



3.550 Retiree Health and Life Insurance Program

I. Policy

It is the policy of the RCUH to provide a retiree health and life insurance program for eligible retirees of the RCUH, in recognition and appreciation of their long and faithful service.

II. Responsibilities

A. RCUH Employee

1. Apply for benefits by completing the [Retiree Group Health & Life Insurance Enrollment Application](#) and submit to the RCUH Human Resources within sixty (60) days of the date of termination.

III. Applications

This policy applies to retirees of the RCUH who have held a regular-status position with the RCUH and meet the eligibility requirements listed in the “Details” section of this policy.

IV. Details of Policy

A. The Retiree Benefit Provides for Health and Life Insurance Coverage

1. Health Insurance: The RCUH provides health insurance benefits, which include medical and drug coverage for both the retiree and spouse/civil union partner at the prevailing premium of the active plan up to age sixty-five (65).

Retirees (and spouses/civil union partners) must enroll in Medicare A&B no later than their 65th birthday to be eligible for continuation in the RCUH retiree health plan. Thereafter, the retiree will be placed in the applicable carrier’s Medicare-equivalent health plan.

2. **Term Life Insurance**: The RCUH provides term life insurance of \$5,000.00.

B. Retirees (and Spouses or Civil Union Partners) Must Meet Eligibility Requirements

1. For Health Insurance

- a. The Retiree Must Meet the Following Criteria*

- i. 10 years continuous service with RCUH;
- ii. 10 years total participation in RCUH Group Retirement Annuity (GRA) plan;
- iii. Age of 59½ years;
- iv. An annuitant of the RCUH Group Retirement Annuity (GRA) plan at the time of application and while receiving these benefits;
- v. Resignation/retirement in good standing, (i.e., not discharged); and

- vi. Resignation/retirement occurred on/after April 1, 1990.
- b. *The Retiree's Spouse or Civil Union Partner Must Meet the Following Criteria:*
 - i. Legally recognized spouse or civil union partner of eligible retiree;
 - ii. Eligible to continue upon death of retiree, unless he/she remarries and/or is eligible for alternate coverage under their new spouse or civil union partner.
- 2. For Term Life Insurance
 - a. *The Retiree Must Meet the Following Criteria*
 - i. Above criteria for health insurance **and**
 - ii. A minimum of ten (10) years of total participation in RCUH term life insurance program.
 - b. The retiree's spouse/civil union partner is not eligible for term life insurance

C. Costs and Contributions of the Retiree Benefit

The retiree will pay the full premium due (**no RCUH contributions**) for self and spouse (if elected). The costs of medical premiums are subject to change every six (6) months.

D. Retiree Benefit Program Is Subject to Change or Termination

- 1. The Executive Director will report the cost of providing these benefits to the Board of Directors of the RCUH with appropriate recommendations for continuation, modification, or termination. The Board of Directors of the RCUH will annually review this policy and these guidelines to consider any modifications, including termination.
- 2. The Board of Directors of the RCUH may, at its sole discretion, modify, or terminate such benefits when it has determined that it is in the best interest of the RCUH to do so.

V. Procedures

A. Procedures for Applying for Retiree Health and Life Insurance

- 1. Retirees Must Complete an Application Form: Eligible retirees must apply for benefits by completing the Retiree Group Health & Life Insurance Enrollment Application. Benefits are not automatic.
- 2. Retirees Must Apply Within Sixty (60) Days of Termination: Eligible employees who terminate from employment will have an opportunity to apply for these benefits. A terminating employee will have up to sixty (60) calendar days from the effective date of termination to either elect or (irrevocably) waive the retiree medical coverage for self and spouse/civil union partner (if applicable).

VI. Contact

RCUH Benefits: (808) 956-6979 or (808) 956-2326
rcuh_benefits@rcuh.com

VII. Relevant Documents

[Retiree Life Insurance Benefit Plan](#)

[RCUH Retiree Health Insurance Monthly Premium Rates: January 1, 2023 – June 30, 2023](#)

[RCUH Retiree Health Insurance Monthly Premium Rates: July 1, 2022 – December 31, 2022](#)

[Retiree Group Health & Life Insurance Enrollment Application](#)

- A. [HMSA Akamai Advantage Summary of Benefits](#)
 - [HMSA Akamai Advantage Enrollment Form](#)
 - [HMSA Authorized Representative Information](#)
 - [HMSA Automatic Payment Application](#)
- B. [Kaiser Senior Advantage Summary of Benefits](#)
 - [Kaiser Senior Advantage Enrollment Form](#)
 - [Kaiser Payment Selection Form](#)

Date Revised: 05/31/1996, 07/07/2008, 05/12/2009, 10/22/2009, 05/01/2011, 01/01/2012, 03/01/2013, 04/02/2013, 03/10/2014, 05/12/2014, 07/21/2014, 08/18/2014, 08/01/2016, 04/12/2017, 08/08/2017, 07/23/2019, 11/20/2019, 04/07/2020, 10/06/2020, 01/19/2021, 05/13/2021, 06/03/2021, 11/04/2021, 12/15/2021, 01/07/2022, 06/13/2022, 01/04/2023