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**Kern Community College District  
Administrative Procedure  
Chapter 7 – Human Resources**

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**AP 7380 Retiree Health Benefits: Academic Employees**

**References:**

Government Code Sections 7000 et seq.

NOTE: This procedure is **legally required**.

**Health and Dental Plans for Retirees**

**Employees Who Retired Under PERS or STRS Between January 3, 1974, and June 30, 1983**

**Benefits to Age Sixty-five (65)**

The District will provide health and dental plans for the employee and eligible dependent(s) under the following condition:

- The employee must have worked for the District for five (5) years immediately preceding retirement.

A surviving eligible dependent(s) of a retiree may continue the health and dental plans at his/her expense.

**Benefits at Age Sixty-five (65) and Beyond**

The District will provide a health plan for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District ten (6) years immediately preceding retirement.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] who are qualified through Social Security eligibility for Medicare Part A shall apply for and accept Medicare Part A.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] must apply for and purchase Medicare Part B.

A surviving eligible dependent(s) may continue the health plan at his/her expense.

### **Employees Who Retired Under PERS or STRS Between July 1, 1983 and June 30, 1988**

#### Benefits to Age Sixty-five (65)

The District will provide health and dental plans for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District five (5) years immediately preceding retirement.
- The District's monthly contribution for the health and dental plans shall not exceed the contribution made for a current employee.
- A surviving eligible dependent(s) of a retiree may continue the health and dental plans at his/her expense.

#### Benefits at Age Sixty-five (65) and Beyond

The District will provide a health plan for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District ten (6) years immediately preceding retirement.
- The District's monthly contribution for the health plans shall not exceed the contribution made for a current employee.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] who are qualified through Social Security eligibility for Medicare Part A shall apply for and accept Medicare Part A.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] must apply for and purchase Medicare Part B.

A surviving eligible dependent(s) of a retiree may continue the health plan at his/her expense.

### **Employees of the District Who Were Eligible to Retire as of June 30, 1988, But Will Retire at a Later Date**

Eligible to retire means the employee could have received a retirement benefit through PERS or STRS as of June 30, 1988, but chose not to retire.

#### Benefits to Age Sixty-five (65) (Revised February 3, 2005)

The District will provide health and dental plans for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District five (5) years immediately preceding retirement.
- The District's monthly contribution for the health and dental plans shall not exceed the contribution made for a current employee.
- A surviving eligible dependent(s) of a retiree may continue the health and dental plans at his/her expense.

#### Benefits at Age Sixty-five (65) and Beyond

The District will provide a health plan for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District ten (6) years immediately preceding retirement.
- The District's monthly contribution for the health plans shall not exceed the contribution made for a current employee.
- Employees who retire after July 1, 1998 must be eligible for Medicare Part A or purchase Medicare Part A as a condition of continuing with the District health plan.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] who are qualified through Social Security eligibility for Medicare Part A shall apply for and accept Medicare Part A.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] must apply for and purchase Medicare Part B.
- Medicare must provide primary coverage.

A surviving eligible dependent(s) of a retiree may continue the health plan at his/her expense.

#### **Employees of the District as of June 30, 1988 Who Are Not Eligible to Retire on June 30, 1988**

##### Benefits to Age Sixty-five (65)

The District will provide health and dental plans for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District ten (6) years immediately preceding retirement.
- The District's monthly contribution for the health and dental plans shall not exceed the contribution made for a current employee.

A surviving eligible dependent(s) of a retiree may continue the health and dental plans at his/her expense.

#### Benefits at Age Sixty-five (65) and Beyond

The District will provide a health plan for the employee and eligible dependent(s) under the following conditions:

- The employee must have worked for the District fifteen (15) years immediately preceding retirement.
- The District monthly contribution for the health plan shall not exceed that for an active employee.
- Employees who retire after July 1, 1998, must be eligible for Medicare Part A or purchase Medicare Part A as a condition of continuing with the District health plan.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] who are qualified through Social Security eligibility for Medicare Part A shall apply for and accept Medicare Part A.
- At age sixty-five (65), all retirees [and their eligible dependent(s), if dependent coverage is taken] must apply for and purchase Medicare Part B.
- Medicare must provide primary coverage.

A surviving eligible dependent(s) of a retiree may continue the health plan at his/her expense.

#### **Retiree Benefits for Employees of the District Hired on or After July 1, 1988**

##### **Benefits to Age Sixty-five (65)**

The District will provide health and dental plans for the employee and spouse under the following conditions:

The employee must have worked for the District fifteen (15) years immediately preceding retirement.

The District's monthly contribution shall not exceed the amount paid by the District on the employee's behalf during the employee's last full fiscal year of service.

Retirees who wish to maintain coverage shall pay on a monthly basis the difference between the amount of the District's contribution and the actual costs of the benefits. Failure to pay the retiree's contribution for two (2) consecutive months shall result in termination of coverage.

A surviving spouse of a retiree may continue the health and dental plans at his/her expense.

#### Benefits at Age Sixty-five (65) and Beyond

An employee may continue the health plan at his/her expense under the following conditions:

- At age sixty-five (65), all retirees (and their spouses, if dependent coverage is taken) who are qualified through Social Security eligibility for Medicare Part A shall apply for and accept Medicare Part A.
- At age sixty-five (65), all retirees (and their spouses, if dependent coverage is taken) must apply for and purchase Medicare Part B.
- Medicare must provide primary coverage.

Eligibility for benefits following retirement and unpaid leave of absence immediately preceding retirement specified below:

The years listed under these sections must be paid status, but not necessarily continuous paid status.

If the unpaid leave which is applied for and approved is for the period immediately preceding retirement, the amount of leave allowed shall be limited to years of paid service with the District in the following fashion:

- 5-9 years: six (6) months
- 6-14 years: one (1) year
- 15-19 years: one (1) year and six (6) months
- 20 or more years: two (2) years

Paid leave counts as regular paid service.

### **Health Coverage at the Employee's (or Spouse's) Expense**

The ability to continue and/or acquire any coverage under this section is conditioned upon the health and welfare benefit provider's allowance of the practice, current provisions of state and federal laws and Medicare policies.

When an employee, spouse or other eligible dependent is required to contribute to the health and/or dental plans, failure to make payments for two (2) consecutive months shall result in termination of coverage.

The health and dental plans shall be the same as that for active employees.

Classified employees retiring under STRS will have the same benefits as if they retired under PERS.

Certificated employees retiring under PERS will have the same benefits as if they retired under STRS.

Also see the collective bargaining agreements for applicable employee group(s).