

GCCCD

District Employment Services

QUICK REFERENCE

Resignation or Retirement from GCCCD

General Information

The following was developed to assist with general information regarding retiring from Grossmont-Cuyamaca Community College District (GCCCD).

❖ Form to Use:

- You notify District Employment Services of your retirement with the “Notice of Resignation/Retirement” Form, located on District Forms Depot. Please see your current contract for submittal date guidelines.

❖ Retirement or Resignation:

- If you have 10 years of full time service with GCCCD and are eligible to retire from PERS (age 50) or STRS (age 55), you are able to retire from the GCCCD. Anything less than 10 years of full time service is considered a resignation.

❖ Resignation:

- When you resign from GCCCD your medical, dental, and life insurance benefits will terminate at the end of the month in which you resign.
- You can choose to continue your medical and dental benefits for up to 18 months under Federal COBRA, and additional 18 months under California COBRA. These COBRA benefits are paid 100% by the former employee on a monthly basis, continued coverage is contingent on timely payment of premiums. Rates are based upon District group rates which are calculated annually.

❖ Retirements:

• **Health Benefits, Retirement under the age of 65:**

- District paid medical and dental benefits continue for the retiree and all their eligible dependents through the end of the month in which the retiree turns 65, or the time at which the dependent are no longer eligible.
- All other employee paid optional benefits will terminate at the end of the month in which the employee retires. Some policies are able to be transitioned into an individual policy that is paid directly to the carrier.
- A dependent retired spouse over the age of 65 should enroll in Medicare supplemental insurance effective the first of the month following the date of their spouse's, the GCCCD employee, date of retirement. The dependent retired spouse will be double covered by the retiree's GCCCD benefits and their Medicare supplements. Medicare often charges late enrollment penalties if this step is not taken.

• **Health Benefits, Retirement over the age of 65:**

- All employee benefits, including dependent coverage, will terminate at the end of the month in which the employee retires.
- The retiree is eligible to enroll in Medicare, and the associated supplemental insurance.
- Dependents who have not yet reached the age of 65 are eligible to enroll in Federal COBRA for a total of 18 months, and can extend their benefits for an additional 18 months under California COBRA. COBRA is available on a self-pay basis and rates are based upon District group rates which are calculated annually.

• **Other Retiree Benefits:**

- GCCCD District Library Card
- Included on Foundation for Grossmont and Cuyamaca Colleges updates