

Retirement Health Benefits For Faculty Employees

There are a few ways to continue health benefits for yourself and your dependents when you retire:

1. **Qualify for the Early Retirement Option (ERO)** - District paid premiums for medical and dental are at the same coverage rate as active employees through the end of the month prior to your 65th birthday.

2. **Self-payer** – You pay the entire premiums for medical and dental. This option is for those who don't qualify for ERO or don't apply for ERO or are over age 65.

3. **Drop coverage and enroll elsewhere or enroll in COBRA**

- Enroll in another health plan outside of Santa Rosa Junior College
- Enroll in COBRA - Consolidated Omnibus Budget Reconciliation Act. It's a temporary extension of your medical, dental and vision coverage where you pay the monthly premium plus an administrative fee.

Retiree Health Benefits

- The health benefits that you've been enrolled in as an employee will end on the last day of the month that you retire. However, if you're retiring in May at the end of the school year then your health benefits will end June 30 at the end of the fiscal year. This includes medical, dental, vision and life insurance for you and your dependents.
- You have the opportunity to enroll in retiree medical and dental coverage for yourself and your dependents, which starts the 1st of the month that you're retired.
- Vision benefits discontinue; but the plan can be picked up through COBRA with a 2% handling fee for up to 18 months.
- Life insurance discontinues; if additional supplemental life insurance had been purchased prior to age 65 then there might be a possibility to convert the group life into a private life insurance plan.
- If you enroll in retiree medical and dental, you can make changes to your medical or dental plans during Open Enrollment. Open Enrollment is during the month of August and changes are effective October 1.
- If you opt out of SRJC coverage at retirement, you can't enroll at a future date.

Option 1: Early Retirement Option (ERO)

Eligibility for employees hired prior to 10/1/13:

- Minimum Age – 55 years of age
- Minimum Years of Service – 15 years of Full-time employment with the District, of which 5 years must have been as a contract faculty member

Eligibility for employees hired after 10/1/13:

- Minimum Age – 62 years of age
- Minimum Years of Service – 17 years of Full-time employment with the District
- At this time, these employees don't yet meet the eligibility for ERO – not eligible until 2030 at the earliest.

Early Retirement Option

- Includes medical and dental coverage at the same coverage rate as active employees through the end of the month prior to your 65th birthday.
- There's a monthly payment option in lieu of medical benefits under certain conditions – Upon request, early retirees who move out of the District's medical service area will be granted a monthly payment equal to the amount of the premium that would otherwise be paid to retirees upon proof that the retiree has other coverage.
- If you and your spouse are on your ERO or retiree plan, and your death precedes your spouse's, your spouse is eligible to remain on medical and dental as a surviving spouse.

Early Retirement Option Rates

RATES EFFECTIVE OCTOBER 1, 2020

COVERAGE	EMPLOYEE SHARE	EMPLOYER SHARE	TOTAL PREMIUM
1.0 FTE MANAGEMENT & CLASSIFIED			
12-MONTH			
Kaiser HMO - Single	\$ 0.00	\$ 714.00	\$ 714.00
Kaiser HMO - Double	\$ 0.00	\$ 1,489.00	\$ 1,489.00
Kaiser HMO - Family	\$ 0.00	\$ 2,066.00	\$ 2,066.00
Kaiser HSA - Single	\$ 0.00	\$ 563.00	\$ 563.00
Kaiser HSA - Double	\$ 0.00	\$ 1,172.00	\$ 1,172.00
Kaiser HSA - Family	\$ 0.00	\$ 1,626.00	\$ 1,626.00
Blue Shield HSA - Single	\$ 0.00	\$ 618.00	\$ 618.00
Blue Shield HSA - Double	\$ 0.00	\$ 1,350.00	\$ 1,350.00
Blue Shield HSA - Family	\$ 0.00	\$ 1,898.00	\$ 1,898.00
Blue Shield HMO - Single	\$ 68.00	\$ 714.00	\$ 782.00
Blue Shield HMO - Double	\$ 169.00	\$ 1,489.00	\$ 1,658.00
Blue Shield HMO - Family	\$ 244.00	\$ 2,066.00	\$ 2,310.00
Blue Shield PPO - Single	\$ 161.00	\$ 714.00	\$ 875.00
Blue Shield PPO - Double	\$ 374.00	\$ 1,489.00	\$ 1,863.00
Blue Shield PPO - Family	\$ 532.00	\$ 2,066.00	\$ 2,598.00
SRJC Dental	\$ 0.00	\$ 123.00	\$ 123.00

Retiree Lifetime Stipend

Begins at age 65

- Upon ERO ending, the benefits will convert to the retiree stipend on the first of the month that you turn 65.
- All regular faculty members who retire at, or beyond, age 65 are entitled to receive the Retiree Medical and Dental Stipend regardless of years of employment.

Lifetime Stipend Monthly Amounts

- \$ 100.00 single
- \$ 176.00 double – once you or your spouse passes away, the other gets the stipend in the amount of \$100.00.

Option 2: Retiree Self-Payer

- **This option is for those who don't qualify for ERO and for those who are over age 65 with dependents who are under age 65**
 - **You pay the entire monthly premium**
 - **Rates are through the end of the month prior to you turning 65**
- **If you opt out of coverage at retirement you can't enroll at a future date**

Provider	Total Premium Rates 10/1/20 – 9/30/21
Kaiser HMO - Single	\$ 714.00
Kaiser HMO - Double	\$ 1,489.00
Kaiser HMO - Family	\$ 2,066.00
Kaiser HSA - Single	\$ 563.00
Kaiser HSA - Double	\$ 1,172.00
Kaiser HSA - Family	\$ 1,626.00
Blue Shield HSA - Single	\$ 618.00
Blue Shield HSA - Double	\$ 1,350.00
Blue Shield HSA - Family	\$ 1,898.00
Blue Shield HMO - Single	\$ 782.00
Blue Shield HMO - Double	\$ 1,658.00
Blue Shield HMO - Family	\$ 2,310.00
Blue Shield PPO - Single	\$ 875.00
Blue Shield PPO - Double	\$ 1,863.00
Blue Shield PPO - Family	\$ 2,598.00
SRJC Dental - Single	\$ 84.00
SRJC Dental - Double	\$ 169.00
SRJC Dental - Family	\$ 235.85

Option 3: Drop your coverage and enroll elsewhere or in COBRA

- Enroll in another health plan outside of Santa Rosa Junior College
- Enroll in COBRA - Consolidated Omnibus Budget Reconciliation Act. It's a temporary extension of your medical, dental and vision coverage where you pay the monthly premium plus an administrative fee. COBRA can last up to 36 months for medical, and up to 18 months for dental and vision.

Turning 65

Important Deadlines

MEDICARE DEADLINE

Apply for Medicare on or after: 2/2/2026

Medicare effective date: 5/1/2026

- If you or your spouse will be over age 65 when you retire, contact Medicare to enroll in Medicare Parts A&B **3 months** before your retirement date.
- If you're on an ERO or Self-Payer plan and will be turning 65, contact Medicare to enroll in Medicare Parts A&B **3 months** before your 65th birthday.

MEDICAL PLAN DEADLINE

Enrollment deadline: 3/15/2026

If you miss this deadline, you will pay a surcharge for being on a medical plan without Medicare.

- If you will be over age 65 when you retire, submit the medical enrollment form and your Medicare card copy showing you are enrolled in Medicare Part A & Part B to Human Resources if you're enrolling in one of Santa Rosa Junior College's Medicare-supplement plans **45 days** prior to retirement.
- If you're on an ERO or Self-Payer plan and will be turning 65, submit the medical enrollment form and your Medicare card copy to Human Resources if you're enrolling in one of Santa Rosa Junior College's Medicare-supplement plan **45 days** prior to turning age 65.

RETIREES AT AGE 65+

Companion Care

Medicare-Supplement Medical Plan

(As of current plan year effective 10/01/2020 to 9/30/2021)

You must provide your Medicare card copy and enrollment form 45 days in advance of your retirement date or pay a surcharge for missing Medicare.

Companion Care (Blue Shield/Anthem plan)	1-Party per month	2-Party per month	Family – more dependents
Age 65 with Medicare A&B	\$402.00	\$804.00	Family cost depends on how many additional dependents you have and which plan they are enrolled in
Missing Medicare Surcharge - Age 65 without Medicare A&B	\$1,502.00	\$3,004.00	See above

- The Missing Medicare Surcharge is not for life. When you do eventually provide your Medicare card copy at a later date, the lower rate will go into effect, but the 45-day deadline is still in effect, so the change will go in effective the 1st of the month after the 45-day submission period.
- This is just a snapshot of the most common scenarios. There are more rates depending on dependent ages and which plan they are enrolled in.

RETIREES AT AGE 65+

Kaiser Senior Advantage

Medicare Advantage Medical Plan

(As of current plan year effective 10/01/18 to 9/30/19)

You must provide your Medicare card copy and enrollment form 45 days in advance of your retirement date or pay a surcharge for missing Medicare.

Kaiser Senior Advantage plan	1-Party per month	2-Party per month	Family – 2 or more dependents
Age 65 with Medicare A&B	\$339.00	\$678.00	Family cost depends on how many additional dependents you have and which plan they are enrolled in
Missing Medicare Surcharge - Age 65 without Medicare A&B	\$1,439.00	\$2,878.00	See above

- The Missing Medicare Surcharge is not for life. When you do eventually provide your Medicare card copy at a later date, the lower rate will go into effect, but the 45-day deadline is still in effect, so the change will go in effective the 1st of the month after the 45-day submission period.
- This is just a snapshot of the most common scenarios. There are more rates depending on dependent ages and which plan they are enrolled in.

RETIREES AT AGE 65+

Dental Plan

SRJC Dental	1-Party per month	2-Party per month	Family – more dependents
Retiree	\$84.00	\$169.00	\$235.85

- The medical and dental plans are separate plans – you don't need to enroll in one to get the other.

IMPORTANT TELEPHONE NUMBERS FOR RETIREES

- **Medicare**, Information on Part A & B (800)633-4227 or www.medicare.gov
- **Social Security** (800)772-1213
- **Arrow Benefits Group**, Santa Rosa Junior College Dental/
COBRA administrator, (707)992-3780
- **VSP (Vision Service Plan)** Customer Service (800)877-7195
- **Blue Shield Member Services** (855)256-9404
- **Companion Care Member Services** (800)825-5541
- **Kaiser Member Services** (800)464-4000
- **Kaiser Senior Advantage Member Services** (800)464-4000
- **Standard Life Insurance** Customer Service (800)522-0406
- **CalSTRS**, (800)228-5453
- **CalPERS** (888)225-7377 – only if you are also a member of CalPERS
- **Santa Rosa Junior College** – Christie Colón, Human Resources Benefit Specialist (707)527-4304 or ccolon@santarosa.edu