

## Retiree Benefits Q&As

Is there a difference in Certificated and Classified retiree benefits?	No, all retirees receive Health Net HMO medical and VSP vision. You may pay for Kaiser or Health Net PPO (under 65 years). You will be billed quarterly. Dental is not included
How long do you receive benefits?	Five (5) years. If you have at least 1200 accumulated hours of sick leave, you will receive six (6) years.
What are the qualifications to qualify for benefits?	You must have worked for SBCUSD for 15 cumulative full time years with an allowance of a one time break in service that shall not exceed 39 months. You must give at least a ninety (90) day notice. You will also need to complete and return the Retiree Agreement and enrollment forms.
When will retiree benefits start? Can they be postponed?	Retiree benefits will start the first of the month after you retire, if you have returned the signed forms. Benefits cannot be postponed.
Is life insurance provided after retirement?	No, you will receive a Voya Portability Form when you retire. If you want to purchase coverage, you will mail the form to Voya.
Are underage dependents, spouses or partners allowed to be covered on benefits?	Yes, all eligible dependents may be covered. Divorced spouses are not allowed.
Can you stay on the plan if you move out of the service area or out of state?	No, you cannot continue on your current plan. The district does not pay for out of state coverage. You will need to enroll in your own plan and then be placed on our reimbursement plan for the balance of your five or six years.
Do I have to enroll in Medicare when I turn 65 if I have district coverage?	Yes, all retirees, spouses or partners must enroll in Medicare A&B. You should enroll three months prior to turning 65. Medicare must be effective the first of the month that you turn 65. Your Medicare will be assigned to your health plan. You are only allowed one Medicare plan.
Do I have to complete open enrollment every year? Can I add dependents?	You only have to complete open enrollment when we make plan changes or we do a dependent audit. You may add eligible dependents during open enrollment or you have a Life Status change.
Can the district take away my five/six years of benefits?	No, if you abide by the rules. You will have a contract signed by the district and yourself.
Will my medical, Telemedicine or prescription plan change during my five or six years?	It is possible. The district can change plans every year. Plans and benefits are negotiated on an annual basis.
Will I be allowed to carry over my voluntary plans that I currently pay for?	You will need to contact American Fidelity (800) 365-9180 or The Standard (800) 522-0406 and ask them what your options are.
If I pass away during my five/six years, will my dependents be allowed to stay on the plan?	No, the dependent's plans will be terminated after one additional month of coverage. They can continue to be covered through COBRA coverage. They will have to pay the premiums.

