



## **BOARD OF EDUCATION**

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## **SUPERINTENDENT**

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### **Retiree Health Benefits FAQ**

#### **What are the qualifications for Lifetime Medical Benefits?**

If you were hired permanently before 7/1/2005, you must meet the following criteria set forth by the District:

1. Be at least 57.5 years of age
2. Need to have a minimum of 16 years of service with the District by the end of the school year.
3. You must have filed for retirement with Human Resources and CalSTRS/CalPERS.

Or

If you were hired permanently on or after 7/1/2005, you must meet the following criteria set forth by the District:

1. Be at 57.5 years of age
2. Need to have a minimum of 20 years of service with the District by the end of the school year.
3. You must have filed for retirement with Human Resources and CalSTRS/CalPERS.

If you are at least 50 years old, but not quite 57.5 yet, you can still qualify for lifetime medical benefits but will be required to pay the COBRA premium until the month you turn 57.5.

#### **What if I met most of the criteria for Lifetime Medical Benefits but I am not retiring with CalSTRS or CalPERS at the time of the incentive?**

You must notify the FUSD Benefits Department once you obtain your retirement date through CalSTRS or CalPERS. Retiree benefits will be available prospectively.

#### **What are the requirements of Lifetime Medical Benefits at/after retirement?**

You will be subject to complete a Retiree Health Benefits Agreement. Upon Medicare eligibility, whether it is at age 65 or disability status, you and/or your dependent(s) must enroll in Medicare Part A and B in alignment with the retiree health plan agreement to avoid service interruption and/or cost share responsibilities. You will be notified by mail 3 months prior to your Medicare eligibility date.

After successful enrollment, you must provide Fresno Unified School District Benefits Department with a copy of your Medicare ID card, including your MBI, and enroll in a Medicare Advantage plan.

The Federal government may assess penalties for not enrolling in Medicare on time. Therefore, we encourage you to sign up 3 months prior to age 65.

#### **If I don't meet any of the qualifications for Lifetime Medical Benefits, what are my options?**

If you do not qualify for lifetime medical benefits, you will be mailed a COBRA continuation of coverage letter to the address on file approximately one month before your health and welfare benefits terminate through the District. You will have 60 days from your eligibility date to elect COBRA.

You may also request enrollment materials for our Ed Code 7000 plans. However, you must have filed for retirement with Human Resources and CalSTRS/CalPERS to be eligible.

**What is COBRA and what is Ed Code 7000?**

- **Federal COBRA (coverage for retiree and dependents)**

Coverage for you and your dependents under COBRA for a maximum period of 18 months starting the month after your official retirement date.

- **State Ed Code 7000 (coverage for retiree and spouse only – no dependent children)**

Coverage for you and your spouse under Ed Code 7000 starting the month after your official retirement date or after your COBRA coverage has ended. This option does not provide coverage for dependent children.

**What are the rates for COBRA and/or Ed Code 7000?**

The monthly premiums are shown below. Rates are subject to change.

<b>Regular 18 Month COBRA Coverage</b>			
	<b>2026</b>		
	<b>Single</b>	<b>Two Party</b>	<b>Family</b>
<b>Option A - Medical/Rx Only</b>	\$864.00	\$1,729.00	\$2,522.00
<b>Option B - Medical/Rx Only</b>	\$772.00	\$1,546.00	\$2,254.00
<b>Option C - Kaiser</b>	\$1,461.00	\$1,461.00	\$1,461.00
Delta Dental Plan	\$55.00	\$114.00	\$170.00
United Healthcare Dental	\$55.00	\$55.00	\$55.00
VSP Vision Plan	\$18.00	\$18.00	\$18.00
<b>Ed Code 7000 Rates (For Certificated Retirees and all Non-Certificated Retirees who Retired after 1/1/2009)</b>			
	<b>2026</b>		
	<b>Retiree</b>	<b>Retiree + Spouse</b>	
<b>Option A - Medical/Rx Only - Non-Medicare Retiree &lt;65</b>	\$1,719.00	\$3,439.00	
<b>Option B - Medical/Rx Only - Non-Medicare Retiree &lt;65</b>	\$1,530.00	\$3,064.00	
<b>Option C - Kaiser - Non-Medicare Retiree &lt;65</b>	\$1,029.16	\$2,058.32	
<b>Option A - Medical/Rx Only - Retiree 65+ w/out Medicare</b>	\$1,322.00	\$2,641.00	
<b>Option B - Medical/Rx Only - Retiree 65+ w/out Medicare</b>	\$1,187.00	\$2,370.00	
<b>Medicare Advantage PPO - Medicare Retiree</b>	\$534.48	\$1,068.96	
<b>Medicare Advantage PPO - Over/Under 65 Combo</b>		\$1,987.82	
<b>Kaiser Senior Advantage - Medicare Retiree</b>	\$323.52	\$647.04	
<b>Kaiser Senior Advantage - Over/Under 65 Combo</b>		\$1,352.68	
Delta Dental Plan	\$55.00	\$114.00	
United Healthcare Dental	\$55.00	\$55.00	
VSP Vision Plan	\$18.00	\$18.00	

**Can I request a buyback to meet the minimum requirements of years of service?**

Buyback will not add additional years to your current years of service with Fresno Unified School District. It will only add time to your CalPERS/CalSTRS pension account.