

Retirement Health Benefits

For Management, Classified and Contract Faculty

Employees over age 55 are eligible for retiree medical and dental insurance through Santa Rosa Junior College (SRJC) at retirement.

Coverage includes spouse/domestic partner and eligible children.

[Retirement Guide](#)

Premium rates are based on the following:

Qualify for the Early Retirement Option (ERO)

District-paid premiums for SRJC retiree 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 3-6.

Self-payer

For those who don't qualify for ERO or are over age 65 - you pay the entire premiums for SRJC retiree medical and dental insurance. See pages 8-12.

Enroll in COBRA or coverage elsewhere - also for employees who resign

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 premiums plus an administrative fee.

Enroll in another health plan outside of Santa Rosa Junior College. See page 13.

Retiree Health Benefits

- **For Classified and Management** - The health insurance (medical, dental, vision and life insurance) that you've been enrolled in as an employee will end on the last day of the month of your last day on pay. Retiree medical and dental insurance starts the 1st of the month following.
- **For Contract Faculty** who retire at the end of the Spring 2027 semester - The health insurance (medical, dental, vision and life insurance) that you've been enrolled in as an employee will end on the last day of the fiscal year, so 6/30/2027. Retiree medical and dental insurance starts 7/1/2027.
- Vision benefits discontinue; but the plan can be picked up through COBRA with a 2% COBRA Administration 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 every year during the month of August and changes are effective October 1.
- If you opt out of SRJC coverage at any time, you can't enroll at a future date.

Eligible Dependents

- Legally married spouse.
- Registered Domestic Partner (RDP), where applicable by state law, is eligible for coverage if you are certified with the State of California.
- Natural, adopted or stepchildren, or children of a domestic partner up to age 26.
- Children over age 18 who are disabled and depend on you for support.
- Children named in a Qualified Medical Child Support Order (QMCSO).
- Children under legal guardianship up to age 18.

Early Retirement Option

Explanation of Benefits

- District-paid premiums for SRJC retiree medical and dental are at the same coverage rate as active employees through the end of the month prior to your 65th birthday. Rates change every October 1. Spouses/domestic partners who are over age 65 must pay Medicare for Medicare Part A&B.
- 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 of the plan they were enrolled in at retirement 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. Proof of other coverage is required. Once you opt out of SRJC medical insurance, you can't re-enroll at a later date.
- If you and your spouse/domestic partner are covered on your ERO or self-payer plan, and your death precedes your spouse/domestic partner, they are eligible to remain on retiree medical and dental as a Surviving Spouse/Domestic Partner.

Early Retirement Option (ERO)

Eligibility Requirements

Eligibility for employees hired as Contract Faculty, Management or Classified prior to 10/1/2013:

- Minimum Age – 55 years of age
- Minimum Years of Service – 15 years of Full-time equivalent years of service (years of service as a part-time employee is pro-rated)

Eligibility for employees hired as Contract Faculty, Management or Classified after 10/1/2013:

- Minimum Age – 62 years of age
- Minimum Years of Service – 17 years of Full-time equivalent years of service (years of service as a part-time employee is pro-rated)

[SEIU Article 16 Retirement](#)

[AFA Article 24 Retirement](#)

[Management Team Handbook Section H on pages 11-12](#)

Early Retirement Option Rates

**MONTHLY RATES FOR EARLY RETIREMENT OPTION (ERO)
CLASSIFIED AND CONTRACT FACULTY RETIREES EFFECTIVE
OCTOBER 1, 2026**

RETIREE FACULTY AND CLASSIFIED	RETIREE SHARE	SRJC SHARE	TOTAL PREMIUM
Kaiser HMO - Single	\$ 0.00	\$ 1,061.00	\$ 1,061.00
Kaiser HMO - Double	\$ 0.00	\$ 2,219.00	\$ 2,219.00
Kaiser HMO - Family	\$ 0.00	\$ 3,082.00	\$ 3,082.00
Kaiser Deductible - Single	\$ 0.00	\$ 846.00	\$ 846.00
Kaiser Deductible - Double	\$ 0.00	\$ 1,767.00	\$ 1,767.00
Kaiser Deductible - Family	\$ 0.00	\$ 2,454.00	\$ 2,454.00
Blue Shield Deductible - Single	\$ 0.00	\$ 963.00	\$ 963.00
Blue Shield Deductible - Double	\$ 0.00	\$ 2,025.00	\$ 2,025.00
Blue Shield Deductible - Family	\$ 0.00	\$ 2,810.00	\$ 2,810.00
Blue Shield HMO - Single	\$ 148.00	\$ 1,061.00	\$ 1,209.00
Blue Shield HMO - Double	\$ 356.00	\$ 2,219.00	\$ 2,575.00
Blue Shield HMO - Family	\$ 508.00	\$ 3,082.00	\$ 3,590.00
Blue Shield PPO - Single	\$ 284.00	\$ 1,061.00	\$ 1,345.00
Blue Shield PPO - Double	\$ 656.00	\$ 2,219.00	\$ 2,875.00
Blue Shield PPO - Family	\$ 930.00	\$ 3,082.00	\$ 4,012.00
SRJC Dental	\$ 0.00	\$ 129.00	\$ 129.00

Early Retirement Option Rates

MONTHLY RATES FOR EARLY RETIREMENT OPTION (ERO) MANAGEMENT RETIREES EFFECTIVE OCTOBER 1, 2026

RETIREES MANAGEMENT	RETIREE SHARE	SRJC SHARE	TOTAL PREMIUM
Kaiser HMO - Single	\$ 60.00	\$ 1,001.00	\$ 1,061.00
Kaiser HMO - Double	\$ 120.00	\$ 2,099.00	\$ 2,219.00
Kaiser HMO - Family	\$ 180.00	\$ 2,902.00	\$ 3,082.00
Kaiser Deductible - Single	\$ 0.00	\$ 846.00	\$ 846.00
Kaiser Deductible - Double	\$ 0.00	\$ 1,767.00	\$ 1,767.00
Kaiser Deductible - Family	\$ 0.00	\$ 2,454.00	\$ 2,454.00
Blue Shield Deductible - Single	\$ 0.00	\$ 963.00	\$ 963.00
Blue Shield Deductible - Double	\$ 0.00	\$ 2,025.00	\$ 2,025.00
Blue Shield Deductible - Family	\$ 0.00	\$ 2,810.00	\$ 2,810.00
Blue Shield HMO - Single	\$ 208.00	\$ 1,001.00	\$ 1,209.00
Blue Shield HMO - Double	\$ 476.00	\$ 2,099.00	\$ 2,575.00
Blue Shield HMO - Family	\$ 688.00	\$ 2,902.00	\$ 3,590.00
Blue Shield PPO - Single	\$ 344.00	\$ 1,001.00	\$ 1,345.00
Blue Shield PPO - Double	\$ 776.00	\$ 2,099.00	\$ 2,875.00
Blue Shield PPO - Family	\$ 1,110.00	\$ 2,902.00	\$ 4,012.00
SRJC Dental	\$ 0.00	\$ 129.00	\$ 129.00

Retiree Health Stipend

- When your ERO ends, the benefits will convert to the retiree stipend on the first of the month that you turn 65.
- If you are over age 65 at retirement, then you must have 15 years of Full-time equivalent years of service (years of service as a part-time employee is pro-rated) if hired prior to 10/1/2013; or 17 years if hired after 10/1/2013 to qualify for the retiree health stipend.

Retiree Health Stipend Amounts

- \$ 180.89/month single
- \$ 361.78/month double for you and spouse/domestic partner. If you or your spouse/domestic partner pass away, the other gets the single stipend in the amount of \$180.89/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.

Retiree Self-Payer

You pay the entire monthly premium

Retirees between ages 55 and 65 who don't qualify for ERO

PROVIDER	TOTAL PREMIUM
Kaiser HMO - Single	\$ 1,061.00
Kaiser HMO - Double	\$ 2,219.00
Kaiser HMO - Family	\$ 3,082.00
Kaiser Deductible Plan with a HSA - Single	\$ 846.00
Kaiser Deductible Plan with a HSA - Double	\$ 1,767.00
Kaiser Deductible Plan with a HSA - Family	\$ 2,454.00
Blue Shield Deductible Plan with a HSA - Single	\$ 963.00
Blue Shield Deductible Plan with a HSA - Double	\$ 2,025.00
Blue Shield Deductible Plan with a HSA - Family	\$ 2,810.00
Blue Shield HMO - Single	\$ 1,209.00
Blue Shield HMO - Double	\$ 2,575.00
Blue Shield HMO - Family	\$ 3,590.00
Blue Shield PPO - Single	\$ 1,345.00
Blue Shield PPO - Double	\$ 2,875.00
Blue Shield PPO - Family	\$ 4,012.00

Retirees over age 65

PROVIDER	TOTAL PREMIUM
Medicare Advantage: Kaiser Senior Advantage – per person	\$377.00
Medicare Supplement: Anthem Companion Care – per person	\$510.00

Retiree Dental Insurance

Retiree dental insurance - Single	\$84.00
Retiree dental insurance - Double	\$169.00
Retiree dental insurance - Family	\$235.85

RETIREES and SPOUSES/DOMESTIC PARTNERS AGE 65+

Important Deadlines

MEDICARE DEADLINE

- If you or your spouse/domestic partner will be over age 65 when you retire, contact Medicare to enroll in Medicare Part A & Part B no earlier than **3 months** before the date your employee medical insurance ends.
- If you or your spouse/domestic partner are on the ERO or Self-Payer plan and will be turning 65, contact Medicare to enroll in Medicare Part A & B no earlier than **3 months** before your 65th birthday.

MEDICAL PLAN DEADLINE

The medical plan deadlines are 45 days in advance. 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 the date your employee medical insurance ends.
- 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 Advantage/Supplement plan **45 days** prior to turning age 65.

RETIREES AT AGE 65+
Companion Care
Medicare-Supplement Medical Plan

(As of plan year 10/01/2026 to 9/30/2027)

Medicare Parts A&B are required to be enrolled in this plan.

You must pay Medicare directly for Parts A, B and D.

You would also pay the monthly premium below to SRJC.

You must provide your Medicare card copy and enrollment form 45 days in advance of the date you lose employee health insurance or pay a surcharge for missing Medicare.

SRJC Companion Care plan (Anthem Medicare Supplement plan)	per month per person
Age 65 with Medicare Parts A&B	\$510.00
Missing Medicare Surcharge - Age 65 without Medicare A&B (Blue Shield PPO Plan)	\$2,945.00

- The Missing Medicare Surcharge is \$700/month for Missing Part A and \$900/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 1st of the month after the 45-day submission period.
- This is just a snapshot of the most common scenario. 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 plan year 10/01/2026 to 9/30/2027)

Medicare Parts A&B are required to be enrolled in this plan.

You must pay Medicare directly for Parts A, B and D.

You would also pay the monthly premium below to SRJC.

You must provide your Medicare card copy and enrollment form 45 days in advance of the date you lose employee health insurance or pay a surcharge for missing Medicare.

SRJC Kaiser Senior Advantage plan (Medicare Advantage plan)	per month per person
Age 65 with Medicare Parts A&B	\$377.00
Missing Medicare Surcharge - Age 65 without Medicare A&B (Kaiser HMO Plan)	\$2,661.00

- The Missing Medicare Surcharge is \$700/month for Missing Part A and \$900/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 1st of the month after the 45-day submission period.
- This is just a snapshot of the most common scenario. 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 retiree dental plan is the same plan you were enrolled in as an active employee, you'd just start paying the monthly premium.
- The medical and dental plans are separate plans – you don't need to enroll in one to get the other.

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

IMPORTANT TELEPHONE NUMBERS FOR RETIREES

- **Medicare**, Information on Part A & B (800) 633-4227 or 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
- **Navitus Pharmacy Plan** 866-333-2757
- **Anthem CompanionCare 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
- **Santa Rosa Junior College** – Christie Colón, Human Resources Specialist, Benefits (707) 527-4304 or ccolon@santarosa.edu