

## *How CalPERS Payments, Contributions and Reimbursements Work for Post-'97 Retirees, Full Pay Retirees, Survivors and COBRA Enrollees*

### **What if I am a Post-'97 Retiree or Retiring from PERS/STRS but not eligible for Pre-'97 or Post-'97 District benefits?**

All Post-'97 Retirees and other new Retirees who are PERS/STRS annuitants but not eligible for a Pre-'97 or a Post-'97 Retiree benefit will pay the full premium amount and CalPERS Health will make the deduction from your retirement check. Please see the "Full Pay Retiree and Surviving Spouse Rates" chart for sample rate information. If you are a Post-'97 Retiree and eligible for the Bridge Program, the District will provide you with a contribution for each month of participation in one of the CalPERS health plans in accordance with the terms of the Bridge Program. Contributions will be made by electronic deposit to your selected banking institution; participants must have a valid EFT form on file with Secova.

### **What if I Am a Surviving Spouse/Domestic Partner?**

Generally, survivors are not entitled to any medical premium or Medicare Part B reimbursement but, if qualified, may continue participation at full cost in a CalPERS health plan, including District-sponsored dental and vision benefit plans. Please see the section on "What's New" for additional information regarding Survivor benefits. All survivors who are annuitants may continue to participate in a CalPERS health plan, and CalPERS will deduct the premium cost from your retirement check. Qualified survivors who are not PERS/STRS annuitants must pre-pay quarterly (to the District) in accordance with current District procedures. Both annuitant and non-annuitant qualified survivors who participate in a CalPERS health plan must also pay quarterly in advance (to the District) for dental and vision benefits; participants must have a valid EFT form on file with Secova.

**Please note:** Surviving Spouse/Domestic Partners are required to contact the District Benefits Unit within 31 days of the death of the Retiree member.

### **What if I am a COBRA Enrollee?**

COBRA qualifying enrollees may be offered enrollment on a full-premium cost plus two percent basis. Medical premiums are invoiced and collected by the insurance carrier directly; not CalPERS or the District. However, Dental, Vision and EAP premiums are invoiced by the District and payment must be made to the District directly for these coverages.