicare enrollment is handled by the Social Security Administration. You can enroll in-person or through the mail. If you are receiving Social Security benefits (which becomes possible from age 62) you will automatically be enrolled in Medicare Part A and B when you turn 65. If you're not collecting Social Security you must take the initiative to complete the necessary forms to enroll in Medicare.

## Medicare Enrollment Periods:

**Initial Enrollment Period (IEP):** This enrollment period occurs when you first become eligible for Medicare. IEP is a 7-month period allowing eligible beneficiaries to enroll during:

- The three months before the month you turn 65 (coverage begins first day of the month you turn 65, or the first of the month prior if born on the 1<sup>st</sup> of the month) or
- The month you turn 65 (coverage will be delayed) or
- The three months after the month you turn 65 (coverage will be delayed)

**Special Enrollment Period (SEP):** This enrollment period is available if your Initial Enrollment Period has passed and you did not enroll in Medicare when you were first eligible because you were enrolled under an active employee group plan. SEP for Medicare is as follows:

- An eight month period that begins the month after employment or after employer group coverage ends
- **IMPORTANT:** COBRA coverage from an active employee plan does not constitute coverage under an active employee group plan and therefore does not extend the Special Enrollment Period

**General Enrollment Period (GEP):** If you miss the previous enrollment periods, the General Enrollment Period for Medicare Part A and B occurs between January 1<sup>st</sup> and March 31<sup>st</sup> each year with a plan effective date of July 1<sup>st</sup>.

If you do not enroll in Medicare Part B when you first become eligible, either at age 65 or when coverage under an active employee group health plan ends, a late enrollment penalty may be assessed. The penalty is equal to 10% of the premium for each full 12-month period that you could have had Medicare Part B, but did not enroll. The penalty is assessed for as long as you have Medicare Part B. EUTF will not reimburse for any late enrollment penalties.

To enroll in Medicare Part B contact the Social Security Administration at 1-800-772-1213 or visit the nearest Social Security Administration office.

## **Medicare Part B Premium Reimbursement**

As a retiree, you and your eligible spouse/partner qualify for reimbursement of your Medicare Part B premiums, provided you are paying for your Medicare Part B premium and it is not being paid by another entity such as the Medicare Savings Program or Medicaid. In order to receive reimbursement you must provide the EUTF with proof of your Medicare Part B enrollment, a copy of the letter from the Social Security Administration showing the Medicare Part B premium that you pay, and a completed Medicare Part B Reimbursement Direct Deposit Agreement Form (available on the EUTF website at [eutf.hawaii.gov/forms](http://eutf.hawaii.gov/forms)). EUTF will automatically reset your Medicare Part B premium reimbursement to the Medicare standard amount every January 1<sup>st</sup>. If you are paying above the Medicare standard amount you must notify the EUTF of the amount you are paying (minus any penalties) every year in order to receive full reimbursement.

Medicare Part B premium reimbursements shall be effective the date the Medicare Part B is effective or the first day of the month that the fund receives appropriate proof of enrollment in Medicare Part B, a valid direct deposit agreement and proof of payment to the Social Security Administration or Centers for

Medicare & Medicaid Services, whichever is later. Retirees who pay a higher income-related monthly adjusted premium will be reimbursed the higher amount. Please note that EUTF will not reimburse for any late enrollment penalties.

### **Medicare Part D Prescription Drug and Medicare Advantage Plans**

Medicare requires that you are enrolled in only one Medicare Part D or Medicare Advantage Plan. EUTF Medicare Part D and Medicare Advantage plan options include:

- Medicare Part D prescription drug plan administered by SilverScript (CVS)
- EUTF Kaiser Permanente Senior Advantage Plan (includes Medicare Part D)

If you or your covered dependent(s) are Medicare eligible and enrolled in the EUTF retiree CVS prescription drug plan, you will automatically be enrolled in the Medicare Part D prescription drug plan administered by SilverScript (CVS).

If you or your covered dependent(s) are Medicare eligible and enrolled in the EUTF retiree Kaiser medical and prescription drug plan, you will be mailed a Kaiser Permanente EUTF Senior Advantage enrollment kit and must enroll in the EUTF Kaiser Senior Advantage Plan (unless you live in Kauai, Molokai, Lanai and parts of Hawaii Island which include Pahala, Naalehu and Hawaii Volcanoes National Park). Enrollment in the EUTF Kaiser Senior Advantage Plan will automatically enroll you into the Medicare Part D plan. Failure to enroll into the Kaiser Senior Advantage Plan will result in cancellation of your medical and prescription drug plans.

If in the future you enroll in another Medicare Part D or Medicare Advantage plan, you will be disenrolled from EUTF's Medicare Part D plans and Kaiser Senior Advantage Plan. In general, there are no Medicare Part D premiums unless you have high income or incur late enrollment penalties. If you do not enroll in Medicare Part D when you first become eligible, a late enrollment penalty may be assessed. The EUTF does not reimburse for Medicare Part D premiums or penalties.

### **Questions**

If you have questions on how to enroll in Medicare please contact the Social Security Administration at 1-800-772-1213. If you have questions regarding Medicare, please contact Medicare directly at 1-800-633-4227. If you have questions on EUTF plan requirements, please call our Customer Service Center at 586-7390 (Oahu) or toll-free at 1-800-295-0089.