

LIVERMORE VALLEY
JOINT UNIFIED RETIRED EMPLOYEE HEALTH BENEFIT FUND

3240B Constitution Drive, Livermore, CA 94551 | P.O. Box 2305, San Ramon, CA 94583

Phone: (925) 208-9984 | Fax: (925) 362-8564

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August 2025

ANNUAL REPORT

TRUST ADMINISTRATION

The Trust has contracted with BeneSys Administrators to administer the day to day Administration of the Trust. BeneSys Administrators is located at 3240B Constitution Drive, Livermore, CA 94551. You can contact your account representative(s) at (925) 208-9984 between the hours of 8:00 am to 4:00 pm, Monday through Friday for questions regarding your billing.

WHO IS ELIGIBLE TO PARTICIPATE?

Retired Employees of the District on or after August 31, 1989, who are represented by LEA, LMA, and Classified Managers Confidential units are eligible to participate at age 65 provided they meet the necessary criteria. **Summary Plan Descriptions** are available from the Plan Administrator's office.

HEALTH CARE CO-PAYMENTS (Important)

The Health Trust pays up front for group health care premiums such as: California Valued Trust (CVT), CalPers and Delta Dental. All other individual health care premiums are to be paid by the members themselves and then reimbursed by the Administrative Office.

If you drop any existing health or dental care plan, you must notify the Administrative Office immediately. The carriers are not required to re-admit you and/or offer you the group rates.

TRUST PAYMENT GUIDELINES

The Administrative Office will credit your bank account via direct deposit with the monthly benefit amount due to you or in certain cases; the Administrative office will debit your account for any amount that may be due to the Trust.

SPOUSAL TRANSFER

Upon the death of an eligible Trust recipient, the eligible spouse may receive the monthly benefit.

TIMELY APPLICATION

If eligible, make certain your application for Medicare (through Social Security) is processed to go into effect on your 65th birthday. Otherwise, expect to assume the higher health insurance costs yourself.

KAISER SENIOR ADVANTAGE

All Kaiser Plan Medicare qualified retirees reaching age 65 after October 1, 1994 are being enrolled in Kaiser Senior Advantage. This is basically the same plan carried by active employees, but with several small added benefits.

MEDICARE PART D

Medicare has introduced a new pharmacy plan. It is called Plan D. The purpose of this plan is to make pharmaceutical drugs available to Medicare eligible members that do not belong to a Prescription Plan. If you do not belong to a prescription plan, Medicare Part D will help to lower your pharmaceutical drug costs. However, if you belong to a group prescription plan and you have received a letter of creditable coverage, you should **NOT** sign up for Medicare Part D. For more information or general inquiries about Medicare Part D, please call the Central Valley Trust at (800) CVT-9870; or (800) 288-9870.

PERS AND NEA LONG TERM HEALTHCARE

For questions on PERS Long Term Health Care Benefits, please call (800) 338-2244.

For questions on NEA Member Care Benefits, please call (800) 637-4636.

DENTAL CARE

There are two dental plans you may choose from:

1. Delta Dental Extended Care
2. Delta Dental Plan through California's Value Trust

For more information regarding benefit and rates, please call Mary Aguirre with the Livermore Valley Joint Unified School District at (925) 606-3203.

CALIFORNIA'S VALUE TRUST

If you need to contact California's Value Trust, they are located at:

California's Value Trust
520 E. Herndon Avenue
Fresno, CA 93720
(800) 288-9870
(559) 437-2960

EARLY RETIREES: LEA, LMA, SUPERVISOR/CONFIDENTIAL

If you need to contact the School District with questions regarding your medical plan, please contact:

Mary Aguirre
Livermore Valley Joint Unified School District
685 E. Jack London Blvd.
Livermore, CA 94551
(925) 606-3203

BENEFIT COVERAGE

Monthly Trust benefits for 2025 will remain the same at \$50.00 unless otherwise instructed by the Board of Directors of the Fund.

FUND BALANCE

- As of June 30, 2023: \$827,119.89 This is a net increase of \$51,465.23 from the previous year.
- 420 Retirees currently receiving benefits.
- Projected additional future beneficiaries (Retirees age 65)
2026 –13 , 2027 – 8, 2028 – 6

DIRECTORS

LEA (Livermore Education Association)	Theresa Mastrantonio Janice Paquette Gena Ruggeri	(925) 447-2239 (925) 961-7190 (925) 454-5575
LMA (Livermore Management Association)	Carol Howell, Chairperson	(925) 337-3045
Classified Managers/Confidential		
District	Lilly Lopez Jeremy Vilkins Doug D’Amour Dr. Jessica Bonduris	(925) 453-1645 (925) 606-4720 (925) 606-3255 (925) 606-3268

PLAN SPONSORS

Livermore Education Association (LEA)
Livermore Management Association (LMA)
Classified Managers/Confidential
Livermore Valley Joint Unified School District

PLAN ADMINISTRATOR

BeneSys Administrators
3240B Constitution Drive
Livermore, CA 94551
Phone: (925) 208-9984

FAO'S Reaching 65 and Joining the Livermore Valley Joint Retired Employees Trust

Q: *Who should I contact for Fund Administration questions of the Livermore Valley Joint Retired Employees Trust?*

A: The Plan Administrator will mail a packet to you two months before you are eligible for benefits. In the packet are the medical plans that are offered to you from the District and an Application for Benefits form.

Q: *I'm going to be turning 65 this year. How do I sign up for my retiree medical benefit?*

A: The Plan Administrator will mail a packet to you two months before you are eligible for benefits. In the packet are the medical plans that are offered to you from the District and an Application for Benefits form.

Q: *Who should I call for questions regarding my medical plan?*

A: You may call California Valued Trust (CVT) at 559-437-2960 for questions regarding your medical plan or your own individual health care vendor.

Q: *Who should I call for questions regarding my monthly retiree medical benefit?*

A: You may call the Plan Administrator's office, BeneSys Administrators at 925-208-9984 for questions regarding your monthly retiree medical benefit.

Q: *Do I need to sign up for Medicare?*

A: Yes, you need to sign up for Medicare Part A and Part B. You **SHOULD NOT** sign up for Medicare Part D if you are participating in a group health plan that provided comparable or better prescription drug benefits. If you are unsure whether you should sign up for Medicare Part D or not, please consult with your medical Provider **FIRST!**

Q: *Where do I apply for Medicare?*

A: You can apply for Medicare benefits at your local Social Security Office. You can visit their website at www.ssa.gov to find an office near you or can call their toll-free number at (800) 772-1213.

Q: *Which Medicare Plans should I sign up for?*

A: Generally, your medical provider will require you to sign up for Medicare Part A and Part B. There is a new Medicare benefit called Part D which covers prescription drugs. If you are signing up for a Medical Plan that offers a pharmacy benefit that provides comparable or better prescription drug benefits, you **should NOT** sign up for Medicare Part D. Please call your Plan Administrator or the Central Valley Trust to discuss your pharmacy benefit and the need to sign up for Medicare Part D before you decide.

Q: *I want to continue using the plan offered by the district, what do I do?*

A: Just fill out the Application for Benefits form indicating your plan choice and return it to the Plan Administrator.

Q: *I am not happy with the plans the district is offering. Can I purchase my own medical plan?*

A: Yes, you may purchase a medical plan on your own. However, to receive your \$50 monthly benefits, the medical plan is subject to the approval of the Health Trust Board of Directors. For more information, please call BeneSys Administrators at (925) 208-9984.

Q: *Medicare will not bill anyone but me. How do I get reimbursed for my monthly bills?*

A: The Directors of Livermore Valley Joint Retired Employees Trust have amended the Plan to allow you to be reimbursed (up to the allowable amount) for any Medicare Part B and/or Part D payments that you make on your behalf. You will be required to show proof of payment along with a copy of the bill to be reimbursed. Please contact BeneSys Administrators if you need more information on reimbursements (925) 208-9984.