

ARTICLE XIII - HEALTH AND OTHER BENEFITS FOR RETIREES

- A. The District, following M.C.S.I.G. guidelines for reinsurers, shall contribute the total (full amount) cap for single party coverage, minus Life Insurance, for retirees age fifty-five (55) through fifty-seven (57). Retirees are eligible for Dental and/or Vision at their expense.

Upon reaching age fifty-eight (58), the employee who has retired at age fifty-five (55) through fifty-seven (57) shall be entitled to insure the retiree and the retiree's spouse at District expense up to the cap until the retired employee reaches age sixty-five (65) or dies, whichever occurs first. Upon reaching age fifty-eight (58), the District shall pay the CAP minus Life Insurance amount for single party coverage or for employee plus spouse. Retirees and their spouse are eligible for Dental and/or Vision coverage at their own expense.

	Medical	Dental	Vision	Life
55-57	only single covered by District	optional at retiree's expense	optional at retiree's expense	No
58-65	single plus one covered by District	optional at retiree's expense	optional at retiree's expense	No

- B. An eligible retiree is one who is not more than sixty-five (65) years of age, who has rendered fifteen (15) years of continuous service, including Board approved leave, in the District immediately prior to retirement and who retired under S.T.R.S. or P.E.R.S. An employee's service shall be considered as "*continuous*" notwithstanding a break in service due to layoff if such employee is reemployed during the period of his/her rights to reemployment. A year spent on layoff shall be counted as part of the fifteen (15) years required if the employee works for the District seventy-five percent (75%) of the time during that year.
- C. The District shall pay the medical premium cap applicable to current employees until the retiree reaches sixty-five (65) years of age or until the retiree dies, whichever occurs sooner.
- D. In the event that a Federal and/or State Medical Benefits Program were to be established prior to the termination of the retiree's medical coverage through the District, the District provided benefits shall be combined with the Federal and/or State plan and necessary costs contribution adjustments shall be made except that the District's contribution shall not exceed that provided for in Section A. of this Article.