Community College of Philadelphia offers retiree benefits to full-time employees (except Temporary and Grant Administrators) who elect retirement and meet certain criteria: for retirements after August 31, 2014, a Full-Time employee must be at least age 62 with at least 10 years of full-time employment and his/her age plus years of full-time service must equal at least seventy-seven (77); can include service as a Visiting Lecturer.

Full-time employees (except Temporary and Grant Administrators) who elect to participate in the College Retirement Incentive Option plan (age 63 and above) are also eligible for retiree benefits.

Retirees receive the following benefits: 1) College retiree I.D. card, 2) Use of the College Gym and Library, 3) Tuition Remission for retiree, spouse and children, 4) The right to maintain a College email address, 5) Life Insurance until age 65, and 5) Medical Insurance as outlined below.

Retirees Under 65

For full-time employees who retire under the age of 65: the retiree (spouse and children) remain on the College active medical insurance plans and the College continues to pay 100% of the medical (Personal Choice or Keystone), prescription drug and dental (Delta or United Concordia) benefits for the retiree and spouse (and eligible children) until the August 1st (Administrators and Confidential employees) or October 1st (Faculty and Classified employees) following the 65th birthday of the retirees. At age 65, the benefits for the retiree convert to “retiree benefits.”

When the retiree becomes age 65, s/he is switched to a 65 plan (Blue Cross/Shield supplemental, Keystone 65 or AETNA 65), which is a supplemental medical insurance plan to Medicare, which now becomes the primary medical insurance. We create separate individual coverage for the retiree and the retiree’s spouse.

If the retiree’s spouse is under 65, they remain on the active CCP medical plans, such as Personal Choice or Keystone. If there are children, they also continue on the active medical plans including prescription drug and dental. The College continues to pay 100% of the benefits for the spouse and children until the end of July (Administrators and Confidential employees) or end of September (Faculty and Classified employees) following the 65th birthday of the retiree.

Employee Retiring Age 65 or Older

Faculty members who retire age 65 or older, their medical benefits coverage continues until September 30 (leaving at the end of the academic year) or March 31 (leaving at the end of the fall semester) following the date of retirement. For administrators, 12 month faculty, classified and
confidential employees, their 65 retiree benefits coverage begins the first of the month following an
additional free month of active medical plan coverage after their retirement date, (i.e., employee
retires February 8, their 65 supplemental medical plan begins April 1st). At this time, the retiree and the
College split the cost of the coverage. From the retiree’s half we deduct the cost of the Social Security
Medicare Part B applicable to the retiree. So in essence, the retiree is paying approximately 25% of the
monthly premium cost for all benefits. If retiree and spouse are over 65, the cost of the benefits for
both are split in half and the Medicare deduction is subtracted from both as long as retiree and/or
spouse take medical coverage through the College. Coverage is continued as long as premiums are paid
in a timely manner.

If the spouse of a retiree is under 65, they remain on the College’s active medical plans. We divide the
cost of the active medical benefits in half, and the retiree is responsible for paying half the cost. We do
not deduct the cost of the Medicare Part B from the spouse’s half since they are not on Medicare.

Married Retiree Older Than 65 Dies

If a married retiree dies, we continue to split the cost of the coverage for the spouse for three months.
At that time, if the spouse is over 65, the surviving spouse would have to pay the full cost of all coverage
or be dropped from the plan. As long as they continue to pay, we will keep them covered.

Married Retiree Younger Than 65 Dies

If a married retiree dies and the spouse is under 65, we continue to cover the spouse for three months
at 100% CCP cost. At the end of the three months, we offer COBRA coverage for 36 months. At the end
of the 36 months, all retiree benefits will terminate.

Retirees Who Come Back to Teach Part-Time

Retirees age 65 and above who are enrolled in Medicare with the College Supplemental Medical Plan
and who come back to teach Part-Time at the College will have similar benefits as those offered to the
Adjunct Faculty as outlined in the collective bargaining agreement. The retiree will become a member of
the Adjunct Faculty unit; former full-time faculty members automatically get four seniority units, all
other retired staff members start with no seniority units. The retiree will now have to drop the Blue
Cross Supplemental Plan (stop using Medicare as primary insurance) and switch back to active medical
insurance. They will now be offered either the Blue Cross Personal Choice or Keystone active medical
plan for single coverage only. They will also have to pay a portion of the monthly premium cost for single
medical insurance coverage which is 50% when in Pools 1 & 2 (those with four seniority units).
Prescription plan and dental plan coverage is free for the retiree; the retiree pays 100% of the monthly
cost for medical, prescription and dental coverage for the spouse (and children if applicable). For more
information on Adjunct Faculty benefits, please contact Lolita Lukes, Benefits Specialist, at 215-751-8034
or llukes@ccp.edu.

For more information on retiree benefits, please contact Beth Kauffman, Benefits Coordinator, at 215-
751-8038 or ekauffman@ccp.edu.