



What are the basic PERS eligibility rules to qualify for retirement?

With at least 5 years of vested, full time service:

- x Under Classic PERS, you must be at least 50 age
- x Under "NewPEPRA" PERS, you must be at least 52 age

What District-paid health benefits do I qualify for when I retire?

LBCC?

If hired in a permanent benefit eligible position prior to Feb 1, 1995, classified staff and management team members may choose "Option A" or "Option B." Those hired after Feb 1, 1995 may only choose "Option B."

6. What is the difference between Option A and Option B?

Option A

Age at Retirement	Years of Service	Terms of Coverage
Under 65	12	to age 67
65 or over	12-22	2 years past retirement
65 or over	23-29	3 years past retirement
65 or over	30 or more	4 years past retirement

Option A is based on both age at retirement and length of service. It is most beneficial for those who have at least 12 years of service and are under age 65.

Option B

A classified staff or classified management team member who retires under PERS guidelines after 12 or more years of benefit eligible service qualifies for 1 year of district medical benefits for every 3 years of fulltime, benefit eligible District service.

Option B is based on years of service. When calculating years of district medical benefits, the district takes into consideration any months past the 12+ full years of service mark, and grants the retiree fractional years with the fraction truncated. Any fraction of a month would be granted a full month. For those who have a choice between Option A and Option B (hired prior to 2/1/1995), Option B may be most beneficial for those who are close to age 65 or older at retirement.

7. Will I have to contribute to the premium cost of my District paid medical insurance?
 A retiree will contribute to the cost of the medical premium at a percentage based on their coverage level and benefit elections, unless they were hired as and remained a permanent benefit eligible employee with the District prior to July 1, 1996.
 Retiree medical benefit contributions do not apply to Classified Management employees who, on or after July 1, 2008, have 12 or more years of permanent ~~full~~ service with the District. Such employees would have started employment with the District on or before June 30, 1996.

8. What if I don't have 12 years of service with BCC?
 A classified staff or classified management team member who retires with less than 12 years of service, may participate indefinitely in the District medical plan by paying their own premiums at the self-pay rate. Payments are due on the last day of the month prior to each quarter: 12/31 for Jan Mar, 3/31 for AprJun, 6/30 for JulSep, and 9/30 for OctDec. It is the retiree's responsibility to make payments by the due date to avoid termination of coverage.

9. What happens when my District paid medical benefits end?
 All retired members who are no longer eligible for District paid medical benefits, may participate indefinitely in the District medical plan by paying their own premiums at the self-pay rate. Payments are due on the last day of the month prior to each quarter: 12/31 for Jan, 3/31 for AprJun, 6/30 for JulSep, and 9/30 for OctDec. It is the retiree's responsibility to make payments by the due date to avoid termination of coverage.

10. What is the current premium cost for the self-pay retiree medical plans?
 To request the current premium rates that are applicable to your coverage, you may contact the Benefits Office at benefits@lbcc.edu

11. How can I confirm my exact number of years of district paid medical benefits?
 Please contact benefits@lbcc.edu to schedule an initial medical retiree benefits meeting to go over your

14. When is open enrollment?

Open enrollment for retirees is the same as for active employees. Open enrollment is held every year in May to become effective with the new plan year in July. An open enrollment benefits guide is sent to your mailing address on file.

15. I'll be turning 65 soon. Do I need to apply for Medicare Part B?

Yes. Classified staff retiring after June 30, 2002 or Classified Management retiring after November 30, 2003, along with their spouses, are required to enroll in and pay Medicare Part B when they are eligible as a condition of receiving medical benefits. Medicare Part B is not contracted through the district. To enroll, contact the social security office directly at 800-1213 or

www.ssa.gov/benefits/retirement Upon receipt of your Medicare A&B card, you must send a copy to the Benefits office (G2) as soon as possible. We will then work with you on enrolling you in the appropriate Medicare supplemental plan (if applicable).

16. If I currently have waived medical benefits, what are my options at retirement?

If you are eligible for District paid medical benefits, then you will be offered medical benefits at time of retirement with coverage based on the terms mentioned earlier (FAQ #6).

If you have only met the basic rules to qualify for retirement, and are not eligible for District

Medical benefits, you may participate indefinitely in the District medical plan by paying premiums 4.2 (g)2

20. What happens to my unused accrued sick leave?

You can transfer your unused sick leave to PERS to convert as retirement service credit. One (1) day of sick leave (8 hours) converts to .004 years of PERS service credit. PERS no longer requires a form to be submitted by the employee when reporting unused accrued sick leave. Any applicable unused sick leave balance is reported by the Payroll department.

21. When can I expect my final paycheck?

Your final paycheck will be paid on the last working day of the month you are retiring. For example, if you are retiring on June 9, your final paycheck will be issued to you on the last working day of June (via direct deposit if currently enrolled, otherwise mailed via paper check to your address on file) (California Labor Code Section 220(b))

22. What happens to the vacation hours I have accrued?

Any balance of earned vacation hours will normally be paid out on your final paycheck. This is generally paid on the 1st of the month following the pay issue date of your final paycheck. To reduce the taxes withheld from this payment, you may wish to change exemptions you claim on your W-4. Because all earnings paid during a pay period aggregate for tax purposes, the change must be in place before you are paid on your final regular monthly check. If you have questions, please contact Payroll

23. If I have other questions, who can I contact?

Payroll— payrolldept@lbcc.edu

Benefits— benefits@lbcc.edu

Payroll/Benefits Office: 562.938.4924