



FOOTHILL-DE ANZA
Community College District

Office of Human Resources and Equal Opportunity



Retirement Health Benefits and Processes

Presented by
District Benefits Team

January 2026



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Community College District

Office of Human Resources and Equal Opportunity



If you have questions about SRP eligibility, the SRP application process, or making an SRP decision, please contact PARS directly at 800-731-7884, as they are the administrator of the program. You may also access detailed SRP information by logging into MyPortal and selecting the “SRP” tile.





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What to Expect

Presentation Format

- This session will be primarily presentation-based to walk through retirement benefits and key considerations.

Questions During the Session

- Please submit questions using the Zoom Q&A feature at any time.
- You may submit additional questions using the QR code provided during and after today's meeting or simply email us at MyBenefits@fhda.edu.
- Benefits staff will address questions at the end of the presentation, as time allows.

After the Session

All questions—especially those not addressed today—will be reviewed and answered during our in-person Q&A sessions:

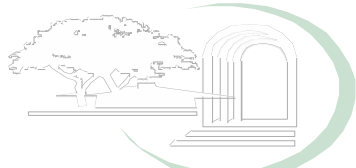
- 📍 Wednesday, January 21 | 12:00 – 1:00 p.m. | Foothill College – District Board Room
- 📍 Thursday, January 22 | 12:00 – 1:00 p.m. | De Anza College – Conference Room A & B

Follow-Up & Resources

The presentation slides and a Q&A summary will be posted on the District Benefits website.

Retirement Healthcare Benefits
Questions





- **Provisions of Retiree Benefits**
- **What to Do 90 Days Before Your Departure**
- **Medicare Parts Overview**
- **When and How to Apply for Medicare?**
- **Social Security Office Information**
- **Medicare & CalPERS Health Coverage – FAQ**
- **Transitional Month**
- **Required Documents**
- **Post-Retirement**
- **Medicare Part B Premium Reimbursement**
- **Survivors**
- **Contact Information**
- **Q&A**



Full-Time Contract Employees Hired Before July 1, 1997

Type I – Service Retirees

- Minimum age 55
- 10+ years of service credit
- Retired from CalPERS or CalSTRS
- Must enroll in CalPERS Health Program
- Lifetime medical, dental, and vision coverage and eligible for:
 - Medical/dental/Vision plan premiums reimbursement
 - Medicare Part B premium reimbursement
- Coverage for retiree + family



Full-Time Contract Employees Hired Before July 1, 1997

Type II – 20-Year Non-Pension Retirees

- Applies to ACE, CSEA, Confidential, Teamsters, POA
- 20+ years of service (any age)
- Not retired from CalPERS/CalSTRS
- Coverage limited to retiree + spouse/domestic partner
- No dependent children
- Alternative coverage options available and the election is irrevocable
 - Waive District-supported coverage and maintain coverage under another group health plan (cash-in-lieu) for \$200 (individual) or \$400 (couple).
 - To enroll under a PLAN OF CHOICE such as Covered CA with similar CalPERS Plans, and receive similar compensation for the cost coverage. Evidence proof of coverage and supporting documentation for payment are required. FHDA applies similar employee contribution rates as determined by the JLMBC.
 - To enroll under another Employer Plan with similar CalPERS Plans, and receive similar compensation for the cost coverage. Evidence proof of coverage and supporting documentation for payment are required. FHDA applies similar employee contribution rates as determined by the JLMBC.
 - ❖ *In an event that you moved on to work for other CalPERS Agencies after your termination of employment with FHDA, if the last employer is also a CalPERS health contractor, then you may notify the District in requesting for a return to regular retiree status once you retired and become a CalPERS pensioner. It is your responsibility to notify the District regarding the life qualifying event, and provide evidence of proof of coverage with CalPERS within 30 days.*



Full-Time Contract Employees Hired On or After July 1, 1997

Type I – Bridge to Medicare Program

- Ages 55–64
- 15+ years of service
- Retired from CalPERS/CalSTRS
- Medical only (dental/vision may be purchased)
- Coverage: Retiree only or Retiree + Spouse/DP
- Monthly subsidy: \$500 (Retiree) / \$1000 (Retiree + Spouse/DP)
- Subsidy ends at Medicare eligibility (Dependents' benefits end when either the retiree or the dependent first reaches Medicare eligibility.)

Type II – VEBA Trust

- Age 65+ and Medicare-eligible
- 15+ years of service
- Regardless of whether you have yet retired as a service retirement
- Employee only (does not extend to dependents)
- \$100/month subsidy
- Administered by United Administrative Services (UAS)
- Website: <https://vebatrust.net/#benefits>
- Phone: 408-288-4460



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What to Do 90 Days Before Your Departure

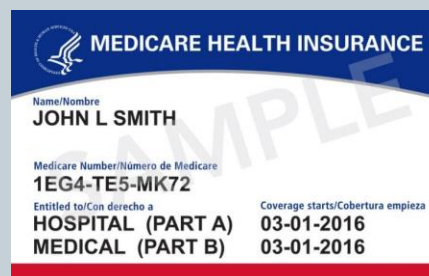


90 Days Before Your Date of Separation, please complete the following steps to ensure a smooth retirement transition:

- Schedule an appointment with either CalPERS or CalSTRS agent to review your service credit, and obtain an estimate for your retirement income
- Submit a letter of resignation for the purpose of retirement to the Manager or Dean, and copy HR
- Submit your Service Retirement Election Application to CalPERS or CalSTRS to initiate the retirement process.
- Apply for Medicare Part B if you are age 65 or older.
- Plan to attend a mandatory “Retiree Benefits Orientation” minimum 2-3 weeks prior to your exit from the District.
- Complete all required CalPERS health plan enrollment forms with supporting documentation.
- Set up an EFT account with WEX to receive Medical/Medicare premium reimbursements via direct deposit, if applicable.
- Provide alternative contact information, including a personal email address
- Create an online account with CalPERS and/or CalSTRS to:
 - Access pension check stubs
 - Submit pension documentation (PDF/email) to MyBenefits@fhda.edu as evidence of health insurance payments when requesting reimbursement.



- **Medicare Part “A” (Hospital Insurance)** - MANDATORY for District Retirees and/or Spouse/DP age 65 or older
 - Enroll only if SSA determined you are eligible for premium-free Part A.
- **Medicare Part “B” (Medical Insurance)** - MANDATORY for District Retirees and/or Spouse/DP age 65 or older
 - Every retiree must apply for, obtain and maintain coverage under Part B of Medicare
 - 2026 Monthly Medicare Part B Standard Premium is \$202.90 (subject to change every January 1st).
 - If your modified adjusted gross income (MAGI) as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more (IRMAA).
- **Medicare Part “C” (Medicare Advantage) – OPTIONAL/PLAN-DEPENDENT**
 - CalPERS offers Medicare Advantage plans as part of its Medicare health plan options for retirees. If you choose a CalPERS Medicare Advantage plan, CalPERS coordinates enrollment. You do not need to enroll in a standalone Medicare Part C plan with SSA. (Note: Not all CalPERS Medicare plans are Medicare Advantage; some are supplements to Original Medicare.)
- **Medicare Part “D” (Prescription Drug Plan) – INCLUDED IN CALPERS MEDICARE PLANS**
 - All CalPERS Medicare health plans include prescription drug coverage (Part D equivalent). CalPERS coordinates this coverage. You do not need to enroll in a separate Medicare Part D plan with SSA. Do not enroll in a non-CalPERS Part D plan, as it may cause disenrollment from your CalPERS coverage.





If you are an ACTIVE employee turning 65

- Apply 3 months before your 65th birthday. Your Initial Enrollment Period: 7 months around your 65th birthday (3 months before, your birthday month, and 3 months after). Sign up on time to avoid penalties.
- Enroll in Medicare Part A only
- Delay Part B until 90 days before retirement

If you are an ACTIVE employee age 65+ and planning to retire

- Request CMS-L564 (Certification of Prior Coverage) from the Benefits Office
- Apply 3 months before your retirement date
- Enroll in Medicare Part B (*Part A should already be in place*)

If you are a RETIREE turning 65

- Apply 3 months before your 65th birthday
- Enroll in Medicare Part A and Part B

Important Reminder

 **Do not enroll in Medicare Part C or Part D**

How to Apply for Medicare Parts A & B:

- Apply online at ssa.gov/Medicare (create a “my Social Security account” if you don’t already have one).
- Call Social Security: 1-800-772-1213 to make an appointment.
- Visit your nearest Social Security office in person.



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Social Security Office Information



Nearest Social Security Office:

Social Security Administration
701 N. Shoreline Blvd., First Floor
Mountain View, CA 94043

Office Hours:

- Monday–Friday: 9:00 a.m. – 4:00 p.m.

Call SSA:

- 1-800-772-1213 (Monday–Friday, 8:00 a.m. – 7:00 p.m.)

Medicare Claims Inquiries:

- 1-800-633-4227



What if I have never contributed to Social Security?

If you have never contributed to Social Security, or if you do not have enough work credits, you must contact the Social Security Administration (SSA) to confirm whether you are eligible for Medicare. Some faculty members fall into this category and may not qualify for premium-free Medicare Part A.

What if I am NOT eligible for premium-free Medicare Part A?

If you are not eligible for premium-free Part A: You may continue to enroll in a CalPERS Basic (non-Medicare) health plan. CalPERS will remain your primary health coverage.

What if I am under age 65 and not eligible for Medicare?

If you are under age 65 and not eligible for Medicare due to age or other reasons: You will remain covered under a CalPERS Basic health plan as your primary coverage until you become Medicare-eligible.

What do I need to do to keep CalPERS coverage after age 65 if I am not eligible for Part A?

To continue CalPERS health coverage beyond age 65: You must submit the Ineligibility of Medicare Certification (also known as the Certification of Medicare Status) to CalPERS before your 65th birthday month. You must also provide documentation from SSA confirming that you are not eligible for premium-free Medicare Part A. This is typically a one-time requirement, unless your eligibility status changes or CalPERS requests additional verification.

⚠ Important: Failure to submit this documentation may result in **cancellation of your CalPERS health coverage.**

What happens if I am eligible for premium-free Medicare Part A?

If SSA determines that you are eligible for premium-free Medicare Part A (based on your own or a spouse's work history with 40 quarters of Medicare-covered employment): You are required to enroll in both Medicare Part A and Part B. Medicare becomes your primary coverage. Your CalPERS Medicare health plan becomes secondary and coordinates with Medicare.



What is the Transitional Month?

- The month immediately following your retirement date.

Health Coverage During the Transitional Month

- If you continue CalPERS health coverage, you will remain on the active group health plan (basic plan/Non-Medicare plan) during the transitional month.
- Your retiree health plan begins the following month.

Example:

- Retirement date: June 26, 2026
- July: Covered under the active group basic plan (regardless of Medicare status)
- August 1, 2026: Retiree health plan begins

Premium Payment During the Transitional Month

Pre-97 Hired Retirees:

- Your employee contribution for the transitional month will be offset through the following month's medical premium reimbursement.

Post-97 Hired Retirees:

- You must pay the full premium for the transitional month in advance, by the 1st of that month, via personal check or online payment.



1. Completed Health Benefits Plan Enrollment form (Form HBD-30)
2. Birth certificates for all dependents (spouse/domestic partner/children)
(A passport is acceptable in lieu of a birth certificate)
3. Marriage certificate or California State Registration of Domestic Partnership, if applicable
4. Copy of Social Security card(s) for each enrolled dependent
5. Copy of Medicare ID card showing enrollment in both Parts A & B
(required for retirees and enrolled spouses/domestic partners, if applicable)
6. Medicare ineligibility certification letter from SSA (required if you are age 65+ and ineligible for Medicare due to insufficient credits)
7. Completed EFT setup form for District direct deposits and withdrawals via WEX, along with a voided/cancelled check
8. A check payable to FHDA for the medical premium covering the transitional month
9. Two alternate contacts and a personal (non-work) email address for emergency communication



Who Manages Retiree Health Coverage

- CalPERS is the official health plan administrator, not the District.
- CalPERS manages enrollment and billing for the retiree group.



How Monthly Medical Premiums Are Paid

- Your full monthly medical premium is deducted from your pension check whenever possible.

What If Your Pension Is Less Than the Premium?

- CalPERS retirees:
 - CalPERS will deduct the maximum available amount from your pension.
 - Any remaining balance will be billed to you directly.
- CalSTRS retirees:
 - CalPERS will directly bill you the full monthly premium.

How to Receive Reimbursement for Medical Premium

- Submit the first pension check stub showing the full CalPERS premium deduction to the Benefits Office:
 -  Email (PDF): MyBenefits@fhda.edu
 -  Fax: 650-949-6299
- If you receive a direct bill from CalPERS, please submit:
 - A copy of the invoice, and
 - Proof of payment (cancelled check or bank statement).

Reimbursement Method

- Reimbursements will be made via electronic deposit (EFT) to the account you set up with WEX.
- Deposits are made on the first day of each month to cover that month's premium



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Medicare Part B Premium Reimbursement



First-Time Reimbursement Request

- To initiate Medicare Part B premium reimbursement for the first time, you must notify the District Benefits Office
- Notification and required documentation must be submitted no later than the first day of the month you become Medicare-eligible

Annual Requirement

- You will be requested to provide proof of Part B premium payment before deadline.
- No retroactive reimbursement if deadlines are missed.

Reimbursement Schedule (Paid in Arrears via EFT – WEX)

Q1 (Jan–Mar): April 15

Q2 (Apr–Jun): July 15

Q3 (Jul–Sep): October 15

Q4 (Oct–Dec): January 15



Notification Requirement

For Pre-97 hired retirees' survivors:

- Survivors must notify the District within 31 days of the Life Qualifying Event (LQE) to enroll under the Surviving Spouse plan.

For Post-97 hired retirees' survivors:

- Contact CalPERS directly regarding continuation of health coverage.

District Contributions

- District contributions toward medical/dental/vision and Medicare coverage end at the end of the month in which the LQE occurs (for the entire family).

Medical Coverage Options

- Survivors may continue the same CalPERS medical plan on a self-pay basis.
- CalPERS will deduct the full monthly premium from the survivor annuitant's pension payment, when applicable.

Dental & Vision Coverage

- Pre-97 hired retirees' survivors may elect to continue District-sponsored dental and vision coverage.
- Premiums are paid via prepayment through EFT withdrawals.



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Contact Information



District Benefits Office

Phone: 650-949-6224

Fax: 650-949-6299

Email: MyBenefits@fhda.edu

Website: <http://hr.fhda.edu/benefits/>

CalPERS

Phone: 1-888-225-7377

Monday–Friday, 8:00 a.m.–5:00 p.m. PST

CalSTRS

Phone: 800-228-5453

Monday–Friday, 8:00 a.m.–5:00 p.m. PST

PARS

Phone: 800-731-7884



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Q&A



Still have questions? Let's talk.

We'll address all unanswered questions and any new ones at our upcoming in-person Q&A sessions:

- 📍 Wednesday, January 21 (12–1 p.m.) – Foothill College District Board Room
- 📍 Thursday, January 22 (12–1 p.m.) – De Anza College Conference Room A & B

THANK YOU

Retirement Healthcare Benefits
Questions

