



# Retirement FAQ's

## When am I eligible to retire?

- **Certificated Employees – Regular Retirement:** A certificated employee, as well as their eligible dependents receiving District-provided health insurance benefits (per Articles 7.3 and 7.14), will continue to receive the same benefits as active employees after retirement. Retirees may also opt to maintain dental and vision coverage (per Articles 7.4 and 7.6) at their own expense, subject to applicable federal and state regulations at the time. To qualify for these retirement benefits, certificated employees must meet the following criteria:
  - Have attained the age of fifty-five (55) with a minimum of fifteen (15) years of service, including allowable out-of-district service credit, as a certificated employee within the Redlands Unified School District.
- **Classified Employees:** A full-time classified employee, along with their eligible dependents, receiving the district-provided health insurance plan (per Articles 7.3 and 7.16), will retain the same benefits as active employees after retirement. Dental and vision benefits may also be continued at the retiree's own expense in accordance with applicable federal and state regulations. To qualify for these retirement benefits, classified employees must meet the following criteria:
  - Have attained the age of fifty-five (55) with at least fifteen (15) years of service as a full-time classified employee within the Redlands Unified School District.

---

## What happens if my spouse is already on Medicare?

Please consult with the benefits department for specific details regarding the coordination of benefits for retirees whose spouses are already enrolled in Medicare.

---

## When can I change my healthcare plan?

Open Enrollment for Retirees occurs annually during the month of June. For updated information on available medical plans and corresponding rates, please refer to the district's website. Please note that the rates change every year and information is available on the website.

---

## Are out-of-state plans available?

Yes, Redlands Unified School District offers a range of healthcare plans for retirees, both in-state and out-of-state. For further details regarding plan offerings and rates, please consult the district's website.

---

## What is AB 528 Lifetime Dental?

Under California state law, Redlands Unified School District is required to allow certificated employees who lose their eligibility to continue their healthcare coverage upon retirement to enroll in health and welfare or dental care benefit plans currently provided to active employees. AB 528 specifically pertains to dental coverage, enabling retired certificated employees, their spouses, or surviving spouses to continue dental benefits by paying the full premium costs.

---

## How long will my benefits remain active if I retire mid-year?

Retirement benefits are based on completing a full year of service. If a retiree chooses to retire mid-year, benefits will remain active until the end of the month in which the retirement occurs.

---

## Will I still receive the Health and Welfare rebate after I retire?

Retirees are eligible to receive the Health and Welfare rebate only for the year of service immediately preceding their retirement.

---

## What happens to my benefits if I retire, but my spouse continues to work for the district?

If your spouse is still employed by the district at the time of your retirement, the benefits will be transferred to the active employee's name.

---

## QUESTIONS

If you have further questions, please contact the Risk and Benefits Office.

- Email: [employee\\_benefits@redlands.k12.ca.us](mailto:employee_benefits@redlands.k12.ca.us)
- Phone: 909-307-5300
  - Carianne Mackamul-Covey, Risk and Benefits Manager, Ext. 20502
  - Gabby Hernandez, Risk and Benefits Technician, Ext. 20521
  - Nathan Natividad, Risk and Benefits Technician, Ext. 20522
- Website: <https://www.redlandsusd.net/departments/business-services/risk-management>

