

Catastrophic Leave Bank

In September 2015, we established our current Catastrophic Leave Bank for the Certificated Employees of SVUSD (which includes the bargaining unit members of SEA and administration). **Good news!!!** We still have NOT depleted the days out of the current bank. We currently have about 150 days remaining.

Please remember due to the change in the 2015 contract language, in order to be eligible to receive up to 50 days from the bank, you **must** have contributed.

If you did **NOT** contribute to the bank in September 2015, 2016, 2017 2018 or 2019, and would like to, you may donate a day between **September 1st -30th**. Meg Fairless has sent out the donation form to all Office Managers.

Also, there is no longer a requirement to have at least 10 days in your personal sick leave bank to donate. If you have forgotten and/or need confirmation that you are part of the established bank, please email SEA at sea@simieducators.org or Meg in Certificated Personnel at margaret.fairless@simivalleyusd.org.

CalPERS Medical Update continued...

Last year, many bargaining unit members wanted to have **Blue Shield Trio HMO** for 2020, but couldn't because of their county of residence. This requirement no longer exists. **Blue Shield Trio HMO** is very similar to Blue Shield Access+, which many unit members used prior to 2020, and this plan is in the no cost/low cost tier.

HIGH TIER PLANS:

Please understand that the top tier plan rates increased at a higher percentage than the plans in the middle and low tiers!. **The high rate plans continue to cost the bargaining unit member and the district more than the other plans.**

If you are in one of the high tier plans, please do your homework on what your actual costs to you are. One method would be to add up how much you paid towards your deductible in 2020 and add that amount to your annual employee contribution (\$3000 for an individual/\$6000 for employee plus one or more). Look to see if that amount exceeds the deductible listed in the low tier plans which do not have any employee contributions.

A member (who has "employee plus one or more people coverage") who currently has 90/10 Care coverage could save \$6000 in their annual gross salary if they switched to the **80/20 PPO PERS Choice**. The network is **virtually identical** as the 90/10 and the out of pocket max is \$6000 for a family, as opposed to \$4000 in the 90/10 (in addition to the \$6000/year employee contribution).

The out of pocket max (OOPMAX) provides a safeguard, and the industry standard is that approximately 14% of people ever reach their OOPMAX each year. We strongly urge members to change plans so that they are not paying the \$3000/6000 employee contributions **AND** then the OOPMAX. For an "employee plus one or more people" on the 90/10, who reached the OOPMAX, the total will be \$10,000, as opposed to \$6000 on the 80/20.

Later in the fall, American Fidelity will "visit" each site to set up optional Section 125 Plans for 2021. This is a way for employees to create a "pre tax savings account" to pay for any medical/dental/RX expenses. The employee chooses an amount to be deducted from each paycheck creating a "savings account". In 2020, the maximum was \$2750 for the year. When the employee incurs medical/dental/RX costs, they submit their receipts to American Fidelity to be reimbursed from their "savings account". In recent years, the law has changed to allow an employee to roll over up to \$500 into the next year.

Open enrollment for CalPERS Medical Plans will be **September 21st thru October 16th** for the 2021 plan year. If you wish to stay in the same plan as 2020 for 2021, you **DO NOT** need to do anything! If you would like to change plans, please request paperwork from Stacey Shoff & return the CalPERS forms to her by **October 16th**. stacey.shoff@simivalleyusd.org

The changes will begin on January 1, 2021.