ANAHEIM UNION HIGH SCHOOL DISTRICT

RETIREE HEALTH INSURANCE

(Frequently Asked Questions)

POLICY HIGHLIGHTS & IMPORTANT NOTICE

IMPORTANT: The early retiree health benefits board policy is changing effective December 1, 2026. Eligible employees age 57-65, who have 8 years of service to AUHSD, and are eligible to retire from CalSTRS or CalPERS may apply.

If you choose to retire, **are under age 57**, but otherwise meet all requirements, you, and any dependent(s) on the plan with you, have the opportunity to enroll. You and your dependent(s) will pay the full monthly rate for your medical and dental plans up to the employee's age of 57.

If you are already retired or plan to retire prior to December 1, 2026, you are subject to the board polic(ies) in place at your time of retirement.

1. What are the eligibility requirements for an AUHSD retiree to maintain health benefits?

To continue health benefits after retirement, you must retire from AUHSD, have worked for AUHSD for a minimum of 8 years (based on your longevity date in the HR system) and be eligible to retire from your retirement system.

2. Which health benefits continue when I retire?

If you are under age 65, upon retirement from the District, your EPO or PPO medical and PPO or HMO dental benefits will continue.

3. Is the change to the retiree health insurance only for 2027?

The changes from age 60 to 57 and years of service from 15 years to 8 years will remain in place until there is a change to Board Policies 6603.01 and 6317.32.

4. Are the medical and dental retiree rates available for 2027?

Yes. The 2027 retiree rates for the medical and dental plans are included.

5. What about life insurance and the vision plan?

Similar to current retiree benefits, vision and life insurance are not a retiree benefit; only the medical and dental plans will continue after retirement. Under COBRA you have the opportunity to continue your vision plan for up to 18 months. Mailed to your home after you retire, the COBRA packet provides detailed information on continuing coverage, at your cost. Additionally, the life insurance company will mail you information on how to convert your group life insurance policy.

6. What do retiree health benefits cost?

The District pays the medical and dental monthly premiums for all eligible retirees between the ages of **57** and 65.

If you have a dependent(s) that you would like to keep on the plan(s) with you, the District will pay 100% of the retiree's medical and dental insurance premiums and will apply 50% of the lowest early retiree medical plan cost toward your spouse/one dependent coverage. For example, the lowest early retiree medical plan rate (in 2026) is the EPO plan. The single/one dependent rate is $983.04.

The board policy states 50% of that rate will be applied to your spouse/one dependent ($491.52) whether you are in the EPO plan or the PPO plan. If you have more than one dependent on the early retiree plan with you, the rate is not compounded.

If your dependent is over age 65 when you retire, your dependent will be offered the District's group supplement to Medicare plan and dental plan. There is no premium discount for any dependent over age 65.

7. I have 8 years with the District but I will be under age 57 when I retire after Dec. 1, 2026, – am I still eligible?

With 8 years of District service, the District pays medical and dental premiums for you from age 57 to 65, if you retire after December 1, 2026. If you retire **BEFORE reaching age 57**, you, and any dependents on the plan with you, will need to **pay the FULL monthly premiums up to the retiree turning age 57** if you, the retiree, want to receive the District paid health benefits from age 57 up to age 65.

8. If I need to pay for benefits for my dependents, or myself, how will I make the monthly payment?

Retiree First, the third-party administrator, collects monthly premiums by ACH. At time of enrollment, you will submit your banking information for automatic payment.

9. I have 8 years with the District and I am retiring over age 65 – what are my options?

The District offers a group supplement to Medicare plan which includes a prescription drug plan that you may elect at your cost; however, you should review all of your options on the open market before making your election. Independent of the group supplement to Medicare plan, you may continue with your District sponsored dental plan at your cost.

10. After I retire, will I be able to change medical and/or dental plans?

Retirees under age 65 may change medical and dental plans during the annual Open Enrollment period.

11. If I retire prior to age 65. What happens when I turn age 65?

You will have the opportunity to enroll in coverage in the District sponsored group supplement to Medicare plan with a prescription drug plan at your cost, however, you should review all of your options on the open market before making your election. You may continue your dental plan at your cost, if you wish. The group supplement to Medicare plan and the dental plan are independent of each other, which allows you to enroll in one or both plans.

12. If I decline to add my eligible dependents on my retiree health benefit plans at the time of retirement, may I add them later?

No. The only time to add dependents is at your initial enrollment in the District retiree health plans.

13. If I am eligible for District retiree health benefits and opt out at the time of retirement, or if I take the plan(s) now and later drop, may I return to the District plans later?

No. If you opt out of the District retiree health plans at any time, you will not be able to return.

14. What do I have to do to sign up for retiree health benefits?

After you submit your resignation/retirement notice to your HR department, and if you are eligible for District retiree health benefits, the Health Benefits department will contact you by US mail with information on how and when to complete an enrollment form to continue your current medical and dental plans during retirement.

15. If I pass away, can my enrolled dependents continue on the plan?

Yes. Your enrolled dependents on the early retiree plan(s) when you pass away, will have the opportunity to continue their coverage(s) at their cost. Children will drop off the early retiree plan(s) at age 26.

2027 RETIREE RATES

The District will make a monthly contribution equal to 50% of the lowest District-sponsored medical plan premium for the spouse/dependent coverage, toward the medical benefit premium selected by the eligible retiree. Below are the rates for 2027. Note, the EPO has the lowest spouse/dependent medical plan premium rate of $1,071.87 (an additional administrative rate of $1.65 per person/per month is applied by Retiree First).

	Retiree Only under 57	Retiree under 57 and Spouse	Retiree under 57 and Child(ren)	Retiree under 57 and Family	Retiree Only 57 up to 65	Retiree 57 – 65 and Spouse (under 65)/one dependent (child under 26)	Retiree 57 – 65 and Two + dependents (spouse under 65/child under 26)
EPO Medical	$894.12	$1,965.99	$1,608.67	$2,769.89	$0	$1,071.87/ 50% = $535.93	$1,875.77 - $535.93 = $1,339.83
PPO Medical	$1,005.37	$2,210.75	$1,808.94	$3,114.78	$0	$1,205.38 - $535.93 = $669.44	$2109.40 - $535.93 = $1,573.47
DeltaCare Dental HMO	$19.18	$31.65	$33.77	$50.55	$0	$12.47	$31.37
Delta Dental PPO	$43.21	$89.89	$98.51	$156.93	$0	$46.68	$113.72