

FHDA Retirement Health Benefits Q&A Summary – January 2026

Q: What are the types of retirees and their benefits?

A:

- **Pre-97 Hires (Hired Before July 1, 1997, Full-Time Contract):**
 - Type I (Service Retirees): Age 55+, 10+ years service, retired from CalPERS/CalSTRS, enrolled in CalPERS health. Lifetime medical/dental/vision for retiree + family; reimbursements for premiums and Medicare Part B.
 - Type II (20-Year Non-Pension Retirees, ACE/CSEA/Confidential/Teamsters/POA): 20+ years service (any age), not retired from CalPERS/CalSTRS. Coverage for retiree + spouse/DP (no children). Irrevocable options: Cash-in-lieu (\$200 individual/\$400 couple) or reimbursement under Covered CA/other plans (proof required). Can return to regular status if retiring from another CalPERS agency (notify District within 30 days).
- **Post-97 Hires (Hired On/After July 1, 1997, Full-Time Contract):**
 - Type I (Bridge to Medicare): Ages 55–64, 15+ full-time years service, retired from CalPERS/CalSTRS. Medical only (dental/vision purchasable at full premium). Coverage: retiree or retiree + spouse/DP. Subsidy: \$500/\$1,000 monthly (post-tax via WEX EFT). Ends at Medicare eligibility.
 - Type II (VEBA Trust): Age 65+ and Medicare-eligible, 15+ full-time years service (regardless of pension status). Employee only. \$100/month subsidy toward Medicare Part B via UAS (vebatrust.net, 408-288-4460).

Q: For post-97 retirees over 65 with 15+ years service, is VEBA the only benefit offered?

A: Yes. Bridge is for ages 55–64 (requires retirement from CalPERS/CalSTRS). For separation after 65, only VEBA applies.

Q: Does 'pre-97 hire' mean hired full-time before July 1, 1997?

A: Yes, must have been hired as full-time.

Q: If not eligible for any retiree benefits, what happens to health coverage?

A: Continue with CalPERS at full premium (no subsidy).

Q: 15+ years service for \$100 VEBA: Must it be all full-time? (E.g., 14 full-time + 2 part-time)

A: Yes, only full-time years count.

Q: For Bridge program, can post-97 retirees cover spouse + children?

A: Subsidy extends to spouse/DP only. Children can stay on CalPERS plan, but no subsidy.

Q: If under 55, do I get \$200 subsidy until 55, then \$500 Bridge?

A: No. 20-year subsidy is for pre-97 hires; Bridge is for post-97. They do not overlap.

Q: Do CalPERS plans include dental and vision for post-97 retirees not yet Medicare-eligible?

A: No. Seek individual coverage from Delta Dental/VSP. Bridge participants can purchase district dental/vision (bundled) at full premium separately from medical.

Q: Where can I find premium costs for medical, dental, and vision?

A:

- Medical: CalPERS/[HR Benefits website](#).
- Dental/vision: [FHDA Benefits website](#).
- [For Bridge, enroll dental/vision separately](#).

Q: Are subsidies/reimbursements pre- or post-tax?

A: Post-tax (e.g., \$500 Bridge via WEX EFT).

Q: Are health insurance premiums deducted from pension pre-tax?

A: Post-tax. Consult a tax professional.

Q: Does medical premium reimbursement apply only if enrolled in CalPERS?

A: Yes, except pre-97, 20-year retirees eligible for cash-in-lieu.

Q: If eligible for Bridge and spouse is retired/under 65, do I pay out-of-pocket?

A: Yes, pay full CalPERS premium minus \$1,000 subsidy (if spouse <65). [Premiums on FHDA/CalPERS websites](#).

Q: Is there out-of-state coverage in Bridge or when retired?

A: Varies; PERS Platinum and Kaiser offer out-of-state. Use [CalPERS Health Plan by Zip Code tool](#) or review with CalPERS.

Q: Does CalPERS Medicare Advantage work only in California?

A: Varies by plan; check CalPERS for [out-of-state options](#).

Q: If on spouse's plan now, can I enroll in district plan before retirement for Bridge eligibility?

A: Yes, enroll in CalPERS at retirement time.

Q: If I switch to spouse's benefits for years, can I return to CalPERS?

A: Yes, if prior CalPERS appointment and retire from PERS/STRS within 120 days of separation.

Q: For post-97, if I start Bridge then get other health benefits, can I drop and rejoin later (before 65)?

A: Yes.

Q: If I don't retire within 120 days after leaving FHDA, can I access Bridge later (if still age-eligible)?

A: No. Must retire from PERS/STRS within 120 days. If retired within 120 days but not taking district plans temporarily, may rejoin if eligibility met.

Q: If resign from FHDA before 55 (e.g., 6/30/26) and retire from CalPERS after 55 (e.g., 9/26), how to keep coverage? Eligible for Bridge?

A: Use Direct Pay with CalPERS during transition. Must retire within 120 days of separation for retiree enrollment. No Bridge subsidy if not 55–64 at district retirement.

Q: Why resign before retiring? Can I resign now and retire a year later?

A: Yes, but must retire within 120 days of separation for CalPERS retiree healthcare eligibility.

Q: What if I retire June 2026 but stay under Article 21 (e.g., adjunct)?

A: Pre-97: Stay in pre-97 group. Post-97 Bridge: Stay in Bridge group. If PTF-eligible (based on prior year), adjunct health may be offered after a year.

Q: If above 65 (Medicare-eligible), can I continue CalPERS or is Medicare mandatory?

A: Medicare mandatory upon retirement. Enroll in Parts A & B; continue CalPERS Medicare plan (includes Part D equivalent—do not enroll standalone C/D).

Q: Post-97 retiring at 65: If staying with CalPERS Medicare (A/B/C/D + dental/vision), what subsidy?

A: \$100 VEBA toward Part B. No additional if staying with CalPERS. No need for standalone Part C/D if in CalPERS plan.

Q: Faculty in STRS: No Social Security but pay Medicare? Eligible for premium-free Part A?

A: Hired after April 1, 1986: Pay 1.45% Medicare tax; eligible for premium-free Part A after 10 years. Pre-1986: Contact SSA/Medicare.

Q: Spouse of active employee turning 65: What to do?

A: If covered under group plan, apply for premium-free Part A 3 months before 65; delay Part B.

Processes and Reimbursements

Q: What to do 90 days before separation?

A: Schedule CalPERS/CalSTRS appointment; submit resignation (copy HR); submit retirement application; apply for Medicare Part B (if 65+); attend Retiree Benefits Orientation (2–3 weeks before exit); complete CalPERS forms; set up WEX EFT; provide personal email/contacts; create pension online accounts.

Q: Required documents for enrollment?

A: HBD-30 form; birth certificates/passports; marriage/DP proof; SS cards; Medicare cards (if applicable); ineligibility letter (if 65+ ineligible); WEX EFT + voided check; transitional month premium check (post-97); alternate contacts/email.

Q: During transitional month (after retirement date)?

A: Stay on active non-Medicare plan. Retiree plan starts next month.

Q: Post-retirement: How are premiums paid/reimbursed?

A: CalPERS deducts from pension (or bills directly for CalSTRS/low pension). Submit first stub/invoice + payment proof to MyBenefits@fhda.edu or fax 650-949-6299. Reimbursements via WEX EFT on 1st of month.

Q: Medicare Part B reimbursement process?

A: Notify Benefits Office by 1st of eligibility month (first-time). Provide annual proof. Paid quarterly in arrears via WEX (e.g., Jan–Mar on April 15). No retroactive if missed.

Q: Prior to retirement, when does Benefits contact for mandatory meeting?

A: Minimum 2–3 weeks before exit.

Q: As pre-97 employee, is survivor eligible for Medicare Part B reimbursement?

A: No. [Survivors](#) get benefits at full premium; no subsidies/reimbursements.

Q: Where can survivors get info on continuing health on self-pay?

A: Pre-97: Notify District within 31 days of event for Surviving Spouse plan. Contributions end month of event. Continue CalPERS medical self-pay (deducted from pension); elect dental/vision via EFT. Post-97: Contact CalPERS.