

## Commonly Asked Questions about EGBERT

### What is EGBERT (Elk Grove Benefit Employee Retirement Trust)?

EGBERT is a joint labor management trust set up to provide medical, dental and vision benefits for retirees of the Elk Grove Unified School District (EGUSD) who meet the eligibility requirements. The benefits provided to retirees are determined by the EGBERT board of directors and based on the assets in the trust fund, the contributions committed to be paid into the trust fund, and on the current and projected costs of providing benefits. The benefit a retiree receives may also depend on the bargaining unit(s) for which the employee was a member during their active employment with EGUSD.

### Required Years of Benefit Eligible Service:

Tier 1 - Hire date prior to July 1, 2006

10 Years / 120 Months

Tier 2 - Hire date on or after July 1, 2006  
and prior to July 1, 2015

15 Years / 180 Months

Tier 3 - Hire date on or after July 1, 2015

20 Years / 240 Months

### Retirement Age for Full EGBERT benefits:

Tier 3 - Hire date on or after July 1, 2015

Age 62 to receive maximum EGBERT benefits  
50% benefit if retire prior to Age 62

### Dependent Coverage:

CSEA Retirees on or after July 1, 2010

Coverage for Retiree Only

All other bargaining units &  
CSEA Retirees prior to July 1, 2010

Coverage for Retiree + 1 Dependent

See your collective bargaining agreement for detailed eligibility requirements.

### What is a benefits eligible position?

If a person has a job with the District, is offered benefits along with their salary, and makes monthly contributions to EGBERT from their paycheck they are employed in a benefits eligible position. The required number of hours worked to qualify for benefits varies by bargaining unit.

### **Must EGUSD retirees retire from CalPERS/CalSTRS to get EGBERT benefits?**

- To be eligible for EGBERT benefits, retirees must be actively drawing retirement or disability benefits from either CalPERS or CalPERS.
- A retiree's effective date with CalPERS/CalSTRS must be no later than 90 days following their last calendar day with Elk Grove Unified School District.
- Retirees must provide proof of application for retirement benefits and a letter confirming that their retirement effective date with CalPERS/CalSTRS is within the required 90 days.

### **Can an employee leave and return to the District and still receive the benefit?**

- The years of benefit eligible service do not have to be consecutive.
- If an employee leaves EGUSD and returns within 39-months they will retain their original eligibility.
- If they return after 39-months, they must meet the entire eligibility requirements in place at the time of reemployment and the prior years of service will not be counted.

### **Can an employee leave the District without retiring and still receive EGBERT benefits? No.**

If an employee leaves the District without retiring and does not return to the District within 39 months, then their eligibility for EGBERT benefits is forfeited.

### **Is there a cost? Yes.**

- All retirees who are not yet eligible for Medicare (typically under age 65) must pay a monthly retiree contribution. In 2018, the monthly rate is \$134 for a retiree or \$268 for a retiree and a dependent.
- The retiree may also pay a portion of the monthly insurance premium depending on the plan they are enrolled in. Family medical coverage is quite expensive and retirees should look into other avenues of coverage such as Covered California.

### **Where can I find more information on EGBERT?**

Please visit the EGBERT web site for more information. The web address is [www.egbertbenefits.com](http://www.egbertbenefits.com) . Click on Governing Documents and look under the Summary Plan Description area where you can find a section on commonly asked questions. You can email EGBERT office at [egbertbenefits@gmail.com](mailto:egbertbenefits@gmail.com) or call 916-684-7120. Office hours are Tuesday, Wednesday, Thursday from 9am to 3pm.