

Retiree Health Benefits Information

Information for New Retirees: Employees on a 10-month pay cycle who have worked through the end of the school year will have coverage through August 31st. To continue coverage, complete the change form and any other applicable form(s). **You must also send a copy of your first STRS or PERS retirement check no later than 60 days after your retirement date.** You will receive a new card with a retiree group number. To decline benefits, complete the “Retiree Declination Form”. All forms are due back to the PVSD Employee Benefits Specialist **no later than 30 days** from the date of your retirement. *If you and/or your spouse are Medicare eligible, please provide proof that you and/or your spouse have enrolled in Medicare Parts A and B **ASAP**. The effective date must be the 1st of the following month of the official STRS/PERS retirement date.*

Plan Benefits: Benefits and available plans are the same as those offered to active employees (with the exception of retirees/dependents of Medicare eligibility age) and change accordingly. You will have the same opportunity as an active employee to change your plan.

Deletion of Dependents and/or Coverage is permitted at any time. However, if you drop coverage, the dropped party(s) cannot reenroll in that coverage at a later date.

Medicare Mandatory: If you’re enrolled in a PVSD group medical plan, you and your covered dependents must contact the Social Security Administration (SSA) to enroll in Medicare Parts A & B before age 65. Retirees must send a copy of the new Medicare card to PVSD at least 30 days prior to your Medicare eligibility date is preferred; your medical premiums may be affected. **Important Note for Certificated Retirees:** If you’re not eligible for Social Security, you may still be eligible for Medicare and must apply through the SSA. In some instances, STRS will pay Medicare Part A premiums for retirees and will deduct Part B premiums from your retirement check; contact STRS for information.

Medicare Coordination with Group Medical Plan: Be sure to show your Medicare card and your group medical plan card to your doctors and service providers (hospital, x-ray, lab work, etc.). If you want to maximize your coverage, go to providers who accept both Medicare and your group plan. If possible, do not pay for services until you receive the Explanation of Benefits from your group medical plan which shows your financial responsibility (if any) after Medicare and your group plan has paid. Refer to your Medical Plan Description for details on coordination of benefits with Medicare.

Surviving Spouse Benefits: Please advise PVSD of the loss as soon as possible. **Important:** the surviving spouse must contact the PVSD Employee Benefits Specialist within 30 calendar days of the retiree’s death to be eligible to continue coverage at his/her cost.



Changes: 1) Address Or Phone Number: Notify the PVSD Employee Benefits Specialist in writing; include the date of change, your signature, date signed, and the last four digits of your social security number. 2) Direct Deposit Bank Account: If you change your bank account and receive reimbursement from PVSD, request a change form from the PVSD Employee Benefits Specialist. 3) Medical, Dental, or Vision Plan Changes: Contact PVSD Employee Benefits Specialist. 4) Medical ID Cards: Contact Anthem Blue Cross or Kaiser. See the PVSD Benefits Plans/Rate Sheet for contact information.

Billing for Retirees enrolled in PVSD Group Health Benefits Plan(s)

- PVSD will pay your monthly group medical, dental, and vision premiums. Retirees must prepay for their premiums one month in advance. (Example: premiums for October is due by September 1st)
- PVSD will subtract the district's cap from your total monthly premium and invoice you for any amount over your cap
- You will receive one invoice for the fiscal year. You may want to place this invoice with your monthly bills and check off each payment made. You can pay more than one payment at a time.
- You may contact your bank to set up an automatic payment. Use your Customer ID or Invoice number as your account number.
- **Payments are due the 1st of each month;** include your Customer ID number or Invoice Number on your check.

All payments are due by the 1st of the month. If the 10th falls on a weekend, your payment must be at the District Office by 4pm the following Monday to avoid paying a late fee. **All late payments received after the 10th of the month will be assessed a \$20 late fee. Your benefits will be cancelled if we do not receive your payment by the 20th of the month. Once cancelled, coverage will not be reinstated. You will lose your benefits through PVSD and will not be able to enroll in district coverage at any subsequent date.**

- You will receive a new invoice in May/June for the following fiscal year. July and August: pay the same amount as June. *Please do not combine June and future payments for July and/or August on one check.*

PVSD EMPLOYEE BENEFITS SPECIALIST: Marce Arce, 600 Temple Ave., Camarillo, CA 93010
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