



LACCD Group Health Plan for Retiring Employees

CalSTRS and CalPERS Members

Program Summary



Health Benefits Coverage for Retirees and Eligible Dependents

The Los Angeles Community College District provides hospital-medical, dental and vision health benefits for eligible retirees and their eligible dependents. The following is a summary of the program with pertinent information on qualifications and instructions for any employee retiring from District service to continue receiving health insurance coverage in the LACCD Group Health Plan.

Qualifications

1. You must resign from the District.
2. You must retire from District service one day after your resignation from the District under the rules of either California State Teachers' Retirement System (CalSTRS) or California Public Employees' Retirement System (CalPERS).
3. You must have rendered continuous paid service to the District in a "qualifying position" according to the vesting rules in your Collective Bargaining Rules. If it is determined that you will not vest for health benefits upon your retirement, you may be eligible to continue your health coverage in the LACCD Group Health Plan under AB528 – Assembly Bill 528 (*see information on the Health Benefits website at <http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/AB528.aspx>*). Please contact the LACCD Health Benefits Unit at (888) 428-2980 to determine if you vest for the District's health benefits.

Please note that the effective date of your retirement must be no later than one day after you resignation from District employment. For example, if you resign on June 30, you must retire July 1.

Enrollment Process

In order to continue your health benefits as a retiree, you must submit all of the required documents listed below to the LACCD Health Benefits Unit at 770 Wilshire Blvd., Los Angeles, CA 90017. Your coverage may be canceled if your application is not received by the LACCD Health Benefits Unit by the 1st day of the month following resignation. The following documents are required to enroll you and your eligible dependents in the LACCD Group Health Plan for retirees.

1. Completed Application for Retiree Health Benefits. You may get a copy from the Forms page of the Health Benefits website under the heading Active Employees Planning to Retire (<http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/App-RS-Health-Ben.pdf>).
2. A copy of the award letter issued by the retirement system to confirm retirement status.
3. A copy of Medicare card for premium-free Part A and Part B (for employees and dependents age 65 or older).
4. Completed Kaiser Permanente Senior Advantage Election Form (for current Kaiser enrollees, employees and dependents, age 65 or older). You can get a copy of the form on Kaiser's website. Visit their **How to sign up for a Kaiser Permanente Medicare health plan** page at <https://medicare.kaiserpermanente.org/wps/portal/medicare/plans/enroll/howtoenroll> and click the **How can I enroll** link, then click the link for your region to download the form.

Mandatory Medicare Enrollment

LACCD Board Rule 101701.16 stipulates that all retirees, survivors and dependents age 65 or older must enroll in Medicare. Failure to do so will result in termination of LACCD-sponsored health benefits. (*You may get a copy of the Board Rule from LACCD's website at <http://www.laccd.edu/Board/Documents/BoardRules/Ch.X-ArticleXVII.pdf>.*)

1. Enrollment in Medicare Part A (Hospital Insurance) is required only if the retiree or dependent is eligible for premium-free Part A coverage, as determined by the Social Security Administration (SSA).
2. Enrollment in Part B (Medical Insurance) is required for all retirees and dependents. The monthly premium for Part B shall be the responsibility of the retiree or dependent.

Medicare for Active Employees Age 65 and Over

- Active LACCD employees age 65 and over and their dependents age 65 and over are not required to enroll in Medicare.
- The Medicare Board Rule applies to you and your dependents over age 65 once you, the LACCD employee, retire.

Most people 65 or older are eligible for Medicare hospital insurance (Part A) based on their own, or their spouse's employment. If you are over the age of 65 and have enrolled in Social Security, you should have been automatically enrolled in Medicare Part A. If you didn't take Medicare Part B when you were first eligible because you were working and had health plan coverage through LACCD, once you retire from LACCD, you and your eligible dependents over age 65 must be enrolled in both Medicare A and B in order to keep your LACCD health coverage in retirement. Since you have been working past age 65, you are entitled to a "special enrollment" with Social Security. You have only 30 days following your resignation to enroll under this provision, otherwise you may be required to pay surcharges to your Medicare Part B premium due to late enrollment.

Remember: Upon retirement, all LACCD employees over 65 and their dependents over 65 must show proof of their enrollment in Medicare in order to keep their District health benefits. It takes 4 to 6 weeks to receive your Medicare card in the mail.

Medicare for Retired Employees Who Turn Age 65

The Medicare Board Rule 101701.16 applies to you once you or your eligible spouse turns 65. If proof of Medicare Parts A and B are not received, coverage for you and your eligible dependents will terminate the first day of the month following your 65th birthday.

How to Enroll in Medicare

You can apply by calling Social Security at (800) 772-1213. Representatives can make an appointment for you at any convenient Social Security office. Remember to tell Social Security that you are entitled to a "special enrollment" because you have been working past the age of 65.

If you want to enroll only in Medicare (no Social Security), you may also do so online at <http://www.socialsecurity.gov/retireonline/>. To learn more about enrolling in Medicare online, visit Social Security's **How to Apply for Just Medicare** page at <http://www.socialsecurity.gov/medicareonly/#a0=0>.

To obtain additional information about Medicare, you may go to their web site at www.medicare.gov.

What to do if You Do Not Qualify for Medicare Part A

If you are a STRS member who is not eligible for premium-free Medicare Part A through your work record or that of a spouse, you may qualify for the STRS Medicare Program. Call the CalSTRS office at (800) 228-5453 or visit their website at www.calstrs.com.

If you are a PERS member who is not eligible for premium-free Medicare Part A through your work record or that of a spouse, contact the District's Health Benefits Unit at (888) 428-2980.

You Have Medicare Part A, so When Should You Enroll in Part B?

If you are over the age of 65, you should enroll in Medicare Part B before you retire, so your Medicare Part B coverage can start on the first day of the month following your retirement.

What About Enrollment in Medicare Part D?

Currently, your prescription drugs are covered by your LACCD-sponsored health plan provided through CalPERS. There is no District requirement for you to enroll in Medicare Part D. If you choose to enroll in Medicare Part D, you may be obligated to pay the District for lost subsidies due to your enrollment. For more information, please call the LACCD Health Benefits Unit at (888) 428-2980.

Where to Send Social Security's "Request for Employment Information" Form

The Social Security Office should give you a "Request for Employment Information" form to be completed by your employer. Please send this form to:

LACCD Health Benefits Unit
770 Wilshire Boulevard
Los Angeles, California, 90017
phone: (888) 428-2980
Fax: (213) 891-2490

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985)

Federal law requires the District to offer continuation coverage to all of its terminating employees who are covered under the LACCD Group Health Plan. Therefore, you will receive a COBRA notice although you may be eligible and have applied for District-paid health coverage. If this is your case, please disregard this notice.

Conversion to an Individual Life Insurance Policy

You may convert the District-paid coverage to a policy within 31 days from the date of your resignation. You will be responsible for the premium. You will not be required to submit evidence of insurability to Cigna. Immediately upon termination of your Group Life benefits, the District will notify Cigna. In turn, a representative from NEBCO will contact you to explain your options for conversion. If you do not receive a call, feel free to contact NEBCO at (800) 423-1282.

Mandatory Re-Enrollment During Open Enrollment for Retirees

Unless the JLMBC recommends a mandatory re-enrollment during the annual Open Enrollment, retirees enrolled in the District's Group Health Plan (dental, medical and vision) who have no changes do not have to re-enroll every year. If you are adding or deleting dependents, then you must complete the current year's enrollment form.

If the JLMBC does recommend a mandatory re-enrollment during Open Enrollment, then during such mandatory re-enrollment, if a retiree or survivor fails to re-enroll, his or her enrollment in hospital, medical, dental and vision care plans shall end at the beginning of the next plan year. (See Board Rule 101701.14.d, found at <http://www.laccd.edu/Board/Documents/BoardRules/Ch.X-ArticleXVII.pdf>, for more information.)

For additional information and provisions, please refer to the District's Board Rules (you can find them online at <http://www.laccd.edu/Board/Pages/Board-Rules.aspx>), the Master Benefits Agreement between the District and the Collective Bargaining Units, and the Health Benefits website (at <http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx>). If you have any questions, please contact the Health Benefits Unit at (888) 428-2980.