



**MONTEREY PENINSULA**  
College

**ADMINISTRATIVE PROCEDURES**

**Chapter 7 Human Resources**

**7380**

**AP 7380 Retiree Health Benefits: Academic Employees**

Under Assembly Bill 528, former Certificated or Academic employees may be eligible to continue on the District medical and dental plans at full cost to the former employee, with monthly or annual premiums, payable in advance of the effective date of the coverage provided.

A retired employee may enroll in the District's health and welfare benefit plans only once pursuant to this procedure. A retired employee who voluntarily terminates coverage under this procedure may be excluded from obtaining coverage again.

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) and upon separation from the District and depending upon the event which causes insurance coverage to end, the employee and their dependents may elect to continue coverage on the medical, dental, and/or vision plans pursuant to the following requirements:

- A. The employee and dependents may continue coverage for up to 18 months if the employee terminates for any reason, except gross misconduct, or loses eligibility due to a reduction in the hours worked.
- B. Dependents may continue coverage for up to 36 months if the employee dies, the employee becomes divorced or legally separated, the dependent child ceases to be a dependent, or if the employee after age 65 becomes eligible for Medicare and elects Medicare as primary to the medical plan or if dependent reaches age 26.
- C. The individual will be charged the full cost of the premium plus an additional 2% of the premium for administrative costs. Payment is to be made in advance of the effective date of the coverage provided.
- D. This continuation coverage will end if any of the following occur:
  1. The former employee or dependents are no longer eligible for coverage;
  2. Entitlement to Medicare coverage begins;
  3. Termination of the employer-provided group health plan (although when coverage is replaced by another group health plan, the individual may be continued under that plan); or
  4. Failure to pay the required premiums.

See Board Policy 7380 - Retiree Health Benefits: Academic Employees

**References:** *Education Code Sections 7000 et seq.*

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