

## Benefits Update

### Open Enrollment

Open enrollment is between September 15 and October 12: you could change your health plan as well as add people to your existing plan. For 2008, there are five plans you can choose from: Kaiser, Blue Shield, PersSelect, PersCare and PersChoice. The District pays your health insurance up to the amount of the Kaiser Family Plan (\$1223.74): this amount is pending the 07-08 negotiations. As you may have read in the news, the out of pocket expenses for some plans, notably Kaiser, have increased. For example, the cost of office visits increased five dollars to \$15. Each health plan has sent its members a brochure that outlines new changes.

### Flexible benefits/Cafeteria/125 plan

*Call it what you will but everyone calls it: GOOD!*

This plan allows you to take money out of your paycheck, before taxes, and put it in "storage" until you use it for certain medical expenses as well as dependent daycare expenses. A packet of very informative and easy to understand information came from Chris Learned and Pam Goo at the District office. It explains the benefits as well as the possible disadvantage (if you don't spend the money, you lose it!) and lists the eligible medical expenses and the limits of money you can "store". You can use it to cover any cost of a health plan beyond the Kaiser Family Plan or if you are a part time employee, your pro-rated insurance cost. It is due back at the District Office on this Friday, September 28 so don't delay checking it out!

### Dental/Vision: double up!

Married and domestic partners **both** working for the district can cover each other as dependents on their dental and vision coverage. (That means that they can get **double** coverage on both dental and vision plans). Thanks Pam Goo for this reminder!

### Thinking of retiring this year?

When you retire, you must be enrolled in a CALPERS health plan (any of the ones our District offers) or you cannot get the medical reimbursement (up to two party Kaiser rate: pending negotiations) for your medical insurance premium. You are eligible for the reimbursement for five years or until you are 65, as long as you qualify as an "eligible retiree" with the district.

### Financial Planning

Arnie Hoffman, financial planning guru, is again available for consultation!

On Monday, September 24, he will be in Room 403 at AHS to answer your questions. Check with your site reps to see if Arnie will be on your campus soon!

**Do you have a benefit question or issue you would like addressed in a future Benefits Update? Please email Jennifer Nickl, Benefits Chair**