SAN BERNARDINO COUNTY | Human Resources

OCTOBER 2026 WEBINAR

HEALTHCARE BENEFITS IN RETIREMENT

Don't Be *Scared* of Retirement Planning

National Retirement Month



Start Planning Today for a More Secure Tomorrow.

Today's Roadmap

1

Your retirement healthcare pathway

Start with age and Medicare eligibility to understand the options available.

2

Coverage before age 65

Review COBRA, Covered California, and County retiree plans.

3

Medicare and age 65+

Understand eligibility, Parts A-D, and the Part B premium.

4

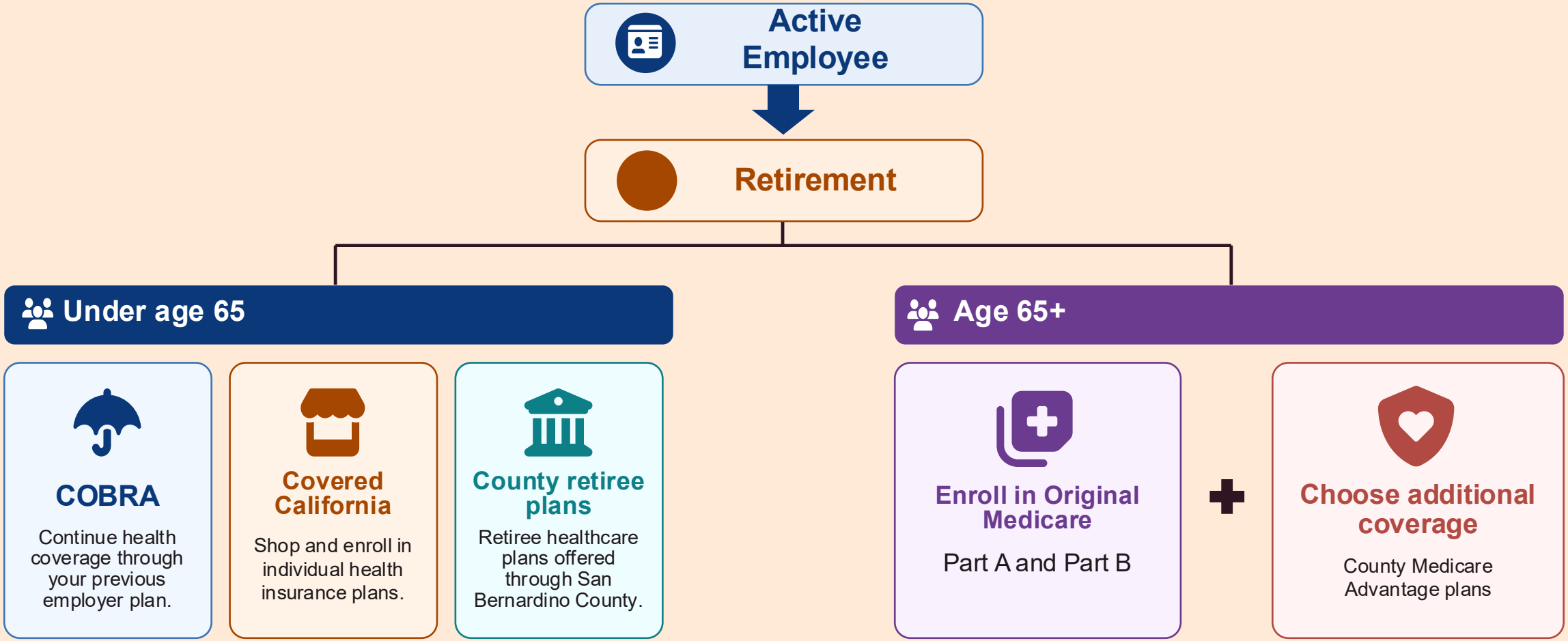
Protection and retiree resources

Review life insurance options, RESBC, and next steps.

Use this webinar to identify the decisions, deadlines, and resources that apply to you.

Your Retirement Healthcare Pathway

OVERVIEW



Start with your age and Medicare eligibility, then compare the options available to you.

COBRA: Continue Your Health Coverage

Consolidated Omnibus Budget Reconciliation Act

Continue coverage after separation

Employees, retirees, and eligible dependents may continue health coverage after separation through COBRA.

A common bridge to retiree coverage

Many retirees use COBRA as a bridge before enrolling in retiree health coverage.

Two types of COBRA

Coverage	Federal COBRA	Cal-COBRA
Duration	18 months	18 months
Medical	Included	Included
Dental	Included	-
Vision	Included	-

EBSD COBRA webpage: link.sbcounty.gov/COBRA

Federal COBRA Medical Rates

2026-27 monthly premiums

Plan	Single (Subscriber)	Two Party (Subscriber + 1)	Family (Subscriber + 2 or more)
Kaiser Traditional HMO	$924.03	$1,848.06	$2,614.99
Kaiser Choice HMO	$787.15	$1,574.31	$2,227.65
Kaiser Virtual Complete HMO	$722.80	$1,445.61	$2,045.53
Blue Shield Signature HMO	$919.01	$1,838.04	$2,600.84
Blue Shield Access + HMO	$797.53	$1,595.18	$2,257.23
Blue Shield Gold Trio HMO	$748.20	$1,496.43	$2,117.51
Blue Shield PPO	$1,712.49	$3,490.05	$5,417.11
Blue Shield Needles PPO	$1,933.59	$3,938.58	$6,102.87
Blue Shield Virtual Blue Needles PPO	$1,751.82	$3,568.34	$5,529.20

EBSD COBRA webpage: link.sbcounty.gov/COBRA

Federal COBRA Dental and Vision Rates

2026-27 monthly premiums

Dental **Vision**

Plan	Single (Subscriber)	Two Party (Subscriber + 1)	Family (Subscriber + 2 or more)
Delta Dental DPPO	$49.36	$94.74	$164.26
Delta Dental Care DHMO	$18.65	$32.04	$42.73
Vision - General	$5.08	-	-
Vision - Safety/Nurses/Professional Unit	$10.82	$10.82	$10.82
Vision - Exempt Unit	$12.73	$12.73	$12.73
Vision - Voluntary Dependent Coverage	$4.99	$11.96	$24.47

EBSD COBRA webpage: link.sbcounty.gov/COBRA

County Retiree Medical Plans

The County offers retiree medical plans through Blue Shield of California and Kaiser Permanente.

Blue Shield of California

Retiree medical plan options

Kaiser Permanente

Retiree medical plan options

The next slides show 2026 total monthly premiums by enrollment level.

Blue Shield Retiree Medical Rates

Effective January 1, 2026 | Total monthly premium includes the retiree and all enrolled dependents.

Blue Shield Signature (HMO) - Under 65, no Medicare

Enrollment level	High	Low	TRIO
Retiree only	$1,049.02	$862.46	$788.14
Retiree + 1 dependent	$2,249.59	$1,848.58	$1,688.84
Retiree + 2 dependents	$3,085.14	$2,534.89	$2,315.71

Over 65, no Medicare - High plan only

Enrollment level	High
Retiree only	$1,049.02
Retiree + 1 dependent	$2,249.59
Retiree + 2 dependents	$3,085.14

Blue Shield 65 Plus (HMO) Medicare Advantage - Medicare Parts A and B

Enrollment level	High	Low
Retiree only	$265.68	$110.07
Retiree + 1 dependent	$527.00	$215.78
Retiree + 2 dependents	$788.32	$321.49

"Retiree + 2 dependents" represents three covered people total. All rates are monthly.

Kaiser Permanente Retiree Medical Rates

Effective January 1, 2026 | Total monthly premium includes the retiree and all enrolled dependents.

Kaiser Permanente (HMO) - Under 65, no Medicare

Enrollment level	High	Low	HDHP
Retiree only	$1,519.13	$1,155.26	$925.08
Retiree + 1 dependent	$3,033.90	$2,306.16	$1,845.80
Retiree + 2 dependents	$4,291.16	$3,261.41	$2,610.00

Over 65, no Medicare

Enrollment level	High	Low	HDHP
Retiree only	$1,519.13	$1,155.26	$925.08
Retiree + 1 dependent	$3,033.90	$2,306.16	$1,845.80
Retiree + 2 dependents	$4,548.67	$3,457.06	$2,766.52

Kaiser Permanente Senior Advantage - Medicare Parts A and B

Enrollment level	High	Low
Retiree only	$235.41	$143.26
Retiree + 1 dependent	$466.46	$282.16
Retiree + 2 dependents	$697.51	$421.06

"Retiree + 2 dependents" represents three or more covered people total. All rates are monthly.

County Retiree Dental Plans

Effective January 1, 2026 | Total monthly premium includes the retiree and all enrolled dependents.

DeltaCare USA HMO

- Lower monthly premium with one DHMO plan option.
- Care must be received from a DeltaCare USA network dentist.

Delta Dental PPO

- High and Low PPO options are available.
- Large network with flexibility to choose providers.

Total monthly premium by enrollment level

Enrollment level	DeltaCare USA HMO	Delta Dental PPO Low Option	Delta Dental PPO High Option
Retiree only	$20.03	$45.33	$63.69
Retiree + 1 dependent	$31.01	$83.41	$118.34
Retiree + 2 or more dependents	$44.21	$143.29	$204.27

"Retiree + 2 or more dependents" includes the retiree and at least two enrolled dependents. All rates are monthly.

Covered California - Health Insurance Marketplace

Shop Around - View Your Options!

Health Benefit Exchanges

- Open Enrollment takes place during the fall each year.
- After Open Enrollment, enrollment generally requires a qualifying life event.
- Consumers can enroll in Medi-Cal at any time.

Federal Subsidy

- Some may be eligible for premium assistance in the form of a federal subsidy.
- Eligibility may be based on age, ZIP code, household size, and income.

Insurance Carriers

- Participating carriers include Kaiser, Health Net, Blue Shield of California, and others.
- Covered California provides plan and enrollment information.

CoveredCA.com | 1-800-300-1506 | **Healthcare.gov**

Medicare Eligibility and the Four Parts

Eligibility

- Age 65 and 40 credits in Medicare or Social Security.
- If you did not pay into Medicare (hired before April 1, 1986), eligibility may be based on a current or former spouse's record.
- For a former spouse, the marriage must have lasted at least 10 years.

Part A
Hospital Insurance

Inpatient hospital coverage and skilled nursing care

Part B
Medical Insurance

Outpatient coverage, including doctor visits and lab work

Part C
Medicare Advantage

Plans require Part A and Part B

Part D
Prescription Drug Insurance

Must have Part A, Part B, or Part C

Medicare Part B Premium

$202.90

Standard Part B premium in 2026

(or higher depending on income)

Some people who receive Social Security benefits pay less than this amount.

For complete details:

Medicare.gov

You will pay the standard premium amount if:

- You enroll in Part B for the first time in 2026.
- You do not receive Social Security benefits.
- You are directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums (the state pays the standard amount).

If modified adjusted gross income from your IRS tax return two years ago is above a certain amount, an Income-Related Monthly Adjustment Amount (IRMAA) is added to the premium.

Life Insurance and AD&D Options

31-day decision window

- After retirement, you may port or convert life insurance coverage.
- You have 31 days from termination to continue coverage.
- Visit Securian's portal for a cost estimate.

lifebenefits.com/continue

Policy Number: 33773
Access Key: sanbernardino

**If you were not actively at work due to sickness or injury, you cannot port your coverage.*

securian FINANCIAL | PREPARE PROTECT SECURE

Portability

Keep current group policy - lower premiums
No medical questions
Premium increases
Up to $500,000 coverage (in $10,000 increments)
Coverage reduces to 65% at age 65
Terminates at age 70
AD&D can continue

Conversion

Convert to an individual policy - higher premiums
No medical questions
Premium is significantly higher
Previous amount of coverage
No age reductions
No termination age
-

EBSD Life Insurance webpage: hr.sbcounty.gov/employee-benefits/life-insurance

Retired Employees of San Bernardino County (RESBC)

Your Retirement Advocate

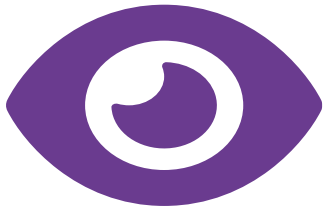
Membership

$1

per month

An affordable way to stay informed, connected, and supported throughout retirement.

Vision Coverage



The County does not offer vision coverage, but RESBC members may purchase vision coverage through RESBC.

Why RESBC?

- Independent, third-party organization representing retirees.
- Helps retirees understand and navigate retirement issues.
- Provides information about legislation, benefits, and Board of Retirement decisions.
- Provides educational programs, newsletters, and social opportunities.

RESBC is independent from the County. It serves as a resource and advocate for retirees, not as a replacement for the County.

Your Retirement Planning Checklist

1

Identify your timing

Determine whether you will retire before or after age 65.

2

Compare healthcare options

Review COBRA, Covered California, and County retiree plans.

3

Prepare for Medicare

If eligible, confirm Parts A and B and review additional coverage.

4

Review life insurance

Act within 31 days if you plan to port or convert coverage.

5

Use available resources

Connect with County HR and RESBC for information and support.

Start Planning Today for a More Secure Tomorrow.



SAN BERNARDINO COUNTY | Human Resources

QUESTIONS?

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