



CHABOT-LAS POSITAS COMMUNITY COLLEGE DISTRICT
Office of Human Resources
Frequently Asked Questions – Retirees



Q:	I plan to retire....what do I need to do?
A:	Please note that you are actually retiring from two institutions, (1) PERS and/or STRS and (2) the District. For PERS/STRS , you will need to contact them directly and request a retirement package. It is strongly suggested that you meet with a PERS/STRS Benefits Counselor well in advance of your planned retirement date as well as a member of the District's Benefits Office. To retire from the District , write a letter to your Manager or Dean stating your intent to retire and in the letter add your last day of employment and your first day of retirement. Please provide a copy of the letter to the Benefits Office. Your retirement letter will be processed at the college and forwarded to the District Office Of Human Resources. Your retirement will then be added to the Board agenda for Board of Trustee's approval. Once approved, you will receive correspondence from the District Benefits Office regarding your retiree benefits.
Q:	When I complete my paperwork with PERS/STRS, they ask about health premiums, does that apply to me?
A:	No, the Chabot-Las Positas Community College District does not subscribe to health benefits through PERS/STRS.
Q:	What happens to my accrued sick leave when I retire?
A:	Your accrued sick leave may be used for additional service credit with PERS and STRS. A form will be provided by PERS/STRS in the retirement package sent to you by PERS/STRS. This form should be sent to the District Payroll Office for completion and Payroll will forward the form to the appropriate agency.
Q:	What happens to my accrued vacation when I retire?
A:	Employees receive their remaining vacation balance at retirement or resignation. All Employees are entitled to vacation pay-out of all remaining accumulated vacation. All absences up to the resignation date will first be deducted and the remaining balance will be paid in the month following the resignation to allow for final accruals to be posted.
Q:	My spouse and I both work for the District. How does that affect our retiree health benefits?
A:	When two District employees who are married retire, the District will pay the cost of only one medical insurance plan, to continue during their lifetimes. If one is deceased, then the surviving spouse may continue the District insurance plan based on his/her own earned rights for insurance.
Q:	What happens if the retiree predeceases his/her spouse or domestic partner?
A:	Retiree benefits will continue during the life of the retiree. Upon the death of the retiree, the spouse or domestic partner may continue coverage at his/her own expense. If the spouse or domestic partner does not continue coverage at the time of the retiree's death, he/she may not re-enroll at a later date. The surviving spouse or domestic partner must also enroll in Medicare Parts A/B during his/her initial enrollment period. If the spouse or domestic partner of a deceased retiree fails to enroll in Medicare Parts A/B when eligible, he/she forfeits all rights to participate in any District-sponsored group plans.
Q:	I am already over age 65 and planning to retire. What do I need to do regarding Medicare? and/or I have Medicare Part A and I'm planning to retire. When should I enroll in Part B?
A:	Contact your local Social Security Office to determine your Medicare eligibility and to enroll in Medicare. Advise the representatives that you have been working past age 65 and need to have a special enrollment. Your coverage should be effective the first day of the month following your retirement (example – If you are retiring March 15, your coverage should be effective April 1). If you are retiring within 3 months of your 65 th birthday you must enroll into to Medicare during your initial enrollment period.
Q:	What do I do if I have not contributed the required quarters to be eligible for Social Security benefits?
A:	You should still make contact with your local Social Security Office to determine your Medicare eligibility. You may be eligible under a spouse or ex-spouse's eligibility. If Social Security determines you are not eligible, written confirmation of ineligibility under each application must be obtained and provided to the District Benefits Office.

Q:	What should the retiree/spouse or domestic partner do when turning age 65?
A:	You should contact your local Social Security office at least three (3) months prior to your 65 th birthday to inquire about your eligibility for Medicare A and B. Please note, it is the retiree's/spouse or domestic partner's responsibility to contact Social Security, enroll if eligible and provide the information to the District Benefits Office. Once enrolled in Medicare B, you will receive quarterly premium invoice, which you are required to pay. If hired before 12/31/2012 , then the District will reimburse you on a pro-rata monthly basis for your Medicare B premium with written confirmation of enrollment and cost. The District will provide reimbursement of the Medicare B premium for the spouse or domestic partner providing he/she is not receiving reimbursement from another entity.
Q:	When I enroll in Medicare A&B, when will I receive my Medicare B premium reimbursement from the District?
A:	Reimbursement checks are mailed approximately the second week of each month.
Q:	Can my Medicare B premium reimbursement be paid via automatic deposit?
A:	Yes, if you complete the Medicare Reimbursement Direct Deposit Authorization Form and send it to the District Benefits Office for processing.
Q:	What happens to my dental, vision and life insurance benefits when I retire?
A:	Your dental, vision and life insurance benefits end at your retirement. Coverage under COBRA regulations will be offered for the dental and vision benefits. After the COBRA period has exhausted you will also have a one-time offer to enroll into retiree dental and vision coverage at your own expense for your life time. Life insurance information regarding conversion to an individual policy will be provided separately.
Q:	What is COBRA?
A:	COBRA is federal regulation which allows employees who are losing coverage to continue coverage at their own expense. As a retiree eligible for life-time health benefits, you will be offered the opportunity to continue dental and vision benefits at your own expense for up to eighteen (18) months.
Q:	What happens to my benefits if I move out of state?
A:	You may enroll in the Anthem Blue Cross PPO Plan, if you notify the District Benefits Office within thirty (30) days of the address change. Depending on your hire date, you may be required to pay a portion of the premium (difference between the HMO and PPO premium). Kaiser Permanente may be available in some states, contact the District Benefits Office for more information.
Q:	What happens if I become eligible for Medicare A and B due to a disability?
A:	The retiree and/or spouse or domestic partner must enroll for all parts of Medicare for which they are eligible during their initial enrollment period and notify the District's Benefits Office.
Q:	Is there an open enrollment for retirees?
A:	Yes, retirees are offered an Open Enrollment each year. Notices are mailed to retirees. Any changes as requested by the retiree are effective July 1.
Q:	Who do I call with questions about benefits?
A:	For questions about claims, requests to change clinics, doctors and other specific questions about coverage, contact the benefits provider directly. Phone numbers are provided on your ID Card. For general questions about your retiree benefits, contact the District Benefits Office (925) 485-5505 or (925) 485-5504.
Q:	What about changes in address or family status?
A:	Changes in address, family status (e.g. marriage, divorce or addition of dependents) will require you to complete a universal enrollment form. Changes, such as adding a spouse, newborn or newly adopted children may occur at any time, provided that you apply for benefits within thirty (30) days of the marriage, birth, or adoption. Otherwise, they cannot be added until the following year's Open Enrollment. You may obtain the necessary forms from the Human Resources website or contact the District Benefits Office. Please note that you or your heirs must notify the district of any changes to your eligibility status such as marriage, divorce, death within thirty (30) days of the event. Any financial loss that the district incurs due to failure to notify will be the responsibility of you or your heirs.

The information provided is a summary of employee and retiree benefits as outlined in the bargaining agreements and Board Policy. The applicable bargaining unit agreement and/or Board Policy will prevail in the case of any discrepancies in this summary.