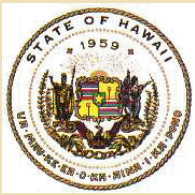




State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Retiree Participants  
January 2009



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EUTF

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EUTF Customer Service  
Local: 808-586-7390  
Toll Free: 800-295-0089

Message from the  
Administrator

Aloha!

On behalf of the EUTF Board of Trustees and staff, let me wish you a healthy and happy 2009! The purpose of the EUTF is to provide health benefits that will enable you to enjoy good health and pursue your idea of happiness during your retirement.

The EUTF is a service organization. In addition to the benefit plans offered, telephone support is a vital aspect of the service EUTF provides. An article in this newsletter reports on recent improvements we have made to make it easier for you to reach our staff.

We need your help and cooperation to keep the phone lines free for those who really need assistance. There are a couple of easy ways for you to help us. First, if you have a health benefit question, call the carrier or plan administrator first. Second, please remember that newsletter articles give general information, so in most cases no phone call or other action is needed in response to an article. Then, when you do need help, you can be confident that you will be able to reach the EUTF customer service staff without delay.

Jim Williams

**EUTF Hi-Lights**

EUTF has hired a New Health Benefits Program Manager! Nicole Wong started with EUTF in September 2008. Nicole will be supervising the day-to-day operations of the Member Services Branch staff; plan and/or implement eligibility and operational policies, provide training and ensure compliance with regulatory requirements. Welcome aboard, Nicole!

**New Phone System**

EUTF implemented a new phone system in March 2008. The results have been great! The Customer Service Staff have averaged over 1,200 incoming and outgoing calls each week; answering over 93% of the calls! 3.5% of incoming calls are captured in voice mail. The call abandonment rate is less than 3.4% as compared to more than 15% with the previous system.

**FOR YOUR INFORMATION:**

Many of you had a lot of questions regarding Medicare B and Medicare D. Here are a few reminders:

**Medicare B**

When you become eligible for Medicare, **you must submit proof (copy of your Medicare card) of your enrollment in Medicare Part B** to the EUTF to continue your retiree health benefits. The EUTF will reimburse you quarterly by direct deposit to your financial institution account for the cost of the Medicare Part B premium. Your reimbursement will begin the later of the date on your Medicare card or the 1<sup>st</sup> day of the month in which your proof of enrollment is received by the EUTF. If your Medicare premium is adjusted due to income criteria, please submit a copy of that notice from Medicare. These payments do not include reimbursements for any penalty premium payments charged by Medicare.

**Medicare D**

Medicare's open-enrollment period for all Medicare Part D plans will end December 31, 2008. Please know that if you are happy with your coverage under the EUTF Part D plan administered by NMHC, do nothing. You will automatically stay in the EUTF Medicare Part D plan. **Please note that if you enroll in a different Medicare Part D plan, you (and your dependents) will be terminated from the EUTF's NMHC prescription drug plan.** CMS allows enrollment in only one Medicare Part D plan at a time.

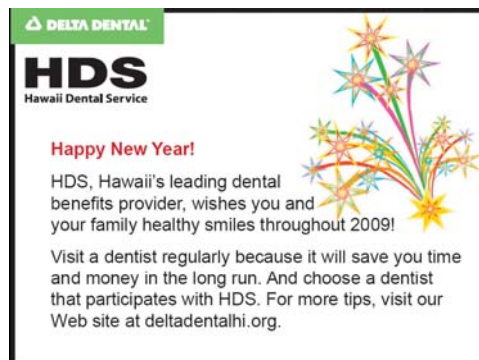
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Honolulu, Hawaii 96805-2121

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**Carrier Corner** - Updated Carrier Information can be found online at [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov).

**NMHC**

NMHC would like to wish a healthy and safe holiday season. Here is some information to avoid the flu this season:  
**How can I avoid the flu?** The most important thing a person can do to avoid getting the flu is to get a yearly flu vaccination. Flu vaccines introduce either killed or weakened flu viruses into the body. This allows the immune system to create antibodies to the flu virus without actually becoming infected. There are currently two types of flu vaccine: **The Flu Shot:** a vaccine containing killed flu viruses that is given by a needle, usually in the arm; or **The Nasal Spray Flu Vaccine:** a vaccine containing weakened flu viruses called FluMist®. More information and a FAQ document can be found directly at <http://www.nmhcrx.com/eutf.asp> or by following the "link to carriers" on the EUTF web site.



**DELTA DENTAL**  
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**Happy New Year!**

HDS, Hawaii's leading dental benefits provider, wishes you and your family healthy smiles throughout 2009!

Visit a dentist regularly because it will save you time and money in the long run. And choose a dentist that participates with HDS. For more tips, visit our Web site at [deltadentalhi.org](http://deltadentalhi.org).



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Warm holiday greetings  
and best wishes for a happy  
and healthy new year.

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Happy Holidays from Kaiser Permanente  
Please log on to [kp.org/recipes](http://kp.org/recipes) for some healthy holiday recipes to share with your family and friends!



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