

RETIREMENT FREQUENTLY ASKED QUESTIONS (FAQ)

- **How does an employee notify the District of the intent to retire?**

A certificated and management employee should write and sign a letter addressed to the Assistant Superintendent for Personnel and indicate the intended effective date of retirement. Classified employees can submit the appropriate classified form stating effective retirement date.

- **Is there dental insurance for retirees through the District?**

There is no dental coverage for retirees to join. However, employees can continue with Delta Dental upon retirement through COBRA for 18 months. COBRA forms are available in the Personnel Department.

- **Who can “retirees” contact at the district for questions about retirement?**

Retirees can contact Debbie Cornell (certificated/management), ext. 60407 or Robin Hernandez (classified), ext. 60410 in the Personnel Department at 510.471.1100 or send messages to: dcornell@nhusd.k12.ca.us or rhernandez@nhusd.k12.ca.us. You may also contact Kristina Sanchez at 510.471.1100 x60424 for any questions regarding the Retiree Trust, ksanchez@nhusd.k12.ca.us.

- **How much does the Health Benefit Plan and Trust provide to retirees for health benefits?**

At this time, a certificated and management retiree can receive up to \$195 and a classified retiree can receive up to \$110 towards medical coverage.

- **What medical plans are available to retirees through the district?**

Retirees can continue with their present medical coverage with CalPers upon retirement. When a retiree reaches Medicare age (65), he/she will receive a notification from CalPers to apply for Medicare. After receipt of a copy of the Medicare card, the retiree will be moved to the Medicare group of their chosen plan and a reduction in premium usually takes place. A retiree may, during open enrollment, apply for CalPers medical coverage. The only requirement being they must receive either a CalPers or CalStrs retirement warrant.

- **If I work after retirement from the District, how will my earnings affect my STRS retirement?**

If you accept employment outside the California Public School System in any capacity, you will continue to receive your STRS allowance with no limitations on your earnings. If you perform STRS creditable service K-14 and are an employee of a public school district or a third party, or as an independent contractor, there is an annual limit on the annual amount you can earn without affecting your STRS allowance. Check with STRS regarding current rules.

A CalPers retiree is allowed to work 960 hours per fiscal year, July 1 to June 30, and still receive their PERS retirement. The only restriction is that they cannot be hired into a “position”. They may sub or contract for the 960 hours.