

Thinking of Retiring?



First Things First:

- Main contact for retirement is STRS/PERS.
- Must meet with a retirement counselor before making a decision to retire and to verify service credit with NOCCCD.
- STRS/PERS needs a minimum of 90 days prior to retirement date for timely receipt of first retirement check.
- Must submit in writing, a signed retirement letter that includes the specific date of your retirement to your Immediate Supervisor.
- Retirement must be within 120 days of separation from NOCCCD

Points of Contact:

CalPERS

(888) 225-7377
www.calPERS.ca.gov

STRS

(800) 228-5453
www.calSTRS.ca.gov

Social Security Administration

(800) 772-1213
www.ssa.gov

Medicare

(800) 633-4227
www.medicare.gov

North Orange County Community College Dist.

1830 W. Romneya Drive
Anaheim, CA 92801

Human Resources Office

(714) 808-4500 / Main
(714) 808-4800 / Benefits
benefits@nocccd.edu

Continuing Health Benefits

Retiree Insurance Continuation **with** Lifetime Health Benefits:

- Hired prior to May 1, 1994, or with at least 15 years of full-time employment with our District. Service Credit determined by PERS/STRS.

If you have dependents on your health coverage, premiums for those dependents will be taken from your PERS/STRS retirement check.

No changes will be made to your health insurance coverage unless requested in writing.

Any changes regarding your health coverage after your retirement will be referred to CalPERS, our Health Contract Administrator.

Retiree Insurance Continuation **without** Lifetime Health Benefits:

- Hired after May 1, 1994, and with less than 15 years of full-time employment with our District.
- Eligible to continue coverage under our group plan indefinitely at your own cost.

Your health premium and your dependent(s) health premium (if you have dependents) will be taken from your PERS/STRS retirement check.

No changes will be made to your health insurance coverage unless requested in writing.

Any changes regarding your health coverage after your retirement will be referred to CalPERS, our Health Contract Administrator.

Medicare Parts A and B

NOCCCD's health contract requires all retirees to enroll in Medicare when you attain age 65 (if you qualify for parts A and B of Medicare whether through your own right or through a spouse). If you are qualified for Medicare Parts A and B and fail to enroll, your employee health coverage **will** be terminated.

For those employees who defer Part B coverage because they continue to work beyond age 65, the Social Security Administration (SSA) requires the employer to verify the final date of employment. The SSA will provide a form necessary for the District to complete. Submit form to HR/Benefits.

If you plan to retire before the age of 65, you must ensure all qualifications are met before applying for Medicare parts A and B.

If you need assistance in determining qualifications for Medicare, contact the Social Security Administration.

Dental and Vision Coverage

If enrolled in one of the dental and/or vision plans offered by the District at the time of retirement, you are eligible to continue this coverage at your own cost. Dental and/or vision premium payments cannot be taken from your retirement check. Payments must be made payable to **NOCCCD** and directed to HR Office/Benefits.

If you choose to continue dental and/or vision coverage, you will be required to pay premiums on a quarterly cycle:

- July 1st through September 30th
- October 1st through December 31st
- January 1st through March 31st
- April 1st through June 30th

A dental and/or vision billing invoice will be sent shortly before your retirement date. If payment is not received, your dental and/or vision coverage **will** be terminated.