

EXECUTIVE SUMMARY

HEALTH BENEFITS SURVEY

**Benefits Provided for Both Active and Retired Employees
In the California Community College Districts**

A Survey Conducted Jointly by

**West Kern Community College District and the
Community College League of California**

**April 2007
June 2007 Revision**

HEALTH BENEFIT COSTS TO DISTRICTS

Medical Coverage

Seventy-one percent (71%), 51, of the California community college districts responded with information regarding the district's cost of health benefits.

Of those districts that responded,

1. The mean annual medical budget is \$6,246,188.00.
2. The mean annual cost per full-time employee for health coverage is \$9,780.00, including coverage for retirees if provided.
3. The mean percentage of total budget for employee health coverage is 6.31%, including coverage for retirees if provided.
4. The district with the highest percentage of total budget for employee health coverage is Peralta Community College District at 14.57%.
5. The district with the lowest percentage of total budget for employee health coverage is Copper Mountain Community College District at .84%
6. Most districts provide more than one choice of medical provider for full-time and retired employees.

57% of the districts offer Kaiser

57% of the districts offer Blue Cross

37% of the districts offer Blue Shield

10% of the districts offer HealthNet

10% of the districts have some self-insured health program

Other Health Programs (Dental, Life, Vision, Disability)

Seventy-one percent (71%), 51, of the California community college districts responded with information regarding the district's cost of other health benefits, including dental, vision, life, disability.

Of those districts that responded,

1. The mean annual budget for all other programs (dental, vision, life, disability) is \$1,194,274.00, including coverage for retirees if provided.
2. The mean percentage of total budget for these other programs is 1.16%.
3. The district with the highest percentage of total budget for these other programs is Sierra Community College District at 4.86%.
4. The district with the lowest percentage of total budget for these other programs is Coast Community College District at .06%.

The following is a summary of three questions asked of each district.

What health benefits do you provide for your fulltime retirees? If they differ among categories, please describe the rules for each category. If eligibility changes depending on a specific year, please describe.

Forty-nine percent (49%), 35, of the California community college districts responded with information regarding what health benefits are provided for full-time retirees.

Of those districts that responded,

1. Five districts (14%) either do not provide any health benefit coverage for retired full-time employees, or the retiree pays the full cost of the health benefits.
2. Twelve districts (34%) have retiree health benefits that differ among their employee categories; i.e., management, classified, confidential, academic, board.
3. Two districts (6%) pay an annual flat rate to their full-time retirees.
4. Eight districts (23%) provide retiree health benefits based on year hired; decreasing the retiree benefit the later the employment date.
5. Ten districts (29%) provide some form of retiree health benefits for life; eligibility may be related to employee category, years of service, date of employment; coverage may range from a flat annual stipend to fully district paid.

What health benefits do you provide for your part-time retirees? If they differ among categories, please describe the rules for each category. If eligibility changes depending on a specific year, please describe.

Forty-six percent (46%), 33, of the California community college districts responded with information regarding what health benefits are provided for part-time retirees.

Of those districts that responded,

1. Twenty-eight (85%) either do not provide any health benefits for retired part-time employees, or the retiree pays the full cost of the health benefits.
2. Five districts (15%) provide health benefits for retired part-time employees; eligibility may be related to hours worked per week, 50-60% or more faculty load, or full-time equivalent years of employment.

Does your district require retirees to pay a portion of the annual premium? If so, what percentage of the total premium?

Forty-seven percent (47%), 34, of the California community college districts responded with information regarding whether retirees pay a portion of the annual premium for health benefits.

Of those districts that responded,

1. Fourteen districts (44%) indicate that retirees do not pay any portion of the annual premium for their health benefits.
2. Twenty districts (59%) indicate that eligibility for receiving retiree health benefits may be related to employee category, years of service, date of employment; the portion paid by the retiree may be a flat annual stipend, out-of-pocket expenses, whether it is 2-person or family coverage, or a percentage of premium.

Trends

Of those districts that responded,

1. The cost of health coverage continues to be a significant budget line item with a mean percentage of total budget at 7.44%.
2. Kaiser and Blue Cross continue to be the most-used medical providers of this group of districts.
3. While twenty-eight percent (28%) of this group of districts provide some form of lifetime health benefits, districts are gradually decreasing or discontinuing those lifetime benefits based on date hired.
4. Most of these responding districts do not provide health benefits to part-time retirees.
5. Most of these responding districts are asking their retirees to pay a portion of the cost of health benefits after their retirement date.

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Online Collective Bargaining Database
Community College League of California

	HEALTH BENEFIT COSTS FOR DISTRICTS					
District	Covered Employees	Health Plans	Medi'l Health Budget	Median Health Cost	Total Budget	Percent Health
Alan Hancock	327	BC	\$2,816,379	\$8,613	\$46,071,614	6.11%
Butte	492	BC	\$5,112,864	\$10,392	\$80,292,651	6.37%
Cabrillo	491	BS,HN	\$3,857,916	\$7,857	\$52,000,000	7.42%
Cerritos	619	BS,K,PERS	\$4,990,078	\$8,062	\$110,061,741	4.53%
Chabot-Las Positas	588	BC,K	\$6,235,930	\$10,605	\$92,326,305	6.75%
Citrus	420	BS,K	\$3,782,591	\$9,006	\$67,416,480	5.61%
Coast	1,491	K,P,SI	\$8,702,890	\$5,837	\$260,348,550	3.34%
Copper Mountain	73	BC	\$73,175	\$1,002	\$8,664,025	0.84%
Desert	325	BC	\$3,296,800	\$10,144	\$89,474,427	3.68%
El Camino	828	BC,BS,K	\$6,600,000	\$7,971	\$135,524,153	4.87%
Feather River	79	BC	\$872,634	\$11,046	\$12,476,861	6.99%
Fremont-Newark	357	BC,BS,K	\$2,337,934	\$6,549	\$50,197,922	4.66%
Glendale	593	BS,K	\$5,353,728	\$9,028	\$109,439,919	4.89%
Imperial Valley	446	BC,K	\$3,447,299	\$7,729	\$38,000,000	9.07%
Kern	853	BC	\$9,120,276	\$10,692	\$105,000,000	8.69%
Lake Tahoe	115	BC	\$1,165,755	\$10,137	\$15,359,012	7.59%
Los Angeles	3,540	BS,K	\$51,318,707	\$14,497	\$691,076,775	7.43%
Los Rios	1,441	K,HN,PC	\$9,598,501	\$6,661	\$285,000,000	3.37%
Mendocino	168	SI	\$2,125,000	\$12,649	\$20,333,427	10.45%
Merced	412	BC	\$4,246,896	\$10,308	\$74,339,495	5.71%
MiraCosta	402	K,PC,SI	\$3,604,466	\$8,966	\$77,124,268	4.67%
Monterey Peninsula	300	SI	\$6,009,600	\$20,032	\$50,144,000	11.98%
Mt. San Antonio	911	BC,BS,K	\$5,314,912	\$5,834	\$155,612,449	3.42%
Mt. San Jacinto	437	BC,K	\$2,090,747	\$4,784	\$70,817,619	2.95%
North Orange	1,162	BC,BS,K	\$6,212,600	\$5,346	\$146,000,000	4.26%
Ohlone	no responses					
Palo Verde	104	BC,K	\$1,089,496	\$10,476	\$16,746,521	6.51%
Palomar	735	K,SI	\$6,209,629	\$8,448	\$110,000,000	5.65%
Pasadena	783	BC,K	\$7,348,861	\$9,386	\$144,004,035	5.10%
Peralta	813	K	\$14,400,000	\$17,712	\$98,800,000	14.57%
Redwoods	324	BC	\$1,828,941	\$5,645	\$46,216,765	3.96%
San Bernardino	650	BS,K	\$4,665,087	\$7,177	\$83,176,177	5.61%
San Jose Evergreen	692	BC,K	\$8,650,000	\$12,500	\$105,000,000	8.24%
San Diego	1,686	K,PC	\$13,892,692	\$8,240	\$258,424,052	5.38%
San Luis Obispo	578	BS	\$3,161,122	\$5,469	\$51,619,153	6.12%
San Mateo	812	BS,K,PERS	\$6,353,419	\$7,824	\$151,737,408	4.19%
Santa Barbara	621	BC,BS	\$2,760,173	\$4,445	\$110,535,128	2.50%
Santa Clarita	278	BS,K	\$2,180,201	\$7,842	\$77,151,755	2.83%
Santa Monica	774	BC,BS,K	\$7,889,432	\$10,193	\$117,221,659	6.73%
Santa Rosa	1,106	K,HN	\$6,273,181	\$5,672	\$103,553,404	6.06%
Sequoias	357	BS	\$3,524,411	\$9,872	\$53,724,049	6.56%
Shasta	344	BC	\$2,902,328	\$8,437	\$38,400,000	7.56%
Sierra	498	BS,K	\$4,482,000	\$9,000	\$67,000,000	6.69%
Siskiyou	155	BC	\$2,093,690	\$13,508	\$18,388,998	11.39%
So. Orange	327	BS	\$8,839,288	\$27,031	\$153,022,031	5.78%
State Center	1,092	BC,K,HN	\$11,140,698	\$10,202	\$181,000,000	6.16%
Ventura	896	BC,HN,K	\$15,616,739	\$17,429	\$197,636,602	7.90%
West Hills	217	BC,BS	\$2,740,612	\$12,630	\$36,500,000	7.51%
West Kern	147	BC	\$1,720,782	\$11,706	\$22,242,351	7.74%
West Valley-Mission	668	BS,K	\$7,196,950	\$10,774	\$109,126,777	6.60%
Yosemite	854	BC	\$8,900,000	\$10,422	\$100,000,000	8.90%
Yuba	340	BC	\$4,408,188	\$12,965	\$45,000,000	9.80%
Mean:	642		\$ 6,246,188	\$ 9,780	\$ 104,692,717	6.31%
Median:	498		\$4,665,087	\$9,028	\$83,176,177	6.12%

Notes:	* -- Classified only	Keys:	BC Blue Cross	K Kaiser
	**-- FT Faculty only		BS Blue Shield	PC Pacificare
			HN HealthNet	SI Self Insured

District	Other Plans	Other Plans Budget	Percent Other Plan	Fringe Budget	Blue Cross	Blue Shield	Health Net	Kaiser	Pacific-care	Self Fund
AH	D,L	\$516,339	1.12%	7.23%	\$4,000					
Butte	D,L,V	\$789,955	0.98%	7.35%	\$10,392					
Cabrillo	D,L	\$441,782	0.85%	8.27%		\$5,479	\$4,406			
Cerritos	D,L,V	\$1,009,922	0.92%	5.45%		\$9,481		\$9,271		
Chabot	D,L,V,D	\$1,367,271	1.48%	8.24%	\$11,895			\$6,877		
Citrus	D,L,V	\$503,034	0.75%	6.36%		\$10,059		\$6,901		
Coast	D,L,V	\$149,520	0.06%	3.40%			\$3,920		\$3,996	\$7,380
Copper Mtn	D,L,V,4	\$56,765	0.66%	1.50%	\$10,304					
Desert	D,L,V	\$534,768	0.60%	4.28%	\$10,144					
El Cam	D,L,V	\$1,022,222	0.75%	5.62%	\$7,220	\$3,756		\$3,679		
Feather R	D,L,V	\$119,685	0.96%	7.95%	\$13,380					
F-N	D,L,V	\$497,828	0.99%	5.65%	\$5,150	\$5,106		\$4,673		
Glendale	D,L,V	\$799,408	0.73%	5.62%		\$9,468		\$9,552		
IV	D,L,V	\$405,674	1.07%	10.14%	\$1,020			\$1,002		
Kern	D,L,V*	\$3,879,240	3.69%	12.38%	\$10,692					
L Tahoe	D,LV	\$187,655	1.22%	8.81%	\$10,137					
LA	D,L,V	\$7,711,109	1.12%	8.54%		\$5,786		\$3,802		
Los Rios	D,L	\$2,942,979	1.03%	4.40%			\$6,661	\$6,661	\$6,661	
Mend	Included in medical plan			10.45%						
Merced	D,L,V	\$629,536	0.85%	6.56%	\$10,308					
MiraCosta	D,L,V,D	\$726,810	0.94%	5.62%				\$7,569	\$10,870	\$8,590
MPC	D,L,V	\$398,400	0.79%	12.78%						\$16,260
Mt. SAC	D,L,V	\$1,212,402	0.78%	4.19%	5,106	4,293		3,967		
Mt. SJ	D,L	\$485,956	0.69%	3.64%	5,318			3,597		
N Orange	D,L,V	\$4,049,192	2.77%	7.03%	\$6,906	\$4,292		\$3,847		
Ohlone	no responses									
P Verde	D,L,V	\$158,629	0.95%	7.45%	\$10,506			\$7,465		
Palomar	D,L,V	\$934,994	0.85%	6.50%				\$7,156		\$8,945
PCC	D,L,V	\$1,235,470	0.86%	5.96%	\$11,433			\$7,023		
Peralta	D,L,Ds	\$1,248,000	1.26%	15.84%						
Redwoods	D,L,V	\$495,000	1.07%	5.03%	\$5,645					
San Berdo	D,L,V	\$666,250	0.80%	6.41%		\$6,923		\$7,623		
SJ Evergn	D,L,V,D	\$1,399,800	1.33%	9.57%	\$13,400			\$11,350		
San Diego	D,L,V	\$2,927,473	1.13%	6.51%				\$6,949	\$7,898	
San LO	D,V	included in total health allowance				\$7,859				
San Mateo	D,L,V,D	\$1,544,294	1.02%	5.20%		\$5,106		\$4,672		
S Barbara	D,L,V	\$274,238	0.25%	2.75%	\$4,471	\$4,178				
S Clarita	D,L,V	\$565,578	0.73%	3.56%		\$7,159		\$8,365		
S Monica	D,L,V	\$1,228,305	1.05%	7.78%	\$14,172		\$9,624	\$6,864		
Santa Rosa	D,L,V,D	\$1,300,646	1.26%	7.31%			\$15,170	\$3,278		
Sequoias	D,L,V	\$494,445	0.92%	7.48%		\$9,872				\$1,240
Shasta	D,V	\$922,424	2.40%	9.96%	\$8,437					
Sierra	D,L	\$3,255,392	4.86%	11.55%	\$8,437					
Siskiyou	D,V	\$167,080	0.91%	12.29%	\$13,508					
S.Orange**	D,L,V,D	\$2,446,686	1.60%	7.38%	\$11,664					
State Cntr	D,L,V,D	\$1,801,275	1.00%	7.15%	\$10,164		10,149	\$10,415		
Ventura	D,L,V	\$1,348,008	0.68%	8.58%	\$10,087		\$9,624	\$8,447		
W Hills	D,L,V	\$462,741	1.27%	8.78%	\$10,267	\$9,101				
W Kern	D,L,V	\$228,144	1.03%	8.76%	\$11,706					
W V-Miss	D,V	\$796,019	0.73%	7.32%		\$11,209		\$8,507		
Yosemite	D,L,V	\$1,613,415	1.61%	10.51%	\$10,288					
Yuba	D,L,V	\$567,651	1.26%	11.06%	\$13,036			\$13,452		
Mean:		\$ 1,194,274	1.16%	7.44%	\$9,329	\$7,007	\$8,508	\$6,776	\$7,356	\$ 8,483
Median:		\$789,955	0.98%	7.32%	\$10,267	\$6,923	\$9,624	\$6,949	\$7,280	\$8,590

D Dental	V Vision
L Life Insurance	Ds Disability

District	GASB Compliance
AH	Actuarial completed--working on funding plan
Butte	Deciding on options at time response
Cabrillo	Consultant for actuarial services to meet obligation
Cerritos	To be in compliance
Chabot	No response
Citrus	Finalizing plans; was not in Phase 1 group
Coast	Joined CCLCJPA; funding streams identified; 2% of contract employees being set aside for future benefits.
Copper Mtn	Joined Retiree Health Benefit JPA
Desert	CCLC JPA
El Cam	\$3 Million set aside; moving toward targeted goal.
Feather R	We have pre-funded for years
F-N	Comparing CCLCJPA and Keenan for decision prior to June 2007.
Glendale	Joined CCLCJPA
IV	Sent for quotes for liability projections/costs regarding GASB 45
Kern	Borrow to meet current cash flow requirements; ramping up general fund
L Tahoe	Joined CCLCJPA; actuarial study this fiscal year
LA	Negotiated with unions to take 1.92% of COLA to put in reserve to fund liability based on actuarial report
Los Rios	Looking at several companies to help invest funds and meet requirements
Mend	Joined CCLCJPA
Merced	Implemented plan 2006-07
MiraCosta	Initial payment set aside FY07; begin trust end of FY07; actuarial in 2005
MPC	Plan to set aside annual monies to fund liability over 30 years
Mt. SAC	Completed valuation study; investigating development of plan
Mt. SJ	Will participate in Futuris Program
N Orange	Set up fund; annual contribution; one-time funds when available; may try to cap benefit for new employees
Ohlone	Get actuarial study; join the JPA
P Verde	Actuarial study; compliance due 2008-2009
Palomar	Funding on a monthly basis
PCC	Actuarial study completed; full funding by 2027
Peralta	We issued OPEB Bonds in December 2008
Redwoods	In compliance
San Berdo	Expected to be in compliance by 2007-2008 deadline
SJ Evergrn	Done several actuaries; still reviewing options
San Diego	CCLC JPA
San LO	Our district is not subject to GASB 45
San Mateo	Continue setting aside funds in Post Retirement Benefits Reserve; incorporate reporting 2008-09
S Barbara	Will implement 2008/09
S Clarita	Vendor will be selected by 6/30/07
S Monica	Actuary
Santa Rosa	Taking recommendation to BOT; full compliance by 7/1/07; fully fund liability
Sequoias	CCLC JPA
Shasta	Joined CCLCJPA
Sierra	Working with unions to apply portion of COLA each year to meet annual required contribution (ARC)
Siskiyou	Joined CCLCJPA
S. Orange	No response
State Cntr	Actuarial studies; budgeted ARC for 06/07; will create trust
Ventura	Actuarial completed--being budgeted
W Hills	Joined CCLCJPA
W Kern	Actuarial study done; bargaining to reduce liability; examining options for investment of funds
W V-Miss	"A work in progress" at time of report
Yosemite	No decision as yet.
Yuba	We will develop a plan

FRINGE BENEFIT SURVEY

Health Benefits for FT Retirees

What health benefits do you provide for your fulltime retirees? If they differ among categories, please describe the rules for each category. If eligibility changes depending on a specific year, please describe.

	District	Response
1	Cabrillo	<p>Faculty and Administrative/Managers - The District provides the cost of the same medical insurance coverage the employee was enrolled in at the time they retired who retires with ten (10) years of service and have reached the age of 55 years. This coverage includes the retiree's spouse or principal domestic partner as long as they were a dependent on the medical coverage prior to retirement. The retiree and spouse/principal domestic partner's coverage will continue until the retiree reaches age 65. Once the retiree reaches age 65 and until reaching age 70, the District will provide the cost of medical insurance for the retiree only. The retiree and dependents must enroll in Medicare Parts A and B when they turn age 65. As soon as they qualify for Medicare, the District will provide the carve-out plan for the retiree until age 70.</p> <p>Classified and Confidential Employees – The District provides the cost of the same medical insurance coverage the employee was enrolled in at the time they retired who retires with ten (10) years of service immediately prior to the date of retirement and have reached the age of 50 years. This coverage includes the retiree's spouse or principal domestic partner as long as they were a dependent on the medical coverage prior to retirement. The retiree and spouse/principal domestic partner's coverage will continue until the retiree reaches age 65. The retiree and dependents must enroll in Medicare Parts A & B when they turn age 65.</p>
2	Cerritos	Varies
	Chabot	No response
3	Copper Mtn	Medical, Dental, Vision, Life, 403b
4	Desert	FT employees age 55 or older with 10 years of service may receive same health benefits as current until age 65 (except life insurance)
5	El Camino	They can continue their medical coverage. If the retiree is under 65, the retiree can pay the District the group rate. At the age 65, it is only available under COBRA for 18 months. Upon retirement, vision is only offered under COBRA for 18 months.
6	Feather River	Currently, no health benefit coverage is offered for full-time retirees. Previous agreements currently being executed. Previous retirees retiring before August 1, 1995 receive coverage under specific conditions.

7	Glendale	Eligible retirees are given a \$6,500 allowance for medical and dental coverage up to age 65. From 65 to 75, employees are given \$1,800 per year to purchase a Medicare supplement.
8	Imperial	Regarding retiree benefits, both certificated and classified retirees are covered when they meet the eligibility requirements on the CTA and CSEA contract agreement charts. Coverage includes medical, prescription, dental and vision. Once employees retire they are no longer covered with life insurance. Both groups have the same coverage. It changes for classified retirees who reach age 65, they move to a supplement to Medicare for the medical party only, the rest of the coverage remains the same. Retirees do not contribute any part of the premiums; premiums are paid by the college. Retired administrators have followed the same eligibility as the CTA chart. The negotiations for 2004-05 ended lifetime coverage for all employees hired during 2004-05 and thereafter. Those retirees will only be covered through age 65. Retiree coverage includes their eligible dependents. The surviving spouse of a deceased retiree is covered for a year after the death of the retiree.
9	Los Angeles	Eligible retirees have the right to continue their participation in health benefit plans available to active regular employees. An employee who retires from District service under the rules of CalPERS or STRS may receive health benefits with District contribution as follows: (1) Employed prior to February 11, 1992 with continuous service for 3 or more years receives 100% paid coverage; (2) Employed prior to July 1, 1998 with 7 or more years of continuous service receives 100% paid coverage; (3) Employed on or after July 1, 1998 with continuous service receives 50% paid coverage for 10-14 years of service, 75% for 15-19 years of service; and 100% for 20 years of service.
10	Los Rios	For 2005-06, the District provided \$161 per eligible retiree per month towards health care premium and Medicare B costs. The retiree could participate in a District plan for retirees (HealthNet or PacificCare), participate in the Kaiser STRS/PERS pool, or obtain their own coverage outside Los Rios. For the latter, the District requires annual submission of evidence of the retiree's cost.
11	Merced	<p>Certificated Retirees</p> <p>Lifetime, before 1/1/91, 55 age/5 years</p> <p>Until 65, after 1/1/91, 55 age/5 years</p> <p>Until 65, after 7/1/06, 55 age/18 years</p> <p>Management Retirees</p> <p>Lifetime, before 4/1/85, 55 age/5 years</p> <p>Lifetime, before 2/1/89, 55 age/10 years</p> <p>Until 65, after 2/1/89, 55 age/10 years</p>

		<p>Until 65, after 7/1/05, 58 age/15 years</p> <p>Classified Retirees</p> <p>Lifetime, before 4/1/85, 55 age/5 years</p> <p>Lifetime, before 2/1/89, 55 age/10 years</p> <p>Until 65, after 2/1/89, 55 age/10 years</p> <p>Until 65, after 7/1/05, 58 age/15 years</p>
12	MiraCosta	<p>Early Retirement Program requires 10 years full-time service in a benefit eligible position with the District. If eligible, employees will receive full benefits (same as offered to actives) to age 65. At age 65, District will reimburse employee for the cost of a Medicare supplemental health insurance (up to \$2,500 for employee and \$5,000 for employee & spouse per year) to age 75.</p>
13	Monterey-Penn	<p><u>Faculty</u></p> <p><u>Hired prior to 7/1/99:</u> Employees who retire in a publicly financed retirement system prior to age 65 with at least ten years of service in education with five years at MPC will be covered by the District for employee and dependents until age 65. After 65, for each year prior to age 65 that the employee retires, the district will contribute \$125.55 per month toward the cost of benefits for retiree and spouse (coordinated with Medicare) for 5 years (or until death). For example, if retired at 60, he/she will get 25 years of \$125.55/mo contributions.</p> <p><u>Hired after 6/30/99, but prior to 6/22/04:</u> Employees who retire in a publicly financed retirement system prior to age 65 with at least ten years of service in education with five years at MPC will be covered by the District for employee and dependents until age 65. After 65, for each year prior to ge 65 that the employee retires, the district will contribute \$125.55 per month toward the cost of benefits for retiree and spouse (coordinated with Medicare) for 5 years to age 72 or death.</p> <p><u>Hired after 6/22/04:</u> Employees who retire in a publicly financed retirement system prior to age 65 with at least 15 years at MPC will be covered by the District for employee and dependents until age 65 or death, whichever is earlier. No benefit is provided after age 65, although benefits can be purchased.</p> <p><u>Classified (MPCEA)</u></p> <p><u>Hired before 1/1/2000:</u> Employee who retires under the age of 65 in a publicly financed retirement system with at least 10 years of classified service with MPC will be covered for employee and dependents to age 65 or death, whichever is first. After 65, for each year prior to age 65 that the employee retires, the district will contribute \$125.55 per month toward the cost of benefits (coordinated with Medicare) for 5 years (or until death). For example,</p>

		<p>if retired at 60, he/she will get 25 years of \$125.55/mo contributions.</p> <p><u>Hired 1/1/2000-12/31/2003:</u> Employee who retires in a publicly financed retirement system under the age of 65 with at least 10 years of classified service with MPC will be covered for employee and dependents to age 65 or death, whichever is first. After 65 the district will contribute \$125.55/mo toward the cost, coordinated with Medicare, to age 72 or death.</p> <p><u>Hired after 12/21/2003:</u> Employee who retires in a publicly financed retirement system, under the age of 65 with at least 15 years of classified service with MPC will be covered for employee and dependents to age 65 or for 10 years, or until death, whichever is earlier. No benefits are available after 65.</p> <p><u>Administration, managers, Directors, Supervisors, Confidentials</u></p> <p>Employees who retire in a publicly financed retirement system prior to age 65 with at least ten years of service in education with five years at MPC will be covered by the District for employee and dependents until age 65 or death, whichever is earlier. After 65, for each year prior to age 65 that the employee retires, the district will contribute \$125.55 per month toward the cost of benefits (coordinated with Medicare) for 5 years (or until death). For example, if retired at 60, he/she will get 25 years of \$125.55/mo contributions. After District coverage ends, the retiree may purchase coverage.</p> <p><u>Board Members</u></p> <p>Assumed office prior to 11/1/98 and retires with:</p> <p>12 years of total service – medical and life insurance provided for life</p> <p>Less than 12 years of total service – may continue at retiree’s expense</p> <p>Assumed office on or after 11/1/98: no retiree benefits provided or available, except through COBRA.</p>
14	Mt. SAC	Employees hired prior to January 1, 1996 receive lifetime medical benefits for the employee and their spouse. Employees hired after January 1, 1996 who serve the District for a minimum of ten years receive lifetime medical for the employee only.
15	Mt. San Jacinto	Blue Cross or Kaiser or ten years after their date of retirement.
16	No Orange	If employees have 15 years of service and retire under PERS or STRS we pay the same as current employees. The District is in PERS medical. The District pays 100% for the lifetime of the employee.
17	Ohlone	Only medical benefits are provided for our full-time retirees. Retirees must have rendered at least 10 years of service to the District. Retirees must be at least 55 years of age and not more than 64 years of age on the retirement date.

18	Palo Verde	<p>Management – Medical after age 55, but before age 65 to be eligible must have been an employee of the district for 15 consecutive years.</p> <p>Classified – Same as stated above plus upon reaching age 65 district will provide \$100 per month to purchase Medicare supplemental insurance until age 75.</p>
19	Pasadena	<p>Medical and Dental coverage up to the age of sixty-five. At the age of sixty-five, \$1,400 per year for life. Intended to help defray the cost of Medicare supplementary insurance.</p>
20	Peralta	<p>If hired before 7/1/04, benefits are provided until death.</p> <p>If hired after 7/1/04, benefits are provided until age 65.</p> <p>Office visit before 7/1/04 = \$1.00</p> <p>Office visit after 7/1/04 = \$10-\$15</p>
21	San Diego	<p>SDCCD provides the same medical and dental coverage for retirees as it does for active employees. District pays full cost of dental and up to the Kaiser rate for health. Coverage only covers the period of age 60 to 65. All employees must have 20 years of service with SDCCD to qualify, except Management and Board, which only require 8 years of service.</p>
22	SJ Evergreen	<p>Retiree health benefits terminated in 1983. For those hired before that date the district provides full medical for retirees and their spouses. Once they reach age 65, they are required to maintain Medicare Parts A & B. If they do not, or are not eligible, they must pay the difference between the cost of the plan they choose to remain on and the cost of the district's supplemental plan.</p>
23	San Luis Obispo	<p>Retirees may purchase medical, dental and/or vision from the district at full cost. The district does not pay any portion. To be eligible the employee must retire from PERS or STRS and must be enrolled in coverage prior to retirement.</p>
24	San Mateo	<p><u>Academic</u></p> <p>Hired prior to 1/1/87 = District-paid, lifetime medical and dental coverage (choice of any plan provided for active employees); Lifetime reimbursement for Medicare Part B monthly premiums; plus spouse/domestic partner coverage.</p> <p>Hired 1/1/87 through 9/7/93 = Medical-lifetime maximum monthly premium paid by the District is equivalent to current cost of the Kaiser Plan for the Bay Area ONLY; District-paid, lifetime dental coverage (same plan choice as provided to active employees); Lifetime reimbursement for Medicare Part B monthly premium; plus spouse/domestic partner coverage.</p> <p>Hired on or after 9/8/93 = District pays a flat monthly maximum total of \$450 toward health insurance until retiree becomes eligible for Medicare Part B.</p>

		<p>With Medicare Part B, District then pays for the lowest cost medical plan available for the Retiree ONLY; Retiree only—lifetime reimbursement for Medicare Part B monthly premium; spouse/domestic partner included in the \$450/month retirement benefits, however, when retiree becomes eligible for Medicare Part B, medical benefits will no longer be available to spouse/domestic partner.</p> <p><u>Classified</u></p> <p>Hired prior to 5/1/87 = District-paid, lifetime medical and dental coverage (choice of any plan provided for active employees); Lifetime reimbursement for Medicare Part B monthly premiums; plus spouse/domestic partner coverage.</p> <p>Hired 5/1/87 through 6/30/92 = Medical-lifetime maximum monthly premium paid by the District is equivalent to current cost of the Kaiser Plan for the Bay Area ONLY; District-paid, lifetime dental coverage (same plan choice as provided to active employees); Lifetime reimbursement for Medicare Part B monthly premium; plus spouse/domestic partner coverage.</p> <p>Hired on or after 7/1/92 = District pays a flat monthly maximum total of \$450 toward health insurance until retiree becomes eligible for Medicare Part B. With Medicare Part B, District then pays for the lowest cost medical plan available; Lifetime reimbursement for Medicare Part B monthly premium; spouse/domestic partner included in the \$450/month retirement benefits paid to retiree with the same terms and conditions.</p> <p>Hired on or after 7/1/94 = District pays a flat monthly maximum total of \$450 toward health insurance until retiree becomes eligible for Medicare Part B. With Medicare Part B, District then pays for the lowest cost medical plan available for the Retiree ONLY; Retiree only—lifetime reimbursement for Medicare Part B monthly premium; spouse/domestic partner included in the \$450/month retirement benefits, however, when retiree becomes eligible for Medicare Part B, medical benefits will no longer be available to spouse/domestic partner.</p>
25	Santa Barbara	Early retirees (up to Medicare eligibility) receive an allowance for medical insurance cost in District’s group medical plan: certificated \$5,200; classified \$5,755.
26	Santa Clarita	The district provides medical, dental, vision and life insurance to retirees. Academic retirees age 60 with 20 years of service, and classified retirees age 60 with 25 years of service, receive a district contribution toward the cost of benefits of \$4,000 per year, payable to age 65. At age 65, the district contribution is \$2,200 per year, payable for the lifetime of the retiree.
27	Santa Rosa	District paid medical and dental up until 65 th birthday. Minimum is full-time years age 55-65. Qualifications for benefit – min years of service 15 full-time, min age 55. Post 65 retirees can elect to stay on our group coverage but District’s only contribution is a lifetime stipend of \$84/month single

		\$136.50/month double.
28	Sequoias	Depends what contract they retired under. All constituent groups are treated the same. Usually 10 years of service gets H.C.D. & V. from 55-65. 20 years (same) 55-65 and Medicare supplement \$3,000 plus 2% a year or \$1,500 off regular health care.
29	Sierra	We cover all health premiums and Medicare premiums for retirees hired prior to 1994. Employees hired after 1994 have no guaranteed benefit.
30	So Orange	Academic and Management = Early retirement to age 65 with 10 years of full-time service, must retire from PERS/STRS, Medical, Dental and Vision. Covers employee and dependent. Age 65 and after covers employee only for Medicare supplement. Classified and POA = Early retirement with 10 years of full-time service and must be age 60 or older must retire from PERS/STRS, Medical, Dental, Vision to age 65. No benefit or supplement after age 65.
31	State Center	Classified = Retirees who are at least age 50, with at least 10 years service with the District, and currently employed by the District at the time of retirement. Prior to Age 65: For retirees who continue coverage under the District's health insurance program. The District will contribute 80% of the District's normal contribution for active members up to a maximum of \$2,400 per year until age 65. After Age 65: The District will contribute up to a maximum of \$1,600 per year (increased annually by 2% from 2000) toward health insurance premiums until age 70 for retirees with at least 15 years of service and for life for retirees with at least 20 years of service. The cap for fiscal year 2006-07 is \$1,819. For retirees belonging to the bargaining unit groups 'CSEA 1979-84' and 'CSEA 1984-87', the District pays a flat amount of \$800 per year with no annual increases. Retirees can receive fixed quarterly cash payments in lieu of medical benefits. The amount of the cash payment is set by the District and varies by year of retirement. Certificated = Retirees who are at least age 55, with at least 10 years service with the District, and currently employed by the District at the time of retirement. Option 1, Prior to Age 65: For retirees who continue coverage under the District's health insurance program. The District will contribute up to a maximum of \$2,400 per year until age 65. Option 1, After Age 65: The District will contribute up to a maximum of \$1,500 per year (increased annually by 2% from 1987) toward health insurance premiums for life for retirees with at least 15 years of service. The cap for fiscal year 2006-07 is \$2,273. Furthermore, the District pays the full insurance

		<p>cost for retirees belonging to the bargaining unit group 'AFT 1983-84 ERI' and a flat amount of \$800 per year for retirees in the groups 'AFT 1981-83' and 'AFT 1978-80'.</p> <p>Retirees can receive fixed quarterly cash payments in lieu of medical benefits. The amount of the cash payment is set by the District and varies by year of retirement.</p> <p>Certificated Option 2: For retirees who continue coverage under the District's health insurance program, the District will contribute a maximum of 70% of the District's normal contribution for active members until age 65. Certificated retirees who select Option 2 will not receive any District contribution after age 65.</p>
32	West Hills	We pay \$1,700 a year towards health plan.
33	West Kern	<p>For all retirees the District offers the retiree and eligible dependents the ability to participate in the three District PPO plans or, if 65 years of age or older, a PPO or HMO Medicare Supplemental Plan. Once all retirees are 65 years of age, the District pas the selected Medicare PPO or HMO Supplement cost rather than the District PPO Plan cost. The District Plan currently has 35 retirees over 65 and 8 retirees under 65.</p> <p><u>Faculty and Certificated and Classified Administrators:</u></p> <p>The District fully pays the contribution for the health benefits program on behalf of the retiree who has served at least 10 years of full-time service with the district and eligible dependents for the life of the retiree.</p> <p><u>Classified Retirees:</u></p> <p>The District fully pays the contribution for the health benefits program on behalf of the retiree who has served at least 10 years of full-time service with the district for the life of the retiree. The District fully pays the contribution for classified retiree eligible dependents up until retiree is 65 years of age. Then the eligible dependent is eligible to continue the benefits at their own cost.</p>
34	Yosemite	Retirees choose between two fully insured medical plans: Blue Cross PPO and Blue Cross HMO. There is no difference between what is offered to different classifications. At 65, the PPO or HMO becomes a secondary plan to Medicare. At age 70, medical coverage ends unless the retiree is willing to carry the coverage at their own expense.
35	Yuba	Most of our retirees, depending on whether they were faculty, classified or management, receive fully paid medical insurance. This is over retirees who have worked 10 years and are 55 or 20 years. Retirees must purchase vision and dental insurance at their own expense if they wish to do so. Some retirees are only eligible for health benefits which the District will contribute 1/3 of the premium, they must pay 2/3 towards the plan of their choice.

FRINGE BENEFIT SURVEY

Health Benefits PT Retirees

What health benefits do you provide for your part-time retirees? If they differ among categories, please describe the rules for each category. If eligibility changes depending on a specific year, please describe.

	District	Response
1	Cabrillo	Part-time employees who qualify for medical benefits as noted in previous question are eligible for the same benefits.
2	Cerritos	None
	Chabot	No response
3	Copper Mtn	None
4	Desert	N/A
5	El Camino	Neither part-time employees nor part-time retirees are eligible for health insurance.
6	Feather River	Currently, no health benefit coverage is offered for part-time retirees.
7	Glendale	Benefit package in previous answer are for any employee receiving district paid benefits. This includes part timers over 20 hours per week (classified) and faculty (permanent) at a 60% load or more.
8	Imperial	There are no part-time retirees at this date
9	Los Angeles	None
10	Los Rios	Los Rios does not provide coverage for part-time retirees.
11	Merced	None
12	MiraCosta	Part-time retirees are eligible for full benefits so long as the employee works 20 or more hours per week (classified) or 50% faculty assignment.
	Monterey Penn	No response
13	Mt. SAC	N/A
14	Mt. San Jacinto	N/A
15	No. Orange	None

16	Ohlone	No benefits are provided for part-time retirees.
17	Palo Verde	None
18	Pasadena	None
19	Peralta	Benefits for part-time retirees – level of benefits do not change. Monthly premium is pro-rated to FTE in effect at the time of retirement.
20	San Diego	No benefits provided for part-time retirees.
21	SJ Evergreen	None
22	San Luis Obispo	Retirees may purchase medical, dental and/or vision from the district at full cost. The district does not pay any portion. To be eligible the employee must retire from PERS or STRS and must be enrolled in coverage prior to retirement.
23	San Mateo	None
24	Santa Barbara	None
25	Santa Clarita	None
26	Santa Rosa	Only retirees with 15 full-time equivalent years of service receive benefits listed for full-time retirees.
27	Sequoias	None
28	Sierra	None
29	So Orange	None
30	State Center	N/A
31	West Hills	None
	West Kern	No response
32	Yosemite	None
33	Yuba	We do not offer health benefits for any of our part-time employees

FRINGE BENEFIT SURVEY

Retirees Pay a Portion of Annual Premium

**Does your district require retirees to pay a portion of the annual premium?
If so, what percentage of the total premium?**

	District	Response
1	Cabrillo	The District does not require the retiree to pay any portion of the annual premium unless the retiree carries family coverage and they are responsible for paying the difference in cost between 2-person and family. Special eligibility requirements - None
2	Cerritos	Varies Special eligibility requirements – No response
	Chabot	No response
3	Copper Mtn	All less than 1%; for PPO coverage \$84.30 per month Special eligibility requirements – 10 years with the District and be 61 years old.
	Desert	No response Special eligibility requirements – No response
4	El Camino	The retiree pays 100% for dependent coverage. Special eligibility requirements – The District pays 100% of the retiree portion only for employees who retire between 50 and 65 and have worked at the District 10 years or more. After age 65, the retiree pays their portion less the minimum employer contribution designated by CalPERS; e.g., \$80.80 per employee in 2007 and \$97 per employee per month in 2008.
5	Feather River	All 100% Special eligibility requirements – No response
6	Glendale	Retirees pay any cost over \$6,500 per year. Special eligibility requirements – nine consecutive years of service receiving district paid benefits.
7	Imperial	Retirees do not contribute any part of the premiums. Premiums are paid by the college.
8	Los Angeles	Not applicable

9	Los Rios	<p>The retiree's portion of premium cost is the same for Management, Academic and Classified. The amount retirees without Medicare (typically under 65) pay as a % of total premium ranges from 63%-78%. Retirees over 65 pay 44%-80% of the total premium. Retirees out of the service area pay 66%-84%.</p> <p>Special eligibility requirements – Eligibility requirements generally require 15 years of continuous full-time service with the district, the employee must be 55 years of age or older, and, he or she must be receiving retirement benefits from CalSTRS or CalPERS. If the employee retires between 50 and 55 and he/she was receiving disability income under the District's disability Income Protection Plan just prior to retirement and the qualifying years of service have been met, he/she would qualify for the District contribution.</p>
10	Merced	<p>Management and Academic - \$120</p> <p>Classified - \$150</p> <p>Special eligibility requirements – No response</p>
11	MiraCosta	<p>No</p> <p>Special eligibility requirements – No response</p>
	Monterey Penn	No response
12	Mt. SAC	<p>N/A</p> <p>Special eligibility requirements – No response</p>
13	Mt. San Jacinto	<p>No response</p> <p>Special eligibility requirements – The district contributes a “locked-in” amount over the ten-year period for the retiree. As premiums increase, the retiree is responsible to cover the increase. The retirees are also responsible to pay for their spouse's coverage.</p>
14	No Orange	<p>No, we pay 100%.</p> <p>Special eligibility requirements – 15 years service if employed after 5/99; meet PERS or STRS retirement requirements.</p>
15	Ohlone	<p>Retirees do not pay any portion of their annual premiums.</p> <p>Special eligibility requirements – None</p>
16	Palo Verde	<p>Management - \$7,500 a year on annual rate.</p> <p>Academic – Being negotiated</p> <p>Classified – Same as management</p> <p>Special eligibility requirements – No response.</p>

17	Pasadena	0% Special eligibility requirements – The retiree must be at least fifty-five years of age with at least 14 years of service. The retiree must be eligible to retire under the provisions of the STRS or the PERS.
18	Peralta	No. Special eligibility requirements – Retirees must satisfy years of service criteria under PERS or STRS in order to be eligible for District paid insurance.
19	San Diego	Retirees only pay premium costs that exceed the cost of Kaiser plan. Special eligibility requirements – None
20	SJ Evergreen	No Special eligibility requirements – No response.
21	San Luis Obispo	All categories 100% Special eligibility requirements – No response.
22	San Mateo	Explained in question regarding benefits for retirees. Special eligibility requirements – explained in question regarding benefits for retirees.
23	Santa Barbara	Early retirees pay out-of-pocket for costs exceeding district allowance. Special eligibility requirements – Early retirees must have rendered 15 years of service with the district and be at least age 55.
24	Santa Clarita	No Special eligibility requirements – Retirees are required to pay a portion of the annual premium; however, it is not a fixed percentage, and varies depending on coverage and district contribution.
25	Santa Rosa	All categories = 100%, less stipend. Special eligibility requirements – Early retirement age 55, full-time years 15 for coverage up until age 65. Post 65 retiree stipend same qualifications 15 full-time years age 55.
26	Sequoias	0% all categories Special eligibility requirements – No response.
27	Sierra	No Special eligibility requirements – No response.

28	So Orange	No Special eligibility requirements – No response.
29	State Center	Depends Special eligibility requirements – Dependent on bargaining unit contract year, please see previous answer.
30	West Hills	We only pay \$1,700 a year towards the plan of choice. Special eligibility requirements – No response.
31	West Kern	No Special eligibility requirements – N/A
33	Yosemite	Retirees do not pay any portion of the premium. Special eligibility requirements – No response.
34	Yuba	Some retirees are only eligible to receive 1/3 of the premium paid. They must pay 2/3 toward the health plan of their choice. Special eligibility requirements—no response

FRINGE BENEFIT SURVEY

General Comments

General Comments

	District	Response
1	Cabrillo	None
2	Cerritos	None
3	Chabot	None
4	Copper Mtn	None
5	Desert	None
6	El Camino	None
7	Feather River	None
8	Glendale	None
9	Los Rios	None
10	Merced	None
11	MiraCosta	MiraCosta's benefit program consists of a monthly benefit allowance. Employees can use their allowance to purchase a variety of benefits (medical and dental employee only coverage mandatory). Employees can also choose to allocate a portion of their allowance to a Section 125 flexible spending account. The annual allowance (cap) per employee is \$13,758 (07).
12	Monterey Penn	None
13	Mt. SAC	None
14	Mt. San Jacinto	None
15	No Orange	We still have a long way to go. Meeting monthly with a Benefit Committee to come up with possible solutions.
16	Ohlone	None
17	Palo Verde	None
18	Pasadena	None
19	Peralta	None

20	San Diego	Our goal is to fully fund our retiree plans within 10 years and eliminate all costs from the General Fund.
21	SJ Evergreen	None
22	San Luis Obispo	None
23	San Mateo	None
24	Santa Barbara	None
25	Santa Clarita	None
26	Santa Rosa	Our health plans for 3 tier plans; single, double, family.
27	Sequoias	None
28	Sierra	None
29	So Orange	Annual cost is a composite amount covering employee, spouse, and dependents (to age 25).
30	State Center	None
31	West Hills	None
32	West Kern	None
33	Yosemite	In 1998, we began charging departments for the Retiree Health Liability for their current employees, based on recommendations in an actuarial study. These charges were set aside in a separate fund (not irrevocable). Premium costs for retirees continued to be paid from general unrestricted funds, so the Retiree Health fund has earned interest and grown over the past 9 years.
34	Yuba	None