

Early Retirement Benefits

Who Qualifies?



Early Retirement Medical Plan

- Between 55 and 65 years old
- Worked for the District for at least 10 years

Disability Retirement Medical Plan

- Between 50 and 65 years old
- Worked for the District for at least 15 years



Your Benefits Packet



Packet contains:

- Cover letter
- 1) Benefits for Retiring or Resigning Employees
- 2) GGUSD Enrollment / Change Form and HMO Enroll Forms (as applicable)
- 3) Insurance Election and Authorization Retiree
- 4) AB528 Dental Rates (Certificated Only)
- 5) COBRA Continuation of Coverage Rates
- 6) Retiree Medicare Info

1) Benefits for Early Retirees



MEDICAL

Early retiree plan is a continuation of your active medical benefits. (Must submit enrollment form.)

Qualified retiree is eligible for coverage for self and spouse **until employee turns age 65.**

District pays majority of premium for retiree and spouse only, not dependent children.



- Billed semi-annually (Jan. 1 / July 1)
- Must submit enrollment forms to Ins. Dept.
 within 31 days of loss of active coverage.





1) Benefits for Early Retirees



VISION

Your District paid Vision plan terminates at the end of the month in which you retire. **To Continue Vision:**

Certificated and Classified

 Enroll in COBRA for up to 18 mos. (billed monthly)

1) Benefits for Early Retirees LIFE Your District paid Life Ins. plan terminates at the end of the month in which you retire. To Continue Life: Certificated and Classified Option to convert to individual policy from MetLife Conversion plan may be costly **Contact GGUSD Ins. Office**

2) GGUSD/HMO Enrollment Forms



Included in packet (as applicable):

- GGUSD Health Benefits Enroll/Change Form (PPO, EPO & HMO)
 - Anthem Blue Cross HMO Enroll Form
 - United Concordia Dental HMO Enroll Form

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3) Insurance Election & Authorization - Retiree

Section A Retiree Information

Section B

- Election of coverage OR to waive benefits
- Medical coverage for self only – Annual Rate: \$450
- Medical coverage for self and spouse/domestic partner

 Annual Rate: \$900
- Billed semi-annually

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3) Insurance Election & Authorization - Retiree

Section C

- Eligible Dependent Info.
- You can purchase coverage for eligible dependent children but monthly rate is quite high.
 - provided as applicable
 - billed quarterly
- Signature Line

Be sure to sign and date form

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Certificated

- Rate sheet provides <u>quarterly</u> rates as applicable:
 - Self-Insured Dental OR
 - United Concordia Dental HMO

- Return enrollment forms with quarterly pmt.

- Must continue with current plan; may change plans during Open Enrollment (October)



5) COBRA Rates



- Notice mailed to you from PayPro Administrators
- To apply, return COBRA Cont. Coverage Election Form by stated deadline as instructed in notice.
- You must continue with current plan, but may change plans during Open Enrollment.
- Also need United Concordia Dental HMO Form, if applicable.
- Notice contains important info. you should read.
- Once COBRA ends, the District does not offer any other options for dental or vision.





- As an <u>Active Employee</u>, GGUSD's medical is PRIMARY and Medicare is SECONDARY for both you and your spouse, regardless of Medicare eligibility.
- As an <u>Early Retiree</u> or <u>Dependent Spouse of an</u> <u>Early Retiree</u>, once Medicare-<u>eligible</u>, <u>GGUSD</u> will be <u>SECONDARY</u> (regardless of enrollment).

6) Medicare



- Contact Medicare 3 months prior to age 65.
- Early Retiree or Spouse, turning 65:
 - <u>extremely important</u> to ENROLL in Medicare
 <u>Parts A and B</u> as soon as you are <u>eligible</u>
 - may elect not to take <u>Part D</u> to continue use of GGUSD's RX plan as PRIMARY
- Resource Medicare Counselors
 - <u>HICAP</u> phone # 714-560-0424

Summary



- Early Retiree MEDICAL billed semi-annually
 - 31 days from loss of active coverage to enroll
 - No payment required with application
- COBRA DENTAL & VISION billed monthly
 - 60 days from latter of: loss of active coverage or Cobra notice date to enroll
 - App. / Pmt. to PayPro Administrators

Summary



- AB528 DENTAL billed quarterly (Certificated Only)
 - 31 days from loss of active coverage to enroll
 - Remit payment to GGUSD with app.
 - Important to keep us updated on any address or other coverage changes (Provide copy of Medicare card w/in 31 days of enrollment.)



Contact Information (714) 663-6523

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Evette Chiang echiang@ggusd.us

Jan Hill jhill1@ggusd.us

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I agree that the above information is true and correct. I agree to advice the Insurance Department, in writing, of any change(s) affecting my coverage.