



## STEPS TO SERVICE RETIREMENT FOR ELK GROVE UNIFIED SCHOOL DISTRICT (EGUSD) EMPLOYEES

1. Approximately three (3) months prior to your prospective retirement date contact your Retirement System to discuss your retirement benefit options and decide on an appropriate date for 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 set up an appointment 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 to speak with a counselor.
2. Employees who are unsure of their retiree health benefit eligibility may complete the [Elk Grove Benefits Employee Retirement Trust \(EGBERT\) Health Insurance Eligibility Request](#), which can be found on the District's website, [www.egusd.net](http://www.egusd.net) (EGUSD Employees  Benefits). Return the completed form to the Payroll & Benefits Department and a projection to verify EGBERT (retiree medical benefits) eligibility will be completed and mailed to your address on file with the District. **\*\*Note:** One of the EGBERT eligibility requirements is that your last day of employment with EGUSD must be an actual work day and your service retirement date must be within 90 days of this day (your last day of employment).
3. Once a date of service retirement has been determined, submit a letter of intent to retire to EGUSD Human Resources Department and to your site/department administrator. A 180 calendar day waiting period is required for all employees who retire from a public employer before a retiree can return to work (without rescinding retirement). The 180 calendar day waiting period starts from the first day of retirement. If you are interested in returning to substitute after the 180-day break in service, you must submit an application via EDJOIN for the Substitute Pool.
4. File a service retirement application with the applicable retirement system (CalPERS or CalSTRS). Once your letter of intent to retire (*step 3*) has been submitted to the EGUSD Human Resources Department, you may obtain sick leave information from Human Resources.
5. Once the Payroll Department receives notification from Human Resources of your retirement date, Payroll will calculate your final pay. Please note that if you are not completing your work calendar for the school year, you could be in an overpay status at the time of retirement.
6. Once the Benefits team receives notification from Human Resources of your retirement date, a Benefit Technician will also determine if you are eligible for continuation of benefits through either Elk Grove Benefit Employee Retirement Trust (EGBERT) or COBRA (Consolidated Omnibus Budget Reconciliation Act). If you are qualified for retiree group health benefits, you will be sent a letter from the Benefits department and EGBERT will contact you to enroll in your retiree group health benefits. EGBERT's contact information is included at the end of this document. **It is imperative you complete the documents that 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. If you do not qualify for retiree group health benefits, you will receive an offering of COBRA from the District's third-party administrator, Navia Benefit Solutions at your home address on file with the District.

- a. If you qualify for EGBERT, your active benefits will continue through to the end of the month of your last day worked. EGBERT will assist you with the re-enrollment process to avoid a break in coverage. \*\*Note: If you and/or your spouse are age 65 or older, you will be responsible for enrolling in Medicare Part A and B in order to enroll in EGBERT. Your letter from the Benefits department will include an Employer information form that you will need to provide Medicare to avoid a penalty. The medicare enrollment forms can be found at [www.cms.gov](http://www.cms.gov).
- b. If you do not qualify for EGBERT, the termination of your active benefits will be determined by your last day of employment. If your last day is prior to the completion of your work calendar for the school year, your active benefits will continue through to the end of the month of your last day of work. If your last day is the last day of your work calendar for the school year, your active benefits will continue through June 30th.

**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.

## **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 (916) 686-7778

- <http://www.egusd.net/employment/benefits.cfm>

Navia Benefit Solutions - COBRA Benefits (425) 452-3490

**Cal PERS** (888) 225 – 7377 [www.calpers.ca.gov](http://www.calpers.ca.gov)

**Cal STRS** (800) 228 – 5453 [www.calstrs.com](http://www.calstrs.com)

*\*\*Medicare Part A Purchase Program offered by CalSTRS expired 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**

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)