

## Elk Grove Unified School District

### Health Insurance after Retirement Information

#### **STEPS TO SERVICE RETIREMENT WITH EGUSD**

1. Approximately 3 months prior to your perspective retirement date contact your Retirement System to discuss your pension and decide on an appropriate date of service retirement. Contact either:
  - a. Public Employee Retirement System (CalPERS) at (888)-225-7377 or [www.calpers.ca.gov](http://www.calpers.ca.gov) or visit CalPERS at 400 Q Street, Sacramento to speak with a counselor, or
  - b. State Teachers Retirement System (CalSTRS) at (800)-228-5453 or [www.calstrs.com](http://www.calstrs.com) or visit CalSTRS at 100 Waterfront Place, West Sacramento, to set up an appointment with a counselor.
2. Speak with Linda McGill in the Payroll & Benefits Department to verify EGBERT (retiree medical trust) eligibility and to assist in determining your retirement date with EGUSD. Note: You must use an actual work day as your last day of employment with EGUSD. Also, your last day of work must be the day immediately preceding your first day of service retirement with your applicable retirement system. (I.E. My last day of work with EGUSD is June 24, 2012 so my first day of service retirement is June 25, 2012.)
3. Once a date of service retirement has been determined, submit a notification letter to Elk Grove Unified School District's Human Resources Department and to your employment Site Administrator. If you want to be placed on the substitute list, add a statement in your letter requesting this. In order to remain active in the substitute pool, you must work a minimum of 1 day every 6 months. However, a 180-day waiting period is required for all employees who retire from Public Employer before a retiree can return to work without reinstating from retirement, except under certain specified circumstances. The 180-day waiting period starts from the date of retirement.
4. File a service retirement application with the applicable retirement system (CalPERS or CalSTRS). Once your letter of *Intent to Retire* has been submitted to EGUSD's Human Resources Department, you may obtain sick leave information from Human Resources.
5. Approximately one month prior to your actual date of retirement, the Payroll Department will receive a document from Human Resources with your retirement date. Payroll Technicians will balance your annual Salary Notification and a Benefit Technician will determine if you are eligible for continuation of benefits through either Elk Grove Benefit Employee Retirement Trust (EGBERT) or COBRA. If you are qualified for EGBERT, you will be sent a congratulatory letter. BAC, the administrator for EGBERT, will contact you within 30 days of your retirement date to enroll you in your Retiree Group Health Benefits. Their contact information is included in this document should you need to contact BAC/EGBERT. It is imperative you complete the documents that BAC/ EGBERT sends to you as soon as possible. Failure to complete the documents in a timely manner may result in the lapse of your medical coverage.

6. ***Your Active Benefits will end the 1<sup>st</sup> of the month following your retirement.*** BAC/EGBERT will assist you with the re-enrollment process so there is no break in coverage. For employees who do not qualify for continued benefits as a retiree, an offering of COBRA will be mailed to your address on file with the District.

**Please refer to the EGBERT Plan Summary Booklet to see qualifications for Retiree Group Health Benefits through EGUSD at [www.egbertbenefits.com](http://www.egbertbenefits.com).**

For added convenience, we have attached phone numbers for contacts to use during this process.

*Optional:*

*Employees whom have worked for the District less than 15 years in a benefited position may request an EGBERT Projection approximately 4 months prior to their date of retirement.*

# Elk Grove Unified School District

## Personnel and Pension Plan Phone Numbers

Elk Grove Unified School District Human Resources Dept.	916 686-7795
Elk Grove Unified School District Payroll Dept. -Retiree Benefits • <a href="http://www.egusd.net/employment/benefits.cfm">http://www.egusd.net/employment/benefits.cfm</a>	916 686-7778 – EXT 7672
Elk Grove Unified School District Payroll Dept. -COBRA Benefits	916 686 7778 – OPT 2

<b>Cal PERS</b>	<b>1-888 225 – 7377</b>	<b><a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a></b>
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<b>Cal STRS</b>	<b>1-800 228 – 5453</b>	<b><a href="http://www.calstrs.com">www.calstrs.com</a></b>
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*\*\*Medicare Part A Purchase Program offered by CalSTRS is scheduled to expire and will not be offered to those who retire after July 1, 2012. For those CalSTRS members, who did not pay into Medicare as an employee, please contact CalSTRS for additional information.*

### **Administrator of Retiree Benefits**

#### **EGBERT- BAC**

EGBERT Office  
9297 Office Park Circle  
Suite 110  
Elk Grove, CA 95758  
(916) 684-7120

Office Hours: Tuesday and Thursday 9am to 2pm

Email address: [egbertbenefits@gmail.com](mailto:egbertbenefits@gmail.com)

Web Site: [www.egbertbenefits.com](http://www.egbertbenefits.com)