

GARDEN GROVE UNIFIED SCHOOL DISTRICT
Office of Personnel Services - Employee Insurance

2018 BENEFITS FOR RETIRING CERTIFICATED EMPLOYEES

District Board Policies and Administrative Regulations, as well as existing contracts between the Garden Grove School District and various employee organizations, provide certain benefit options for eligible retiring employees. Listed below are the health and welfare benefit enrollment options available to those employees.

MEDICAL INSURANCE

- An employee with ten or more years of consecutive service, who takes a Service Retirement at age 55 or older OR an employee, 50 years or older with 15 or more years of consecutive service, who takes a Disability Retirement or Allowance, is eligible to enroll in continued medical coverage for self and spouse until the retiree/disabilitant reaches age 65.
- Application for the continued coverage must be made with the District Insurance Office. The District will pay part of the premium for the retiree and spouse only.
- Premiums for other eligible dependents are paid by the retiree to the Garden Grove Unified School District.
- Currently, the annual cost for continued coverage is as follows:
 - Retiree \$450.00; retiree and spouse/domestic partner \$900.00.
 - Enrolled Retirees will be billed semiannually.
 - Please note that enrollment paperwork must be submitted to the Insurance Department within 31 days of loss of active employee coverage.
- If an employee does not enroll in the district Early Retiree plan, they may purchase his/her existing health insurance coverage through COBRA. See the information regarding COBRA regulations.

DENTAL INSURANCE

Coverage ends on the last day of the month in which the retirement occurs. Retirees may elect to enroll in continued coverage under AB528 legislation or COBRA.

VISION CARE

Coverage ends on the last day of the month in which the retirement occurs. For continued coverage, see information on COBRA.

LIFE INSURANCE

- Coverage ends on the last day of the month in which the resignation or retirement occurs.
- An employee has 31 days to convert his/her life insurance to an individual policy with no physical examination. Contact GGUSD Insurance Office for further information.
- An employee who is retiring because he/she is totally disabled may apply for a waiver of premium and continued coverage. In order to secure continued life insurance coverage, the employee must be under 60 years of age and submit a disability questionnaire and physician's statement within twelve months from the last day worked.
- Qualification for the life waiver will be determined at Met Life Insurance Company.