



MT. DIABLO UNIFIED SCHOOL DISTRICT  
 Office of General Counsel  
**Benefits Office**  
 1936 Carlotta Drive, Room 18  
 Concord, CA 94519  
 (925) 682-8000 x 4152  
[benefits@mdusd.org](mailto:benefits@mdusd.org)

## CST Medical and Dental Benefits for Retiree Only at Retirement

### Summary of CST Contract, Article 44, Sections 139-141, Retiree Medical/Dental Benefits

If retiring at age 55 or later, **retiree only** will receive District-paid medical until the **first of the month** in which retiree turns age 65 and dental benefits for **retiree only** until the **end of the month** in which retiree turns age 65, not to exceed 10 years. The District will reimburse the **retiree only**, monthly, up to the current CalPERS Kaiser rate.

To receive Medical and Dental Benefits, classified employees must retire with CalPERS having at least five (5) years of full-time employment with the District.

If **you are not enrolled** in a District medical plan when you retire, you may enroll (new enrollment) yourself and any eligible dependent(s)\* when you retire. If **you are enrolled** in a District medical plan, you and all dependents enrolled on the plan may continue into retirement. However, adding a dependent to your current District plan upon retirement is not a qualifying event. Dependents may be added later during Medical Open Enrollment through CalPERS. **Reimbursement will be for retiree only as stated above.** You will be responsible for the cost of dependents on your medical plan into retirement if you choose to enroll dependents or have them remain on your medical plan.

Vision coverage is not currently part of any of the District retirement packages. Vision coverage can be extended through COBRA at the retiree's expense for a period of up to 18 months.

Dental and/or Vision coverage may also be extended through COBRA for dependents. Dependents must enroll individually and complete the COBRA paperwork within 60 days, or earlier, of losing dental and/or vision coverage.

| COBRA DENTAL AND VISION RATES PER MONTH |                           |                       |                    |
|---|---------------------------|-----------------------|--------------------|
|   | RETIREE OR DEPENDENT ONLY | RETIREE + 1 DEPENDENT | RETIREE AND FAMILY |
| DENTAL                                  | \$49.95                   | N/A                   | N/A                |
| VISION                                  | \$5.44                    | \$10.33               | \$14.73            |

Once you submit your retirement notice to the Human Resources Department, be sure to call or schedule an appointment to learn more about your retirement with CalPERS if you have not already done so. Contact CalPERS at 888-225-7377 or go to [www.calpers.ca.gov](http://www.calpers.ca.gov) to complete the necessary paperwork for retirement.

Once the Benefits Office receives a copy of your retirement notice from the Human Resources Department, you will be invited to a Retiree meeting to go over all the details of your District-paid retiree benefits and COBRA options.

**NOTE: CalPERS becomes your Health Benefits Officer upon retirement. The District contracts with CalPERS for all medical plans. The District Benefits Office suggests you submit your retirement paperwork to CalPERS 90 days prior to retiring to avoid any lapse in medical benefits.**

If you need clarification or have additional questions after reading this information, please send an email to [benefits@mdusd.org](mailto:benefits@mdusd.org) or call the Benefits office at (925) 682-8000, ext. 4152.

\***Eligible dependents** may include spouse, domestic partner, and adult children up to age 26 for medical. See Eligibility Rules printed on the reverse side for more detailed information.