



Retiree Medical Benefits – Policy Statement
August 7, 2026 (Revision 10)

The California State University, Long Beach Research Foundation (Research Foundation) provides medical benefits to promote the health and well-being of its employees. The medical benefits are subject to review and change depending upon legal, regulatory, and economic conditions. The Research Foundation reviews the medical benefit program annually, at which time, benefit providers, plan details and employer contribution levels are determined. Benefit programs are developed based upon several guiding principles:

- The well-being of our active, benefitted employees and the quality of care provided is a primary consideration when selecting benefit providers.
- The Research Foundation intends to ensure a similar quality of care for all active benefitted employees.
- The financial responsibility for medical plans will be shared by the Research Foundation and its employees.
- The Research Foundation intends to provide access to retiree medical benefits for all benefitted employees continuously hired prior to January 1, 2012 who meet specified conditions.

Employee Groups

Group 1 – Benefitted Research Foundation Business Office and Benefitted Office of Research and Economic Development (ORED) Employees.

Group 2 – Benefitted Long Beach State Foundation (formerly the 49er Foundation), Benefitted (Grandfathered) Bill Back Employees (CPaCE) and Grant, Contract, Research and Special Project Employees.

Retiree Medical Benefits after December 31, 2011

Prior to January 1, 2012, the Research Foundation participated in the CalPERS-administered medical plan that granted all eligible employees access to post-retirement medical benefits under specified conditions. The Research Foundation elected to terminate the CalPERS-administered medical plan, effective January 1, 2012, specifically to control the continually escalating future costs associated with future retirees. The Research Foundation will not offer retiree medical benefits to Group 2 employees hired on or after January 1, 2012.

However, to the extent reasonably practicable, the Research Foundation wishes to continue the practice of providing access to retiree medical benefits as follows:

- Group 1 and Group 2 employees hired prior to January 1, 2012 will continue to be eligible for retiree medical benefits as they currently exist (see eligibility requirements below);
 - Group 1 employees hired on or after January 1, 2012 will be eligible for retiree medical benefits with a different set of eligibility requirements (see eligibility requirements below);
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- Group 2 employees hired on or after January 1, 2012 will not be eligible for retiree medical benefits.

With this intent, the Board of Directors of the Research Foundation is defining the retiree medical policy more clearly in this policy statement.

Eligibility Requirements:

Group 1 and Group 2 Employees Hired Prior To January 1, 2012:

- 1) must be hired before January 1, 2012; and
- 2) must have either been enrolled or eligible to be enrolled on December 31, 2011 in a CalPERS-administered medical plan that included a post-retirement medical benefit at the time the Research Foundation elected to terminate its medical plan with CalPERS; and
- 3) must have remained in an active, benefitted category with the CSULB Research Foundation at all times after December 31, 2011 until retirement; and
- 4) must be age 50 or older at the time of retirement; and
- 5) must have been continuously employed by the Research Foundation for at least 5 years immediately prior to retirement.

Group 1 Employees Hired On or After January 1, 2012:

- 1) must have been hired to Group 1 on or after January 1, 2012; and
- 2) must be either enrolled or eligible to be enrolled in a Research Foundation-administered medical plan that included a post-retirement medical benefit at the time of retirement; and
- 3) must have remained in an active, benefitted status with the Research Foundation at all times until retirement; and
- 4) must be age 60 or older at the time of retirement; and
- 5) must have been continuously employed by the Research Foundation for a minimum of 10 years immediately prior to retiring in order to be eligible for the retiree medical.

For Group 1 employees hired on or after January 1, 2012 who meet the above-described criteria, the Research Foundation will contribute 50% of the monthly premium amount allowed for active employees.

Group 2 employees hired on or after January 1, 2012 to the Research Foundation in a benefitted category are not eligible for retiree medical benefits.

Benefit Participation:

Early Retirees (under the age of 65): The medical benefits available to eligible retirees prior to age 65 are expected to be equivalent to the medical benefits available to active employees.

Senior Retirees (age 65+): Upon reaching 65 years of age, participating retirees (and/or their spouse) are required to enroll in Medicare. Failure to enroll in Medicare will result in termination of retiree medical coverage.

Medical plans offered through the Research Foundation to retirees age 65 and older are considered Medicare Supplement Plans. This means that Medicare retirees have Medicare as their **primary** coverage and the

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Research Foundation coverage will act as a supplemental, **secondary** insurance. Healthcare providers should request both the enrollee's Medicare card and Research Foundation provided retiree secondary coverage card in order to provide and bill for services. If your coverage through the Research Foundation should ever terminate, this termination does not impact your primary Medicare coverage. However, cancellation of your (or your spouse's) Medicare coverage or not maintaining Medicare Parts A and B coverage will **automatically** terminate the Research Foundation provided coverage.

Annual Election: The Research Foundation anticipates that eligible retirees will be provided the opportunity to make changes to their medical plan selections on an annual basis (likely to coincide with open enrollment for active employees). During this annual process, the Research Foundation may make changes to health plan providers, benefit levels, premium contribution levels and other plan design changes deemed appropriate.

Conditions of Coverage: In order to qualify and to continue to qualify for retiree medical insurance, the following conditions apply:

- Retirees must elect coverage at the time of retirement (failure to elect coverage at time of retirement will indicate that coverage has been declined);
- Retirees have the responsibility of communicating to the Research Foundation **within 30 days** of the event any changes in marital/partnership/dependent status, plan coverage, contact information (home address/phone/e-mail) and/or emergency contact;
- Plan coverage for both the employee and/or dependents will be terminated for submission of fraudulent claims and/or for continuing coverage of ineligible dependents (i.e. divorced or deceased spouse/domestic partners or overage children). Upon finalization of a divorce, the retiree is required to provide the Research Foundation HR Department with a copy of the divorce decree **within 30 days** of being issued along with a current address to offer COBRA coverage to the ex-spouse;
- If a retiree declines coverage, the declination must be in writing and there will be no opportunity to reinstate coverage in the future;
- Spouses and domestic partners will be covered only if married or partnered as of the time of retirement and enrolled in the plan where the retiree is the primary participant (spouses/ domestic partners as a result of marriages/domestic partnership taking place after retirement are not eligible for enrollment);
- Other dependents will be covered only to the extent permitted by the insurance contract;
- Retirees must maintain continuous medical insurance coverage while retired in order for them, their spouse/domestic partner or dependents to have coverage;
- Retirees **may not** be covered by any other employer-sponsored medical plan. If retirees are found to have other coverage, their retiree coverage through the Research Foundation will be terminated;
- When eligible for Medicare, retirees must elect Medicare Parts A and B;
- Coverage will lapse if the retiree Medicare premiums lapse;
- Coverage will lapse if the retiree out-of-pocket premiums are not paid by the 5th day of the month for which coverage is being provided; and
- Lapsed coverage may not be reinstated without the approval of the Board of Directors.

Reinstatement of Employment: If an active retiree medical individual returns to work full time for the Research Foundation in a regular, full time benefitted position, their health insurance coverage will be

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converted back to active employee health coverage through the carrier. Upon separation from the Research Foundation the individual, upon request, will be eligible to resume their retiree medical benefits.

Reservation of Rights: Change is likely from time to time, to reflect changing legal, regulatory or economic conditions. The Research Foundation reserves the right to amend or terminate its retiree medical benefits at any time.

Summary of Revisions:

- 1 - 1/1/2012 to reflect name change of the California State University, Long Beach Foundation to the California State University, Long Beach Research Foundation.
- 2 - 7/1/2012 to reflect Medicare retiree coverage transition from being a supplemental plan to a Medicare Replacement Plan.
- 3 - 11/4/2014 to add section addressing Reinstatement of Employment.
- 4 - 7/1/2016 to clarify ORSP as part of Group 1.
- 5 - 7/17/2017 to clarify 49er Foundation as part of Group 2.
- 6 - 1/1/2019 to update change in Medicare (65+) coverage as a result of joining the JPA.
- 7 - 1/1/2020 add enrollment in Medicare Part D for prescription drugs.
- 8 - 3/2/2020 to clarify language regarding conditions of coverage.
- 9 - 9/28/2023 to update ORED/CPaCE name changes. Removed plan requirement to enroll in Part D coverage.
- 10 - 8/7/2026 to reflect the name change of the 49er Foundation to Long Beach State Foundation.