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## 1.0 Retirement from District Service

- 1.1 To be eligible for retirement, confidential or management employees must have the equivalent of five (5) years of full-time service with Los Rios Community College District and
  - 1.1.1 Be at least age fifty-five (55), or
  - 1.1.2 Between the ages of fifty (50) and fifty-five (55) and receiving disability income under the District's Disability Income Protection Plan immediately prior to retirement.
- 1.2 Retirement from the District requires both of the following:
  - 1.2.1 Submission of a request for retirement to Human Resources; and
  - 1.2.2 Acceptance of the retirement request by the Chancellor, or designee.

## 2.0 District Benefits for Retirees

- 2.1 The District provides a contribution toward healthcare premiums for certain retirees. Eligibility requirements for the District contribution are defined in section 3.0. This benefit and the eligibility requirements are distinct from eligibility to participate in the retiree health insurance plans.
- 2.2 The District provides group health insurance plans for retirees and their dependents. Eligibility to participate in the District's health insurance plans for retirees and their dependents is defined in sections 4.0 and 5.0. This benefit and the eligibility requirements are distinct from eligibility for contributions toward healthcare premiums.

## 3.0 District Contribution Toward Healthcare Premiums

- 3.1 District health premium contributions for eligible identified District retired employees shall be provided as authorized by the Los Rios Community College District Board of Trustees.
- 3.2 Confidential or management employees who were first employed by the District on or after March 15, 2017, must have retired from the District as defined in section 1.0 and be collecting retirement benefits from either PERS or STRS, in order to receive the District contribution toward healthcare premiums (District Contribution). Confidential or management employees who were first employed prior to March 15, 2017 shall continue to have the same right to receive District Health care premium contributions under the policy that existed as of March 14, 2017.
- 3.3 The confidential or management employee must also meet the requirements of section 3.3.1 or 3.3.2.

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- 3.3.1 Retirees granted contributory status on June 11, 1980 are eligible for the District Contribution.
- 3.3.1.1 District retirees who were granted contributory status on June 11, 1980 by the Board of Trustees are those employees who retired between the years 1969 through June 30, 1978, and had remained on the District recognized health plan, and had served the District for a minimum three (3) years, and were drawing benefits from STRS or PERS retirement system on June 11, 1980.
- 3.3.2 District retirees with an effective retirement date after June 30, 1978 are eligible for the District Contribution as established below:
- 3.3.2.1 Confidential and management employees hired prior to January 1, 2013 must have the minimum years of full-time service with the District as follows:
- 3.3.2.1.1 Employed before June 30, 1984: three (3) years
- 3.3.2.1.2 Employed between July 1, 1984 and June 30, 1990: seven (7) years
- 3.3.2.1.3 Employed between July 1, 1990 and December 31, 2012: ten (10) years
- 3.3.2.1.4 Employed after January 1, 2013: fifteen (15) years
- 3.3.2.2 Employees initially hired or rehired after January 1, 2017 must also have three (3) years of full-time service immediately preceding retirement. The three (3) years is not in addition to the years required by 3.3.2.1.
- 3.4 Full-time service requirement for 3.3.2 may be fulfilled in any regular position of the District and the definition of full-time service or one hundred percent full-time equivalent (1.00 FTE) of that position shall apply.
- 3.5 Effective July 1, 2017, the District Contribution for eligible retirees shall be established at a maximum of \$280.00 per month. The District Contribution is provided for the District retiree only.
- 3.6 If the monthly District Contribution exceeds the monthly health plan premium for a retiree, any excess contribution shall be available to the retiree for payment of Medicare premium costs.
- 3.7 The maximum monthly District Contribution amount is the lesser of the amount listed in 3.5 or the total combined health care and Medicare premiums for an individual retiree.
- 3.8 The monthly District Contribution for the retiree shall be processed electronically utilizing the retiree's selected financial institution.

- 3.9 Eligible retirees do not need to participate in the District's retiree medical program to receive the District Contribution. Documentation for retirees with coverage outside the District's plans must be submitted annually verifying that the retiree is covered by health insurance and the monthly cost for the retiree's insurance.
- 3.10 The District Contribution amount will be reviewed at least bi-annually and brought to the Board of Trustees for any recommended change. The District Contribution level is subject to the District's ability to pay. Any changes in the District's Contribution shall become effective the first of the month following adoption of the new rate or as determined by the Board of Trustees.
- 4.0 District Health Insurance for Retired Employees – Early Retirees
- 4.1 Employees retiring before age sixty-five (65) may participate in the District's early retiree health plans if they either are eligible for the District Contribution or have at least ten (10) years of full-time service with the District. In order to participate in the early retiree health plan, the confidential or management employee must have retired from the District as defined in section 1.0 and be collecting retirement benefits from either PERS or STRS. An early retiree may enroll at any time following retirement through age sixty-five (65). An early retiree who enrolls in the District's early retiree health plan and then leaves the plan will not be allowed to re-enroll in the early retiree program but will be eligible to participate in the District's plan for retirees over age sixty-five (65) as defined below.
- 4.1.1 Upon turning sixty-five (65), early retirees must elect a District health plan. If the enrollment paperwork is not received in Employee Benefits within the 7-month window of turning sixty-five (65), the retiree will not be able to enroll at a later date. The 7-month window coincides with the Medicare enrollment window and includes the three (3) months prior to turning sixty-five (65), the month of turning sixty-five (65), and the three (3) months after turning sixty-five (65). The retiree must be enrolled in Medicare Parts A and B.
- 4.1.2 Upon becoming Medicare eligible for a health-related, or any other reason, prior to turning age sixty-five (65), the retiree must elect a District health plan. If the enrollment paperwork is not received in Employee Benefits within the 7-month window of becoming Medicare-eligible, the retiree will not be able to enroll at a later date. The 7-month window coincides with the Medicare enrollment window and includes the three (3) months prior to becoming Medicare-eligible, the month of becoming Medicare-eligible, and the three (3) months after becoming Medicare-eligible. The retiree must be enrolled in Medicare Parts A and B.
- 4.1.3 If the retiree is not enrolled in a District early retiree health plan at the time of enrollment in the age sixty-five (65) plan or upon becoming eligible for Medicare, the retiree must provide evidence of continued coverage from the date of retirement to the age of sixty-five (65) or the

date of becoming eligible for Medicare, as well as provide evidence of enrollment in Medicare, to enroll in a District age sixty-five (65) or over health plan.

## 5.0 District Health Insurance for Retired Employees – Age 65 or Older

- 5.1 Employees who retire at age sixty-five (65) or over may participate in the District's group health insurance plans if they either meet the requirements for the District Contribution or have at least ten (10) years of full-time equivalent service with the District. To participate in the District's plans for age sixty-five (65) and over, a retiring employee must participate continuously upon retirement or upon becoming eligible for Medicare. Employees that retire at age sixty-five (65) or over and elect coverage through a non-District plan are not eligible to participate at a later date.

## 6.0 Open Enrollment and Dependent Coverage

- 6.1 A retiree may enroll in any of the District's plans upon retirement.
- 6.2 An open enrollment will be offered annually at which time retirees may change plans or enroll in a plan if they have not been participating previously (early retirees only as defined in 4.1 and 4.1.1).
- 6.3 Dependents of retired employees are eligible to participate in the District's plan if enrolling at the same time as the retiree. Enrolled dependents may continue to participate in a District plan following the retiree's death.

## 7.0 Dental

The District may offer a group dental insurance plan to retirees. The District contribution cannot be used toward dental premiums.

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LRCCD

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