

PGTA-Retirees' Insurance Summary

This report has been prepared by Don Luce and Bruce Belknap, summarizing the district insurance contract conditions covering retirees beginning with the 1982-83 school year (the oldest records available to us at this time.)

1982-83 contract: The employer will pay the same medical, dental, and vision coverage for early retirement as for the full time employee. Full time employees who are at least 55 and who retire before age 65, and have at least ten years of certificated services with the employer, are eligible for health insurance coverage. For each year prior to age 65, the district will give an additional five years coverage beyond age 65 with the following conditions; (A) insurance will not extend beyond the life of the employee; (B) shall be coordinated with medicare; (C) beginning with 1983-84 - the employer shall pay a maximum of \$117.65 per month for such coverage, but the employee may pay an additional amount that is required to continue such coverage.

1983-84 contract: Employees who are 62 years of age or older who retire before June 30, shall receive health insurance coverage for 20 years after age 65.

1985-88 contract: <same as above> except... The employer shall pay a maximum of \$112.85...

1988-89 contract: <same as above> except... The employer shall pay the single subscriber premium each month.

1989-90 contract: The retired employee shall have the same coverage as the active employee until age 65. Retiree has the option of purchasing medical coverage for one dependent... if allowed under the rules of the insurance. From age 66 through 70, the district pays 90% of cost of the premium; from age 71 through 75, pays 85%; from age 76 through 85, pays 80%. At age 86 and beyond the district will discontinue all contributions toward health benefits of the retirees. Retiree may purchase the medical plan in effect at his/her own expense. Additionally, purchase of coverage for one dependent may be allowed, and the surviving spouse shall be permitted to purchase coverage at his/her expense.

1990-1991 contract: District will pay premium or the retiree equal to the active employee until he/she becomes eligible for medicare or age 65 which ever occurs first. Then the district will provide a Medicare supplemental insurance policy with a cap of \$50 per month, until the age 85. Also, the district will provide premium coverage for dental and vision equal to the active employees up through age 85.

1991--2000 contract: <same as above>

2000-2002 contract: Insurance for retired unit members shall now receive a contribution up to the equivalent dollar value of the "in lieu payment" to each full time PGTA employee "an amount of \$4,385.76 in addition to their other compensation" which shall continue until becoming eligible for Medicare or age 65 which ever occurs first.