

Frequently Asked Retirement Benefits Questions

I'm thinking about retiring. How do I know if I am eligible for retirement health benefits?

Classified and Certificated employees are eligible for retirement health benefits if:

- a. They have had the equivalent to 15 years of full service with the District, with the last 5 being consecutive; and
- b. They are age 55 or older.

Management employees are eligible for retirement health benefits if:

- a. They have had the equivalent of 10 full years of service with the District, with the last 5 being consecutive; and
- b. They are in a paid status the year of retirement; and
- c. They are age 55 or older.
 - a. Management employees in the **PERS retirement system** hired prior to January 1, 2013 may retire at age 50 if they meet the above criteria.

How do I let the District know I've decided to retire?

You will submit the **Report of Termination of Employment** form (65-400), found on the [District website under Human Resources Forms](#). This form will need to be printed and signed by you and your supervisor before submitting to Human Resources.

Okay, I've submitted my Report of Termination. Do I need to let anyone else know?

Yes, you should contact the PERS/STRS agency at least 3 months before your planned retirement date.

CALPERS – (888) 225-7377

CALSTRS – (800) 228-5453

What benefit coverage am I entitled to once I retire? When do my retirement benefits begin?

Classified and Management employees will begin their benefit coverage on the 1st of the month following their retirement date. For example: if you retire on June 12th, your last day of employee benefit coverage will be June 30th and your retirement benefits will begin on July 1st.

Certificated employees are eligible to receive their employee benefits through August 31st if they were in a paid status for more than 75% of the school year (139 days). They will then begin their retirement benefit coverage on September 1st.

As during employment, your medical carrier will remain the same and you may only change carriers or plans during annual Open Enrollment. For example: if you were enrolled in the Kaiser HMO Platinum, you will be enrolled in the Kaiser HMO Platinum during retirement with the option to change plans in October's Open Enrollment.

How long can I stay covered with my benefits as a retiree?

The District will continue to provide **medical coverage** until the retiree reaches the age of 65, or is eligible for Medicare, whichever comes first.

What about dental and vision coverage?

Classified and Certificated retirees will have the option to enroll in the dental and vision plans that they were enrolled in at the time of retirement for up to 18 months through the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Classified employees will have the option to continue purchasing dental and vision coverage indefinitely under AB528 once their COBRA entitlement has been exhausted.

Management employees will have the option to continue purchasing dental and vision coverage indefinitely under Board Policy 4354.1

Certificated employees have the option to continue purchasing their dental coverage indefinitely under AB528 once their COBRA entitlement has been exhausted.

Will I still receive a District contribution for my retiree medical coverage?

The District will pay for the medical premium for the retiree (single party coverage) up to the annual cap. The annual caps are as follows:

- a. **Management** employees – up to \$12,000 annually (\$1,000 monthly)
- b. **Certificated** employees – up to \$12,000 annually (\$1,000 monthly)
- c. **Classified (Full Time) employees**- up to \$12,000 annually (\$1,000 monthly)
- d. **Classified Part-Time employees**- up to \$10,200 annually (\$850 monthly)

If a retiree chooses to cover a dependent under their medical plan, the retiree is responsible for the entire portion of the dependent's premium.

Dental and vision benefits are not included in the District contribution. All dental and vision premiums will be paid fully by the retiree.

You may view the [Retiree Benefits Guide](#) on the district website at any time.

What if I decide to waive my retiree medical coverage?

You may continue to waive your medical coverage, just as during employment. If a retiree chooses to waive medical coverage, they will receive the \$900 annual medical coverage waiver stipend (\$90.00 monthly). **Retirees who waive medical coverage at the time of retirement will not be able to add on medical coverage at a later date.**

What happens to my coverage if I move out of the area/out of the state?

If a retiree relocates and is 100 miles or more from a medical facility covered by their plan, the retiree may appeal to the District to change medical coverage with the provision that the retiree will be responsible for paying any additional cost for medical coverage. Currently, the Blue Shield High Deductible Health Plan is the only plan available to out of area/state retirees.

In addition, the retiree will sign an agreement with the District releasing the District from any liability of lapsed coverage due to the employee not making a timely payment for additional medical coverage.

What will happen to my voluntary plans (American Fidelity, The Standard, etc.) when I retire?

The carriers for the voluntary plans will be notified that you have retired from the District. You will need to contact a representative from the company to continue or change your coverage.

Who can I contact with any questions?

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