



# Eugene Education Association

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## 4J BENEFITS AND WELLNESS NEWSLETTER

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### NEW RATES TAKE EFFECT

I've had a number of calls asking about increased out-of-pocket costs for insurance. OSBA increased our rates effective October 1, 2007, and these new rates were reflected in the October 31 paychecks and the November 5 bank withdrawals. The new rates were listed on the rate sheets you received with your enrollment forms this fall.

Also please keep in mind that if you are retired and receiving a District stipend, your stipend continues through the month you turn 62. If you are using your stipend to offset your insurance costs, turning 62 will affect your monthly out-of-pocket cost.

### 2008 FLEXIBLE SPENDING ACCOUNT ENROLLMENT

Flexible Spending Account enrollment is underway. If you participated in the FSA plan during 2007, you should have already received a re-enrollment form from Manley Services. If you did not participate in 2007, but would like to in 2008, you can find the enrollment form on the 4J Benefits page ([benefits.4j.lane.edu](http://benefits.4j.lane.edu)).

Manley Services has a Flexible Spending Account Benefit Analysis Worksheet available on their website, which can assist you with your budgeting process. Download the form at [www.manleyserv.com](http://www.manleyserv.com). If you cannot access the site or have difficulty downloading the form, feel free to contact me and I will help you get the paperwork you need.

Manley Services will be conducting informa-

tional meetings to answer your questions and assist you with enrollment forms. If you need help with the forms, plan to attend one of these meetings. Details of these meetings were sent via e-mail, so check your inbox for specific dates and times.

The debit card listed on the re-enrollment forms is NOT an option in 4J.

You must have your enrollment form to the **4J Employee Benefits Office** by 5:00 PM on December 14, 2007 in order to participate in 2008. If you do not enroll by this deadline, you will not be eligible to participate in an FSA plan until January 2009. Make sure that you fill out the form completely!

Please note that retirees are not able to participate. Couples who have double insurance coverage may find little benefit to participation in a Healthcare Expense FSA.

### MID-YEAR RETIREMENT AND FLEXIBLE SPENDING ACCOUNTS

If you are planning to retire sometime in 2008, and would like to participate in an FSA plan, there are some important points to keep in mind:

- Retirees are not eligible to participate in the FSA plan. Your last withhold date will be in the last month prior to your retirement date.
- If you enroll in an FSA plan, you must commit to a specific number of dollars per month times 12 – the number of pay periods during the plan year.
- Only those expenses incurred during the plan year and **prior to your retirement date** will be

eligible for reimbursement.

- Any funds remaining in your account for which you do not have qualifying expenses cannot be reimbursed.

If you enroll in the FSA and plan to retire prior to December 31, 2008, you will need to monitor your account carefully. If you have questions, please don't hesitate to contact me.

## **2007 FLEXIBLE SPENDING ACCOUNT YEAR ENDING**

For those of you who are currently enrolled in the Section 125 FSA plan with **Manley Services**, the 2007 plan year will end December 31, 2007. Only qualifying expenses incurred during the 2007 calendar year are eligible for reimbursement from your account. Remember, if you don't use the money in your flexible spending account, you lose it. Requests for reimbursement and receipts must be submitted to Manley by March 31, 2008.

You can access the Request for Reimbursement form from the Manley website ([www.manleyserv.com](http://www.manleyserv.com)), fill it out on your computer, print it, sign it and submit it to Manley Services along with your receipts.

***Reimbursement requests not postmarked by March 31, 2008 will not be allowed.***

## **SICK LEAVE BANK**

A big thank you goes out to the 480 of you who donated to the Sick Leave Bank during our fall open enrollment period. Because of your generosity, the Sick Leave Bank got a much-needed infusion of hours. Thank you, Sick Leave Bank Members!

If you missed the deadline for the fall open enrollment, we will be having a second enrollment period next semester, from February 1 – April 4, 2008.

## **FLU SHOT CLINICS COMPLETE**

On Thursday, November 15 we held our third and final flu shot clinic in the Ed Center Auditorium. The nurses from **Cascade Health Solutions** worked hard to make sure that the wait was as short as possible, and they vaccinated approximately 1500 4J employees and their family members.

If you missed our clinics and still would like to get a flu shot, **Cascade Health Solutions** has drop-in flu shot clinics that 4J employees and their family members can attend. Flu shot clinics will happen Tuesdays and Fridays, from 8:30 AM to 5:00 PM, until December 14. Their office is at 2650 Suzanne Way, Suite 200, Eugene. (Coburg Road to Chad Drive, drive past Costco, turn left on Suzanne Way) The phone number for **Cascade Health Solutions** is 228-3000.

The eligibility rules for these drop-in clinics are the same as for the 4J clinics. Please contact me if you have questions.

## **FREE TO GOOD HOME**

If you would like your very own copy of *Super Immunity* by Paul Pearsall, and you are the first to contact me, I have an extra one that can be yours. Similarly, I have two extra copies of Dr. Dean Ornish's Program for Reversing Heart Disease. Let me know if you would like either book.