



Fresno Unified School District – Benefits Department

September 20, 2017



Lifetime Medical Benefits



Requirements for Lifetime Medical Benefits:

- 1) Minimum age of 57 ½
- 2) On retirement status with CalPERS/CalSTRS
- 3) Required years of service with the District (16)
- 4) Elected to retire from the District

Medicare

- The retiree and/or spouse shall, upon becoming eligible, apply for and maintain coverage under Medicare Part "A" and "B."
- FUSD's coverage is secondary to Medicare.



Lifetime Medical Premium(s)



<u>Lifetime Medical Premium:</u>

- The retiree shall assume the same monthly premium payment as all other active employees, until the retiree reaches 65.
 - All eligible post-65 retirees and eligible dependents shall contribute \$10 per month each, up to a maximum of \$40, for their medical coverage.
 - At age 75, monthly contribution for medical coverage goes away (but the coverage continues!).



Updating Address and Contact Information



All JHMB approved vendors obtain address information from the District (Medical, Dental, Vision, etc.). Also, from time to time, the District will mail retirees important information regarding their benefits. It is therefore imperative that we have up-to-date address and phone number(s) in our system.

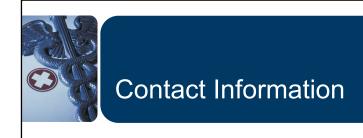
- Examples of important information:
 - Annual Open Enrollment packet
 - Amendments to plan policies and benefits
 - Reminder to sign up for Medicare (sent approx. 3 months before the age of 65)
 - Premium deduction authorization form





The District can now deduct Medical, Dental, Vision, and Life Insurance premiums automatically from CalPERS/CalSTRS warrants.

- This is an optional service being provided to retirees. Retirees <u>must</u> sign and submit a premium deduction authorization form to the District in order to be signed up.
- Benefits of signing up for automatic deductions:
 - No more having to mail in checks!
 - No more having to worry about paying the correct monthly premium!
 - If the premiums change, we will update this information with CalPERS/CalSTRS and inform you of the update





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