

# CERTIFICATED

## **Early Retirement Benefits (ERB) 2025-2026 Rates**

### **\*Coverage is for Retiree and Spouse Only - No dependents\***

A “Petition for Early Retirement Benefits” form approved by Human Resources is required.

**MEDICAL:** Invoiced in August/early September. Insurance is effective Oct. through Sept.  
*Rates below are for a full-time employee.*

#### **Blue Shield:**

Retiree Only (Full Time)	\$129.20 month (12) billed for \$1,550.41
Retiree & Spouse (Full Time)	\$258.40 month (12) billed for \$3,100.79

#### **Kaiser - \*\*See Note at end of page two**

Retiree Only (Full Time)	\$ 76.29 month (12) billed for \$ 915.47
Retiree & Spouse (Full Time)	\$ 152.58 month (12) billed for \$1,830.95

Early Retirement Medical Insurance ends on the first day of the month after the retiree’s 65<sup>th</sup> birthday for both the retiree and their spouse. If the spouse is not yet 65 and not eligible for Medicare, coverage could be continued through COBRA for up to 36 months only.

## **OPTIONAL DENTAL & VISION**

**Delta Dental (AB528)** – A letter will be sent via USPS late August or early September, to provide payment options. No monthly statement will be mailed. Insurance is effective Oct. through Sept. Must elect upon retirement, once dropped cannot be reinstated.

Retiree Only	\$ 56.57 month for 12 months; \$ 678.80 Annually
Retiree & Spouse	\$115.05 month for 12 months; \$1,380.60 Annually

#### **Safeguard Dental (AB528)**

Retiree Only	\$ 16.92 month for 12 months; \$203.00 Annually
Retiree & Spouse	\$ 28.98 month for 12 months; \$347.80 Annually

**Vision COBRA Plan** - Computer generated monthly statement. District Price plus 2% offered by federal law—only effective if one has no vision insurance.

Retiree Only	\$ 13.71 month for 12 months; \$ 164.52 Annually
Retiree & Spouse	\$ 20.03 month for 12 months; \$ 240.36 Annually

COBRA is for **18 months** only at 102%. May be dropped at any time.

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## **OPTIONAL BLUE SHIELD/KAISER AFTER 65 YEARS**

In lieu of ERB, a certificated employee may elect to participate in AB528 upon retirement. AB528 requires California school and community college districts to allow retired certificated employees to continue their health and dental coverage by paying the full premium. This law provides an important continuation option for educators who retire that elect to continue their district medical plan at the age 55 and beyond.

To elect this coverage, retirees must enroll within 30 days upon Board approval of the 25/26 retirement incentive, on February 10, 2026.

### **Retiree - Blue Shield (AB528)**

Retiree Only	\$1,392.54 mo. for 12 months; \$16,710.44 Annually
Retiree & Spouse	\$2,784.98 mo. for 12 months; \$33,419.81 Annually

All Blue Shield retiree coverage is based on 12 annual payments.

### **Retiree – Kaiser Permanente Senior Advantage (KPSA)**

Rates for Continuation of Kaiser insurance past age 65 (KPSA) vary depending on Medicare assignment. Medicare A & B enrolled in and must be assigned to Kaiser for the lowest rate. A Group Enrollment form must be completed 1-2 months ahead of time to assign Medicare.

Retiree Over 65 w/Medicare-	\$224.80 mo. for 12 months; \$2,697.60 Annually
Retiree & Spouse Both Over 65 w/Medicare-	\$449.60 mo. for 12 months; \$5,395.20 Annually

### **\*\*PRICES ARE SUBJECT TO CHANGE FOR 2026/2027\*\***

\*\*If you are planning to move out of state and you have Kaiser insurance, you can change to Blue Shield as Kaiser is only offered in California.

There is no out-of-state coverage for Safeguard Dental.

Open enrollment begins the first few weeks of June and goes through the first week of August. As a retiree, you may change medical /dental plans if you wish during this time. Please contact WEX for information if interested in switching.

**\*\*All payments will be made to WEX, except Kaiser (KPSA). \*\***

WEX must be notified within 30 days of any changes in status regarding eligibility for insurance (divorce, legal separation, death).

**WEX: (866) 451-3399**

**Voluntary Deductions: (562) 469-6624**

**Benefits Tech: (562) 469-6544**