

AFL Hotel & Restaurant Workers Trust Fund

(Gentry Pacific Design Center)

560 N. Nimitz Highway, Suite: 209, Honolulu, HI 96817

PHONE: (808) 523-0199 • NEIGHBOR ISLANDS DIAL DIRECT: 1 866-772-8989

• Health & Welfare Trust

• Pension Plan

• Training Trust

Dear Plan Participant:

All retirees, their spouses and dependent children eligible for Medicare must enroll in Medicare Part A and Part B in order to continue coverage.

When you or your spouse becomes eligible for Medicare benefits provided under the Social Security Law, you should contact your local Social Security office and arrange for both Part A and Part B coverage. Part A covers hospital care while Part B covers physician services. You will be covered by Medicare as soon as you reach the age at which you are eligible only if you apply during the three-month period just before you reach your eligible age. If you fail to apply during the 90 days prior to the eligible age, you may still apply during the first three (3) months of any later calendar year.

However, you may lose some Medicare benefits during the period that you are not enrolled.

The Trust Fund will reimburse you for the cost of the monthly premium you must pay for Part B of Medicare according to the schedule below.

Effective January 1, 1996 for all retirees:

	Level of Reimbursement
20 or more years of credited service	75% of retiree only; \$25.00 of retiree's dependent
Less than 20 years of credit service for retiree;	50% or \$25.00, whichever is greater \$25.00 for retiree's dependent.
10 or more years but less than 15 years of credited service	\$20.00 for retiree; \$20.00 for retiree's dependent
5 or more years but less than 10 years of credited service	\$15.00 for retiree; \$15.00 for retiree's dependent
Less than 5 years of credited service	No reimbursement

IMPORTANT: You must apply for this reimbursement. Please complete the enclosed forms.