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

DMA Medical and Dental Benefits at Retirement

Retiree Medical/Dental Benefits if Retiring at or Before Age 63

If retiring **no later than** the end of the fiscal year (July 1 to June 30) in which retiree turns age 63, retiree will receive District-paid medical for retiree and one eligible dependent* until the **first of the month** in which retiree turns age 65 and dental benefits for retiree and all eligible dependents* until the **end of the month** in which retiree turns age 65, not to exceed 10 years.

Benefits for Retirees Who Retire After Age 63

If retiring in the fiscal year (July 1 to June 30) after the retiree turns age 63, retiree will receive District-paid medical benefits for **retiree only** until the **first of the month** in which retiree turns age 65. No District-paid dental benefits if retiring after age 63.

To receive Medical and Dental Benefits, you must have worked in a benefited, position in the District for at least five (5) years prior to retirement and must be eligible to retire with CalSTRS or CalPERS (depending on your retirement plan).

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 only be for dependents that qualify as stated above. You will be responsible for the cost of dependents that are not eligible.

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 may also be extended through COBRA if not retiring at age 63 or earlier as explained above. Appropriate paperwork must be completed in advance in the District Benefits Office.

COBRA Dental and Vision Rates Per Month			
	Retiree Only	Retiree + 1 Dependent	Retiree and Family
Dental	$49.95	$99.90	$154.55
Vision	$ 5.44	$10.33	$ 14.73

Once you submit your retirement notice to the Human Resources Department, be sure to meet, call or schedule an appointment to learn more about your specific retirement with CalPERS or CalSTRS if you have not already done so. Contact CalSTRS at 800-228-5453 or CalPERS at 888-225-7377.

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: Even if you are a CalSTRS retiree, 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 CalSTRS or 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** 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 and dental (effective 1-1-18 dependents may remain on your dental retiree benefits up to age 26). See Eligibility Rules printed on the reverse side for more detailed information.

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