



LONG BEACH  
CITY COLLEGE

**AFT Classified Staff and Classified Management Team  
Retiree Benefit Options  
Frequently Asked Questions**

**1. When can I retire from the District?**

In general, a classified staff or classified management team member may exercise the right to retire from the District when qualifying under the rules & regulations established by PERS.

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

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

- Under Classic PERS, you must be at least age 50
- Under “New/PEPRA” PERS, you must be at least age 52.

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

Retiree District-paid insurance is for medical only.

**4. How many years of service must I have to be eligible for District-paid medical benefits?**

You must have 12 or more full years of permanent benefit eligible service with LBCC to qualify for District-paid medical benefits.

**5. What are my options if I have 12 or more years of service with LBCC?**

If hired in a permanent benefit eligible position prior to Feb 1, 1995, classified staff and classified 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-paid medical benefits for every 3 years of full-time, benefit eligible District service.

Option B is based on years of service. When calculating years of district-paid 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-time 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 LBCC?**

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 Apr-Jun, 6/30 for Jul-Sep, and 9/30 for Oct-Dec. 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 benefit ends?**

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-Mar, 3/31 for Apr-Jun, 6/30 for Jul-Sep, and 9/30 for Oct-Dec. 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](mailto:benefits@lbcc.edu).

**11. How can I confirm my exact number of years of district-paid medical benefits?**

Please contact [benefits@lbcc.edu](mailto:benefits@lbcc.edu) to schedule an initial medical retiree benefits meeting to go over your medical retiree benefits profile. This will be the kick-off meeting to discuss your specific situation and what steps you'll need to take to complete your transition from an active LBCC employee to a retiree. The sooner you contact us, the sooner we can help you navigate through all the necessary forms and requirements.

**12. Is the District-paid medical insurance just for myself or will my dependents still be covered?**

The District paid medical insurance covers you and your eligible dependents. Coverage remains intact but may be contingent upon other factors such as Medicare eligibility.

**13. Can I add a dependent after I retire?**

Adding a dependent follows the same rules as when you were active. You can add an eligible dependent within 31 days of the qualifying event (marriage, birth, adoption, etc.) or during open enrollment.

**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 for 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 800-772-1213 or [www.ssa.gov/benefits/retirement](http://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-paid medical benefits, you may participate indefinitely in the District medical plan by paying premiums at the self-pay rate.

**17. If I should die, what happens to my surviving spouse/domestic partner?**

After 12 years of service, if an active or retired Classified Management Team member dies, the District shall provide benefits to the surviving spouse/domestic partner on the same basis as the decedent would have received.

For a classified staff member who dies while currently employed or within two years following retirement, the surviving spouse/domestic partner and eligible dependents shall receive the 24-month full coverage under the same provisions as the decedent would have received.

At the expiration of District-paid insurance, or if the death occurs before 12 years of service, the surviving spouse may continue the insurance on a self-pay basis.

**18. What happens to my dental and vision insurance?**

Your dental and vision insurance end on the last day of the month that you retire. You will receive a COBRA packet that gives you the option to choose COBRA continuation coverage for a period of 18 months. COBRA premiums are typically paid quarterly and are 102% of the premium cost.

**19. I've met with the Benefits Office to discuss my medical benefits years available, Medicare enrollment requirements (if any), and have all the required enrollment forms to continue my medical retiree benefits. What's next?**

Great! The last thing is to schedule a medical benefits retiree final exit meeting with the Benefits Office. This final meeting will provide you with your official medical retiree letter which includes your exact number of years of benefits coverage (if applicable), confirm retiree enrollments that you will be on at retirement, payment mailing instructions for either medical and/or COBRA, and any other questions you may have.

**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 16<sup>th</sup> 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 the exemptions you claim on your W-4. Because all earnings paid during a pay period aggregate for tax purposes, the W-4 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](mailto:payrolldept@lbcc.edu)

Benefits – [benefits@lbcc.edu](mailto:benefits@lbcc.edu)

**Payroll/Benefits Office: 562.938.4924**