



Eugene Education Association

2815 Coburg Road • Eugene, OR 97408 • Phone 345-0338

4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl,

687-3244

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NEW ADDRESS?

If you have a new address, it is important for you to let Human Resources know. You can go in and fill out the form in person, or you can download the form from the District website (<http://www.4j.lane.edu/>). Select the Human Resources link under Departments on the main 4J page, and then click the link for Human Resources Forms. You can fill out the Change of Address form on your computer, but you must print to submit it.

It is also your responsibility to notify our insurance carriers of your new information. ODS customer service can be reached at 1-888-217-2365. Regence customer service can be reached at 1-800-365-3155. You can also update your information online by going to the carrier websites:

<http://www.odskompanies.com/members/>

<http://www.or.regence.com/>

FLEXIBLE SPENDING ACCOUNT

Section 125 of the Internal Revenue Code allows you to contribute, through the payroll process, into a Flexible Spending Account (FSA). Money is deducted from your paycheck pre-tax and put into your FSA. During the plan year, you submit receipts for qualifying expenses and are reimbursed from your FSA. Since the amount of your FSA contribution is not included as taxable income, the effect is that you will save between 30-44% on those expenses.

You can use a Healthcare Expense FSA to set aside pre-tax money to pay for healthcare ex-

penses that are not covered by our health plan. Eligible expenses include health insurance deductibles, coinsurance, copayments, dental care, vision care, prescriptions and over-the-counter drugs.

You can use a Dependent Care FSA to set aside pre-tax money to pay for dependent care expenses. (This benefit applies to adult dependents as well as children, for instance elderly / disabled parents living with you who may need care while you work.) You may either participate in this FSA or take the IRS standard dependent care tax credit, but not for the same expense. Many times, the FSA provides a greater tax savings than the tax credit option, but you must evaluate which will provide the greater benefit in your particular situation.

You determine the amount of your contribution based on your expected expenses. It is important to keep in mind that at the end of the plan year any unused funds in your FSA are forfeited, so your budgeting process is critical.

Our FSA plan is administered by **Manley Services**, and there is no cost to you to participate—the District pays the monthly premium.

The open enrollment period runs from Wednesday, November 14 through Friday, December 14, 2007.

The plan year runs from January 1 through December 31, 2008.

Watch your e-mail for plan enrollment information, including dates and times, for regional meetings. If you have questions, please call

(687-3244) or e-mail me (wenzl@4j.lane.edu).

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.

JOINT BENEFITS COMMITTEE

The Joint Benefits Committee (JBC) is responsible for designing and managing benefit programs, the insurance reserve fund, and communication with members on benefit issues.

You are welcome to contact any member of the JBC if you have questions or concerns. Your licensed JBC representatives are:

Julie Wenzl, Benefits Coordinator
wenzl@4j.lane.edu (687-3244)

Mike Caley, Retiree Representative
caley@4j.lane.edu

Kit Duchin, South Eugene High School
duchin@4j.lane.edu

Paul Duchin, EEA Co-President
duchin_p@4j.lane.edu

Jeff Jackson, OEA Consultant
jeff.jackson@oregoned.org

Brad Jungert, South Eugene High School
jungert@4j.lane.edu

Dayna Mitchell, Meadowlark Elementary
mitchell@4j.lane.edu

Mark Nyegaard, Holt Elementary
nyegaard_m@4j.lane.edu

Tsuki Oda-Riddell, South Eugene High School
odariddell@4j.lane.edu

Merri Steele, EEA Co-President
steele@4j.lane.edu

EXERCISE RECOVERY (and CHOCOLATE MILK)

The June issue of the Mayo Clinic Health Letter offers these tips to bounce back better after exercise:

- **Cooling down**—Allowing your heart rate and breathing to slow down gradually after exercise aids recovery of muscle tissue and the cardiovascular system.
- **Stretching** – To maintain or improve flexibility, gently stretching muscles that were active

during exercise is particularly effective at the end of your workout. Muscles and other tissues are warm post-exercise, and thus more flexible.

- **Drinking adequate fluids** – The amount of weight you lose immediately after vigorous or prolonged exercise is due to water loss through perspiration. For each pound lost, you should drink about two cups of water or a sports drink.
- **Refueling** – Immediately after exercise, your muscles and liver are most ready to replenish energy stores. Consuming some form of carbohydrate and a moderate amount of protein within about 30 minutes of your workout helps jump-start the replenishment of energy stores. It also helps to build and repair muscle tissue. A recent study found that a glass of low-fat chocolate milk – which contains carbohydrates and protein – was as good as or better than specially formulated sports drinks as a post-exercise replacement drink.

FINAL FLU SHOT CLINICS

Our final two flu shot clinics will be Tuesday, October 30, and Thursday, November 15, from 3 – 5:30 PM in the Ed Center Auditorium.

- **All 4J employees are eligible to be vaccinated whether or not they are eligible for or have elected district insurance coverage. Those participating in the 4J insurance plans need to bring their insurance card to the clinics.**
- **Our particular vaccine is not approved for children under 10 years of age. Children 10-16 years old may be immunized with parent permission.**
- **All retirees and their dependents who are currently covered on 4J insurance are eligible for the flu shot clinics.**

The information in this newsletter has been summarized. It is presented as information – not advice or counsel. In all instances, the benefits, conditions, and limitations as outlined in the 4J Master Contracts prevail over this representation. Please refer to your Benefits booklet or master contracts available at the District offices for additional information regarding your benefits plans.