

**RETIREE HEALTH BENEFITS FOR MANAGEMENT TEAM AND
ACADEMIC ADMINISTRATORS**

**I. DISTRICT PROVIDED MEDICAL, DENTAL, AND VISION BENEFITS FOR
MANAGEMENT TEAM**

A. The District will provide the same District paid medical, dental, and vision benefits provided to active employees and their dependents upon the employee's retirement for those employees who have been actively employed full-time and receiving full-time benefits by the District for 10 consecutive years immediately preceding the date of retirement and who concurrently retire from either STRS and/or PERS subject to the following guidelines:

1. The same medical, dental, and vision benefits provided to active employees shall continue in effect for the retiree and eligible dependents until the retiree is 65 years old or until the retiree becomes eligible for Medicare, whichever is sooner.
2. Upon Medicare eligibility, the retiree shall receive the retiree medical only coverage and the same District paid vision plan coverage provided to active employees for the retiree provided the retiree has enrolled in and/or purchased as appropriate the applicable Medicare Parts A, and B, and has been enrolled in Medicare D by the District's insurance provider. The cost of Medicare Parts A and B along with any Income Related Monthly Adjustment Amount (IRMAA) or any other costs charged to the retiree by the federal government or any other governmental agency shall be solely the responsibility of the retiree. Any IRMAA cost for Medicare Part D charged to the retiree by the federal government or any other governmental agency shall be solely the responsibility of the retiree.
3. If the retiree has reached the age of Medicare eligibility but does not qualify for Medicare or refuses to sign-up for or pay the premium cost if required and any IRMAA for Medicare Parts A, B, and the IRMAA if required for Part D, the benefits will continue only under the following circumstances:
 - a. The purchase of such coverage is permitted by the health carrier; and
 - b. The retiree pays the full cost of the medical insurance, including any penalty, fee, or other cost imposed by the insurance carrier and any penalties, fees, or any other costs charged by the federal government or any other governmental agency. If the payment is not paid to the District

within 45 days of written notification to the retiree, the medical benefit will be terminated.

4. If the retiree has reached the age of Medicare eligibility but a dependent has not reached such age, benefits for the dependent may continue under the following circumstances:
 - a. The purchase of such coverage is permitted by the health carrier;
 - b. The retiree has followed Article I.A.2. above if eligible for such coverage; or if the retiree is not eligible or refused to enroll in and/or purchase Medicare, then Article I.A.3. above is followed;
 - c. The retiree pays an amount equal to the cost of the full-time employee health benefit package, less the District's cost of the retiree medical coverage for the retiree. For example, if the cost of the health benefit package for a full-time employee is \$1,000 per month, and the District's cost for retiree insurance for the retiree is \$600 per month, the cost to the retiree for continued dependent health benefits would be \$400 per month. If the retiree is not eligible for Medicare, the retiree shall also pay any penalty, fee or other cost imposed by the insurance carrier. If the payment is not paid to the District within 45 days of written notification to the retiree, the medical benefit for the dependent will be terminated; and
 - d. The retiree pays any Medicare premium and IRMAA if required for Parts A and B, and the IRMAA if required for Part D, or any other costs charged by the federal government or any other governmental agency.
5. If both the retiree and any dependent(s) have reached the age of Medicare eligibility, the retiree may purchase for the dependent, through the District's health benefit providers, retiree health coverage equivalent to that provided for the retiree so long as:
 - a. Such purchase is permitted by the health carrier;
 - b. The retiree and the dependent have followed I.A.2 above if eligible for such coverage; or if the retiree and the dependent are not eligible or refuse to enroll in and/or purchase Medicare, then I.A.3 above is followed;
 - c. The retiree pays an amount equal to the District's cost for the retiree's health coverage. If the retiree or dependent is not eligible for Medicare, the retiree shall also pay any penalty, fee or other cost imposed by the insurance carrier. If the payment is not paid to the District within 45 days of written notification to the retiree, the medical benefit will be terminated; and
 - d. The retiree pays for the retiree and the dependent any Medicare premium and IRMAA if required for Parts A and B, and the IRMAA if

- required for Part D, or any other costs charged by the federal government or any other governmental agency.
6. If the retiree is under the age of Medicare eligibility but the dependent has reached such age, health benefits for the dependent will continue under the following circumstances:
 - a. Such purchase is permitted by the health carrier;
 - b. The dependent has enrolled in and/or purchased Medicare Parts A and B, and is enrolled in Medicare Part D coverage, if eligible for such coverage;
 - c. If the dependent is not eligible for Medicare or otherwise fails to enroll in and/or purchase as appropriate Medicare Parts A and B, or enroll in Medicare Part D coverage, the retiree shall pay any penalty, fee or other cost imposed by the insurance carrier. If the payment is not paid to the District within 45 days of written notification to the retiree, the medical benefit for the dependent will be terminated; and
 - d. The dependent pays any premium and IRMAA if required for Parts A and B, and the IRMAA if required for Part D, or any other costs charged by the federal government or any other governmental agency.
 7. After the retiree reaches the age of Medicare eligibility, the retiree may purchase dental benefits for themselves and vision and dental benefits for dependents, through the District's providers so long as:
 - a. Such purchase is permitted by the health carrier;
 - b. Benefits for retirees are grouped in a separate rate from the active/early retirees' group; and
 - c. The retiree pays the full cost of such benefits. If the payment is not paid to the District within 45 days of written notification to the retiree, the benefits will be terminated.
 8. Other coverage for the retiree and coverage for the dependent(s) is subject to applicable state and federal laws providing for such coverage.
 9. In the event that the carrier makes a change to the health plan, the change shall be implemented as required by the carrier and there shall be no obligation on the District to restore any lost benefits.
 10. If the retiree returns to active full-time service in a STRS or PERS contracting district/entity they shall notify the District and the applicable insurance plan administrator of such action, at which time the benefits for both the retiree and their dependents shall cease.
- B. Unless otherwise approved by the Board, a management team member who is issued a notice of termination of employment for cause prior to their resignation or retirement is not eligible for retiree medical, dental, and vision benefits.

II. EMPLOYEE PAID MEDICAL AND DENTAL BENEFITS FOR ACADEMIC
MANAGEMENT EMPLOYEES

The District shall permit, at their own cost, any former academic manager who has retired from the District to enroll in the health and/or dental plan currently provided to its current academic managers. In addition, the District shall also permit, at their own cost, the enrollment of the surviving spouse of a former academic manager who either retired from the District or was, at the time of their death, employed by the District as an academic manager and a member of STRS.

Enrollment pursuant to this policy shall be at the retiree or surviving spouse's own expense.

References:

California Education Code, Section 7000 et seq.