

HUMAN RESOURCES

**AP 7380 RETIREE HEALTH BENEFITS**

**References:**

Education Code Sections 7000 et seq.

All Full-Time employee active subscribers, their spouses, their domestic partners (as defined in Appendix D and BP 7510-Domestic Partners) and their eligible dependent children from birth to age 26 are eligible for District Paid Health Benefits. Benefits-eligible employees who work less than full time are eligible for District-paid health and dental benefits after working the equivalent to full time, ten (10) months as described for Groups I & II and in accordance with the criteria in the collective bargaining agreements.

The health benefits for retirees from Palomar College are addressed in the following three groups:

**Group I**

Full-time employees hired prior to March 1, 1994 working at least ten (10) months within a year who are eligible to retire based on the applicable employee agreement and employee's retirement plan (CalSTRS or CalPERS) and who have been employed at Palomar College for twenty (20) or more consecutive years will receive the same level of health benefits as provided to active employees and eligible dependents in effect on the date the employee retires for the life of the retiree. For those who retired on or prior to October 1, 2020, these benefits will be fully employer-paid.

Upon Medicare eligibility, retirees and dependents must enroll in Medicare A and B. Note: It is necessary to contact the Social Security Administration office three (3) months/ninety (90) days prior to the retiree's 65th birthday in order for benefits to begin the month the retiree turns age 65. Failure to enroll prior to the retiree's 65th birthday will result in the effective date of benefits being delayed. These rules also apply to the retiree's spouse.

Dental coverage will continue for retiree and eligible dependents for the life of the retiree.

**Group II**

Full-time employees working at least 10 months within a year:

- a) Hired prior to March 1, 1994, who are eligible to retire based on the applicable employee agreement and employee's retirement plan (CalSTRS or CalPERS) and have been employed at Palomar College for ten (10) consecutive years, but less than twenty (20) consecutive years; or
- b) Hired on or after March 1, 1994, who are eligible to retire based on the applicable employee agreement and employee's retirement plan (CalSTRS or CalPERS) and who have been employed at Palomar College for ten (10) consecutive years or more, will receive the same level of health benefits as provided to active employees and eligible dependents in effect on the date the employee retires until the retiree has reached the age of 65. For those who retired on or prior to October 1, 2020, these benefits will be fully employer-paid.

The spouse of the retiree at the time of retirement will receive the same health benefits as provided to active employees and eligible dependents until the retiree Medicare eligibility or the death of the retiree, whichever occurs first. Eligible dependent children of the retiree at the time of retirement will be covered according to the terms of this Agreement until the retiree reaches Medicare eligibility or the death of the retiree, whichever occurs first.

Dental coverage will continue for retiree and eligible dependents for the life of the retiree.

**Group III**

Employees who terminate with less than ten (10) consecutive equivalent years of employment at Palomar College are not entitled to District-paid retirement health benefits. However, under current legislation, they are entitled to purchase, at their own expense, health and dental insurance (at group rates plus a small administrative fee) for a specified period of time.

Office of Primary Responsibility: Human Resource Service\_