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# SMMUSD HR NEWS

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Volume 4, Issue 1

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## SMMUSD Human Resources Mission Statement

*Service, Care, Integrity*

*Our students learn best when we hire the highest quality staff and support them through personalized attention, proactive communication, and quick and accurate responses to their needs.*

## Health Open Enrollment, TSA, Section 125 and Wellness Fair

We in Human Resources hope that this newsletter finds all of you enjoying your summer. As we prepare for the opening of school, it is our job to remind you that you should be thinking about taking care of yourself, in terms of health and financial care.

Santa Monica – Malibu Unified School District offers you health, dental and vision insurance option (In accordance with Article XXV of the SMMCTA Agreement and Article 17 of the SEIU Agreement). We offer tax-saving options (when you pay less in taxes, you take home more income) with regard to medical expenses, childcare expenses and retirement accounts.

We in Human Resources want every employee to make educated choices in these areas. To that end, we offer our annual Open Enrollment/Benefits Fair, where you can learn more about all these options. We hope to see you at one of the times and locations listed below:

**Santa Monica:** Monday, September 17, 2007, 2:30 PM to 6:00 PM at the District Office.

**Malibu:** Monday, September 24, 2007, 2:30 PM to 6:00 PM at the Malibu High School Old Gym.

## START DATES FOR CLASSIFIED EMPLOYEES

Please note the following dates to return to work in the fall:

School Year Employees:	<b>September 4</b>
10-Month Employees:	<b>August 28</b>
10-Month, 10-Day Employees:	<b>August 20</b>

## Why Should I Go To The SMMUSD Benefits Fair?

### **Health Insurance Information:**

HMO coverage provided by Kaiser and Blue Shield are fully covered by SMMUSD for you and/or your family. PPO (Preferred Provider Organization) coverage provided by Blue Cross is also available; these policies have additional costs, but provide more freedom of choice. See information inside on the difference between HMO and PPO coverage to help you decide what is right for you. We offer options on dental insurance and vision insurance as well. Don't know what to do? Come to the Benefits Fair and we'll do our best to answer all of your questions.

### **Section 125 Plan:**

The federal government allows employees to put aside money for childcare and medical expenses tax-free. It's like paying 60%-75% of the cost and getting to keep the savings. The American Fidelity Company will work with you on the details of this plan. American Fidelity will be at the Fairs, as well as our Human Resources staff, to answer all of your questions.

### **Disability Insurance:**

Are you prepared in case of long-term injury? In the case of a non-work-related injury, you are paid until you use all of your sick leave, then you get 100 days at reduced pay, then you are on your own. We will have several providers of disability insurance on hand to answer your questions, and you can make an informed decision on whether or not to obtain or retain disability insurance.

### **Tax-Sheltered Annuity (TSA or 403(b)):**

681 SMMUSD employees are taking advantage of TSA or 403(b) plans. In the business world, they call these 401(k) accounts. Again, tax-free, you can save a significant amount of money each year for your retirement. Every financial magazine or advisor would encourage you to do this. While I do urge you to make this decision very carefully, as it is a complicated one, there will be vendors ready to explain their services. In addition, Human Resources staff will answer your questions in great detail, though we cannot be a financial advisor to you. We recommend two excellent websites for research: 403bwise.com and 403bcompare.com.

## Advice from HR . . .

### Do you have Direct Deposit?

95% of our certificated staff and 65% of our classified staff have direct deposit. We'd love to make it 100%. Direct deposit is more convenient for you and it saves money for the District. Forms will be available at the Fairs or you can call payroll to get information about signing up.

### Do you have a TSA/403(b)?

All of us should be saving for retirement. A TSA is a great way to do that. Our goal is increase the number of employees contributing, and to answer your questions and take the mystery out of the process. It's a wonderful way for our employees to invest in themselves and their future. The District now contributes up to \$20 a month (to a maximum of \$200 annually) for each classified and administrative employee TSA account.

### STRS and PERS

#### Understanding Your Retirement

It is extremely important that you are aware of the various options available to you regarding retirement. The course you choose now may have a tremendous impact on your financial disposition upon retiring. We encourage you to contact STRS and PERS in order to solicit information about viable options that would be beneficial to your situation.

Contact information for these organizations is below:

STRS: [www.calstrs.com](http://www.calstrs.com)

PERS: [www.calpers.ca.gov](http://www.calpers.ca.gov)

### The EASE Program

#### Assisting Employees in Need

The Los Angeles County Office of Education sponsors the EASE (Employee Assistance Service for Education) program, which many of our employees use to get through difficult times. Free to any employee in our District, you can call and get free support for personal and family problems, job-related issues, stress, substance abuse, grief, or loss and traumatic incidents. Office visits are available, as are workplace and phone consultations.

More information is available at [www.lacoe.edu//ease](http://www.lacoe.edu//ease), or anyone can call to get support at (800) 882-1341.

## Open Enrollment

September 17 - October 12, 2007

Open Enrollment is the period each year when you can make changes to your insurance. This is the only time during the year when you can make any changes, so please be aware of the deadline of October 12. You can get information at our two benefits fairs before submitting the paperwork to the district by the deadline of October 12<sup>th</sup>. **YOU CANNOT CHANGE YOUR INSURANCE IN THE MIDDLE OF THE YEAR, EVEN IF YOUR MEDICAL NEEDS CHANGE. YOU CAN ONLY CHANGE YOUR INSURANCE DURING OPEN ENROLLMENT.** However, if you move, lose coverage from a spouse or domestic partner, retire, or if there has been a birth, death or change in marital status, you should contact Human Resources as soon as possible.



Part time employees may be eligible for health benefits, but all employees are able to contribute to a TSA or sign up for a 125 plan. Please make sure to attend the Benefits Fair to get information on the programs available to you.

SMMUSD now is proud to have 48 teachers who have National Board Certification. This is approximately 7% of our teaching professionals who have achieved this lofty certification! Our ratio of National Board Certified Teachers is 700% higher than California's ratio, and we have 1.5% of all of the National Board Certified Teachers in the nation!

## PPO or HMO: Which Should You Choose?

Both types of plans offer high quality medical care. The main reasons that people want to change from an HMO to a PPO is because they want more control over what services they can receive and what doctors can provide those services. The main reason people want to change from a PPO to an HMO is that people do not want to pay as much money above and beyond the cost of the policy. Our advice to you? Learn as much as you can from the literature and the web, and above all, talk to people! Almost every employee in our district participates in the health insurance program, and their experiences can help you to make a high quality decision. You do not need to feel like you are isolated in making this decision. The entire HR office will be at the health fairs, and we are there to answer any and all of your questions. So read, research and talk, then make the best decision for you and/or your family's needs. Here are some advantages and disadvantages of HMOs and PPOs.

### **HMO (Health Maintenance Organization)**

**Advantages:** Less money out of pocket (you only pay the co-pay). You pick your own primary physician within a specific network of providers. For full time employees, the cost of the premium is completely covered for individuals and families. So you get high quality care at no cost other than the co-pays for care.

**Disadvantages:** You do not get to choose any doctor except your primary physician. That doctor must recommend you for further services and will select the specialist doctor for you.

### **PPO (Preferred Provider Organization)**

**Advantages:** You can choose from a large number of doctors, including specialists, who are in the PPO network. You can have a primary physician, but you do not need that person's permission to visit other doctors, as long as they are in the PPO network.

**Disadvantages:** The district will pay for single coverage of PERS Choice, and the District will contribute part of the amount for other PPO coverages (up to what it would cost for Kaiser) but you must pay the rest. The difference is taken out before taxes, so the cost is lessened. In addition to a higher monthly cost for the policy, you pay more money out of pocket. You pay a deductible (\$500 - \$1000), then 80% to 90% of the costs are covered and you pay the difference.

## **Two New Health Plans Offered by CalPERS This Year**

Blue Shield Net Value is a new HMO plan that is similar to the Blue Shield HMO. PERS Select is a new PPO plan similar to the PERS Choice PPO. Both of these plans are being offered with lower premiums than their counterparts. There are some differences in the number of participating doctors and hospitals, but the services covered are the same. These plans may be attractive if your plan of choice is not completely covered by District contributions.

## **What happens to my Health Insurance when I Retire?**

You should know that for employees who have worked at least 10 years in SMMUSD and been insured during those years, SMMUSD provides your health insurance until your 65<sup>th</sup> birthday. It is only for you (single coverage), but you may purchase additional coverage for your spouse or other dependents. This is described in the SMMCTA (Article XXV) and SEIU (Article 17) Agreement.

This is going to be something that we in HR are going to work on clarifying this year. There is very little in writing on FAQ's on health insurance after retirement. Look for more information on this in November!

## 2008 SMMUSD HEALTH BENEFIT RATES

Plan Description	Plan Code	12 Mo Rate	COBRA rate	Tenthly Rate	District Pays	Full Time Employee Pays
<b>PERS Care (Blue Cross PPO)</b>						
Employee Only	2781	\$697.87	\$711.83	\$837.44	\$431.16	\$406.28
Employee + dependent	2782	\$1,395.74	\$1,423.65	\$1674.89	\$862.32	\$812.57
Employee + 2+ dependents	2783	\$1,814.46	\$1,850.75	\$2177.35	\$1,121.02	\$1,056.33
<b>PERS Choice (Blue Cross PPO)</b>						
Employee Only	2221	\$449.04	\$458.02	\$538.85	\$538.85	0.00
Employee + dependent	2222	\$898.08	\$916.04	\$1077.70	\$862.32	\$215.38
Employee + 2+ dependents	2223	\$1,167.50	\$1,190.85	\$1401.00	\$1,121.02	\$279.98
<b>PERS Select (PPO)</b>						
Employee Only	2321	\$434.80	\$443.50	\$521.76	\$521.76	0.00
Employee + dependent	2322	\$869.60	\$886.99	\$1,043.52	\$862.32	\$181.20
Employee + 2+ dependents	2323	\$1,130.48	\$1,153.09	\$1,356.58	\$1,121.02	\$235.56
<b>Blue Shield (HMO)</b>						
Employee Only	2051	\$392.01	\$399.85	\$470.41	\$470.41	0.00
Employee + dependent	2052	\$784.02	\$799.70	\$940.82	\$940.82	0.00
Employee + 2+ dependents	2053	\$1019.23	\$1039.61	\$1,223.08	\$1223.08	0.00
<b>Blue Shield Net Value (HMO)</b>						
Employee Only	2061	\$351.77	\$358.81	\$422.12	\$422.12	0.00
Employee + dependent	2062	\$703.54	\$717.61	\$844.25	\$844.25	0.00
Employee + 2+ dependents	2063	\$914.60	\$932.89	\$1097.52	\$1097.52	0.00
<b>Kaiser Permanente</b>						
Employee Only	561	\$359.30	\$366.49	\$431.16	\$431.16	0.00
Employee + dependent	562	\$718.60	\$732.97	\$862.32	\$862.32	0.00
Employee + 2+ dependents	563	\$934.18	\$952.86	\$1,121.02	\$1,121.02	0.00
<b>Delta Dental (DDP)</b>						
1-Party	DDP1	\$44.05	\$44.93	\$52.86	\$52.86	0.00
2-Party	DDP2	\$87.41	\$89.16	\$104.89	\$104.89	0.00
Family	DDP3	\$111.87	\$114.11	\$134.24	\$134.24	0.00
<b>PMI Dental</b>						
1-Party	DDP1	\$25.21	\$25.71	\$30.25	\$30.25	0.00
2-Party	DDP2	\$41.71	\$42.54	\$50.05	\$50.05	0.00
Family	DDP3	\$61.41	\$62.64	\$73.69	\$73.69	0.00
<i>*District Contribution for SEIU Only</i>						
<b>Spectera (ESP) Vision</b>						
1-Party	ESP1	\$6.19	\$6.31	\$7.43	\$7.43*	0.00
2-Party	ESP2	\$10.25	\$10.46	\$12.30	\$7.43*	\$4.87
Family	ESP3	\$15.30	\$15.61	\$18.36	\$7.43*	\$10.93
<i>*District Contribution for SEIU Only</i>						
<b>Vision Service Plan (VSP)</b>						
1-Party	ESP1	\$14.65	\$14.94	\$17.58	\$17.58*	0.00
2-Party	ESP2	\$30.57	\$31.18	\$36.68	\$17.58*	\$19.10
Family	ESP3	\$43.93	\$44.81	\$52.72	\$17.58*	\$35.14

## Human Resources: Serving the Needs of All SMMUSD Employees

We in Human Resources want to let you know how we can serve your needs as an employee in SMMUSD. The purpose of the Human Resources Department is to maintain employment records, health insurance, rates of pay, longevity, TSAs and leaves of absence for all employees, certificated and classified, in the Santa Monica – Malibu Unified School District. Our goal is to serve all of your employment needs. Our staff, including our contact information, is listed below. We look forward to seeing you at the two health benefits fairs, and we look forward to serving you throughout the year.

**Lisa Andersen, Senior Administrative Assistant ([andersen@smmusd.org](mailto:andersen@smmusd.org); 70-220)**

Lisa is beginning her 14<sup>th</sup> year in SMMUSD. Lisa handles administrative needs for the Human Resources Department, and works closely with the Assistant Superintendent of HR and the Deputy Superintendent. She administers all administrative openings, oversees the CBEDS process, and makes sure all items are properly agendaized by the Board of Education.

**Irene Behrens, Senior Office Specialist ([behrens@smmusd.org](mailto:behrens@smmusd.org); 70-274)**

Irene is beginning her 28<sup>th</sup> year with SMMUSD. Irene is the primary contact person in the HR office. She welcomes new hires, certificated and classified, sets appointments for the office, and uses her skills and experience to provide support for almost every job in the office, as needed.

**Cheryl Bryant, Employee Benefits Technician ([cheryl.bryant@smmusd.org](mailto:cheryl.bryant@smmusd.org); 70-277)**

Cheryl is in her first year with SMMUSD. Her job is to make sure that all insurance and benefits needs (403(b) retirement plans and 125 plans as well) of our employees are handled properly. Cheryl oversees the Health and Benefits fairs and is available to answer benefits questions throughout the year.

**Marcia Hagen, Credential Analyst ([hagen@smmusd.org](mailto:hagen@smmusd.org); 70-273)**

Marcia is beginning her 14<sup>th</sup> year in SMMUSD. Marcia is in charge of credentialing needs for all certificated employees and salary placement for new certificated employees. She processes and assists all new certificated hires.

**Ashraf Khimani, Human Resource Specialist ([khimani@smmusd.org](mailto:khimani@smmusd.org); 70-301)**

Ashraf is beginning her 12<sup>th</sup> year with SMMUSD. Ashraf processes all classified paperwork and makes certain that all classified employee records are up to date, including rates of pay and longevity.

**Rosemary Laird, Office Specialist, ([rosemary.laird@smmusd.org](mailto:rosemary.laird@smmusd.org); 70-0)**

Rosemary is in her first year with the District, and has more contact with employees and the public than anybody! She is the District receptionist, welcoming all callers who do not know which extension to choose and greeting all visitors to the District office.

**Dr. Michael D. Matthews, Assistant Superintendent ([mike.matthews@smmusd.org](mailto:mike.matthews@smmusd.org); 70-220)**

Mike is back after a one year absence and is beginning his 14<sup>th</sup> year in SMMUSD. He oversees all Human Resources activities.

**Beth Papp, HR Technician ([papp@smmusd.org](mailto:papp@smmusd.org); 70-272)**

Beth is beginning her 14<sup>th</sup> year in SMMUSD. Beth works on all substitute issues, including the SubFinder System. Beth processes new employees, both classified and certificated. Beth also takes care of all employees with requests for leave, including the Family and Medical Leave Act.

**Leyla Platz, Human Resource Specialist ([platz@smmusd.org](mailto:platz@smmusd.org); 70-275)**

Leyla is beginning her 14<sup>th</sup> year with SMMUSD. Leyla is in charge of all certificated employee records, including salary advancement, determining probationary and tenure status, and tracking all evaluation records.

# PLEASE READ!

**Inside you will find important and time-sensitive information that you will need to make decisions about health insurance, Section 125 Plans, Tax Sheltered Annuities and much, much more. Please take the time to read this and call or email us if you have questions. Thank you.**

Michael D. Matthews, Ed.D.  
Assistant Superintendent, Human Resources

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