

**Personnel – General**

**D. Benefits**

**4032 Group Medical Insurance for Retirees**

**For Classified Personnel Hired Before July 1, 1984  
For Confidential/Supervisory Personnel Hired Before October 1, 1984  
For Management/Faculty Hired Before April 1, 1986**

1. The District will continue to pay the full cost of the District's group medical insurance plan(s) for each employee and spouse or approved domestic partner defined by California Family Code section 297 following retirement of the employee, provided that the employee has rendered full-time service to the District at the age of retirement, including the five (5) years immediately preceding retirement, as follows:

| <u>Full-time Service</u> | <u>Minimum Age at Retirement</u> |
|--------------------------|----------------------------------|
| 15 years                 | 55 years                         |
| 14 years                 | 56 years                         |
| 13 years                 | 57 years                         |
| 12 years                 | 58 years                         |
| 11 years                 | 59 years                         |
| 10 years                 | 60 years                         |

The employee is responsible for any costs associated with deductibles or co-payments.

A District-approved leave of absence to a maximum of one (1) school year within the past five (5) years shall be computed as fulfilling one (1) year of full-time required service. Further, an employee who is released from his or her position for reasons other than for cause and who is subsequently rehired by the District within one year of release shall not have the intervening time counted as a break in service.

2. A "retired" employee shall be defined as one who has retired from service and who is eligible for or is receiving a retirement allowance from the State Teachers' Retirement System or the Public Employees' Retirement System.

## Personnel – General

### D. Benefits

#### 4032 Group Medical Insurance for Retirees

Benefits will continue during the life of the retiree. Upon the death of the retiree, the spouse may continue group coverage at his/her own expense and with advance payments as determined by the District. When two (2) employees of this employer who are married retire, the District will pay the cost of only one (1) medical insurance plan, to continue during their lifetimes.

4. The retired employee may pay the additional premium(s) necessary to provide coverage for eligible dependents other than spouse.
5. Effective January 1, 1998 the following process shall be followed:
  - a. When an eligible employee notifies the District of his/her intent to retire, the District will provide the employee information relating to retirement benefits. At the time of retirement, the retiree must be enrolled in a District group medical insurance plan, and be eligible for continuance under any special requirements which are part of that plan.
  - b. When a retired employee or spouse who has been determined to be Medicare A eligible reaches the age of sixty-five (65), it is understood that they must enroll in both Medicare Part A and Part B during their initial enrollment period as specified by the Social Security Administration. To be eligible for the District paid Medicare Risk HMO or the Medicare Supplement (PPO), the retiree or spouse must enroll in the District program at the time of enrollment in Medicare Part A and Part B. The District will pay for Part B. If the retiree and/or his/her spouse are ineligible, he/she must show proof of the ineligibility.

Medical insurance plans can be changed from one company to another by the retiree under age 65 years once during the annual enrollment-period established by the District. Changes between companies for retirees age 65 years and older will be subject to the policies in effect at that time by the insurance companies providing medical coverage.

6. Retirees who waive their rights to insurance benefits are ineligible for future reenrollment for benefits.

## **Personnel – General**

### **D. Benefits**

#### **4032 Group Medical Insurance for Retirees**

7. It is the retiree's responsibility to notify the District of family status changes which may affect insurance coverage. Failure to notify the District of such changes shall cause the retiree to be responsible for the cost of the insurance coverage for any period of time from the change thereafter.