



BAKERSFIELD CITY SCHOOL DISTRICT

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RETIREMENT BENEFITS INFORMATION Effective 10/01/22 to 9/30/23

Benefits for Retirees Between 55 and 65 Years of Age Qualifications for Retirement with Benefits

1. Employee MUST be between the ages of fifty-five (55) and sixty-five (65) years of age.
2. Employee MUST have been considered a FULL-TIME employee.
3. Employee MUST be currently enrolled in Health Benefit Package.
4. Employee MUST have fulfilled at least five (5) years of consecutive employment with BCSD immediately prior to retirement- if hired prior to January 1, 2007 if **Certificated** or June 1, 2007 if **Classified**. If you were hired after 2007 you must fulfill ten (10) consecutive years of employment.
5. Employee MUST qualify and participate under STRS or PERS.

Notification of the following will be made by mail to retiree. Any conversion forms required will be included with notification letter.

Blue Cross Plan (Medical/Prescription): Insurance premiums will be paid by BCSD for the retiree and his/her eligible spouse/dependent(s) **each year through the end of the previous month in which retiree reaches 65 years of age.**

NOTE: At 65 years of age, BCSD will then cancel the Blue Cross Medical/Prescription insurance coverage on the first day of the month in which the retiree attains 65 years of age. Notification to the retiree will be made by mail, three (3) months prior to the retiree’s 65th birthday.

Please see reverse side for additional information regarding the continuation of benefits at 65 years of age.

Delta Dental or Liberty Dental Plans: Continuation of benefit is a **one-time option**. No open enrollment period is available. Retiree is responsible for the monthly premium payment. Payments are payable to BCSD and can be paid monthly, quarterly or annually. Rates subject to change annually.

Delta Dental Incentive	Per Month	\$61.00 one person/ \$122.00 two persons /\$160.00 Family
Delta Dental PPO	Per Month	\$61.00 one person/ \$122.00 two persons /\$160.00 Family
Liberty Dental	Per Month	\$70.00 composite rate

All other active employee benefits with the district: (vision, life, critical care) terminate at retirement; however, the following plan benefits can be converted to individual policies.

The Guardian Life Insurance policy in the amount of \$50,000.00 may be continued up to **age 70**, with 10+ years of service. Retiree is responsible for the monthly premium payment mailed directly to The Guardian.

The Vision Plan (EyeMed) may be continued for a limited time by an individual plan through COBRA. Retiree is responsible for any premium payment mailed directly to SISC.

RETIREMENT BENEFITS INFORMATION

Effective 10/01/22 to 9/30/23

Benefits for Retiree 65 Years of Age or Older Qualifications for Retirement with Benefits

1. Employee MUST be sixty-five (65) years of age.
2. Employee MUST have been considered a FULL-TIME employee.
3. Employee MUST be currently enrolled in Health Benefit Package.
4. Employee MUST have fulfilled at least five (5) years of consecutive employment with BCSD immediately prior to retirement if hired prior to January 1, 2007 if Certificated or June 1, 2007 if Classified. If you were hired after 2007 you must fulfill ten (10) consecutive years of employment.
5. Employee MUST qualify and participate under STRS or PERS.

Notification of the following will be made by mail to retiree. Any conversion forms required will be included with notification letter.

Blue Cross Plan (Medical/Prescription): Retirees of BCSD 65 years of age or older may continue their Medical/Prescription insurance benefits for retiree and his/her eligible spouse/dependent(s) through a district plan or an individual plan, SISC sponsored. Retiree is responsible for the monthly premium payment. Payments are payable to BCSD and can be paid monthly, quarterly or annually. All district plans are considered a supplement to Medicare and would act as secondary coverage with Medicare as primary coverage. All individual plans, SISC sponsored are considered HMOs and are not supplements to Medicare, but is full coverage instead of Medicare.

This is a one-time option. No open enrollment period is available.

In order to choose a plan that has the most complete coverage possible, you (and your spouse if 65 years of age or older) must be enrolled in Medicare Part A (Hospital) and to purchase Medicare Part B (Medical). Please contact the Social Security Administration office for further information on Medicare eligibility.

Delta Dental or Liberty Dental Plans: Continuation of benefit is a one-time option. No open enrollment period is available. Retiree is responsible for the monthly premium payment. Payments are payable to BCSD and can be paid monthly, quarterly or annually. Rates subject to change annually.

Delta Dental Incentive	Per Month	\$61.00 one person / \$122.00 two persons / 160.00 Family
Delta Dental PPO	Per Month	\$61.00 one person/ \$122.00 two persons/ \$160.00 Family
Liberty Dental	Per Month	\$70.00 composite rate

NOTE: Must be enrolled in one of the District Medical plans to continue Dental coverage.

All other active employee benefits with the district: (vision, life, critical) terminate at retirement; however, the following plan benefits can be converted to individual policies.

The Guardian Life Insurance policy in the amount of \$50,000.00 may be continued up to age 70, with 10+ years of service. Retiree is responsible for the monthly premium payment mailed directly to The Guardian.

The Vision Plan (EyeMed) may be continued for a limited time by an individual plan through COBRA. Retiree is responsible for any premium payment mailed directly to SISC.