BENEFITS FOR RETIREMENT

“THINGS TO DO LIST”

1. Ensure that all appropriate paperwork has been completed for CalPERS/CalSTRS retirement.
2. Complete SJUSD Voluntary Resignation Form for Retirement
3. Notify Human Resources and the Employee Benefits Office of retirement
4. Sign appropriate enrollment forms to continue medical/dental coverage
5. Advise Employee Benefits Office of dependent status on medical coverage
6. Discuss and/or arrange for dental coverage for spouse/dependent
7. Discuss and/or arrange for vision care for self
8. Verify that your contact information (address and telephone number) is correct with SJUSD
It is a pleasure to welcome you to the San Juan Unified School District Retirement Program. This booklet is designed to give you information concerning the continuation of your District health benefits after you retire. To be eligible for retirement health benefits, you must retire with CalSTRS/CalPERS and meet the following criteria:

**CalSTRS**
- **Certificated/Management** - Five years of service with the District

**CalPERS**
- **Classified/Transportation** - Age 55 plus ten years of service with the District
- **Management/Confidential** - Five years of service with the District
- **Supervisors** - 10 years of service with the District

**Note:** You must be enrolled in the benefits program at the time of your retirement in order to be eligible. Employees who are waiving medical coverage because they are covered under a spouse’s plan may subsequently enroll in the San Juan Retiree Group Plan if a qualifying event occurs. A qualifying event as defined under IRS regulation which would apply to retiree medical benefits are:

- Change in marital status - divorce or legal separation, death of spouse
- Loss of coverage under spouse’s plan

**Open Enrollment:** Annually every May/June with the effective date of July 1. You are eligible to change plans at that time but it is the retiree’s responsibility to contact the Employee Benefits Office to make the change. The District does not send Employee Benefit Open Enrollment information to retirees.

**BENEFITS AVAILABLE FOR ELIGIBLE RETIREES**

**MEDICAL COVERAGE**

The District will continue medical coverage for you (the retiree) until the 1st day of your 65th birthday month.

Medical coverage for your spouse may be continued at the retiree’s expense until your spouse reaches the age of 65. Medical coverage for children may be continued at the retiree’s expense until age 26. **Dependents must be enrolled at the time of your retirement.** Dependent coverage may be deleted but not added at the time of retirement.

- The premium for medical coverage for the retiree will be paid by SJUSD. Retirees are responsible to pay the premium for their dependents. **Note:** As a retiree, your medical premiums are paid in advance; therefore the premium for your dependents will need to be received by the 25th of each month for the following month’s coverage.

- If you are planning to move out of the area, please contact the Employee Benefits Office to determine if your medical provider services your new location. If you move to an area not covered under a SJUSD retiree plan, you will need to contact the Employee Benefits Office in order to obtain information regarding your eligibility to receive the out of area reimbursement rate.
• If you (retiree) return to work and medical benefits are provided, please notify the Employee Benefits Office.

**DENTAL COVERAGE**

The District will continue dental coverage for you (the retiree) through the 1st day of your 65th birthday month. After reaching age 65, retirees can continue dental coverage through COBRA for an additional 18 months.

• At retirement, dependent coverage is available only through COBRA for 18 months. Premiums are paid directly to the San Juan Employee Benefits Office by the subscriber and due by the 5th of the month.

**VISION**

• Vision coverage is *not* a retiree benefit paid for by the District.

• The retiree may continue vision coverage at his/her own expense through COBRA for 18 months after retirement. Premiums are paid directly to the San Juan Employee Benefits Office and due by the 5th of the month.

**LIFE INSURANCE**

*Life insurance is not a retiree benefit.* Your life insurance coverage ends on your last day of work. You may convert your policy to an individual plan. The rates for an individual plan are different than a group plan. The forms are located in the Employee Benefits Office.

**IF YOU ARE OVER AGE 65 UPON RETIRING FROM THE DISTRICT**

Please notify the Social Security Office to activate your Medicare benefits. You will need to choose medical coverage (see page 7). You may elect to continue Dental and Vision coverage at your own expense through COBRA.
MEDICAL COVERAGE ENROLLMENT

KAISER PERMANENTE

The retiree must complete an enrollment form to transfer from the San Juan Active Plan to the San Juan Retiree Plan. The District will pay the premium each month to Kaiser until the 1st day of the retiree's 65th birthday month. The retiree must advise the Employee Benefits Office if their spouse/dependents are to remain on their medical plan in retirement. The retiree will be billed each month by San Juan for their spouse/dependent(s) until they are no longer eligible or canceled by the retiree. The check should be made payable to San Juan Unified School District.

Note: The Kaiser Retiree Group Plan is not identical to the plan as provided to active employees. Retirees under 65 have a $500 deductible for some services, a $20 per visit copayment and prescription drugs will be $10 generic/$30 brand name for a 30 day supply.

WESTERN HEALTH ADVANTAGE

The retiree must complete an enrollment form to transfer from the San Juan Active Plan to the San Juan Retiree Plan. The District will pay the premium each month to Western Health Advantage (WHA) until the 1st day of the retiree's 65th birthday month. The retiree must advise the Employee Benefits Office if their spouse/dependents are to remain on their medical plan in retirement. The retiree will be billed each month by San Juan for their spouse/dependent(s) until they are no longer eligible or canceled by the retiree. The check should be made payable to San Juan Unified School District.

Please Note: The Western Health Advantage Retiree Group Plan is not identical to the plan provided to active employees. Retirees have a $20 per visit co-payment and prescription drugs will be $10 generic/$30 brand/$50 non-formulary for a 30 day supply.

DENTAL

RETIREE DENTAL INFORMATION

The District will pay the retiree's premium until the 1st day of their 65th birthday month. The policy number changes to 6689-12. Please notify your dentist of the change.

Dependents may not continue on the retiree's policy. A dependent may continue at his/her own expense through COBRA.

Dependents may continue dental coverage for 18 months under COBRA. There are forms to complete in the Benefits Office to continue the dental coverage. Payment for coverage is made directly to San Juan Unified School District and due by the 5th of the month.

Under COBRA the dependent is now the Subscriber. It is important to tell your dentist to use the Subscriber's Social Security Number on all forms when submitting claims for payment.
VISION

VISION INFORMATION

Vision Service is NOT a retiree benefit.

The retiree may continue this service at his/her expense under COBRA. Forms must be completed in the Benefits Office. There is no dependent coverage for vision service.

PEHP (Post Employment Health Plan)

PEHP INFORMATION (SJTA members only)

Upon separation of service from SJUSD, your PEHP through Nationwide Retirement Solutions can be used to provide for reimbursement of qualified post employment expenses for health care. Examples of eligible expenses: (a) Medical co-pay, (b) Health care premiums, (c) Dental care, (d) Eye care, (e) Hearing care, (f) Prescription drugs.

Contact Nationwide Retirement Solutions Service Center at 1-877-677-3678 for PEHP Claim Forms.

HEALTH CARE RATES (12thly)

<table>
<thead>
<tr>
<th>HEALTH PLAN</th>
<th>TOTAL AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente</td>
<td></td>
</tr>
<tr>
<td>Retiree Rate (paid by SJUSD)</td>
<td>$752.02</td>
</tr>
<tr>
<td>*One Dependent</td>
<td>$752.02</td>
</tr>
<tr>
<td>*Two or more Dependents</td>
<td>$1,376.19</td>
</tr>
<tr>
<td>Western Health Advantage</td>
<td></td>
</tr>
<tr>
<td>Retiree Rate (paid by SJUSD)</td>
<td>$852.78</td>
</tr>
<tr>
<td>*One Dependent</td>
<td>$852.79</td>
</tr>
<tr>
<td>*Two or more Dependents</td>
<td>$1,705.57</td>
</tr>
</tbody>
</table>

*Paid by retiree

OUT OF AREA REIMBURSEMENT AMOUNTS

If you move out of the Group Health Plan Service Area you will need to purchase your own medical coverage in your new location. In order to receive the out of area reimbursement to compensate you for purchasing that coverage, you will need to provide the San Juan Unified School District with evidence of that coverage. You will be required yearly to update your insurance information with the district. Please contact the Employee Benefits Office for more information.

Reimbursement rate equals the monthly rate of the lowest cost group plan or $752.02
**COBRA RATES (12thly)**

**DENTAL AND VISION CARE PREMIUM RATES**

Effective July 1, 2013

<table>
<thead>
<tr>
<th>CARRIER</th>
<th>SUBSCRIBER RATE*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Delta Dental</strong> (For Retirees over 65 or dependents)</td>
<td></td>
</tr>
<tr>
<td>Subscriber Only</td>
<td>$60.34</td>
</tr>
<tr>
<td>Subscriber + 1 Dependent</td>
<td>$115.60</td>
</tr>
<tr>
<td>Subscriber + 2 or more dependents</td>
<td>$176.80</td>
</tr>
<tr>
<td><strong>DeltaCare USA</strong></td>
<td></td>
</tr>
<tr>
<td>Subscriber + family</td>
<td>$48.03</td>
</tr>
<tr>
<td><strong>Vision Service Plan</strong></td>
<td></td>
</tr>
<tr>
<td>Subscriber (Retiree Only)</td>
<td>$9.63</td>
</tr>
</tbody>
</table>

*Rates are subject to change on July 1st of each year.

All checks are to be made payable to **SAN JUAN UNIFIED SCHOOL DISTRICT** and sent to:

San Juan Unified School District  
ATTN: Employee Benefits Office  
3738 Walnut Avenue  
Carmichael, CA 95608
403(b) TAX SHELTERED ANNUITY (TSA)

The IRS made sweeping changes to 403(b) plans in 2009. One significant change in the legislation requires that San Juan Unified School District, as plan sponsor, monitor and handle all compliance activities. This includes any minimum distribution requirements, transfers, exchanges, and loans. These new rules require you to seek our assistance when working with your current 403(b) (TSA) provider for certain transactions, even if you are retired or separated from service.

Because you are no longer employed by the district, you have the right to make changes to your account such that our monitoring and compliance will not be necessary. In fact, we urge you to consider transferring from the district-sponsored plan to an individual one, such as an IRA. This change will allow you individual control of your account and not require any oversight by us going forward; additionally, it will limit our liability from IRS penalties and impact on current employees.

To assist you in this decision, it is recommended that you consult your financial advisor. If you do not have one you may contact our plan administrator, The TDS Group, who is responsible for overseeing compliance on the district sponsored 403(b) plan. The TDS Group provides ongoing compliance for your 403(b) account, and they can answer your questions regarding rules and regulations affecting your plan.

If you would like to contact TDS for assistance or additional information please call them directly at 1-866-446-1072. The TDS Group will assist you and ensure that the San Juan Unified School District 403(b) plan is IRS compliant.

6939 Sunrise Avenue, Suite 250
Citrus Heights, CA 95610

The TDS Group
403(b) Plan Administrator
WHAT HAPPENS WHEN YOU REACH AGE 65?

MEDICAL

When you reach age 65, your retirement benefits with the District will end the 1st day of your birthday month. Your Social Security benefits are available to you the 1st of the month in which you turn 65.

We suggest that you notify the Social Security Office 90 days prior to turning age 65 to begin the Medicare activation process.

- Explore your options for health coverage. Below are some resources to help with your decision.

If your coverage is with Kaiser and you wish to remain with Kaiser after age 65, you must enroll in either the group plan or an individual Medicare Advantage Plan - Senior Advantage

If your coverage is with Western Health Advantage, please note that presently they do not offer a senior plan.

California Health Advocates
www.cahealthadvocates.org

California Health Advocates is a non-profit organization dedicated to Medicare advocacy and education for Californians. Their website provides accurate and unbiased information about Medicare benefits and long-term care for people who live in California.

HICAP – The Health Insurance Counseling and Advocacy Program provides free and objective information and counseling about Medicare. HICAP is a program of the California Department of Aging and is supported by California Health Advocates.

Volunteer counselors can help you understand your specific rights and health care options. HICAP also offers free educational presentations to groups of Medicare beneficiaries, their families and/or providers on a variety of Medicare and other health insurance related topics.

HICAP counselors do not sell, recommend, or endorse any insurance product, agent, insurance company, or health plan.

HICAP 1-800-434-0222
Medicare www.medicare.gov 1-800-633-4227
AARP www.aarp.org 1-888-687-2277
Social Security Administration www.ssa.gov 1-800-772-1213
### Social Security Office Locations

<table>
<thead>
<tr>
<th>Sacramento</th>
<th>Roseville</th>
<th>Placerville</th>
</tr>
</thead>
<tbody>
<tr>
<td>2424 Arden Way, Suite 200</td>
<td>910 Cirby Way</td>
<td>4355 B Golden Center Drive</td>
</tr>
<tr>
<td>Sacramento, CA 95825</td>
<td>Roseville, CA 95661</td>
<td>Placerville, CA 95667</td>
</tr>
<tr>
<td>8581 Folsom Blvd., Suite A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sacramento, CA 95826</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DENTAL**

If you are interested in continuing your dental coverage after age 65 through COBRA, please contact the San Juan Employee Benefits Office.

### IMPORTANT TELEPHONE NUMBERS

<table>
<thead>
<tr>
<th>Plan</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>KAISER PERMANENTE (Member Services)</td>
<td>800-464-4000</td>
</tr>
<tr>
<td>WESTERN HEALTH ADVANTAGE (Member Services)</td>
<td>888-563-2251</td>
</tr>
<tr>
<td>DELTA DENTAL</td>
<td>866-499-3001</td>
</tr>
<tr>
<td>VISION SERVICE PLAN</td>
<td>800-877-7195</td>
</tr>
<tr>
<td>PEHP (Post Employment Health Plan)</td>
<td>877-677-3678</td>
</tr>
<tr>
<td>SJUSD Employee Benefits Office</td>
<td>916-971-7663</td>
</tr>
<tr>
<td></td>
<td>916-971-7664</td>
</tr>
</tbody>
</table>