



Health insurance options change

by Annette Barca, WEA- Retired,
Pilchuck

Health Insurance Options for many of us are changing with this fall's enrollment period. For those of us in PEBB plans, the changes will vary based on whether we have Medicare or not. For those on Medicare outside of PEBB, you too will see a number of changes. Careful attention to the enrollment timelines will be important as they too are different for this year.

For PEBB enrollees, the open enrollment period will occur just in the month of November. For the **non-Medicare PEBB retirees you will find you have three "new" plan options that involve the creation of a HSA (Health Savings Account). With an HSA, you can build up a fund of money that you can use to pay your medical bills over a period of time, depending on when you seek medical care. Each month \$58.33 (for a single subscriber), or \$116.66 (for subscriber and one or more dependents) will be deposited to your account (\$700 or \$1,400 total for the year). You can decide when and if you are going to use these funds. You can use part**

or all each year, and what is not used one year can be carried over to the next year. These funds can be applied to your deductible (which is significantly higher than the "Classic" plans), your co-pays or prescription drugs. You will receive a card (like a debit card) to access these funds up to the amount in your account. Besides raising the deductible, there are some other changes in the HSA benefit plans. These plans are Group Health CDHP (with in-network and an extended network option), Kaiser Permanente CDHP, and Uniform Medical CDHP.

These HSA plans are only available to folks not on Medicare. Caution should be taken if you go on Medicare during 2012. If that occurs, you will have to then change to a "classic" (non- HSA) the month your Medicare starts. This changing of plans could impact your deductibles and out-of-pocket expenses during the year if you change plans.

For those not wanting the health savings account option, the "Classic" (Group Health, Kaiser, and Uniform Medical) and the Group Health Value plans are still being

offered. These plans also have some changes that have been made in the benefits provided.

For **PEBB Medicare retirees:** Remember once you are Medicare-eligible, you must be on Medicare (both parts A and B) in order to remain in PEBB. The options for your plans are the Medicare Supplement Plan F (whose benefits are defined by law), Group Health, Kaiser, or Uniform Classic. Except for Plan F, these plans are the same as those offered the non-Medicare retirees. The premiums for these plans are subsidized by the state, but due to the state's financial condition, the amount has been reduced — meaning the premiums are going up despite a few changes in benefits.

Further, if you have a Plan F, you will also need to enroll in a drug plan. You can find more information at www.medicare.org or by calling 1-800-medicare (where they can answer questions or help you enroll).

IMPORTANT, IMPORTANT, IMPORTANT!! PEBB Medicare enrollees do not enroll in a drug plan!! You already have drug coverage through your plan, and you will likely lose your PEBB plan if you do sign up for a drug plan. Pay close attention as you go.

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President's Message

Thinking of first-year teachers,

An article in our local newspaper recently was about this year's Beloit College Mindset List. It is a compilation of 75 references intended to remind teachers that college freshmen, born mostly in 1993, see the world in a different way. Items on the list included:

- "There has always been an internet ramp onto the information highway."



Kit Raney, WEA-Retired president

- "Ferris Bueller and Sloane Peterson could be their parents."
- "Dial-up is soooooo last century!"
- "School 'blackboards' have always been getting smarter."

There are 71 more, but I think you get the point. The world of college freshmen is way different than the one we experienced.

This got me thinking about comparing my first year of teaching with this year's new teachers. I didn't teach in a one-room school, and I didn't have to chop wood to heat the school, but "then" and "now" is pretty darn different. I'm sure if you think back, you'd come up with some stark contrasts, too. The two that stand out to me are technology — I had none when I started — and autonomy — I had a lot when I started.

"Technology" in 1974 consisted of a record player and a film projector. There were maybe four phones in our building ... in the

principal's office, on the secretary's desk, in the library and in the clinic. Good luck trying to make a confidential phone call! Using colored chalk was my version of a multimedia presentation. Today's new teachers are probably in a classroom with a phone, computer, internet access, and a smartboard. And they know how to use them. I like the use of technology in the classroom. It matches the way things are in the rest of our students' world.

When I started teaching I had almost complete autonomy in how and what I taught in my third-grade classroom. I went up on the stage (where all the textbooks were stored) and picked out the books I would use in my classroom that year. There were no science, health, PE or music texts (and certainly no specialists), so I put together whatever I wanted to cover those subjects. There was no guarantee that what I was teaching my third-graders was the same curriculum being taught in other third-grade classrooms across the school district or across the state. That classroom autonomy has gradually eroded by the adoption of district curriculums and state guidelines. Remembers SLO's? Now the State of Washington has joined with about 40 other states to adopt a common school curriculum,

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both today's and yesterday's

which will be rolled out in the 2012-13 school year.

It's good to know what students should know in different grades, and it helps the students who move into a different school or district. But I have to admit that I enjoyed being able to choose what I taught.

I think the biggest difference between 1974 and now has to do with control of our profession. In 1974, my biggest fear politically was that the local levy would fail because, if it did, I would not have a job the next year. (It passed!) This year's class of new teachers has to be aware of a myriad of forces that impact their career and profession. There is the state budget and the looming cuts to public education. There are the influences of outside groups of education "experts" — the League of Education Voters, Stand for Children, etc. — funded by deep-pocketed, non-educators determined to put their stamp on public education. And there are the political foes of our Association who blame all problems with public education on our union.

As members of WEA-Retired, we have years of experience in dealing with adverse conditions and issues. We need to be there with our younger colleagues as they navigate these times. Please make sure you keep up with the issues and make your voice heard. You know how important political involvement has become. Make sure you join WEA-PAC **every** year. Go to www.ourvoicewashingtonea.org/formconfirm.html to download a WEA-PAC membership form. Visit *Our Voice*, www.ourvoicewashingtonea.org, the advocacy headquarters for WEA active and WEA-Retired members, to make sure you are get-

ting up to date information about important issues. There you will find information about upcoming elections and links to articles about issues impacting our profession.

Our slogan is "Retire from your position, not your profession." Our profession needs us now more than ever. Stay informed and stay involved.

Congratulations to Tacoma EA

on the successful conclusion of their strike. Details of the action and the settlement are available at www.weteachtacoma.org/.

By an incredible 99 percent YES vote, Tacoma teachers ratified a new three-year collective bargaining agreement with the Tacoma School Board. The ratification vote ended Tacoma teachers' 10-day strike, which began Sept. 13. The final vote was 1,683 YES, 15 NO and three invalid ballots. Classes have resumed throughout the Tacoma School District.

NEA-Retired Annual Meeting

Delegate Candidate Statements

Every two years NEA-Retired members in Washington state elect delegates to attend the NEA-Retired Annual Meeting and the NEA Representative Assembly, an obligation spanning two years. The meetings, which require almost two weeks of delegate time, will be held in Washington, D.C. in 2012, and Atlanta, Georgia in 2013.

WEA-Retired is eligible for five delegates. The first and second positions are reserved for the WEA-Retired President and Vice President, with the remaining three elected by the membership. Successor delegates are determined by the highest vote counts after all five positions are elected.

Only NEA-Retired members are eligible to vote in this election. If you are an NEA-Retired member, you will receive a ballot in the mail before the end of November to be returned and postmarked before December 31, 2011.

Each candidate was asked to submit a statement of 50 or fewer words. Statements are included for those candidates whose nomination forms were received when this newsletter went to press. No statements will appear on the ballot.

Ballots will be mailed to all NEA-Retired members before the end of November.

Ballots must be returned and/or postmarked before December 31, 2011.

Annette Barca (Pilchuck)

Annette is a retired Everett math teacher. She is a trainer for WEA-Retired's Pre-Retirement Seminars and a Red Cross volunteer instructor. She also volunteers for the Insurance Commissioner's Office's SHIBA program helping people find the best medical insurance option. She enjoys quilting and developing their Mediterranean -style garden.

Michael Comstock (Puget Sound)

As a former president of FWEA I've been involved with the issues that are currently facing both current and retired teachers. I've taught in both elementary and secondary and was a building rep for 20 years. I've attended 6 NEA and 12 WEA Representative Assemblies; including 2 WEA's for WEA-Retired.

Eleanor Gilmore (Sammamish)

As a NEA-Retired delegate it will be my duty to be fully informed about the issues and to represent the goals of WEA-Retired members as I have done on the Legislative Action Team, WEA-Retired Board, Sammamish UniServ Board, Senior Citizen's Lobby Board and at WEA and NEA-Retired Representative Assemblies.

Sandy Kokko (Vancouver)

At the NEA Representative Assembly in Chicago this year, I experienced again how important it is that retired members be in attendance. We are the history and the continuity of our organization. I respectfully ask for your vote to once again represent you and WEA-Retired for two more years.

and NEA Rep. Assembly

Karla Kragelund (Riverside)

I am currently on the WEA-Retired Board of Directors, a trainer for Retirement Seminars, and a member of the audit committee for Retirement Seminars. If elected, I will listen to your concerns and speak up on your behalf. Thank you for your support.

Joseph Ramos (Spokane)

Local, State and National Experience:

- Spokane Education Association: Executive board, ESP Chair, various Committees;
- WEA: Board of Directors, ACT Chair, Benefits/NEA Planning/WEA Planning Committees.

I would appreciate your vote to represent you at the NEA-RA. Thank you.

Maureen Ramos (Spokane)

Local, State and National Experience:

- Spokane Education Association: President, Executive Board, WEA-PAC Board;
- WEA: Board of Directors, various Committees;
- NEA: Board of Directors;
- WEA-Retired: Board member, Retirement seminar trainer, Legislative Committee, WEA-PAC – Retired member.

I will actively represent Washington's retired members and would appreciate your vote.

Kit Raney (Pilchuck)

Kit is currently the President of WEA-Retired. She has been active at all levels of WEA and WEA-Retired and has been a delegate to NEA Representative Assembly for many years. Kit has the background and knowledge to skillfully represent WEA-Retired at the NEA-Retired Annual Meeting and NEA Representative Assembly.

Dave Theisen (Kent)

At WEA, I continue to serve as the Documents and Resolutions Group Chair. At NEA, I've served on the NEA Board; the Budget Committee; the Mission, Goals, and Core Values Rewrite Group; the Pacific Region Caucus Chair; and the Congressional Contact Team.

Kathy Wallentine (Rainier)

As WEA-Retired president I worked with others to protect and strengthen our association and our pensions. Dismayed to find the legislature taking away the gains we were promised, I am again asking for your vote so that I may use my remaining wisdom and friendships to reverse such legislative activity.

Karle Warren (Southeast)

Karle has been an active member at the local, state, and national levels. Being a representative assembly delegate is important in sharing the members' voice, gaining new knowledge, and repaying the association with time and effort. Karle wants to continue to be an active retired member to make a difference.

Sharon N. White (Chinook)

Since retiring, I have been active in Chinook retired, attend Senior Lobby, am vice chair of your Legislative Committee, trainer of Retirement Seminars and am currently secretary of WEA-Retired. I have represented you at NEA-Retired Rep Assembly and would appreciate your vote to elect me again. Thank you.

Judy Wooten (Eastern Washington)

Judy has been a member of the NEA Convention Planning Team for several years and is highly qualified to understand, participate in, and interpret the activities and business of these meetings. She is committed to representing WEA-Retired to the best of her abilities.

Issues and Answers

Comparing retirement plans

by Kit Raney, President, WEA-Retired

Below, per a reader's request, is a simplified comparison of our Teacher Retirement Plans and their contribution rates. If you want more information, visit the Washington State Department of Retirement Systems at www.drs.wa.gov.

Plan	Membership Eligibility	Vesting	Retirement Eligibility	Benefit
TRS Plan 1 (By 9/30/77)	All certificated public school employees	After 5 YOS	At age 60 with 5 YOS, at age 55 with 25 YOS, or at any age with 30 YOS	2% of AFC per YOS. Maximum 60% of AFC
TRS Plan 2 (On or after 10/1/77)	All certificated public school employees; new employees hired on or after 7/1/07 must choose Plan 2 or Plan 3	After 5 YOS	Unreduced benefits at age 65 with 5 YOS, or at age 62 with 30 YOS; reduced benefits available at age 55 with 30 YOS, or an actuarially reduced benefit available at age 55 with 20 YOS	2% of AFC per YOS. No maximum
TRS Plan 3 (On or after 7/1/96) Plan 3 is a hybrid (defined benefit and defined contribution) plan.	Same as TRS Plan 2	After 10 YOS. After 5 YOS if 12 months of service earned after age 44	Unreduced benefits at age 65 if vested, or at age 62 with 30 YOS; reduced benefits available at age 55 with 30 YOS or an actuarially reduced benefit available at age 55 with 10 YOS	1% of AFC per YOS (defined benefit portion) Employees contribute 5% or more of their pay to their defined contribution accounts

YOS – Years of Service

AFC – Average Final Compensation

Contribution Rates

Plan	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
2	3.01%	0.15%	0.15%	0.87%	0.87%	2.48%	3.01%	2.90%	4.26%	3.36%	4.69%

Plan 3 members contribute 5% or more of their pay to their defined contribution account.

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It is easy to focus on what one plan has that another doesn't. Plan 1 members can retire earlier, but paid in a higher percentage of their pay and have a maximum of 60% of AFC. Plan 2 members have to teach longer before being able to retire without being penalized, but all their years worked count towards determining the percentage of AFC they will receive. And then there is Plan 3, the hybrid plan of defined contribution and defined benefit. Both Plans 2 and 3 include COLA provisions so are protected against inflationary erosion. Plan 1 had the age 66 Uniform COLA which was recently eliminated by the Legislature. In many ways, comparing the three plans is like trying to compare apples to oranges to tomatoes...

The different benefits and aspects of these plans can be divisive among members. In this time of budget shortfalls and rhetoric calling our pension plans "rich"* , we must all work together to protect what we have and look for ways to incrementally improve each plan. That is why the gain-sharing lawsuit and the soon to be filed Uniform COLA lawsuit are so important. We have earned these pensions and the State cannot be allowed to do anything that will adversely affect them.

* A recent study by the State Treasurer (Sept. 2010) stated that the "average Plan 1 benefit is \$21,200 per year". That's not "rich".

NEA ON AMERICAN JOBS ACT

"The American Jobs Act is a win-win for the American people," said NEA President Dennis Van Roekel. "Congress can choose to put students ahead of political gridlock by supporting a bill that puts Americans back to work, modernizes our schools, and puts educators in classrooms instead of on the unemployment lines."

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Reminder of upcoming meetings:

WEA-Retired Executive Committee
Wednesday, October 26 — 10:00 to 3:00

WEA-Retired Board
Thursday, October 27 — 9:30 to 3:00

Both are at WEA headquarters in Federal Way.



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