



Retiree Health Benefits Information

General Information:

- Retirees are eligible to enroll in the same plans available to active employees, with the exception of the Bronze plan (Plan 5).
- All retiree plans are tiered (single, 2-party and family).
- Medical, dental and vision enrollment is optional to retirees, however the subscriber must enroll in the product in order for a dependent to be enrolled.
- Please view additional information at [www.lakeport.k12.ca.us Departments/Human Resources/H&W Benefits](http://www.lakeport.k12.ca.us/Departments/Human%20Resources/H&W%20Benefits)

Plan Changes:

- Retirees may change plans at the time of their transition from an active employee to a retiree.
- Retirees may change plans during open enrollment. Open enrollment occurs during the summer with an effective date of October 1st. Changes to premium amounts will be due with the October payment. If you wish to change plans, please return your election form to the District Office by July 31st.
- A retiree may voluntarily terminate coverage at any time throughout the year following a 30 day written request (Companion Care requires 60 day notice). This may include medical, dental or vision. Once a product has been terminated, it cannot be reinstated.

Medicare:

- Retirees who are 65 or older and their dependents are required to enroll in Medicare parts A&B or pay a higher premium. Medicare part D enrollment is not required at this time.
- A copy of the Medicare Card must be submitted to the District Office.
- Companion Care, a Medicare Supplement Plan, is available once a retiree or dependent turns 65 and is enrolled in Part A&B. This requires a 60 day notice. Please contact the District Office for an enrollment application.
- Retirees may not elect to go back on Plans 1 through 4 once they elect Companion Care.
- The following options are available for retirees when they are on a 2-party plan and one member is over age 65 and the other is under 65:
 - Both parties remain enrolled on the group suffix for retirees under age 65 (until both parties turn 65); or
 - Split the enrollment - the under age 65 person enrolls on an under age 65 group number (single) and the over age 65 person enrolls on an over age 65 group number (single); or
 - The age 65 person with both parts of Medicare can enroll on a SISC Individual Retiree plan (if offered by the district) and the under age 65 person can remain on the under age 65 group as a single member.

Premium Payments:

- Payments must be made to the District Office by the 5th of the month for coverage that month. A drop box is located outside the District Office that is monitored daily.
- Checks are payable to the Lakeport Unified School District.
- Payments may be made in advance and/or post-date your check. Payments may also be made in a lump sum amount (3 months at once, 6 months at once, full year at once).
- We are unable to process electronic payments at this time. However, some banks allow you to set up a monthly automatic bill pay and mail a check to us on your behalf.
- Please pay your exact premium amount, no rounding. Refunds for over-payments need to be requested in writing.
- An invoice will be sent each time your monthly rate changes. Invoices are for the fiscal school year and specify the monthly rate and the annual rate due by the end of the year June 30th. You are only required to pay the monthly premium rate by the 5th of each month.

Contact Information

Please visit www.lakeport.k12.ca.us for forms and information. Commonly requested forms are available on the website.

Medical	Anthem Blue Cross Register using your identification number from your card (800) 564-7475 Summary plan descriptions available at:	www.anthem.com/ca/sisc www.lakeport.k12.ca.us
Rx	Navitus Register using your identification number (866) 333-2757	www.navitus.com
Dental	Delta Dental Register using your social security number PPO Premier Incentive Plan (866) 499-3001	www.deltadentalins.com
Vision	Vision Service Plan (VSP) Register using your social security number (800) 877-7195	www.vsp.com
SISC	Customer Service (661) 636-4710	sisc.kern.org
Tax Sheltered Annuities/403(b) & 457(b)	National Benefit Services Phone (800) 274-0503 x5 Fax (800) 597-8206	www.nbsbenefits.com/non-erisa-403bforms/