
Need an Assignment?

Are you on day-to-day status or assigned to your school less than full-time? What if you are excessed due to "Third Friday" enrollment (September 18)? If you need a school assignment, please note these points on the upcoming seniority-based process:

◆MPS Human Resources will e-mail a list of vacancies to school sites by noon on **September 24**.

◆You must apply for an assignment, using the MPS portal "Employee Self Service" by **September 28**.

◆You should apply to all of the vacancies you would like to fill and are licensed to teach, in order of your preferences.

◆MPS will **not** call to offer you an assignment unless you did not apply for an available vacancy you are licensed to teach.

More Information

If you do not find the details you need on the MPS portal, check with your BR. BRs have received a copy of the detailed timeline MPS sent to the principals. It includes step-by-step instructions for applying for vacancies online.

If a problem or question arises, please contact Don Ernest of the MTEA staff at 259-1990 or ernestd@mtea.weac.org.

Important - September 30 Deadline

◆**Health and Dental Insurance Open Enrollment** - You may switch plans, add dependents, re-enroll after a leave, or enroll for the first time during September. In addition to the MPS booklet mailed to your home, you can access details on your insurance benefits at mtea.org (Contracts).

◆**Annual FSA Enrollment** - A quick summary of the two Flexible Spending Account programs available to MPS employees is on the back of this Sharpener.

MTEA Leadership Opportunities

There are three vacant representative positions on the MTEA Executive Board:

◆**Kindergarten/Primary** (four-year term) - Representing pre-school through third grade teachers.

◆**Special Education** (four-year term) - Representing special education professionals at all grades, K-12.

◆**Middle School** (two-year term) - This position also represents teachers in grades 7 & 8 in K-8 schools.

The MTEA Constitution calls for a special election to fill these vacancies. If you would like to learn about the duties, time commitment, and other details, please call MTEA President Mike Langyel at 259-1990 or e-mail him at mlangyel@aol.com.

Self Nominations Due by September 25

To apply, please submit a signed statement declaring your candidacy. Send your self-nomination to Jennifer Jones-Miller, Chairperson of the Nominating Committee, at 5130 West Vliet Street, Milwaukee WI 53208. Your statement must be received at the MTEA Building by Friday, **September 25**.

Next Steps

The Nominating Committee will report the names of all candidates at the October 14 Representative Assembly meeting. Additional nominations will be taken from the floor at the meeting.

The election will take place in November.

Got Date Book?

You should have received your 2009-10 MTEA Date Book - either a few days ago or along with this Sharpener.

However, MTEA pocket calendars have not been delivered to some schools because the MTEA Office needs verification of the teachers assigned to your school this fall. Please check with your MTEA Building Representative if you have not received a Date Book for 2009-10.

Are All of Your Dependents Covered?

New dependents are **not** automatically added to your health and dental coverage, even if you have family coverage. If you did not add a dependent at the time of birth or marriage, you should apply for coverage during this September's open enrollment period.

Review MPS Data

Check the dependent information on the "MPS Employee Benefits Application Form" mailed to your home with the MPS open enrollment booklet. Be sure to add any dependents not listed.

To add a child, you must provide MPS with a copy of the birth certificate. **To add a spouse**, you must send a copy of your marriage certificate to MPS. If possible, documentation should be sent with your application.

Do Not Opt Out of Health Insurance

By contract, those who choose not to enroll in MPS group health care coverage can receive a \$500 payment, prorated over the course of the school year. This option was initiated by the school board for those who have coverage under a spouse's family plan with another employer - as an incentive to decline MPS coverage.

However, the benefits under the MTEA-negotiated plans are more comprehensive than most of the plans offered by private employers. If an illness or accident occurs, you may find that you need the coordination of benefits with your spouse's plan. The out-of-pocket costs that may occur with one hospital stay or surgical procedure can far exceed the \$500 annual opt-out amount.

We strongly recommend that you do **not** opt out of health care coverage!

Pay Less in Taxes and Have More Money to Spend - LEGALLY!

It's true. You can have more money to spend in 2010 if you enroll in a Flexible Spending Account (FSA) by the September 30, 2009 deadline.

With an FSA, you determine the amount you want deducted from your paychecks. This amount is deducted **before** federal and state income taxes and FICA (Social Security) contributions are withheld.

For example, if you have \$50 deducted for your FSA each paycheck, you would save about \$15 in taxes/FICA every two weeks, a total of \$300 for the 2010 tax year. (This example is based on a 15% federal tax rate, a 7.28% state rate, and 7.65% for FICA.)

Two FSAs Available

There are two FSA programs - one to cover health care expenses and another for dependent care expenses.

Healthcare FSA - You can use a Healthcare FSA to pay for a wide range of out-of-pocket expenses defined by IRS including: medical copays, deductibles, and coinsurance; over-the-counter medicine; dentist bills; lasik surgery, eyeglasses, and contacts, etc. The IRS allows a maximum of \$2,000 each calendar year.

Dependent Care FSA - Eligible employees can use a Dependent Care FSA to pay their child care expenses. The IRS maximum is \$5,000.

Key Points on FSAs

Voluntary - You decide if you want an FSA or not.

Annual Enrollment - If you have an FSA in 2009, it does not automatically continue into 2010. You need to enroll for the next calendar year each September.

Calendar Year - Per IRS, all FSA paycheck deductions are taken within a calendar year, for expenses incurred during that year.

Use It or Lose It - Be cautious in estimating your 2010 expenses. Under IRS rules, you lose whatever you don't use within the tax year.

20 Deductions - For 10-month employees, there will be 20 FSA deductions. For example, if you decide to put aside \$500 for 2010, \$25 will be deducted for your FSA on 20 paychecks during 2010.

Online Enrollment Only - Go to the MPS portal and click on "Employee Self Service." Paper enrollment is **not** available.

Resources for Your FSA Questions

MPS mailed all employees a Flexible Spending Account (FSA) booklet along with its 2009 insurance open enrollment booklet. The MPS FSA booklet includes: a very helpful Q and A, a step-by-step guide for enrolling online, and a worksheet to estimate your eligible expenses for 2010.

SHPS is the vendor that administers the MPS FSA programs - as well as components of the MPS GoodHealth program. For easy access to SHPS FSA Web pages, go to mtea.org (GoodHealth). You'll find:

- ◆ A comprehensive, alphabetical listing of healthcare expenses - detailing those eligible and not.
- ◆ An easy-to-read overview on FSAs with a chart showing an example of annual savings.