

## **District-paid Health Insurance for Retirees**

The following is a summary of health benefits provided for YCCD retirees meeting eligibility requirements. The District provides health benefits for the retiree up to age 70 as outlined below.

### **Eligibility requirement for District paid retiree health coverage:**

Effective August 21, 2004 the following shall be required to qualify for District-paid pre-65 retiree medical benefits under Board Policy: Any combination of the retiree's minimum age 50 (at last birthday preceding Board approved retirement date) plus full years of regular (probationary or permanent) District service equivalent to 70 years or more ("Rule of 70").

Effective July 1, 2004 the District will cover the retiree and spouse with medical benefits to retiree's age 70; **unless hired on or after July 1, 2004**. The District's intent is to provide new hires with District-paid retiree medical benefits to the retiree's age 65 only. However, if during the term of this agreement the federal government increases the minimum age 65 requirement for Medicare eligibility, the District agrees to continue retiree medical benefits until the retiree reaches that age.

Dental, vision and life coverage will cancel at the time of retirement. Team members may purchase dental and vision insurance for up to 18 months via COBRA legislation. The life insurance can be converted to a private policy; conversion information can be obtained from the Human Resources Benefits Office.

### **Continuation of Group Health Plan Coverage**

Upon the death of the retiree, the surviving spouse, at his/her own expense and subject to carrier approval, may continue to participate in the District's medical benefits program at his/her own expense until the surviving spouse's remarriage or death.

It is the Retiree's responsibility to notify the Benefits Office of any status changes, including: address change, dependent status changes, divorce and marriage.