

Coast Community College District
BOARD POLICY
Chapter 7
Human Resources

BP 7380 Retiree Health Benefits and Continuation of Insurance upon Retirement for Eligible Management and Confidential Employees

References:

Education Code Sections 7000 et seq.

Managers and confidential employees hired prior to January 1, 2018, who retire from the District with ten or more continuous years of service within the District will be afforded the same benefits as they had at the time of retirement until the retiree reaches the age of 70. Retiree contributions to the benefit plan will remain the same as established at the time of retirement until the retiree reaches the age of 70.

Managers and confidential employees hired on or after January 1, 2018, who retire with 15 or more continuous years of service within the District will be afforded the same benefits as they had at the time of retirement until the retiree reaches the age of 70. Retiree contributions to the benefit plan will remain the same as established at the time of retirement until the retiree reaches the age of 70.

In the case of a verified disability, and when already qualified by CalSTRS or CalPERS as meeting the requirements for early retirement due to disability status, such employees will be deemed to have met the service and age requirements as set forth herein.

A. Retirement with Fewer than 10 Years of Service. Management and confidential employees (assignment 75% or greater) hired prior to January 1, 2018, who are at least 55 years of age and retire under CalPERS or CalSTRS with less than ten years of continuous service to the District, but have five or more years of service to the District, may elect to continue their medical, dental, life, and optical insurance, including dependents, at their expense. Employees retiring under these conditions are not eligible to receive a Medicare Supplement Credit from the District at age 70.

B. Retirement with 10 or More Years of Service. Management and confidential employees (assignment 75% or greater) hired prior to January 1, 2018, who are at least 55 years of age and retire under CalPERS or CalSTRS with ten or more years of continuous service to the District shall retain medical, dental, life, and optical insurance, including coverage for their dependents, until the retiree reaches the age of 70 under the following conditions:

1. At the age of 65 and/or when the retiree becomes Medicare-eligible, the retiree must enroll in the District's United Health Care Medicare Advantage PPO Plan or the District's Kaiser Senior Advantage HMO Plan in order to remain eligible for continuation of benefits. The District's self-funded Delta Health Systems Medicare Supplement PPO Plan is not available to retirees once they reach age 65.
2. Retirees must also enroll in all available Medicare related programs as required by the District at age 65, and/or when the retiree becomes Medicare-eligible, in order to remain eligible for continuation of benefits.
3. For employees who retire between January 1, 2018 and June 30, 2019, and who enroll in the District's United Health Care Medicare Advantage PPO Plan, are age 65 or older, and whose spouse or allowable dependent is younger than the retiree, the spouse or allowable dependent shall be permitted to remain on the District's self-funded Delta Health Systems Medicare Supplement PPO Plan, until such time as the spouse or dependent becomes Medicare eligible and/or reaches age 65, at which time the spouse or dependent must enroll in the District's United Health Care Medicare Advantage PPO Plan or the District's Kaiser Senior Advantage HMO Plan and all available Medicare related programs as required by the District in order to remain eligible for the continuation of benefits.
4. The District and the retiree will contribute towards the cost of benefits in the same amount as if the retiree had remained in active status. The retiree must pay their premium to the District one month in advance in order to remain eligible for the continuation of benefits.

D. Retirement with 15 or More Years of Service. Management and confidential employees (assignment 75% or greater) hired on or after January 1, 2018, who are at least 60 years of age, retire under CalPERS or CalSTRS with 15 or more years of continuous service to the District shall retain medical, dental, life and optical insurance, including coverage for their dependents, until the retiree reaches the age of 70 under the following conditions:

1. At the age of 65, the retiree must enroll in the District's United Health Care Medicare Advantage PPO Plan or the District's Kaiser Senior Advantage HMO Plan in order to remain eligible for continuation of benefits. The District funded Delta Health Systems PPO Plan is not available to retirees once they reach age 65.
2. Retirees must also enroll in all available Medicare related programs as required by the District at age 65 in order to remain eligible for continuation of benefits.
3. The District and the retiree will contribute toward plan costs in the same amount as if the retiree had remained in active status. The retiree must pay their premium

to the District one month in advance in order to remain eligible for the continuation of benefits.

E. Retirement Benefit Age 70 or over. Management and confidential employees (assignment 75% or greater) who retire on or prior to June 30, 2019 shall receive an annual credit of up to \$4,000 to be applied only to the District Delta Health Systems Medicare Supplemental PPO Plan, \$3,000 toward the District's United Health Care Medicare Advantage PPO Plan, or \$1,000 toward the District's Kaiser Senior Advantage HMO Plan at the age of 70. The credit shall not apply to any other HMO, dental, vision care premium, or life insurance premium. The annual credit applies only to the retiree. If the retiree has a spouse or registered domestic partner at the time of death, the annual credit shall be transferred to the spouse or registered domestic partner and shall continue until the spouse or registered domestic partner's death.

Management and confidential employees age 70 or over who retire on or after July 1, 2019 shall receive an annual credit of \$3,000 to be applied to the District's United Health Care Medicare Advantage PPO Plan or \$1,000 toward the District's Kaiser Senior Advantage Plan at the age of 70. The credit shall not apply to any other HMO, dental, vision care, or life insurance premium. The annual credit applies only to the retiree. If the retiree has a spouse or registered domestic partner at the time of death, the annual credit shall be transferred to the spouse or registered domestic partner and shall continue until the spouse or registered domestic partner's death.

Retiree health benefits for represented employees are contained in the provisions of the applicable collective bargaining agreements.

Additional Recognition for Meritorious Service. In recognition of their meritorious service, management and confidential employees who retire in good standing and meet the District's service retirement criteria as defined by Board Policy, shall be issued a "retiree card" that entitles the retired employee to the following:

- A.** Certificate for years of meritorious service to be presented by the Board.
- B.** Lifetime use of college library (excluding access to subscription-based resources intended for students).
- C.** One parking permit annually, without charge, upon request by the retiree.

In addition, recognition of meritorious service for other employee groups are contained in the provisions of the applicable collective bargaining agreement

Adopted February 5, 2003

Renumbered to BP 7827 from CCCD Policy 050-4-6, Spring 2011

Renumbered to BP 7380 from CCCD Policy 7827, January 15, 2014

Revised February 5, 2014

Combined revised BP 7865 Continuation of Insurance upon Retirement into BP 7380

Revised April 18, 2018