

Got Date Book?

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

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

First Paycheck - September 18

EAs on the nine-day uniform pay schedule will receive their first check September 18.

If you are **not** on the nine-day schedule, the first paycheck will cover five days.

Your Mailbox Rights

The contract provides that a mailbox be designated for each EA in every building for the distribution of MTEA materials.

The purpose of this provision is to give you a set place to receive Team-Mate and other items. A mailbox may range from an independent structure to file folders.

If your school does not already provide mailboxes to assistants, your MEAA Educational Assistant Chairperson should bring this contract provision to the principal's attention.

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 Team-Mate.

Health Insurance Open Enrollment

During September, you have the opportunity to switch health care plans. In most situations, **our union recommends the Aetna plan**. Two points to keep in mind:

1. Aetna Is the Better Plan - The Aetna plan provides more comprehensive coverage for you and your family - with the doctors and hospitals you choose. Aetna also pays better benefits in many key areas of care. When you compare the costs of the Aetna plan and the UnitedHealthcare HMO, you need to consider the financial impact of all of your family's medical needs, currently and in the future.

2. No Premium Cost - Whichever plan you have for 2008-09, there will be no premium deductions from your paycheck. The School Board will continue to pay 100% of the premium cost.

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.

Example Explains How

The following example of "Sally Sharpe" (fictional EA) explains how an FSA can help you pay for medical costs that are not covered by insurance, and have more money to spend next year.

Every January, Sally runs into the same problem: She needs a medical treatment and has to come up with \$100 for the deductible portion of the bill.

So, this September, Sally decides to enroll in an FSA for the minimal annual amount of \$100 for 2010 - a \$5 deduction from 20 bi-weekly checks next calendar year.

When Sally gets a \$100 bill for her deductible in January, she pays it right away with her \$100 FSA. Over the course of the coming year,

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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!

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Sally's \$5 FSA deduction from each paycheck will cover the \$100. It's like Sally had an interest-free loan for 2010 to pay a medical bill at the start of the year.

And Sally will pay less in taxes and have more money to spend in 2010. The reason: the \$5 for her FSA will be deducted from her paycheck **before** deductions are made for federal income tax (15% in Sally's case), state tax, 7.28%, and FICA (Social Security) - 7.65%.

With her \$100 minimum FSA, Sally will have \$30 more to spend in 2010. (If Sally enrolls for a \$1,000 FSA in 2010, she will have \$300 more to spend next year.)

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.