

Classified Benefits Update

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Tax Savings Special Edition

***Save Money on Medical Expenses!
Consider the Flexible Spending Plan!
Open Enrollment: Nov. 14 – Dec. 14***

Would you like to save around 30%¹ on your out-of-pocket health costs for next year?

This would translate to saving about 30 dollars on every hundred dollars you put in your **Flexible Spending Account** towards health expenses next calendar year.

Our school district contracts with **Manley Administrative Services** to administer this benefit. If you have questions, **call Manley Services at 485-7488, or attend a meeting (see next column)**

By putting a monthly payroll deduction into your **Flexible Spending Account**, you can pay for eligible expenses with pre-tax dollars.

A few items to remember:

- You decide how much of a monthly deduction you want for next calendar year.
- Your payroll deduction will be put into the account before you are taxed on that money. That's where the savings come from!
- You decide when to be reimbursed out of your account within the calendar year. If needed for eligible expenses, you can have access to your total year's payroll deductions as early as February! ***From that point of view, it's like an "interest-free loan" that's tax-sheltered, too!***

Be conservative in the estimate of your expenses. Any money left in your account at the end of the year is lost. ***However, you can spend your account money on a wide variety of eligible expenses.***

¹ Actual savings may vary, depending on taxable income. Consult your tax advisor for your individual savings.

- If you have double coverage for insurance, or have no out-of-pocket medical costs, you may be one of the few people who would not want to participate in the **Flexible Spending Plan**.

Examples of eligible expenses:

- Insurance deductibles
- Doctor visits
- Prescription drugs
- Many "over the counter" drugs (e.g., cold medications, allergy medications, pain relievers)
- Prescription eyeglasses
- Contact lenses and solution
- Dental, orthodontia services
- Chiropractor visits
- Acupuncture visits
- Massage therapy (for treatment of illness or injury)
- Diabetic supplies
- Psychiatrist/Psychologist visits
- More!! Attend a meeting for details!

Learn More! Attend one of the Meetings:

**Thur. Nov. 15, 4:30 p.m. Tower Room
(during OSEA meeting)**

Tues. Nov. 27, 4:30 p.m. NEHS Library

Wed. Nov. 28, 4:30 p.m. Sheldon Lecture Hall

Thur. Nov. 29, 4:30 p.m. Churchill HS Library

Tues. Dec. 4, 4:30 p.m. SEHS Library

Tues. Dec. 11 7:00 p.m. Ed Center Auditorium

Fri. Dec. 14 3:00 p.m. Final Day! Manley Staff will be at Ed Center until 5:00 deadline to help you get your form turned in!

Enrolled this year?

You will receive a renewal form in the US Mail from Manley Services. Please complete and return via district mail to the 4J Employee Benefits Office.

Did you miss the 4J Flu Shot Clinics?

(Final 4J Clinic 11/15 3:00-5:30 pm, Ed Center)

Attend the Drop-In Flu Shot Clinics:

When: Every Tuesday and Friday (except Friday after Thanksgiving) through Dec. 7
8:30 a.m. to 5:00 p.m.

Where: Cascade Health Solutions,
2650 Suzanne Way, Suite 200

Directions: Coburg Road to Chad Drive, drive just past Costco, left turn on to Suzanne Way.

Same rules:

- **Bring your insurance ID card**, or identify yourself as a 4J employee/dependent if you don't have insurance.
- Children *ten years of age and older* may be immunized at these Clinics when accompanied by an adult. Parents of children under ten should consult their pediatrician.
- **Be sure to bring your insurance ID card** to the flu shot clinic. We will be billing insurance where applicable; however the shots are no cost to employees and family members.
- These drop-in clinics are open to all 4J employees, regardless of insurance eligibility. This includes temporary, substitute, and those not eligible for insurance.

The 4J Wellness Clinic will only have a very limited supply for high risk patients only.

Reminder about PEP funds

When applying for Classified Professional Education Program funds,(see last month's newsletter) please be sure to use the new form. Please throw away all old forms.

Follow the instructions on the new form, and remember that reimbursement of approved requests may take up to two payroll cycles. The form is online at:

http://web4j1.lane.edu/hr/hr_forms/documents/pepform.pdf

Or, at the District 4J web site, click on "Human Resources." Then go to "Human Resources Forms." *Having trouble getting a new form? Give me a call at x3248, or e-mail munyon@4j.lane.edu*

Send completed forms to:
PEP Fund, Human Resources
Remember: one form per person each school year; \$200 maximum

Important benefit information for users of: **Blood Glucose Monitors and Test Strips**

There are only two types of Blood Glucose test strips that are covered at the Preferred Brand level under our pharmacy coverage.

Regence has an agreement with Bayer to provide you a free blood glucose monitor that fits one of the Preferred Brand test strips. Both monitors provide test results in 5 seconds, and have a memory of over 400 tests.

This means you only have a 20% copayment with these Preferred Brands, compared to a 50% copayment for all other glucose test strips. Use of the preferred brands could result in considerable savings over time.

Call 1-888-787-0233 to receive a free meter that uses a Preferred Brand test strip. Or... check out the information at the Regence web site. Here's the direct address:

<http://www.regencerox.com/programs/bloodGlucose/index.html>

Of course, with the *Flexible Spending Account*, test strip copayments are another example of eligible expenses that can save take-home pay!

This newsletter is reviewed and edited each month by the District 4J and OSEA representatives of the Classified Joint Benefits Committee (JBC).

The information in this newsletter is summarized, and is not intended as advice or counsel.