
SMMUSD HR NEWS

“BENEFITS FAIR”

Volume 3, Issue 1

August 2006

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 options. We offer tax-saving options (when you pay less in taxes, you make more money) 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: Tuesday, September 5, 2006, 8:00 am to 11:00 am at the Santa Monica High School Gym.

Malibu: Tuesday, September 5, 2006, 1:00 pm to 4:00 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:	September 5
10-Month Employees:	August 29
10-Month, 10-Day Employees:	August 18

Why Should I Go to this Fair? What information will be there?

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 lets our employees put aside money for childcare and medical expenses tax-free. It's like paying 60%-75% of the cost and you keep the savings. The American Fidelity Company will work with you on the details of this. 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 they would be happy to enroll you.

Tax-Sheltered Annuity (TSA or 403(b))

A significant number of 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 decision, there will be vendors ready to explain their services. In addition, we in Human Resources will answer your questions in great detail, though we cannot be a financial advisor to you.

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)?

Many of our employees currently contribute to a TSA. Our goal is increase that number. It's a wonderful way for our employees to invest in themselves and their future. The District now contributes \$200 (or \$100 for part-time) per year to each 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 are as follows:

STRS: www.calstrs.com

PERS: 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, or anyone can call to get support at (800) 882-1341.

Open Enrollment

September 1-30, 2006

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 at the end of September. We are sponsoring the Benefits Fair on September 5th to allow all employees ample time to consider their options before submitting the paperwork to make any changes by the deadline of September 30th. (Please note that paperwork would have to be submitted to the Human Resources Department by Friday, September 29th.)



Employees who work less than 4 hours a day are not eligible for medical, dental and vision insurance. However, you are able to contribute to a TSA or sign up for the Section 125 plan. Please make sure to attend the Benefits Fair to get information on the programs available to you.

2007 SMMUSD HEALTH BENEFIT RATES

Plan Description	Plan Code	12 Mo Rate	COBRA rate	Tenthly Rate	District Pays	Employee Pays
PERSCare (Blue Cross PPO)						
Employee Only	2781	\$716.17	730.49	859.40	394.97	464.44
Employee + dependent	2782	\$1,432.34	1,460.99	1718.81	789.94	928.87
Employee + 2+ dependents	2783	\$1,862.04	1,899.28	2234.45	1026.91	1207.54
PERS Choice (Blue Cross PPO)						
Employee Only	2221	\$423.63	432.10	508.36	508.36	0.00
Employee + dependent	2222	\$847.26	864.21	1016.71	789.94	226.78
Employee + 2+ dependents	2223	\$1,101.44	1,123.47	1321.73	1026.91	294.82
Blue Shield (HMO)						
Employee Only	2051	\$356.17	363.29	427.40	427.40	0.00
Employee + dependent	2052	\$712.34	726.59	854.81	854.81	0.00
Employee + 2+ dependents	2053	\$926.04	944.56	1111.25	1111.25	0.00
Kaiser Permanente						
Employee Only	561	\$329.14	335.72	394.97	394.97	0.00
Employee + dependent	562	\$658.28	671.45	789.94	789.94	0.00
Employee + 2+ dependents	563	\$855.76	872.88	1026.91	1026.91	0.00
Delta Dental (DDP)						
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
PMI Dental						
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
Spectera (ESP) Vision						
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
Vision Service Plan (VSP)						
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

DENTAL AND VISION RATES SUBJECT TO CHANGE

*Single coverage for SEIU Classified Members Only; Benefit not covered at this time for Certificated/ Management Staff

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.

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