



Retirement Health Benefits

As a retiree, you need to stay informed of important requirements to maintain your District health benefits. For more information, please visit the [Retiree Information Page](#). To ensure continuous medical coverage, please complete and submit the [Retiree Opt-In Form](#) to the Risk and Benefits Office at your earliest convenience.

COVERAGE

Your RUSD group coverage will conclude on September 30th, with your retiree benefits commencing on October 1st. The Advantage Group (TAG) will issue payment coupons to be paid on the 1st of each month. Payments must be received by the 30th of the covered month to maintain active coverage. For assistance with retiree billing inquiries, direct payment authorization, or alternative payment options, please [email Darlene Jobes](#) or call 1-877-506-1660.

COBRA

Upon termination of your current benefits, CPI, our COBRA administration partner, will send you an enrollment packet detailing the costs for each coverage option. While the packet may take approximately two weeks to arrive, please be assured that upon enrollment, your coverage will be retroactively effective to October 1st, ensuring continuous coverage.

Your COBRA eligibility period for both dental and vision coverage extends for 18 months. At the conclusion of this period, while vision coverage will cease, you have the option to transition to RUSD's lifetime dental coverage. CPI will provide advance notification as you approach the end of your COBRA period. At that time, you may contact our office to discuss current lifetime dental rates and enrollment options.

HRA

If you determine that none of our offered plans align with your requirements, you have the option to enroll in the Health Reimbursement Account (HRA). Please note that you can only choose one option—either the HRA or the medical insurance plan.

The Retiree HRA FAQ can be found on the [Retiree Information page](#). The contribution amount for the HRA is \$13,545.60. If you would prefer to enroll in the HRA rather than remain on a medical plan, please contact the Risk and Benefits Office.

Additionally, please be aware that the medical insurance contribution applies exclusively to retirees.

MEDICARE

If you or your spouse/domestic partner are turning age 65 or become Medicare eligible, you must apply for **Medicare Parts A and B** to continue your medical benefits. Part A covers inpatient hospital coverage and Part B covers outpatient care coverage. RUSD medical benefits will terminate first day of the month in which the retired employee reaches their 65th birthday or when they become eligible for full Medicare benefits, whichever comes first. For general Medicare information or questions, please visit the [Medicare website](#).

[Welsh Insurance Services](#), a broker located in Redlands, provides RUSD members with FREE consultations to explain Medicare basics and easily compare health plan options. You may reach Welsh Insurance Services at 909-648-1991 or visit their website for more information.

- **To apply** visit [SSA.gov](#) or contact the Social Security Administration at (800) 772-1213. You are responsible for paying for all Medicare premiums. Enrollment period begins **3 months** before you or your spouse/domestic partner turns 65. When applying for Medicare, the Social Security Administration requires form CMS L564 Request for Employment Information. Request Benefits Administration for a completed CMS L564 form.

- **As a Medicare-eligible retiree**, you have the option to enroll in Kaiser Senior Advantage, a supplemental plan that works in conjunction with your Medicare coverage. If you are interested in enrolling in Kaiser Senior Advantage, please contact the Risk and Benefits Office for enrollment information and assistance.
- **Submit a copy of your Medicare Card** to the to the Risk and Benefits Office by mail or email if you wish to enroll on the Kaiser Senior Advantage Plan. If we do not receive your Medicare Card documentation, your benefits coverage will automatically terminate on the first day of the month in which you turn 65.

CHANGE OF ADDRESS

Keep your address updated by submitting a [Change of Address form](#), also located on the RUSD website under Employee Information. Please be advised that relocating outside of California constitutes a qualifying life event under your retiree medical coverage. You may review the retiree rate sheet on the [Retiree Information page](#) to explore the available out-of-state insurance plans. If the standard offerings do not adequately meet your needs, please contact the Risk Management department to discuss additional coverage options that may be available to you.

HELPFUL REMINDERS

- Life Insurance: You can port or convert your current basic and/or optional life insurance plans within **30 days** of your retirement. Contact the Risk and Benefits Office to review your options.
- In the event of a retiree's death, health benefits will be covered by the District health plan in accordance with state and federal regulations in effect at the time. The premium will be paid by the spouse of the deceased member to the District. It is important for surviving spouses/dependents to report a death within 30 days to continue coverage at their own expense.

QUESTIONS

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

- Email: risk_management@redlands.k12.ca.us
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