

Noncontributory Plan

Eligibility Requirement: At least 10 Years of Service Credit

Surviving spouse or reciprocal beneficiary* and dependent children are eligible for benefits.
**Reciprocal beneficiary status must be established through the Department of Health.*

Eligible for Benefits	Benefit Payable
Spouse or Reciprocal Beneficiary	Monthly benefit based on 50% of accrued Maximum Benefit or Option B (100% survivor benefit) if the member was eligible to retire.
Children	Monthly benefit based on 10% of accrued Maximum Benefit; maximum of 20% if two or more children. If there is no surviving spouse or reciprocal beneficiary, benefits are based on 20% of accrued Maximum benefit per child, maximum of 40% if there are 2 or more children.
No Spouse or Reciprocal Beneficiary/No children	No death benefits payable (unless a disability application was filed by the member prior to death designating a beneficiary and selecting an option).

Maximum Benefit Formula:

1.25% x Years of Service x Average Final Compensation (AFC)

Example of Benefit Payable:

Member: Age 45
Service: 15 Years
AFC: \$2,000 / month

1.25% x 15 x \$2,000 = \$375 Maximum Benefit (unreduced for age)

Maximum Benefit	\$375 per month
Spouse/Reciprocal Beneficiary	50% of \$375 = \$187.50 per month
Surviving Child	10% of \$375 = \$37.50 per month

If there is no spouse/reciprocal beneficiary, an only child receives the maximum benefit of 20% x \$375 (or, \$75) per month. If there is more than one surviving child, the maximum benefit of 40% x \$375 (or, \$150) per month is divided equally between all of the children.

The ordinary death benefit is payable to the surviving spouse or reciprocal beneficiary until remarriage or entry into a new reciprocal beneficiary relationship. Dependent children are eligible until their 18th birthday. If the member was eligible for service retirement, the surviving spouse or reciprocal beneficiary would receive a lifetime pension under Option B (100% survivor benefit). Please refer to the Noncontributory Plan under the [Members >> Active](#) menu on our website for information on retirement eligibility, vesting and service retirement benefits.

Under Hawaii statutes and the rules of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF), some surviving spouses, civil union partners, domestic partners, and unmarried children may be eligible for health coverage. The EUTF statutes and rules are

subject to change. For current information on health coverage for surviving spouses, civil union partners, domestic partners, and unmarried children, please contact the EUTF at 586-5390 or 1-800-295-0089 or by e-mail to eutf@hawaii.gov. The EUTF website is found at: <http://eutf.hawaii.gov/>

Note: Ordinary death benefits are not payable if death occurs while the member is a terminated vested member.