

## WHAT'S NEEDED TO QUALIFY FOR LIFETIME HEALTH BENEFITS AT RETIREMENT?

(See new requirements in red below)

### To qualify for lifetime benefits:

As a current employee, your eligibility for District-sponsored medical, dental, and vision coverage for yourself and eligible dependents at retirement depends on meeting requirements for:

1. Qualifying years in paid service: A year of paid service means you were paid for at least 100 full-time days and you were eligible for District benefits.
2. Plan enrollment at retirement: On the date you retire, you must be enrolled in the plans you wish to continue during retirement.
3. Receipt of retirement benefits: You must receive a monthly retirement payment from your State Retirement System—either CalSTRS or CalPERS.

### Hire dates:

To receive lifetime benefits, your hire date must fall under one of the categories below:

- **On or before March 11, 1984** and continued eligibility for District coverage for five consecutive years immediately before retiring.
- **On or after March 11, 1984 but before July 1, 1987** and continued eligibility for District coverage for at least 10 consecutive years immediately before retiring.
- **On or after July 1, 1987 but before June 1, 1992** and continued eligibility for District coverage for at least 15 consecutive years immediately before retiring, or 10 consecutive years immediately before retiring plus **10** non-consecutive years.
- **On or after June 1, 1992** and your age plus the number of your consecutive qualifying years of service, when added together, equals 80.
- **On or after March 1, 2007** and your age plus the number of consecutive qualifying years of service, when added together equals 80 and you have fifteen (15) consecutive years of qualifying service immediately prior to retirement.
- **On or after April 1, 2009** and your age plus the number of consecutive qualifying years of service, when added together equals 85 and you have twenty-five (25) consecutive years of qualifying service immediately prior to retirement.
- **On or after July 1, 2018** and your age plus the number of consecutive qualifying years of service, when added together equals 87 and you have thirty (30) consecutive years of qualifying service immediately prior to retirement.

### If you defer your CalSTRS or CalPERS benefit payments:

If you leave funds on deposit with CalSTRS or CalPERS system for withdrawal at a later date, or for a lump sum distribution you are **not** eligible for District-paid retiree health benefits. If you stop your monthly retiree benefit payments you will lose your District-sponsored benefits.

### How to verify eligibility for lifetime health benefits:

You can send a request by e-mail to [benefits@lausd.net](mailto:benefits@lausd.net) or by fax to (213) 241-4247. Include your employee name, employee number, and your estimated retirement date. Your retirement date should be within two years from your request date. You can also submit a written request to Benefits Administration at PO Box 513307, Los Angeles, CA 90051-1307. For additional information, contact Health Benefits Administration at (213) 241-4262.