

CLASSIFIED

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 late August/early September. Insurance is effective Oct. through Sept. *Rates are for a full-time employee. Rates may be higher if you were part-time, working less than 6 hours a day.*

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 (only in California, if moving out-of-state must switch to Blue Shield at Open Enrollment):

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 65th birthday for both the retiree and their spouse. If the spouse is not yet 65 and not eligible for Medicare, coverage may be continued through COBRA for up to 36 months only.

OPTIONAL KAISER (KPSA) AFTER 65 YEARS

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

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OPTIONAL COBRA DENTAL & VISION INSURANCE

District price plus 2% offered by federal law—only effective if one has no other insurance. COBRA is for 18 months at 102% of current rate. May be dropped at any time.

Delta Dental COBRA Plan/computer generated monthly statement.

Retire Only	\$ 56.57 month (12)
Retiree & Spouse	\$115.05 month (12)

Safeguard Dental (Only in California) COBRA Plan/computer generated monthly statement.

Retiree Only	\$16.92 month (12)
Retiree & Spouse	\$28.98 month (12)

Vision COBRA Plan/computer generated monthly statement.

Retiree Only	\$13.71 month (12)
Retiree & Spouse	\$20.03 month (12)

****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