

HOLOMUA

RETIREES & ACTIVE MEMBERS



Employees' Retirement System
of the State of Hawaii

Ko'olau Range
and Punchbowl

Message from the Executive Director

Securing your benefits through legislative initiatives

Securing your ERS benefits is the primary goal of the system's Board of Trustees, executive staff and their legal and investment consultants. Our responsibility as fiduciaries requires that we serve the exclusive best interest of our members and their beneficiaries.

This effort takes a variety of forms, not least amongst them are the legislative initiatives that we launch on your behalf, those we support that are initiated by others, and importantly, those that we oppose as harmful to the ERS plan. In this legislative session, there are significant examples of each.

House Bill (H.B.) 2381/Senate Bill (S.B.) 3070, which we drafted and was submitted as part of Gov. Josh Green's administrative package, is intended to strengthen the ERS funding by lowering the statutory maximum for payoff of our unfunded liabilities from 30 to 20 years. Shortening the period mandated to address our liabilities saves money by making ERS more responsive in curbing liability growth, lowers plan risk and supports improvements in the state's credit rating. The ERS's unfunded actuarial accrued liability was \$13.71 billion as of June 30, 2023, down from \$14.61 billion in 2020.

H.B. 1947 or S.B. 3099 would revert the vesting period applicable to active members hired July 1, 2012 or later (also known as Tier 2), from 10 years to 5 years. Changed as part of broader reforms instituted in 2012, the longer vesting period is viewed as having an overall negative effect on the State and counties' long-term ability to recruit and retain qualified staff. Enhanced recruitment and retention will not only support delivery of vital public services, but it also has the potential to increase payroll-based employer and employee contributions and their ensuing investment earnings.

An example of a bill that our board and staff opposes is H.B. 2198 (S.B. 2716). This bill would propose to subject ERS retirement benefits to collective bargaining. Though well-meaning, we view the bill as posing unacceptable risks to both our plan's funding status and its IRS tax qualification. Additionally, it might prove inequitable in its operation and nearly impossible to administer.

The proposals described are but three of the 118 bills we have monitored, analyzed, developed testimony for and appeared before legislative subject



ERS Executive Director Thomas Williams testifies on an ERS-related bill at a House Labor and Government Operations committee hearing in February.

matter committees on this session. As of this writing, the outcome of these bills is uncertain. Regardless, we remain committed to our legislative efforts, along with our administrative and investment activities, in service of our singular goal of securing your hard-earned and well-deserved interests in the ERS.

Mahalo,

Thomas Williams

Investments Report

Aloha kākou, Looking Back

Despite the volatility and uncertainty that faced the markets over the last calendar year, 2023 closed markedly higher, generating moderate to significant appreciation across many risk assets. Global public equity markets generated impressive double-digit gains, while diversifying assets like bonds, real assets and credit also produced respectable single-digit returns.

These gains were largely driven by the market consensus that the Federal Reserve may have finally tamed inflation while maintaining a relatively stable economy. This was certainly a welcomed outcome after a challenging 2022 in which rising interest rates and the unwinding of pandemic excesses humbled investors.

Additionally, the dramatic move in the 10-year Treasury yield from 5.0% in mid-October to 3.8% two months later had a significant impact on markets. This easing of financial conditions and the subsequent recovery in various sectors of the market, particularly small-cap stocks and regional bank stocks, were encouraging indicators for the year ahead.

Looking Ahead

As we embark on 2024, we do so cautiously, aware that we will continue to face new challenges and market uncertainty, but confident in our risk-focused and diversified approach toward investment management. We will closely monitor factors such as valuations, the impact of new AI (Artificial Intelligence) technologies, the slowing economy in China and geopolitical tensions domestically and globally. While markets are starting the year on an optimistic note, these developments require constant vigilance.

Total Fund Performance Summary

As of Dec. 31, 2023, ERS pension assets grew by \$790 million for the quarter and \$1.5 billion for the year, bringing the total

fund value to \$22.9 billion. The portfolio returned 3.4% for the fourth quarter and 6.8% for the calendar year, both measurements just shy of the long-term actuarial target of 7% set by ERS. As always, when evaluating effectiveness in our implementation, we measure success relative to our consistently communicated strategic goals:

- Generate returns that sustain the long-term solvency of the ERS and its members.
- Produce favorable returns that meet or exceed broad market benchmarks.
- Produce results that meet or exceed the median of national pension peers when considering risk assumed for returns achieved.

Although falling below our expectations in the short term (one year or less), the plan continues to meet or exceed our expectations over longer periods (three, five, 10 and 20 years) and ranks in the top quartile compared to national peers. These results are consistent with our investment philosophy, which remains focused on minimizing excess risk and preserving member capital.

As we wrap up the year and step into the new one, we wish all our members a year filled with joy, good health and prosperity. Here's to a happy and successful 2024. Mahalo for your support and the opportunity to serve you.

Anthony Goo

Deputy Chief Investment Officer



Anthony Goo

David Shimabukuro, former administrator, left, and Wesley Machida, former executive director, right, joined current Executive Director Thomas Williams at a recent gathering of ERS employees.





ERS at the Legislature

The Employees' Retirement System staff continues to monitor the Hawai'i State Legislature and provide testimony on legislation that could affect ERS member and retiree benefits, investments and operations. The Legislature opened on Jan. 17 and is scheduled to adjourn on May 3.

The ERS submitted three proposals as part of the Governor's executive branch legislative package. Each proposal was introduced in both the House and Senate.

H.B. (House Bill) 2381 /S.B. (Senate Bill) 3070 Relating to the Employees' Retirement System (ERS) Funding Period: The bills propose to lower the ERS's maximum funding period over which to amortize the system's total unfunded accrued liability. Lowering the funding period from 30 to 20 years would allow a quicker reaction to address the growth of the UAAL should the system experience a continued adverse investment environment or other unanticipated growth in liabilities.

H.B. 2382/S.B. 3071 Relating to the ERS: The bills clarify the eligibility requirement definitions for service-connected disability and accidental death benefits. Recently, the Hawai'i Supreme Court rendered rulings awarding ERS service-connected disability retirement

and/or accidental death benefits beyond a plain reading of the Legislature's original intent. This measure will help to curb the unintended growth in the system's unfunded liability while maintaining benefits for members that are injured or die in the performance of their duties.

H.B. 2385/S.B. 3074 Relating to ERS Personnel: The bill amends section 76-16(b), Hawai'i Revised Statutes, to exempt the ERS Deputy Executive Director, Chief Compliance Officer, and branch managers from civil service.

Here are some other ERS-related bills that were introduced.

S.B. 3099, H.B. 1947, H.B. 1850/S.B. 2220 Relating to the ERS: The bills propose to lower the vesting requirement for active and future ERS Tier 2 members from 10 to five years. The ERS Board of Trustees supports the proposals and believes that the change will encourage recruitment and retention in order to help with government-wide staffing shortages.

H.B. 2395/S.B. 3084 Relating to the Hawaii National Guard: Hawai'i National Guard service members activated to state active duty would be ineligible for enrollment in the ERS. This would not preclude members who are state or city employees from being credited for active

military service pursuant to HRS Sections 88-132 and 88-132.5.

S.B. 578 (Senate Draft 3) Relating to Government: The bill would allow a retiree to be employed without reenrollment in the ERS and without loss or interruption of benefits if employed as an investigator in a position identified by the Department of the Attorney General or an excluded management position identified by the Department of Agriculture as a labor shortage or difficult to fill position, subject to certain conditions.

S.B. 2716 Relating to Collective Bargaining/H.B. 2198 Relating to Public Employment: The bills propose to subject ERS retirement benefits to the collective bargaining process.

H.B. 1644 Relating to the ERS: The bill would allow overtime to be included as compensation for Tier 2 members when an employee is directed to work more than their normal hours to perform duties due to a natural disaster under an emergency proclamation.

Holomua will provide a Legislature update in the Summer 2024 issue. These bills and other legislation may be reviewed on the Hawai'i State Legislature website at capitol.hawaii.gov.

Kane elected Trustees chair, Mizumoto vice-chair

Emmit Kane, who has served on the Employees' Retirement System (ERS) Board of Trustees since 2010, was elected chair at a trustees meeting on Jan. 8. Lance Mizumoto, a former bank executive, was elected at the same meeting to serve as vice-chair of the board.

Kane, who was elected to the retiree board seat, and Mizumoto, who holds an appointed seat as a non-employee with financial service experience, replaced Genevieve Gines Ley and Bennett Yap as chair and vice-chair, respectively. Ley and Yap continue to serve on the board.

Thomas Williams, ERS executive director, said that "the ERS has long benefitted from an extremely dedicated, experienced and engaged board of trustees. Emmit and Lance epitomize that tradition."

Kane previously served as chair from 2021-2022. He is a Kailua native and



The ERS Board of Trustees, from left, Luis Salaveria, Bennett Yap, Dr. Catherine Chan, Dr. Genevieve Gines Lay (seated), Vice-Chair Lance Mizumoto, Chair Emmit Kane and Vince Barfield.

Kamehameha Schools graduate who comes from a family of public servants. Kane studied at Santa Clara University before returning to Hawaii and embarking on a 28-year career with the Honolulu Fire Department, retiring as deputy chief and assistant chief.

Mizumoto, appointed to the board by Gov. David Ige in July 2021, was the vice chairman and chief lending officer of First Hawaiian Bank's Wholesale Banking group before retiring in 2023.

The Board of Trustees, governing body of the ERS, comprises eight members, including four elected by the membership: two general employees, a teacher, and a retiree; three appointed by the governor; and the state director of finance.

More information on the Board of Trustees can be found at the ERS website: ers.hawaii.gov/resources/board-of-trustees.

Planning – Make it Easy for Your Loved Ones



A retiree's passing requires notification of the ERS along with other individuals and agencies. You should inform your beneficiary as well as another individual on what must be done to prepare them for this difficult situation.

As an ERS retiree, you should brief your designated beneficiary on the retirement option you selected and whether there is a benefit for a survivor. As a reminder, not all options provide a benefit for a beneficiary. Discussing this information can clarify what to expect and reduce anxiety for your designated beneficiary. If you do not remember the option you selected or whom you designated as a beneficiary, feel free to contact ERS at (808) 586-1735.

Once ERS is notified of the retiree's

passing, the pension would stop after the month of death. For example, if the retiree passed away in April, the retiree is entitled to the full April pension and then the pension would stop. ERS should be notified immediately to avoid any pension overpayments. If survivor benefits are available, claim forms will be mailed to the designated beneficiary via the address on file. Please visit our website at ers.hawaii.gov under Retirees > Retirees Death for our checklist.

Medical coverage or Medicare reimbursement is administered by the Hawaii Employer-Union Health Benefits Trust Fund or EUTF. You may contact EUTF at (808) 586-7390 or email at eutf@hawaii.gov.

Planning can help make this inevitable process a little easier for all.

Tax information follow-up

If you received benefits from the ERS during 2023, your 2023 Form 1099-R was mailed to your home address by Jan. 31, 2024. For foreign persons, your 2023 Form 1042-S was mailed to your home address by Feb. 29, 2024. If you haven't received your form, please contact our office to request a reprint. Please allow at least one week for mail delivery to a U.S. address and two weeks for delivery to a foreign address. If your address has changed, please provide us with your new address when requesting a duplicate form.

For those who received benefits from ERS during 2023 due to either a service-connected (work-related) disability or death, an Annual Nonreportable Benefit Notice was mailed to your home address by Jan. 31, 2024. This notice applies to the portion of your pension benefits that are considered payments in the nature of workers' compensation and are therefore excluded from gross taxable income under Internal Revenue Code (IRC) Section 104(a)(1). If a portion of your benefits are taxable, you should have received a 2023 Form 1099-R by Jan. 31, 2024.

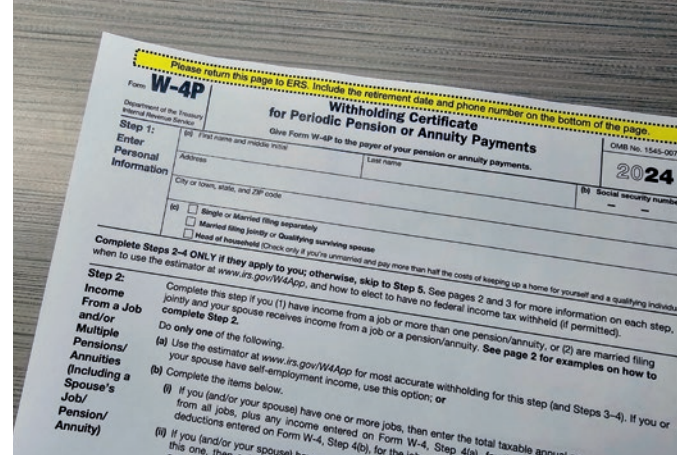
For more information you may want to review:

- The Retiree FAQ section of the ERS website ers.ehawaii.gov (Retirees/Retirees FAQs).
- Information on the IRS website (irs.gov) such as IRS Publication 575, Pension and Annuity Income, the instructions for IRS Form 1040 U.S. Individual Income Tax Return.

To change the amount of federal taxes to be withheld going forward, please complete a 2024 Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For one-time payments, please use a 2024 Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions. These forms are available under the Retirees>Pension Forms section of our website, or you may call ERS to have the forms mailed to you. The 2024 Form W-4P and W-4R may also be obtained from the IRS or downloaded from the IRS website. For Form W-4P and W-4R to be valid, enter your name, address,

full Social Security number, withholding election and sign and date the form. Please also include your phone number and retirement date (if applicable) on the bottom of the form. Allow 4-6 weeks for the change to be effective. Refer to the tax withholding tables for the approximate federal income taxes to be withheld.

Please keep the ERS payment statement you receive as statements are only generated when there is a change in the pension amount. The payment statement will show the gross payment amount, deductions withheld and the net payment amount. Confirm the net payment amount with the ERS deposit amount on your bank statement when you receive it.



Updating your mailing address

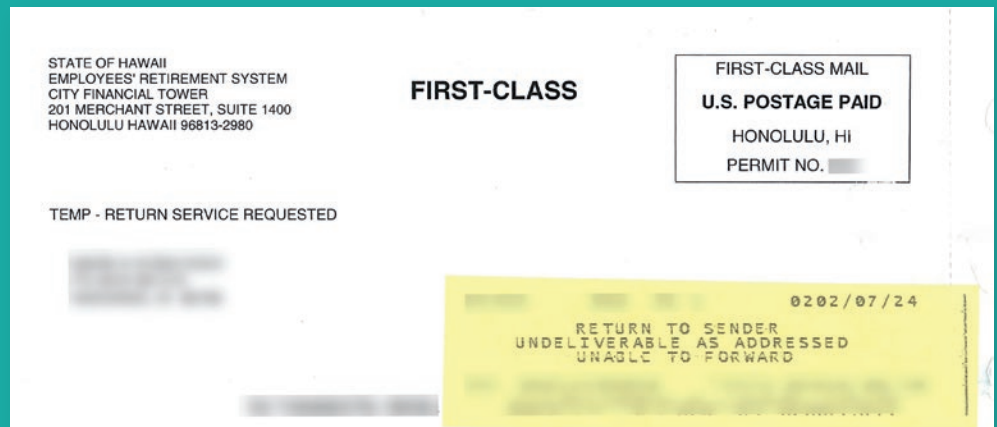
Members, retirees and beneficiaries should report any address updates to ensure timely receipt of mailings from the Employees' Retirement System (ERS).

The procedures for updating mailing addresses with the ERS are:

- Active members: Contact the personnel office of your respective department.
- Retirees and inactive members: Contact the ERS office or submit a completed Form ERS-211, Mailing Address Change, to ERS. The Mailing Address Change form is on our website at ers.ehawaii.gov (Resources > All Forms > General > ERS-211 Address Change).

Mailings from the ERS include trustee election information and ballots, quarterly Holomua newsletters for retirees, ERS correspondence,

annual July pension statements and Form 1099-R tax statements for those receiving benefits from the ERS in the past tax year.





IMPORTANT

The EUTF is a separate organization from the ERS. If you have any questions about information in these articles, please contact the EUTF directly. Contact information: (808) 586-7390, 1 (800) 295-0089 toll free; email: eutf@hawaii.gov

FOR ACTIVE EMPLOYEES

Open Enrollment for Active Employees

Open Enrollment (OE) will be held in the new EUTF Member Self-Service Portal. Employees can visit the member portal at <https://eutfbenefits.hawaii.gov/> to review your current coverage and determine whether the health coverage you have for yourself and your family bests meet your needs. The OE election period is planned for April 2024. During the OE election period, you can:

- Add, change or drop plans.
- Add or remove dependents.
- Change coverage tiers, such as changing from Self to Family, or Family to Two-Party.

If you decide to keep your current plans, you don't need to take any action. You are not required to complete open enrollment in the member portal or any forms to continue your current coverage. If you are making changes, complete the open enrollment event in the blue banner of your member portal homepage by the due date. Required supporting documents must also be uploaded in the member portal by the due date. Late submissions will not be accepted. Plan changes go into effective on July 1, 2024. You may access the member portal to verify changes were made and view your Confirmation Notice in May/June 2024.

If you prefer, you may submit the EC-1 enrollment form (or EC-1H for those enrolled in the HSTA VB benefit plans) available online at eutf.hawaii.gov. EC-1/EC-1H enrollment forms and required supporting documents must be submitted to your employer's open enrollment designee by the due date. Late submissions will not be accepted. Please complete open enrollment in either the member portal **or** EC-1/EC-1H enrollment form, not both

More information will be emailed by your personnel office regarding due dates.

Effective July 1, 2024 (unless otherwise specified)

HMSA

- Increased benefit maximum for orthodontic services for the treatment of orofacial anomalies from \$5,500 to \$6,900 under the EUTF and HSTA VB plans.
- Excluded out-of-network coverage of transplant evaluations and other organ transplants under the EUTF 80/20 plan.
- Changed coverage for applied behavior analysis (ABA) services to 100% coverage under the EUTF HMO plan.

CVS Caremark

- Added quantity limits for anti-platelet products to the EUTF plans effective Oct. 1, 2023. Existing members using anti-platelet products over the quantity limit were grandfathered and were not be subject to these quantity limits.

Kaiser Permanente

- Increased benefit maximum for orthodontic services for the treatment of orofacial anomalies from \$5,500 to \$6,898 under the EUTF and HSTA VB plans.

- Changed coverage for hearing aids to 80% coverage (one per hearing impaired ear every 36 months) based on the cost of the lowest priced model under the EUTF and HSTA VB plans.

FOR ACTIVE EMPLOYEES & RETIREES

Mental Health Care

For mental health care, talk to your primary care physician (PCP) and discuss treatment options or connect directly to a mental health specialist.

HMSA tools include:

- HMSA Find a Doctor tool at hmsa.com/eutf
- HMSA Online Care at hmsaonlinecare.com
- Carelon Behavioral Health—call (808) 695-7700 or 1 (855) 856-0578
- For more information, visit hmsa.com/eutfmentalhealth

Kaiser Permanente tools include:

- In-person appointment — call (808) 432-7600 on O'ahu or 1(888) 945-7600 on the neighbor islands
- After hours care — call the Crisis Line of Hawaii at (808) 832-3100 on O'ahu or 1 (800) 753-6879 on the neighbor islands
- 24/7 advice line — call (833) 833-3333 (TTY: 711)
- For more information, visit kp.org/mentalhealth

EAP resources:

- Your employer may also offer employee assistance program (EAP) resources. Contact your human resources office for more information.

For more information, contact HMSA at (808) 948-6499 on O'ahu or toll free 1 (800) 776-4672, Kaiser Permanente at (808) 432-5250 on O'ahu or toll free 1 (844) 276-6628, and CVS Caremark at toll free 1 (855) 801-8263.

Make 2024 your year!

It's time for a fresh start on your journey to a healthier you. There's no better way to self-care than getting your annual preventive visit to help ensure a clean bill of health.

Not only will it help diagnose any existing issues, but a visit with your primary care provider may detect the onset of diseases early when they're less serious and easier to treat and can save you money on long-term health care costs.

HMSA

Make an appointment with your PCP:

- EUTF actives can schedule an annual preventive health evaluation.
- EUTF retirees and HSTA VB actives and retirees can schedule an annual physical exam.

Looking for a PCP? Use Find a Doctor on hmsa.com/eutf or call (808) 948-6499 or 1 (800) 776-4672.

Need a healthy nudge? Get free support from a health coach to meet your health and well-being goals. Call 1 (855) 329-5461, option 1, or enroll online.

Kaiser

Take charge of your health by staying current on preventive care visits, screenings and immunizations. Getting recommended screening tests regularly may find breast, cervical and colorectal (colon) cancers early, when treatment is likely to work best.

If you've been delaying care or have not connected with your doctor in the past year, get to know the many convenient ways to connect with your doctor. At kp.org, you can choose online, phone, video and in-person visits with your doctor. Once connected, your doctor will work with you to create a personal action plan to stay current on screenings and tests that are right for you.

It's also important to take care of yourself and practice self-care — from how you sleep, eat, and exercise to how you manage stress — to help you feel healthier and more balanced. And feeling better makes everything else easier. Visit kp.org/selfcare to explore our broad range of self-care resources — including apps, videos, articles, and more — designed to help you thrive in mind, body, and spirit.

If you need help choosing the care that's right for you, members can now call our single statewide number 1 (833) 833-3333 (TTY 711) to:

- Schedule and cancel appointments.
- Get 24/7 medical advice.
- Order and refill prescriptions.
- And more.

HDS

Your oral health is a key to overall wellness. By visiting your dentist for routine exams and cleanings, you not only ensure a brighter, healthier smile but also contribute to your overall well-being.

As a Hawaii Dental Service (HDS) member, you're covered for preventive care, including exams and cleanings, when you choose an HDS participating dentist. Beyond checking your teeth and gums, dentists play a vital role in screening for broader health issues, offering advice and recommending preventive measures.

To maintain optimal oral health, complement your dental visits with daily brushing, flossing and a nutritious diet that is low in sugar. Remember, a radiant smile reflects a healthy you!

To learn more about taking care of your oral health, visit HawaiiDentalService.com/eutf.

VSP

Annual Eye Exam

Did you know 8 in 10 people (84%) rate vision as the most important sense¹, and nearly everyone (97%) agrees that having healthy eyes is important. But only half of the people surveyed get annual eye exams.

An annual eye exam should be on your list of yearly preventive care appointments. Why? Because during an eye exam, your eye doctor not only looks at your vision, but also your eye and overall health. Over 270 health conditions can be detected early during an eye exam, even before you experience other noticeable symptoms.

At your appointment, simply tell them you have VSP — and we'll take care of the rest! Find a location near you at vsp.com/eye-doctor or call 1 (866) 240-8420.

¹ CDC, 2020. *Surprising Eye Health Stats, VSP Vision Care YouGov Study, 2018.*

EUTF Pre-Retirement Health Benefits Workshops

Sign-up for our Pre-Retirement Health Benefits Workshop and learn about EUTF retiree health benefits. It's never too early to start planning for your future. Whether you plan to retire in a few months or a few years from now, join us for a 60-minute presentation to learn about applying for your EUTF retiree health insurance benefits.

To register, email eutf.outreach@hawaii.gov. Space is limited and on a first come, first served basis. Attendees must coordinate to attend the workshop on their own time.

Topics covered will include:

- Dependent eligibility
- Health plan options
- Medicare
- Differences between active employee and retiree plan
- Premiums and contributions
- Making changes to your plans
- Completing the EC-2 enrollment form

Date	Island	Location	Time
Monday, April 1	Maui	UH Maui College Pilina Events Center, 2nd Floor Pilina Building, 310 W. Kaahumanu Avenue, Kahului, HI 96732	1 p.m. – 2 p.m.
Thurs., April 4	O'ahu	Leiopapa A Kamehameha, State Office Tower 2nd floor Meeting Room 203 & 204, 235 South King Street, Honolulu, HI 96813	1 p.m. – 2 p.m.
Monday, April 8	Kaua'i	Kaua'i Community College OCET Room 106 C & D, 3-1901 Kaunualii Highway, Lihue, HI 96766	
Wed., April 10	Moloka'i	Kualapu'u Park & Community Center 1 Uwao Street, Kualapuu, HI 96757	11 a.m. – 12 p.m.
Friday, April 12	O'ahu	Leeward Community College Education Building, Room 201 A & B, 96-045 Ala Ike Street, Pearl City, HI 96782	1 p.m. – 2 p.m.
Monday, April 15	Hawai'i	Aunty Sally Kaleohano's Lū'au Hale 799 Piilani Street, Hilo, HI 96720	1 p.m. – 2 p.m.
Monday, April 22	Hawai'i	West Hawai'i Civic Center Community Meeting Hale, Building G, 74-5044 Ane Keohokalole Highway, Kailua-Kona, HI 96740	1 p.m. – 2 p.m.
Friday, April 26	O'ahu	Windward Community College Hale A'o Building, Room 101 & 102 45-720 Keaahala Road, Kaneohe, HI 96744	1 p.m. – 2 p.m.



201 Merchant St, Suite 1400
Honolulu, HI 96813-2980

ERS Board of Trustees

Emmit Kane, Chair

Lance Mizumoto, Vice-Chair

Vincent Barfield

Dr. Catherine Chan

Dr. Genevieve Gines Ley

Luis Salaveria

Bennett Yap

Thomas Williams

Executive Director

Kanoe Margol

Deputy Executive Director

Kristin Varela

Chief Investment Officer

Contact ERS-Pension

Monday-Friday 7:45am-4:30pm
(Except State Holidays)

For pension related questions,
please contact ERS at:

O'ahu: (808) 586-1735

Kaua'i: (808) 274-3010

Hawai'i: (808) 974-4077

Maui: (808) 984-8181

Moloka'i & Lāna'i

toll-free to Maui:

1 (800) 468-4644, ext. 48181

Continental U.S.

toll-free to O'ahu:

1 (888) 659-0708

ers.ehawaii.gov

Contact EUTF

Medical coverage/Medicare
reimbursements

Monday-Friday: 7:45am-4:30pm
(Except State Holidays)

(808) 586-7390;

Toll-free: 1 (800) 295-0089

email at eutf@hawaii.gov,

or mail: 201 Merchant Street,

Suite 1700

Honolulu, HI 96813

PRSRT STD
U.S. POSTAGE
PAID
HONOLULU, HI
PERMIT NO. 643



SPRING 2024

HOLOMUA
RETIREES & ACTIVE MEMBERS

Hawaiian monk seal
at Kaena Point

Ask ERS

Answers to some frequently asked questions

Q: If I receive a pay increase effective July 1, 2024, how would the pay increase impact my pension if I want to retire on Dec. 31, 2024?

A: If the six-month salary increase (July-December 2024) is part of your highest 3 (membership date before July 1, 2012) or 5 (membership date after June 30, 2012) Average Final Compensation (AFC) periods, it should replace six lower earning months, increasing the average. The AFC is used as part of the formula to compute your retirement benefits.

Q: I'm leaving State (or county) service this year. Where can I get information related to my benefits with the ERS?

A: Before leaving employment, please contact our office to get up-to-date information on your retirement benefit options and to make sure the ERS has your correct address and contact information. More ERS information about leaving employment is at the ERS website (ers.ehawaii.gov). Go to the Members pull-down menu and select Leaving Employment.

UA 'IKE ANEI 'OUKOU? DID YOU KNOW?

A total of 587 members retired on Dec. 31, 2023, compared to 616 on Dec. 31, 2022. The total annual number of retirees in 2023 was 2,214, down from 2,400 in 2022.