MT. DIABLO UNIFIED SCHOOL DISTRICT
Human Resources
Benefits Office
(925) 682-8000 x 4152
benefits@mdusd.org

Retirement at Age 65 or Older

Upon retirement, CalPERS becomes your Health Benefits Officer if you choose to enroll in a supplemental Medicare plan through CalPERS. The district will pay the Minimum Employer Contribution (MEC) directly to CalPERS if you enroll in a Medicare plan. Currently, the 2026 MEC is $162.00 per month. You will be responsible for the cost beyond the MEC. CalPERS bills the district for every retiree who is enrolled in a Supplemental Medicare plan. The remaining cost of the Supplemental Medicare plan will be deducted from your CalPERS or CalSTRS retirement check. You must contact CalPERS to enroll in a supplemental Medicare plan **prior to the date your current medical benefits end.** CalPERS requires a copy of the Medicare card in order to process your enrollment in a supplemental Medicare plan.

Example: The current cost of a Kaiser Bay Area Supplemental Medicare Plan is $356.83. The district will pay $162.00 directly to CalPERS. The cost to you for this plan would be: $356.83-$162.00=$194.83

Your spouse and/or other eligible dependents may remain on your CalPERS medical if you enroll in a supplemental Medicare plan. You are responsible for the full cost of your spouse's supplemental Medicare plan or the Basic plan for those eligible dependents (including spouse) under age 65. The district only pays the MEC for your supplemental Medicare plan.

If your spouse and/or other eligible dependents are not currently enrolled on your CalPERS medical at the time of retirement, they may only enroll during Open Enrollment or a Qualifying Event. Your retirement is not a qualifying event to add dependents. However, if you are not enrolled in a medical plan prior to retirement, you may enroll yourself and all eligible dependents upon retiring. It would be a new enrollment at retirement. You need to call CalPERS to enroll because the district is not allowed to enroll anyone in a supplemental Medicare plan and enroll their dependents in a basic plan. As a retiree from the district, you may contact CalPERS later to enroll in Supplemental Medical plan (i.e., open enrollment, loss of coverage, etc.). You do not have to enroll in a supplemental Medicare plan at retirement to be eligible at a future date.

CalPERS: 1-888-225-7377 www.calpers.gov

While you worked for the district, you should have enrolled in Medicare Part A (no cost to you) and deferred Medicare Part B when you turned 65. You must contact the Social Security Administration in order to enroll in Medicare. Medicare is a Federal Health Insurance Program administered by the Social Security Administration. Upon retirement, you must enroll in Part A and B for Medicare. If you enroll in Supplemental Medicare plan with CalPERS, do not enroll in Part D. Part D is for prescription drugs and the carrier (Blue Shield, Blue Cross, Kaiser or United Healthcare) will enroll you in Part D as it is part of your supplemental Medicare plan. CalPERS can answer any questions about CalPERS Supplemental plans. Medicare questions may be answered by visiting www.medicare.gov or 1-800-MEDICARE. You may also contact the Social Security Administration at 1-800-772-1213. The District's Benefit Office cannot answer questions about your Medicare benefits.

You may continue your dental and /or vision coverage through COBRA at your expense for a period of 36 months. You will be billed monthly by the district upon receipt of completed COBRA enrollment forms.

COBRA DENTAL AND VISION RATES PER MONTH			
	RETIREE ONLY	RETIREE + 1 DEPENDENT	RETIREE & FAMILY
DENTAL	$49.95	$99.90	$154.55
VISION	$ 5.44	$10.33	$ 14.73

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