



Acalanes Education Association

Newsletter


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YOUR RETIREMENT PLAN

Take some time to look at your STRS account and use the calculator to figure out how much retirement you will receive from STRS after retiring. Visit calstrs.com/calculators to experiment with the calculator. Depending on your age/years of service/sick leave/ & highest years of salary you will likely need more to live on. CTA estimates you will need approximately 50% more than your STRS pension to live on, therefore you should be saving more. Since we will not be receiving Social Security, it's up to each of us to make up the difference in your saving accounts now (the sooner the better!). There are many options out there to choose from: 403(b) pre-tax investments in, annuities and mutual funds,, the stock market, Roth IRA, etc. Many of these investment types have high fees that go to the sales person, fees at the front end and the back end of the savings (when you put money in AND when you take your money out- these are called "loads"); they are not designed with your best interests in mind. We should all be working with a person called a **Fiduciary**. This is a person who will help you with your investments and (legally) has to have your best interest in mind.

We recommend that you DO NOT meet or talk to random financial advisors that contact you through your district email. These folks are not approved to reach out to staff and may not have your best interest in mind! You can schedule a 20 minute talk with a CTA financial person [HERE](#) or call (916) 235-9800 to

get in touch with the folks at Prudent who run the recommended CTA Retirement Plan.

CTA's endorsed plan for members has no loads, very small fees, no early withdraw/transfer penalties and good return for the investment. It is called the CTA RETIREMENT SAVINGS PLAN.



Find out more information here: ctainvest.org. This plan can be set up through this website enroll.ctaretirementplan.org and only takes a few minutes. Your savings will be taken out of your AUHSD check by a company called ENVOY and your money will be tax sheltered - this means it gets pulled out of your check before you get taxed. Making it automatic and tax sheltered eases the pain of savings.

Do you already have a savings plan? Good job! Check out this comparison chart to see how your plan compares to others enroll.ctaretirementplan.org/CTA_403b_Fee_Comparison.pdf

FIRST FRIDAYS = AEA T-SHIRT DAY!



Show your unity and wear your red AEA t-shirt the first Friday of each month. We'll call this #REDFORED day!

MATERNITY LEAVE & PATERNITY LEAVE

ARTICLE 7 of the [AEA Contract](#) includes LEAVES (pages 12-20). We focus here on Maternity leave (p. 15).

SECTION 7.4.3 states:

A unit member granted a maternity leave shall be entitled to receive the compensation and benefits as provided for by the California Pregnancy Disability Leave Act (PDLA). Eligible employees shall also be entitled to receive compensation and benefits as provided for by the Family Medical Leave Act (FMLA) and California Family Rights Act (CFRA)

And then 7.4.3.1.

Maternity leave is defined as the actual length of paid leave based on the physician's note. Maternity leave ends when the employee is medically able to return to work. Maternity leave is provided for under FMLA and PDLA, which run concurrently. During this time, the employee first exhausts all accrued sick leave and then receives differential pay. During this period, differential pay is defined as the employee's per diem rate less the full day, non retirees, first 20 day rate.

Our contract mirrors CA Ed. [Code 44977.5](#) and states that a member may use up to 12 weeks a year for parental leave. If the member wants to continue their leave beyond their accrued sick leave they will receive "differential pay" the amount deducted from the salary to pay her sub for any of the remaining portion of the 12-workweek period in which the absence occurs. Note that the ed code defines maternity leave as a temporary disability which is why you are required to use your sick leave.

Paternity leave (p.16) states that dads or partners may also use 12 weeks in relation to the birth of their child or adoption. After their sick leave is used during this time, they are paid "differential pay" and will be 50% of their per diem rate.

Are you currently planning to grow your family? Consider getting STANDARD disability insurance before you get pregnant. This insurance can help filling the gaps created by maternity leave (among other benefits!). You can apply for coverage at any time by providing satisfactory proof of good health.

Call (800) 522-0406 OR visit

ctamemberbenefits.org/TheStandard



SHOW THE BOARD MEMBERS

Are you doing something cool in your classroom? Is it photo-worthy?

Email Sarah Morgan, sarahcmorgan@gmail.com, Communications Chair, a photo with a caption, and it will be sent to the board each month to show them what's going on in classrooms, from our perspective! This is a time to show off and spread the fun. This is also a way in which we can advocate for our current programs. Let's show the board our strong membership.



IMPORTANT DATES

December 12, 2019 – Rep Council Mtg 3:45 at MHS
December 16, 2019 – New Member Coffee at MHS
December 17-20, 2019 – Final Exams
December 18, 2019: Special Governing Board Meeting for Negotiations Sunshine 6pm at the District Office
December 21-January 5: Winter Break
January 6, 2020: Work Day
January 9, 2020: CTA/Alcosta President's Forum, 9:30am at the CTA office in Concord
January 9, 2020: AEA Rep Council, 3:45 at Acalanes
January 15, 2020: Governing Board Meeting to Discuss the Block Schedule going forward, 7 pm at the D.O.
January 22, 2020: Block Schedule MOU Committee Meeting, 3:15 at the District Office