

Re: Health Insurance Benefits for Retirees

When you turn-in your Retirement Request to Linda Loverin in Personnel, the Benefits Office will receive a copy of the request. At this point a retirement letter will be prepared and sent to you regarding your health benefits and your continuation of coverage through the District. Once you receive the benefit retirement letter from the Benefits Office and have questions, you may contact the Benefits Office at 355-1111, ext. 105.

Typically, when an employee retires and meets the eligibility requirements set forth in the unit contract agreements, the district will pay for the employee's medical insurance only for the next 10 years or until age 65 whichever occurs first. However, the district's payment for this premium will be limited to the CAP amount in effect at the time of your retirement. The retiree will then pay the difference towards the monthly premium. Spouses and dependents can continue to be covered on the retiree's plan as long as the premium payment is paid. After age 65, the retiree and spouse can remain on the District's Group Plans indefinitely by reimbursing the District for the insurance premium payments. CBA, our third party administrator, will send monthly invoices to retirees and collect the insurance premiums for the District.

At age 65, you must enroll in Kaiser Senior Advantage, Health Net Seniority Plus, Health Net Medicare Coordinated or Western Health Advantage Medicare Coordinated Plan at the beginning of your birth month. In order to enroll onto the above plans, you must acquire Medicare Part A & Part B through the Social Security Office. Please contact the Social Security Office to discuss your eligibility for Medicare A & B coverage. It is advisable to make an appointment with the Social Security Office approximately three (3) months prior to your 65th birthday in

order to have your Social Security and Medicare benefits arranged.

Certificated retirees may need to contact STRS directly if the Social Security Office indicates that they are not eligible for Part A since there were no contributions made to Social Security during the time they were employed. STRS is assisting certificated retirees in acquiring Medicare Part A.

Delta Dental Plan for Retirees

Effective July 1, 2006, retirees will be able to remain on our group dental plan as long as the monthly premium is paid by the retiree or until they decide to drop our plan. At the point you retire from the district, you will be given the option of remaining on the district's dental plans. Custom Benefit Administrators (CBA) will invoice you monthly for premium payment. If you decide not to enroll at this time, you will not be given another opportunity to enroll. If at anytime you decide to leave our group dental plan, you will not be able to re-enroll in the future.

Superior Vision Plan

You are eligible to continue vision coverage for 18 months per COBRA law and remain on the district's group plan by paying the monthly premium yourself. The Benefits Office will contact Custom Benefit Administrators (CBA) to send an election form directly to you regarding your continuation of vision coverage and premium payment. The retiree corresponds directly with CBA.