



Update - Stay Connected

June 2, 2021

Did You Receive Your Additional Pay?

Did Any of the Following Apply to You?



These and other changes to your workload and/or working conditions may have qualified you for additional stipends, remedies, and/or Time Card extra hours.

Use the pay matrix to verity any extra pay items. Stipends and all extra hours submitted by timecard (whether for health screening assistance, packing up classroom, remote family night, roster changes, insufficient IA time, insufficient para-allocation, etc) appeared on your paycheck as:

Pay Code	Pay Code Description

EX3 EXTRA HOURS
CS CLASS SIZE Stipend
TRAN TRANSITION Stipend

Extra Pay Matrix

There are many different extra pay elements in our COVID related LOUs. Members who are eligible for these payments need to audit their pay stubs each month. To help members, we created this Extra Pay Matrix Resource that organizes all the information on extra pay elements from three different LOUs into one document.

Note on the Extra Pay Matrix Resource: who is eligible, how payment will be denoted on paycheck, amount of extra pay and the pay period when the extra pay should appear or should have appeared in your paycheck.

You should verify the accuracy of your paycheck each month through Employee Access in Skyward. Follow this simple guide: Certificated Staff - How to Read Your Paycheck

If you did not receive your extra pay, notify LWEA at AskLWEA@washingtonea.org



REMINDER: MS and HS classroom teachers need to vote for your representative to the Executive Board. Voting closes on Monday, June 7. **VOTE now!** Ballots were sent to your home email.



Members: Develop a Self-Care Plan



Over the past many months, as education has been turned upside-down, educators have responded to each new development with resourcefulness, creativity, and caring. Along with attending to on-the-fly and real-time changes to the ways we work, educators have needed to attend to the care of their own families and themselves. This incredible burden, and the collective trauma of the pandemic, has impacted many of us in ways that we might not fully yet understand.

We'd like to share a <u>self-care resource</u> created by American Institutes for Research. It includes a self-care self-assessment, strategies for cultivating resilience, and a self-care planning tool. It's important that, as educators, we take care of ourselves.

SEBB Optional Long-Term Disability (LTD) Insurance

The Health Care Authority (HCA) recently approved changes that will reduce the cost of optional employee paid LTD insurance and provide more choices in 2022. However, **SEBB will automatically enroll all employees in this optional insurance.** Employees will need to opt-out during open enrollment (October-November 2021) if they do not want to pay for this coverage.

- The default plan is an employee-paid insurance that will cover 60% of your monthly income up to a maximum benefit of \$10,000/month.
- There will be a new option with a lower premium that will cover 50% of your monthly income up to a maximum benefit of \$8.333/month.
- The employer-paid benefit as part of the overall SEBB premium will remain the same which provides a max benefit of \$400/month.

More information about these changes will be communicated leading up to and during the next open enrollment period that will start in October 2021.

How is Long Term Care different than Long Term Disability?

Long Term Care

- Helps cover the cost of care and services that are often not covered by medical insurance or Medicare when you become unable to care for yourself.
- Kicks in when the beneficiary is unable to perform functions of daily living, which include:
 - bathing and grooming, using the toilet, dressing, preparing food/feeding oneself, walking or moving from one position to another.
- Doesn't provide a benefit until the beneficiary is severely disabled, generally during retirement

Long Term Disability

- It pays for a portion of your lost income if you are unable to work due to an injury or illness.
- The worker must meet qualifying criteria to receive benefits – the qualifying disability may be job or task specific.
- Provides benefit while the beneficiary is still working.

LWEA

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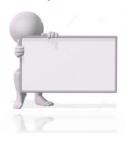
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LWEA - this is your union!



Long Term Care Tax Beginning January 2022

In 2019, Washington was the first state to establish a long-term services and support trust to provide a maximum lifetime benefit for Washington residents who have paid into the trust for a set period of time. See more info in last weeks <u>Update 5-26-21</u>

Opting-Out of Washington Cares

- Opting Out is Permanent! Even with job changes
- Must apply and be approved for exemption
- Must purchase a private long-term care insurance plan or dedicated LTC rider before November 1, 2021

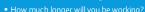


- May apply for the exemption between
 October 1, 2021 and December 31, 2022
- If you opt out, you may NEVER opt back in!

To opt out **you** must apply for a waiver through the Employment Securities Department (ESD).

Considerations when Deciding

This is an individual financial decision- each person's own situation will determine what is right for them





- To qualify you must pay into the system for 10 years to be vested, or work and pay into the system for 3 of the 6 years prior to needing assistance
- Consider how long you will need to pay into a private plan in order to remain qualified for benefit
- Where do you plan to retire?
 - Benefits under Washington Cares will only be available to Washington residents who are vested and
 qualify under the need for assistance with daily activities
- What is the stability of the rates being considered through a private LTC plan? Can the plan be cancelle
 by the insurance company or is renewal guaranteed?
- Can you meet the medical evidence of insurability?
- What level of care do you want to have insurance available to provide?
 - Private LTC insurance can supplement the benefits you have under the LTSS trust

Some options for obtaining private LTC insurance:

NEA Member Benefits

- ➤ Long Term Care Insurance (LTCI) Partners trusted partnership for over 10 years
- Offers a marketplace of insurance providers (Currently 10 companies all rated "A" or better)
- Program is open to members and their families: spouse/partners, parents, grandparents, adult children (including in-laws)
- > To begin, visit their website: www.ltcipartners.com/wea/nea

LWSD Partners

- > American Fidelity offers private insurance and provides assistance with navigating the changes and understanding your benefit options
- To schedule an appointment, please go to https://enroll.americanfidelity.com/9942793D or call American Fidelity at 866-576-0201
- Unum LTC Insurance currently offered through district. For a self-service option, the district currently offers Unum LTC insurance on the <u>Staff Portal</u> Click <u>Unum Long Term Care (unuminfo.com)</u> to be directed to Unum's self-serve website.
- If you have questions for the district, email SEBBbenefits@lwsd.org

Marketplace

Ads are run in the Update on a first come, first served basis. All ads must include a home email and/or phone number. Send directly to <u>Terri</u>
<u>Neely</u> in the LWEA office.

All ads are subject to the approval of the LWEA Executive Committee and may be edited for length.



June 2
Teacher Directed Day

June 8
Exec Committee

June 15 Rep Assembly

SUMMER!! Enjoy, stay healthy and Be Safe



SAGA Spring Gathering

Join your SAGA friends to celebrate the end of this crazy year! June 7th, 4:30-5:30 See flyer for more details and RSVP contact. Saga Spring Gathering June 7

Final Newbie Night 2020-21

At the final NN of the 2020-21 SY, we will reflect on the past year: teaching during Covid, finishing strong and what you can leave behind. Join us June 10, 4:30-6:00 See NN Reflection for more information and how to RSVP.

Inspire Future Innovators Become an Instructor at Camp Invention

Camp Invention needs instructors for their weeklong STEM enrichment program for children entering K-6, July 12-16.

This year's program offers both in person and at home experience. For more information see Camp Invention

Sprouts of Wonder

Child care for 24months – 6yrs by an experienced, licensed and Aid/CPR trained staff. Fun, learning and bilingual environment.

Sprouts of Wonder - Family Child Care

FOR RENT:

\$1,695 + utilities. 1,000 sq. ft. Spacious ground level apartment in split level house in quiet residential neighborhood. Full floor, open floor plan: 12x24' LR, 12x20' BR, .75 bathroom, shared laundry room, full kitchen. Kitchen & dining areas look out into rear garden with tall evergreens and apple trees. Wall to wall carpeting in LR and BR. Built in storage wall in LR, additional cabinets in hall to bathroom, built in dresser in BR, mastercrafted cedar paneling and on sliding closet doors in BR. Fenced back garden, majority of windows face garden. Private entrance. Walking distance to Juanita Village and Beach. Convenient access to Walgreen, QFC, Safeway, Fred Meyer and Totem Lake stores. 0.6 mile to Juanita El, 1 mile to Juanita HS and 1.3 miles to Finn Hill Junior High Off street parking space. No pets, no smoking. Shared utilities including internet access. Security deposit. References & credit check required. Must have a minimum credit score of 640. Available: May. Pictures of apartment and garden are on Craigslist and Trulia

Call Inge Theisen to schedule an afternoon or evening showing! (425) 823-5710.