



LONG BEACH  
CITY COLLEGE

**CCFA Full-Time Faculty  
Retiree Benefit Options  
Frequently Asked Questions**

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

A faculty member may exercise the right to retire from the District when they qualify under the rules and regulations established by STRS or PERS, whichever is applicable.

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

Classic STRS: Age 55, vested with at least 5 years of full-time service. Classic PERS: Age 50, vested with at least 5 years of full-time service. "New" PERS: Age 52, vested with at least 5 years of full-time service.

**3. What health benefits do I qualify for which are District paid 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 15 or more full years of permanent contract service with LBCC to qualify for District-paid benefits.

**5. What are my options if I have 15 or more years of service with LBCC?**

If hired in a permanent benefit eligible position prior to Feb 1, 1995, faculty members may choose between "Option A" and "Option B." Those hired after Feb 1, 1995 may only choose "Option B." Faculty members under "Option B" qualify for 1 year of district paid medical for every five (5) full years of service.

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

**Option A**

Age at Retirement	Years of Service	Terms of Coverage
Under 65	15	to age 67
65 or over	15-22	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 age at retirement and on length of service. It is most beneficial for those who have at least 15 years of service and are under age 65.*

**Option B**

*A faculty member who retires under STRS or PERS guidelines after 15 or more years of service qualifies for 1 year of District-paid medical benefits for every 5 years of full-time District service.*

*Option B is based only on years of service. When calculating years of district-paid medical benefits, the district takes into consideration any months past the 15+ 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. What if I don't have 15 years of service with LBCC?**

A faculty member who retires with less than 15 years of service is not eligible for District-paid medical benefits and may participate indefinitely in the District medical plan by paying their own premiums at self-pay rates.

**8. What happens when my District-paid medical benefit ends?**

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.

**9. 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).

**10. 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.

**11. I was hired on 7/1/93 or after, what is the contribution amount I'd pay for my retiree medical insurance?**

A faculty member hired on or after July 1, 1993, shall be required to make the agreed upon contribution (the dollar amount which is equivalent to four, six, or eight percent of the District's cost of the benefits) towards their medical insurance only upon retirement.

**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. Faculty members retiring after June 30, 2004, 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, 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, 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?**

If after 15 years of service, either an active or retired faculty member dies, the surviving spouse is provided benefits on the same basis as the decedent would have received. At the expiration of District-paid insurance, or if the death occurs before eligible 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 heard about AB528 dental insurance that is only available to academic retirees. What is that?**

Under AB528, faculty members can participate in AB528 retiree dental insurance (Delta Dental PPO), indefinitely, on a self-pay basis. To be effective, this option can only be selected at retirement only (and you may include your spouse or domestic partner, if they were already on your dental insurance prior to retiring). To inquire about the premium cost of this insurance, contact the Benefits Office at [benefits@lbcc.edu](mailto:benefits@lbcc.edu).

**20. 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.

**21. What happens to my unused accrued sick leave?**

You can transfer your unused basic sick leave to STRS or PERS to convert as retirement service credit.

The STRS service credit granted for unused sick leave is determined by dividing the number of accumulated unused sick leave by the number of base service days required to complete the last school year. Complete Section 1 of the [STRS Express Benefit Report](#) and submit the form to the Payroll Office (T-1024). For PERS members, 1 day of sick leave (8 hours) converts to .004 years of 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.

**22. 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)).

**23. How about my load banked hours? What happens to those?**

Human Resources calculates the value of your unused load banked hours and gives them to Payroll to make payment. They are usually paid off on the Late/Supplemental payroll that is issued on the 16<sup>th</sup> of the month following your final pay check. Because the amount may be large, you might want to consider changing the tax allowances on your W-4 for the final month that you work. Your load bank payment will aggregate for taxes with your final regular monthly check that is paid at the end of the previous month. If you have questions, please contact Payroll.

**24. 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**