

Rancho Santiago Community College District
BOARD POLICY
Chapter 7
Human Resources

BP 7132 Management Medical/Dental Insurance Benefits

Eligibility

All management employees (including cabinet-level employees) who have an assignment of 50% or more are eligible for District-paid Group Medical/Dental benefits. The District's contribution in each succeeding year will be the District's cost for medical/dental benefits during the immediate preceding year plus an amount not to exceed 6%.

Health Insurance

The District will provide management employees with a cafeteria health insurance program. Each employee will receive a cash allocation based upon the medical insurance option selected. The allocation for employees working under a contract of 50% to 79% will be pro-rated. The employee can assign this allocation or any part of it toward additional insurance coverage (dental, vision) or may receive it as cash.

Life Insurance

Active employees will receive life insurance benefits in the amount of the employee's annual salary or \$50,000, whichever is greater.

Retiree Benefits

For the purposes of determining benefit eligibility under this policy, retirement is defined as a management employee's termination from full-time District employment which is concurrent with their retirement under STRS and/or PERS.

Retired management employees shall receive District-paid medical/dental benefits based upon the following eligibility criteria:

- Managers whose first date of full-time service was prior to May 31, 1986, shall receive the same District-paid medical insurance coverage as is provided to active management employees until that individual is eligible for Medicare. Once eligible for Medicare, the retired Managers shall enroll in Medicare Part A & B, be responsible for Medicare A, B & D premiums, and receive a District paid group Medicare insurance plan for life.
- Managers whose first date of full-time service was on or after May 31, 1986, and who serve as a manager for at least fifteen (15) years shall receive the same District-paid medical insurance coverage as is provided to active management employees until that individual is eligible for Medicare. Once eligible for Medicare, the retired Managers shall enroll in Medicare Part A & B, be responsible for Medicare A, B & D premiums, and receive a District paid group Medicare insurance plan until age 70, after which such retirees may continue coverage at their own expense.

- Managers employed under individual administrative contracts retiring on or after July 1, 1975, with less than fifteen (15) but with five (5) or more years of service to the District may participate in medical/dental benefits by paying their own premiums until that individual is eligible for Medicare. Once eligible for Medicare, the retired Managers shall enroll in Medicare Part A & B, be responsible for Medicare A, B & D premiums, and may participate in medical/dental benefits by paying their own premiums.
- Surviving dependent spousal benefits will continue at District expense for administrators hired prior to July 1, 1989, and for supervisory/confidential employees hired prior to April 11, 2005.
- Surviving dependent spouses of those employees hired on or after these respective dates (and having five or more years of service with the District) may continue surviving dependent spousal benefits at their own expense.

Revised: October 28, 2013 (Previously BP 4402)
Revised: April 25, 2016
Revised: November 8, 2021