

# Retirement Health Benefits For Classified 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. See pages 3-5.

2. **Self-payer** - You pay the entire premiums for medical and dental. For those who don't qualify for ERO or are over age 65. See pages 7 and 9-12.

3. **Enroll in COBRA or coverage elsewhere or enroll in COBRA**

- 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.
- Enroll in another health plan outside of Santa Rosa Junior College.
- See page 8.

# 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. 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, 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. COBRA for all your health insurance plans will be sent to you by APA Benefits.
- Life insurance discontinues; but you can convert the group life into a private life insurance plan directly with Standard Life Insurance Company.
- 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 as a regular classified employee with the District

## **Eligibility for employees hired after 10/1/13:**

- Minimum Age – 62 years of age
- Minimum Years of Service – 17 years of Full-time employment as a regular classified employee 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 reside out of the District's medical service area and opt out of SRJC medical insurance 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. Once you opt out of SRJC medical insurance, you can't re-enroll at a later date.
- 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.

# Early Retirement Option Rates

## MONTHLY RATES FOR EARLY RETIREMENT OPTION (ERO) RETIREES EFFECTIVE OCTOBER 1, 2023

COVERAGE	ERO RETIREE SHARE	SRJC SHARE	TOTAL PREMIUM
Kaiser HMO - Single	\$ 0.00	\$ 835.00	\$ 835.00
Kaiser HMO - Double	\$ 0.00	\$ 1,743.00	\$ 1,743.00
Kaiser HMO - Family	\$ 0.00	\$ 2,420.00	\$ 2,420.00
Kaiser HSA - Single	\$ 0.00	\$ 666.00	\$ 666.00
Kaiser HSA - Double	\$ 0.00	\$ 1,388.00	\$ 1,388.00
Kaiser HSA - Family	\$ 0.00	\$ 1,926.00	\$ 1,926.00
Blue Shield HSA - Single	\$ 0.00	\$ 762.00	\$ 762.00
Blue Shield HSA - Double	\$ 0.00	\$ 1,600.00	\$ 1,600.00
Blue Shield HSA - Family	\$ 0.00	\$ 2,220.00	\$ 2,220.00
Blue Shield HMO - Single	\$ 121.00	\$ 835.00	\$ 956.00
Blue Shield HMO - Double	\$ 295.00	\$ 1,743.00	\$ 2,038.00
Blue Shield HMO - Family	\$ 421.00	\$ 2,420.00	\$ 2,841.00
Blue Shield PPO - Single	\$ 229.00	\$ 835.00	\$ 1,064.00
Blue Shield PPO - Double	\$ 533.00	\$ 1,743.00	\$ 2,276.00
Blue Shield PPO - Family	\$ 756.00	\$ 2,420.00	\$ 3,176.00
SRJC Dental	\$ 0.00	\$ 129.00	\$ 129.00

# **Retiree Lifetime Stipend**

**Begins at age 65**

- When you retire, you begin receiving the retiree stipend at age 65 if the Total of Minimum Age and Minimum Years of Service equals a minimum of 80 years.
  - Minimum Age – 55 years of age
  - Minimum Years of Service with the district– 15 years

## **Lifetime Stipend Monthly Amounts**

- \$ 164.90 single
- \$ 329.80 double for you and spouse. If you or your spouse pass away, the other gets the single stipend in the amount of \$164.90 per month. You'll need to let HR know right away if either of these events occur so we can make the adjustment. Otherwise, you'll owe money back for the over-payment.

# Option 2: Retiree Self-Payer

- **This option is for those who don't qualify for ERO**
  - **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 re-enroll at a future date**

Provider	Total Premium Rates 10/1/23 – 9/30/24
Kaiser HMO - Single	\$ 835.00
Kaiser HMO - Double	\$ 1,743.00
Kaiser HMO - Family	\$ 2,420.00
Kaiser HSA - Single	\$ 666.00
Kaiser HSA - Double	\$ 1,388.00
Kaiser HSA - Family	\$ 1,926.00
Blue Shield HSA - Single	\$ 762.00
Blue Shield HSA - Double	\$ 1,600.00
Blue Shield HSA - Family	\$ 2,220.00
Blue Shield HMO - Single	\$ 956.00
Blue Shield HMO - Double	\$ 2,038.00
Blue Shield HMO - Family	\$ 2,841.00
Blue Shield PPO - Single	\$ 1,064.00
Blue Shield PPO - Double	\$ 2,276.00
Blue Shield PPO - Family	\$ 3,176.00
SRJC Dental - Single	\$ 84.00
SRJC Dental - Double	\$ 169.00
SRJC Dental - Family	\$ 235.85

# **Option 3: Enroll in COBRA; or Drop your coverage and enroll elsewhere**

- 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.
- Enroll in another health plan outside of Santa Rosa Junior College



# Turning 65

## Important Deadlines

### MEDICARE DEADLINE

- 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

**If you miss this deadline, you will pay a Missing Medicare 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 10/01/2022 to 9/30/2023)

**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.**

<b>Companion Care (Blue Shield/Anthem plan)</b>	<b>per month per person</b>
Age 65 with Medicare A&B	\$406.00
Missing Medicare Surcharge - Age 65 without Medicare A&B (Blue Shield PPO Plan)	\$2,314.00

- The Missing Medicare Surcharge is \$625/month for Missing Part A and \$625/month for Missing Part B.
- 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 1<sup>st</sup> 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 10/01/2022 to 9/30/2023)**

**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.**

<b>Kaiser Senior Advantage plan</b>	<b>per month per person</b>
Age 65 with Medicare A&B	\$281.00
Missing Medicare Surcharge - Age 65 without Medicare A&B (Kaiser HMO)	\$2,085.00

- The Missing Medicare Surcharge is \$625/month for Missing Part A and \$625/month for Missing Part B.
- 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 1<sup>st</sup> 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](http://www.medicare.gov)
- **Social Security** (800)772-1213
- **Redwood Health Services**, Santa Rosa Junior College Dental (800) 548-7677 extension 2
- **VSP (Vision Service Plan)** Customer Service (800) 877-7195
- **COBRA – APA Benefits** 888-311-7478
- **Blue Shield Member Services** 855-599-2657
- **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
- **CalPERS** (888)225-7377
- **CalSTRS**, (800)228-5453 – only if you are also a member of CalSTRS
- **Santa Rosa Junior College** – Christie Colón, Human Resources Benefit Specialist (707)527-4304 or [ccolon@santarosa.edu](mailto:ccolon@santarosa.edu)