

HOLOMUA

RETIREES & ACTIVE MEMBERS



Employees' Retirement System
of the State of Hawaii

Hanalei Valley Taro Patches, Kauai
by Michelle Hinazumi

ERS Centennial Celebrations and You

As the ERS celebrates 100 years of service to the working families of Hawai'i, we recognize the investments, both literal and figurative, made by those that came before us, which made this significant milestone possible.

Established by Act 55, on April 22, 1925, the ERS began operations on Jan. 1, 1926. By June 30 of that year there were a little over 2,000 members and a total of 84 retirees, 76 of whom were existing retirees of previously incorporated systems. The system's seed money of \$125,000 consisted of both new contributions and inherited funds from incorporated plans.

100 years later and the ERS is continuing to ensure a secure retirement for more than 158,000 of our members. The fund has grown into a portfolio worth over \$24 billion today funding pensions for the nearly 56,000 retirees receiving \$1.9 billion in benefits from the system.

The ERS observed this historical milestone with an onsite ceremony on April 22, 2025, which included all current staff in attendance, including our neighbor island examiners. The celebration continued with a reception after our May

board meeting recognizing the contributions of our current and former trustees and staff, along with our investment and agency partners.

Now we invite you, our membership, to showcase your thoughts, stories, photos, and videos of what ERS has meant to you, your friends and your families. Whether it was the peace-of-mind provided by the income of a disability retirement when a family member was no longer able to work, or that post-retirement vacation-of-a-lifetime you had planned for after decades of work, we want to hear how ERS has had a positive impact on your, or a loved one's, life by submitting those stories on the ERS website at: ers.ehawaii.gov/talkstorywithERS. Submissions may be featured in upcoming *Holomua* issues and on the ERS website. Your submission on the site will serve as permission for the ERS to use or publish the provided materials.

As we celebrate our centennial anniversary, it is important that we identify and acknowledge those members and beneficiaries for whom the plan was established... you! This is your opportunity to "talk story" with and about ERS.

Thomas Williams
Executive Director



ERS Chief Investment Officer Kristin Varela, ERS Executive Director Thomas Williams and ERS Deputy Executive Director Gail Strohl celebrate the 100th anniversary of ERS.

Content Submission Disclaimer

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Summer Breezes Bring Calmer Seas

Aloha kākou,

As the islands trade the winds and rains of winter for the sunny, calm days of summer, we're reminded that — just like the seasons — financial markets go through their own cycles of storm and sunshine.

While political and economic waves have made global headlines, your ERS pension fund has remained steady and focused, navigating through uncertain waters with the calm of a seasoned crew. Just as summer brings brighter skies and more predictable weather, our long-term investment strategy continues to shine through.

Winter Squalls: A Tumultuous Start to 2025

The new year rolled in with a gust: a new presidential administration took office and wasted no time shaking things up. First came the launch of the Department of Government Efficiency, aimed at reducing the size of the federal workforce. Then came the headline-grabbing “Liberation Day,” during which the White House announced a sweeping wave of new tariffs on imports from multiple countries. While framed as an effort to boost domestic industries, the policy rattled global supply chains and raised costs for businesses and consumers alike.

As the tariffs took effect, markets responded with unease. Trade tensions weighed heavily on corporate earnings forecasts, especially in manufacturing, retail and technology sectors that rely on international suppliers and customers. U.S. exporters faced retaliatory measures abroad, and investor sentiment turned cautious amid fears that rising prices and shrinking margins could slow economic growth.

Adding to the uncertainty, all eyes were on the Federal Reserve. Throughout late 2024, markets had eagerly anticipated a series of interest rate cuts in 2025, expecting the central bank to ease monetary policy as inflation showed signs of cooling. But instead, the Fed surprised many by holding rates steady, citing persistent inflation in services and a labor market that remained remarkably strong.

This decision sent a clear message: the path to lower rates would not be rushed. The result? Heightened volatility in both equity and bond markets, as investors recalibrated expectations and grappled with a “higher-for-longer” rate environment.

In short, the first few months of the year delivered a storm of uncertainty — tariffs disrupting trade, rates staying put and geopolitical tensions simmering in the background. Yet through all of it, your pension fund remained anchored.

ERS Fund Stays the Course

Despite the headwinds, the fund continues to perform as expected, delivering steady, dependable growth that supports our mission: to pay benefits today and preserve the system for future generations.

We're pleased to share that as of March 31, 2025, the ERS portfolio grew by \$101 million in the first quarter and \$451 million fiscal year to date, bringing total assets close to \$24 billion.

While short-term returns are just under our assumed 7% annual target, our long-term results remain strong and reassuring. Over the past five years, the portfolio has returned 9.8%,

and since inception, 7.7% — both above our benchmarks and a testament to the value of patient and prudent investing.

Calm Waters Ahead, but We're Always Ready

With summer on the horizon, we expect calmer financial seas — but we remain vigilant. Inflation, interest rates and global affairs will continue to shape markets. During times of heightened market volatility, the strength of a well-diversified, long-term investment strategy becomes even more apparent. The ERS pension fund is broadly diversified across public equities, fixed income, real assets, private equity, credit and alternative strategies. This diversification helps mitigate the impact of short-term market fluctuations while positioning the fund for sustainable, long-term growth.

In addition, the fund benefits from active oversight and robust risk management practices designed to ensure the long-term health and sustainability of the system.

Mahalo for Your Trust

We hope you enjoy the summer months — whether it's time with family, travels near or far, or simply enjoying the sunshine right at home. Know that the ERS team is hard at work behind the scenes, ensuring your pension remains as dependable as ever. As always, we stay guided by long-term thinking, careful oversight and the responsibility we hold to every member of our retiree 'ohana.



Anthony Goo

Member Online Information Update

ERS has updated its website with member information through April 2025. This update is for active members in the Contributory, Noncontributory and Hybrid plans. Member information and account balances may vary in timeliness due to payroll lags and adjustments. Please note information for inactive members, retirees and beneficiaries is not included.

Help us ensure we have the most accurate information possible by logging onto our website at ers.ehawaii.gov and clicking on “Active Member Information.” To report discrepancies with your account, print and mail a completed ERS-243 Member Information Form (a fillable form link is at the bottom of the Active Member Information page) to ERS with a printout or screenshot of your “My Retirement Account” information. Once we complete our research, corrections will be applied and you will be notified of any changes.

Servicing our Membership via the ERS Call Center

Phone: 808-586-1735
1-888-659-0708 (Members residing in the continental United States)

Our ERS Call Center handles all incoming calls from our membership. We typically experience a greater number of calls Monday mornings, the day after a holiday and at the beginning and end of the month. During periods of high call volume, we ask that you please leave a message to have us return your call. Our staff checks messages four times daily. ERS makes every effort to return your call within two business days. However, there are times in which we are unable to return the call due to the following challenges:

- 1) Unable to understand what is being stated.
- 2) No name and/or phone number is provided in the voicemail.
- 3) Wrong phone number provided.
- 4) Difficult to hear the voicemail.
- 5) Unable to leave a message when ERS returns the call as no voicemail box is setup for the call back number provided or the voicemail box is full.

To assist us when leaving a message, we ask that you please speak slowly and clearly, include your full name, the last 4 digits of your Social Security number, your phone number (including area code) and the reason for your call.

Finally, our website provides a lot of helpful information on the ERS’s retirement plans and what you need to know when planning for retirement. Forms, brochures and tools such as our member information module and a benefits calculator are also available. Please visit our website at ers.ehawaii.gov.

Your calls matter to us. We look forward to assisting you in our call center.

Annual Post-Retirement Increase to be issued in July

Qualified retirees and beneficiaries with retirement dates in 2024 and earlier will receive their annual post-retirement increase in July.

Increases of 2.5% (for membership dates before July 1, 2012) and 1.5% (for membership dates on or after July 1, 2012) are calculated on the base pension amount and are not compounded.

Semi-monthly payees will receive their increase on July 15, while monthly payees will receive their increase on July 31.

Keep the ERS payment statement you receive, because 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.

For information, contact us at 808-586-1735.

NO: 0000000

STATE OF HAWAII
EMPLOYEES' RETIREMENT SYSTEM

PAYMENT DATE

07/31/2025

STATEMENT OF RETIREMENT ALLOWANCES AND DEDUCTIONS

NAME

DOE, JANE

ERS ID

0000000000

Payee

DOE, JANE

Tax Recipient

DOE, JANE

RETIREMENT NO.: 0000

NON-NEGOTIABLE

RETAIN FOR YOUR RECORDS

RETIREMENT ALLOWANCES

DESCRIPTION	CURRENT	YEAR TO DATE
Pension Monthly	5,000.00	35,000.00
TOTALS	5,000.00	35,000.00

DEDUCTIONS

DESCRIPTION	CURRENT	YEAR TO DATE
Federal Tax (W-4)	700.00	4,900.00
EE Dues & Ins. - FFA	6.00	42.00
TOTALS	706.00	4,942.00

CHECK AMOUNT

4,294.00

ANNUAL POST RETIREMENT INCREASE: For qualified retirees and beneficiaries receiving monthly pension payments, your post retirement increase has been added to your July 31 pension payment. The 2.5 percent increase (for membership dates before July 1, 2012) and 1.5 percent increase (for membership dates on or after July 1, 2012) are not compounded and are calculated on your base pension amount. If you retired in 2025, this statement is being provided for information only since you are not eligible for a post retirement increase in 2025. PLEASE KEEP THIS PAYMENT STATEMENT AS A RECORD OF YOUR CURRENT PENSION AMOUNT.

David Louie Joins Board of Trustees

David M. Louie was unanimously approved by the Hawai'i State Senate to serve on the ERS Board as an appointed trustee nominated by Gov. Josh Green, M.D.



Trustee David Louie took his oath of office in the presence of ERS Executive Director Thomas Williams. Trustee Louie was nominated to the ERS Board of Trustees by Governor Josh Green, M.D. and the Senate unanimously confirmed his nomination.

Trustee Louie brings extensive legal expertise to the board through both his public and private experience. In his role as the 13th Attorney General of Hawai'i from 2011 to 2014 under Gov. Neil

Abercrombie, Louie provided advice, counsel and representation regarding legal matters on all aspects of state government. In addition to the administration of his executive duties overseeing the Department of the Attorney General, his involvement in the National Mortgage Foreclosure Settlement and a successful suit against online travel companies for failing to pay general excise and transient accommodation taxes led to the payment of hundreds of millions of dollars in back and future taxes for the people of Hawai'i. Louie also initiated a lawsuit for the state against the drug manufacturers of Plavix, a blood thinner, who violated the unfair and deceptive trade practices statutes by failing to disclose that the drug was substantially less effective for people of Asian and Pacific Islander ancestry. That lawsuit was recently settled for \$700 million to be paid to the state.

In his current role with the law firm Kobayashi, Sugita & Goda LLP, Louie continued his advocacy by playing a pivotal role as ERS counsel in a lawsuit which brought to a halt Act 1 of Hawai'i Legislative Session 2016. Act 1 threatened the ERS's tax exempt status by providing a choice between a severance payment or special retirement benefit for state employees affected by the transfer of the Maui Region HHSC hospitals to a private health provider. Act 1 was repealed in

2017, and the lawsuit was subsequently dismissed thanks in large part to the efforts of Louie.

When asked about Louie's board involvement, Thomas Williams, executive director, commented that "Our capacity to fully meet benefit obligations and to deliver high quality services can be directly linked to the oversight and governance responsibilities of the ERS Board of Trustees. The professionalism and business experience which Trustee Louie possesses is complimentary to that of our other trustees and allows for him to make an immediate and invaluable contribution to board decision-making."

Louie looks forward to serving as a trustee to assist the ERS in addressing the challenges of the future. He recently stated, "I am very pleased to provide a measure of public service to the people of Hawai'i. Having a healthy and financially stable ERS is critical to fulfilling the retirement promises made to public employees in the past, as well as recruiting and compensating the fine public servants who will help move Hawai'i forward in the future."

The Board of Trustees is the governing body of the ERS and is comprised of eight members: four elected by the membership; three appointed by the governor; and the state Director of Finance.

Thinking About a 2025 Retirement?

Here are some important dates:

Members or former members who are eligible and considering retirement in 2025 should prepare by familiarizing themselves with the deadlines for filing an application. Your retirement date can be the first of the month, or on Dec. 31. Applications can be filed as early as 150 days prior to — but not fewer than 30 days before — your retirement date.

For more information, go to ers.ehawaii.gov/members/planning-for-retirement or contact the ERS: ers.ehawaii.gov/resources/contact-us.

Here's a list of application deadlines for retirement for the remainder of 2025. The ERS must receive applications by

the deadlines listed (not postmarked, if mailed). Applications must be notarized or signed in front of an ERS representative.

I would like to retire on:	FILING WINDOW	
	The first day you can file:	The last day you can file:
Aug. 1, 2025	March 4, 2025	July 2, 2025
Sept. 1, 2025	April 4, 2025	Aug. 1, 2025
Oct. 1, 2025	May 5, 2025	Aug. 29, 2025
Nov. 1, 2025	June 4, 2025	Oct. 2, 2025
Dec. 1, 2025	July 7, 2025	Oct. 31, 2025
Dec. 31, 2025	Aug. 4, 2025	Dec. 1, 2025

"The first day you can file" and "The last day you can file" in red are adjusted due to weekends and/or holidays.



ERS at the Legislature

The 2025 legislative session is in the books, and it was a busy one for ERS. ERS proposed two bills this year, both of which passed the legislature and were signed into law by Gov. Josh Green, M.D. on May 15, 2025. Act 52, formerly Senate Bill 1360, conforms sections of Chapter 88 of the Hawai'i Revised Statutes having to do with required minimum distributions to updated Internal Revenue Code for required beginning date age calculations. Act 55, formerly Senate Bill 1361, extends both the time when ERS is obligated to report the inability of employers to provide necessary information in the period and format required and the resulting application of a pre-payment of employer contributions. Both bills streamline aspects of ERS operations, allowing for more efficient processes and ultimately, member services.

In addition to formulating legislation for

introduction, the ERS also monitors bills along with their myriad drafts for possible impacts to ERS operations and benefits. Two such bills from among the more than 3,000 introduced at the beginning of this session have been passed this session and have been sent to the Governor for his signature on May 2.

Senate Bill 935 originally proposed to reduce the vesting requirement, from 10 years to five years, for tier 2 ERS members (membership dates after June 30, 2012) in service on July 1, 2027, with the intent to encourage recruitment and increase retention of ERS eligible positions. This vesting reduction was projected to slightly increase the cost to the system and so was accompanied by a 0.19% increase to employer contributions on eligible payroll. The final version of this bill requires a study of the potential impact that a vesting reduction would have on recruitment as well as changes the plan for judges first

serving after June 30, 2031, from mandatory Contributory enrollment to Hybrid plan enrollment.

Senate Bill 1536 also encourages recruitment, but this time through removing the exclusion of the president and C.E.O. of the Hawai'i Tourism Authority from ERS membership. This allows for the position to be enrolled and become eligible for ERS retirement benefits.

We appreciate the collaboration with legislators, employers and staff needed to advocate for the needs of the system and our members. Although the frenetic pace of the session is over, the work to implement the new laws has already started. And before you know it, preparation for next session will begin.

These bills and other legislation may be reviewed on the Hawai'i State Legislature website at capitol.hawaii.gov.

Trustee Election

An election will be conducted for two seats on the board of trustees. One seat is for a general employee and one seat is for a retirant. The term for each seat is six years, beginning Jan. 2, 2026.

The full board meets at least six times a year to review how the ERS is doing financially and operationally. Board meetings are listed on the ERS website (ers.ehawaii.gov) and open to the public.

Pursuant to Section 6-24-2, HAR, candidates for the general employee seat may be proposed by general employee organizations and candidates for the retirant seat may be proposed by employee and retirant organizations.

A general employee or retirant who

has not been proposed as a candidate by a general employee organization, an employee organization or a retirant organization, as applicable, and who desires to be a candidate for election, may have their name placed on the ballot by submitting a petition complying with Section 6-24-3, HAR, to the board of trustees, together with a resume of the qualifications of the candidate. The resume may not contain more than one hundred words, including the name of the candidate.

Lists of candidates proposed by general employee organizations, employee organizations or retirant organizations, with resumes of the candidates and the petition of any other candidate with the candidate's resume, must be received by the ERS at its Honolulu office no later

than 4:30 p.m. on June 23, 2025.

The election is conducted by mail-in balloting. Please ensure the ERS has your most current mailing address.

- Active members may update mailing addresses through the personnel offices of your respective departments.

- Retirees and terminated vested members may have mailing addresses updated directly with the ERS. Go to the ERS website (ers.ehawaii.gov) and use the ERS-211 Mailing Address Change form found under: Retirees > Pension Forms.

It is expected ballots will be mailed out in early September. If you do not receive a ballot by mid-September, please contact the ERS.



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 AND RETIREES

Health Plan Online Tools

- **HMSA:** Login to My Account in the upper right corner of the hmsa.com/eutf homepage. View your plan benefits and claims history (including payments made toward your deductible and maximum out-of-pocket), estimate cost for services using the procedure cost estimator tool, view your member ID card and find health and fitness discounts through the Active&Fit Direct, HMSA365, and ChooseHealthy programs.
- **CVS/SilverScript:** Sign in at caremark.com and download the CVS Caremark app (the blue one). View your plan details (including payments made toward your maximum out-of-pocket), check drug cost (to find lower cost alternatives), locate network pharmacies, start new mail service prescriptions (from CVS Mail Pharmacy located on Oahu), manage refills and view your member ID card.
- **Kaiser Permanente:** Sign in at kp.org and download the Kaiser Permanente app. Talk to a clinician 24/7 by phone or video without an appointment, get 24/7 medical advice and email your care team. View most test results, order prescription refills, use the personalized cost estimator tool, pay your medical bills, choose or change your Kaiser Permanente doctor, schedule appointments, join group health classes and online healthy living programs and view your member ID card.
- **Humana:** Sign in to MyHumana at your.humana.com/eutf and download the MyHumana app. Keep track of your claims and benefits, find providers, view important plan documents and more.
- **HDS:** Login at hawaiidentalsservice.com/eutf and download the Delta Dental app. View your dental benefits and claims (including your remaining annual benefits), see your tooth chart with a history of dental services performed for each tooth, find a participating dentist in your area and view your member ID card.
- **VSP:** Log in at vsp.com. View your benefits and claim history, find a participating VSP provider and view your member ID card.
- **Verdegard:** Securely submit claims online at verdegard-hi.com/eutf. Be sure to attach the appropriate supporting documents (e.g. insurance payment reports, Explanation of Benefits statements and/or receipts) as instructed on the online claim form.

Know Your VSP Vision Coverage

- **Eye exam:** With VSP coverage, eye exams could not be more affordable. An exam from a VSP doctor is covered once every plan year (begins July 1 for actives and January 1 for retirees) and will only cost you a \$10 copay.

- **Need glasses?** Lenses are covered every plan year and the frame every other plan year. After paying a \$25 copay, single vision, lined bifocal, lined trifocal or standard progressive lenses are 100% covered and you have a \$150 allowance for the frame. You can save an additional 20% on your out-of-pocket frame cost when buying your glasses from a VSP private practice provider (discount not available at retail locations such as Costco, Walmart, and Sam's Club). Further benefits, including a worry-free guarantee on frame replacement, can be found at a Premier Edge location. Details, including where to find a VSP or Premier Edge provider, can be found on vsp.com.
- **Wear contact lenses?** Contact lenses are covered once every plan year, in lieu of glasses. You have a \$130 allowance for contact lenses. VSP will only provide coverage for either glasses or contact lenses in a plan year, not both, so be sure to weigh which benefit—glasses or contacts—would be more beneficial for you to use.
- **A WellVision Exam®** is more than a quick eye check. With a **\$10 copay**, VSP® Vision Care network doctors can detect signs of over 270 chronic health conditions like high blood pressure and diabetic eye disease.¹

Even if you have 20/20 vision, annual eye exams are important because eye doctors can spot signs of chronic conditions before symptoms appear. Make your appointment with a VSP® network doctor today. Scan the QR code or visit vsp.com/eye-doctor to find one near you



¹ Full Picture of Eye Health, American Optometric Association, 2020
To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.
©2025 Vision Service Plan. All rights reserved.
VSP is a trademark of Vision Service Plan. All other brands or marks are the property of their respective owners.

For more information on your health plan coverage, refer to the benefit guides on our website or call your insurance carrier at the EUTF-specific number also listed on our website (eutf.hawaii.gov).

HDS

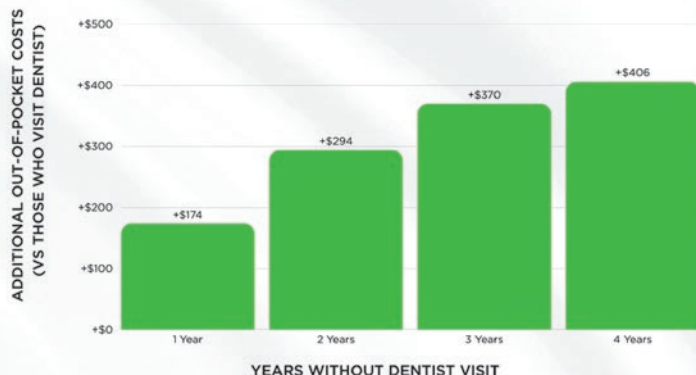
Taking care of your smile is an important part of your overall wellness routine. Regular checkups help prevent tooth decay, gum disease and can save you money by avoiding more costly treatments like crowns, bridges, and implants.

Skipping regular checkups may lead to more serious dental issues, resulting in costly treatments that could have been prevented with regular visits. The longer the gap between dental visits, the higher your out-of-pocket costs may be.

Don't wait — find a dentist today to protect your smile and prevent higher dental expenses down the road. Visit

The Rising Cost of Skipping Dentist Visits

EUTF Members: July 2023 - June 2024



HawaiiDentalService.com/EUTF to search for a dentist near you. You can also see DentaQual® ratings, which highlight factors like treatment outcomes, patient satisfaction and cost-effectiveness, so you can make an informed choice.

Kaiser

Preventive Screenings and Healthy Lifestyle Programs

Take charge of your health today!

Even if you feel well, it's important to visit your doctor regularly to discuss your health and to evaluate your risks for future conditions.

Staying current with your preventive screenings is important, because the sooner your doctor diagnoses a disease, the more likely it may be cured or managed. Getting recommended screening tests regularly may help detect or prevent serious diseases and medical problems. Talk with your doctor about your screening results and when and how often you should be screened.

At Kaiser Permanente, we know total health and wellness go beyond the doctor's office. A healthy lifestyle can help you feel good, have more energy, and stay at a weight that's healthy for you.

Visit **kp.org/health-wellness** and sign up for in-person, over-the-phone, and online wellness programs and classes designed to help you achieve your health goals. All sessions are taught by our team of experts and will walk you through how to make actionable lifestyle changes.

If you've been delaying care or haven't connected with your doctor in the past year, visit **kp.org/getcare** and choose from the many convenient ways to get care online, by phone, or in-person.

HMSA

Know Your Numbers

Now's the perfect time to focus on your health to make 2025 your best year. The best way to self-care is getting your annual preventive visit to help ensure a clean bill of health and help diagnose any existing issues. A visit with your doctor may help detect the onset of diseases early when they're less serious and easier to treat.

Knowing your numbers, such as blood pressure, cholesterol, blood sugar and weight, makes it easier to achieve your goals. Make an appointment with your PCP at no additional cost.

- 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 at 1-855-329-5461, option 1 or enroll online.

EUTF Pre-Retirement Health Benefits Workshops

Register 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.

Topics covered will include:

- Who's eligible to enroll
- Health plan options
- Medicare
- Premiums and contributions
- Differences between the active employee and retiree plans
- How to enroll

To register for a webinar, visit the EUTF website (**eutf.hawaii.gov/learning-center/pre-retirees/pre-retirement-health-benefits-workshop**) and click the time link for the desired date and time you'd like to attend. Once your registration is approved, you'll receive an email with a link to the webinar. Attendees must coordinate to attend the webinar on their own time.

Webinar Schedule

Date	Time
Thursday, June 26, 2025	11:00 a.m.-12:00 p.m., 2:45-3:45 p.m.
Thursday, July 10, 2025	
Thursday, July 24, 2025	
Thursday, August 14, 2025	



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

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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

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SUMMER 2025

HOLOMUA
RETIREES & ACTIVE MEMBERS

Waimanalo Bay Coastline, Oahu
by James Greubel

Ask ERS

Answers to some frequently asked questions

Q: I am an active Hybrid member who named my girlfriend as my beneficiary on the ERS beneficiary designation form when I was first hired four years ago. We recently got married. Do I need to file a new beneficiary form to keep her as my ERS beneficiary?

A: Yes, you will need to submit a new beneficiary form. Section 88-93 of the Hawaii Revised Statutes specifies that beneficiary designations become null and void when a member or former employee is unmarried, and subsequently marries. For more information on the designation of an ERS beneficiary, read the instructions included with the ERS Form 1-A Contributory/Hybrid Plan Designation of Beneficiary and the Form 1-A Questions and Answers. Go to ers.ehawaii.gov, click on the Members tab and choose Member Forms. The ERS Form 1-A and information

are located under the Miscellaneous section.

Q: I am currently receiving a portion of my ex-spouse's benefit from ERS pursuant to a qualified Hawaii Domestic Relations Order (HiDRO). Do benefits under a HiDRO continue to me after the ERS retirant dies?

A: No, payments to an alternate payee from a retirant's pension under a HiDRO stop when the ERS retirant dies. A HiDRO only entitles the alternate payee to receive a portion of the retirant's monthly benefits during the retirant's lifetime. Under HRS §88-93.5, upon the death of the retirant, a HiDRO is void, and payments to the alternate payee under the order will cease. Any undue payments received by the alternate payee after the month of death of the retirant would need to be returned to ERS. More information on the HiDRO program can be found on the ERS website at ers.ehawaii.gov/hidro.

UA 'IKE ANEI 'OUKOU? DID YOU KNOW?

When the ERS was established, there was only the Contributory plan which offered just four options available for retirement. Today, there are three plans, Contributory, Noncontributory and Hybrid, respectively offering 17, 4 and 13 options available for retirees to choose from.