



MEDICAL

Full District-Paid* Coverage from Age of Retirement to Age 65; must meet the following requirements:

- 15 Years of Service to the District
- Age 55 and over

*The coverage shall be as a premium reimbursement if the retiree moves out of the Southern California service area. Retiree procures a plan in their service area

- Retiree pays premiums out-of-pocket directly to the carrier
- Retiree submits monthly premium invoice and proof of premium payment to District
- The district will reimburse retirees up to the current Kaiser rate for their respective category (Certificated/Classified)
- Will be receiving monthly retirement benefits from State Teachers Retirement System (STRS) / CalPERS
- Was an employee of the District immediately prior to going on retirement

VISION

- No Post-Retirement District-Paid Vision Coverage is not available; however
- Coverage IS available through the COBRA plan for a duration of 18 months after retirement
 - The retiree is responsible for payment of premiums to the District at the current COBRA rate
 - Payments must remain in good standing, otherwise, coverage will cease
 - Once a retiree declines/cancels a plan or a plan is terminated for non-payment, the retiree forfeits coverage permanently
 - COBRA plan ends after 18 months
 - No further coverage is available through the District

DENTAL

- No Post-Retirement District-Paid Dental Coverage is available; however
- Coverage IS available through the COBRA plan for a duration of 18 months after retirement
 - Retiree is responsible for payment of premiums to the District at the current COBRA rate for their respective category (Certificated/Classified)
 - Payments must remain in good standing, otherwise, coverage will be terminated
 - Once a retiree declines/cancels a plan or a plan is terminated for non-payment, the retiree permanently forfeits coverage
 - COBRA plans end after 18 months
 - Classified Retiree = No further coverage is available through the District
 - Certificated Retiree = Coverage may continue indefinitely under the AB528 plan
 - ◆ The retiree is responsible for the payment of premiums to the District at the current AB528 rate
 - ◆ Payments must remain in good standing, otherwise, coverage will be terminated
 - ◆ Once a retiree declines/cancels a plan or a plan is terminated for non-payment, the retiree permanently forfeits coverage through the District AB528 plan

DISTRICT-PAID / SUPPLEMENTARY LIFE INSURANCE

Both the District-Paid / Supplementary Life Insurance and Accidental Death & Dismemberment policies will cease when you separate from the District. Check your employment contract for details

Risk Management / Employee Benefits

Retirement Benefits Overview

HEALTH

All District-Paid Health coverage will terminate on the last day of the month of the retiree's 65th birth month.

Retirees will transition to Medicare plans on their own. Retirees enrolling in Medicare should do so before their 65th birthday to avoid potential penalties

- Supplementary Plans are available to retirees with the same plan design and District rates through the Kaiser Senior Advantage Direct Bill. This is just one of the many supplementary options available to retirees who are now Medicare-age.
- Retirees are encouraged to seek counseling regarding their Medicare options

Example:

- Bill turns 65 on September 9 (Bill's District-Paid Coverage expires on September 31)
- Bill's Medicare coverage begins on October 1
- Bill should apply for Medicare between June 1 - August 30 to have his Medicare coverage active and receive his cards by Sept 1
 - If Bill decides to enroll in the Kaiser Senior Advantage Direct Bill plan available through the District, he will need to contact the District no later than July 31 to enroll

DENTAL AB528 (Certificated Only)

- Certificated Retiree = Coverage may continue indefinitely under the AB528 plan
 - The retiree is responsible for the payment of premiums to the District at the current AB528 rate
 - Payments must remain in good standing, otherwise, coverage will be terminated
 - Once a retiree declines/cancels a plan or a plan is terminated for non-payment, the retiree permanently forfeits coverage through the District AB528 plan