Flexible Spending by: MaryKay Scheid

It’s that time of year again, Open Enrollment. Health insurance is not a topic most people enjoy. Rates are skyrocketing, and coverage is not always what we might hope for. It’s frustrating, no doubt. But insurance is a necessary evil.

It might help to think about health insurance in much the same way as you think of homeowner’s or car insurance. It exists to ensure that you are not financially devastated by a health crisis. At the end of the year, no one wishes they had been able to take better advantage of homeowner’s or auto insurance policies because they were robbed or totaled their car. If your health insurance costs for the year are greater than your health needs, you should probably feel lucky.

Of course, no one feels too lucky when –on top of paying toward health care premiums—you are charged a co-pay for any medical need you have during the year. You can minimize the sting of patient co-pays by sheltering up to $2500 in a flexible spending account. The money you set aside to cover the health care costs not covered by your plan will be deducted 10th-ly and will not be taxed. You save receipts for things like office visits, prescriptions, hearing aids, chiropractic care, prescription eyeglasses, and braces. You can even be reimbursed for mileage for trips to the doctor. Over-the-counter medications are not covered, unless your doctor has written a prescription for them. Once you submit your qualified receipts, you will be reimbursed.

One of the best things about the flexible spending account is that the money is available to you BEFORE it has been deducted from your paycheck. So, if you learn this spring that your child needs braces at a cost of $2500, and you can postpone treatment until after September 1, you can pay for the treatment on a credit card, submit proof of payment for services, and be reimbursed before the first deduction of $250 comes out of your check in October. It’s like an interest-free loan. In addition, you can save $250-$700 on your tax bill –depending upon your tax bracket. Are those braces going to cost more than $2500? If you are married, you can have your spouse contribute to his or her flexible spending account too.

One of the worst things about the flexible spending account is that the money you agree to contribute MUST be spent on medical expenses incurred during the plan year or it will be forfeited. OMSD allows a 70-day grace period at the end of the year to use excess funds. You have 90 days after the plan year ends to submit receipts. Congress is debating a proposal that people be allowed to roll unused monies into a flexible spending account for the following plan year, but that proposal has not yet passed. Because of the forfeiture rule, it is best to estimate your medical expenses conservatively.

You don’t have to make a final decision about flexible spending when you complete your open enrollment; you may elect to enroll as late as July.
A Message From Your President

Amy Tompkins

I hope you had a wonderful spring break. We are now in the long home stretch of the school year. I know this is the busiest and most stressful time for educators and kids. I hope that as you are “sprinting” for the STAR, you are not being required to teach Language Arts and Math all day long. Let’s hope everyone remembers the importance of every other subject and how teaching them also help students achieve academically. This is why California will be implementing the Common Core Standards. I hope as you are busy teaching and sprinting you can take some time during the day and week for some extra physical activity. According to the CDC’s Division of Adolescent and School Health, researchers reported that participating in physical activity produced positive outcomes including better academic achievement, improved academic behaviors, and enhanced concentration, memory, self-esteem, and verbal skills. Good luck with testing and let’s hope this is the last year of the STAR…wishful thinking I know. There is an Assembly Bill 484, introduced in the legislature, proposing to suspend portions of the Standardized Testing and Reporting program assessment for the 2013-14 school year. This suspension was one of the recommendations provided to State Legislatures by State Superintendent of Public Instruction Tom Torlakson. You can track the status of the bill at [www.leginfo.ca.gov](http://www.leginfo.ca.gov). We can always hope!

As you know, OMSD has been working and planning to get us ready for the Common Core State Standards (CCSS). Many districts have not even begun discussing the implementation process yet. Our district is planning fiscally and saving money for professional development, the new adoption, and the supplemental materials we will need until the adoptions are ready. Things change constantly with the CCSS, but currently the Math adoption will not be adopted until 2016; the Language Arts adoption will be in 2018. District teachers in teams of 4 per grade level have been working since last summer on creating unit plans for each grade level. These teams are designing rigorous, cross-curricular lessons for you to use in your classroom with the new CCSS. The teams are hoping to have the lessons available for feedback on the district website in the next month or so. It is very important that everyone give feedback so the teachers can edit the plans and adjust them as needed. The CCSS will be fully implemented in OMSD by the 2014-15 school year. If you teach Preschool, Kindergarten or First grade and would like to begin implementing the CCSS next year at your own pace; it would be great to have feedback. Since these grades don’t test on the STAR, it is a safe place to start. The other grade levels can also begin to implement the CCSS, since they include many of the same standards that will be tested on the STAR.

Since we are getting close to the end of the year, I want to make everyone aware of some new contract language that was put in place in regards to administrators giving you your new class assignments for next year.

D. Non-Transfer Assignment Changes

Assignment change is defined as a movement within a school between subject area or grade level.

After considering unit member assignment preferences for the ensuing school year, the administration will provide each unit member with a written statement of his/her tentative assignment at least 15 duty days prior to the unit member’s last scheduled work day. Prior to making any final decision regarding a change in assignment, the immediate administrator or his/her designee will discuss the proposed change with the unit member. If the unit member objects to the proposed change, the administrator will consider the unit member’s suggestions.

The administration will then provide the unit member a written statement of the assignment, noting reasons for the assignment change, if applicable, grade level/subject, location, and effective date.

It is understood that unforeseen conditions impacting the instructional program may affect the assignment change.

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The language talks about asking for a unit member’s preference, this doesn’t mean to rank every grade from TK-6th grade and then you’ll get one of your preferences. Usually asking for your preference of grade level means asking for you to rank your top 3 choices of grades. I hope this information helps as you begin to have these discussions at your sites. If you ever need to access the contract you can find it on the OMTA website at [www.myomta.org](http://www.myomta.org).
Teacher Initiated Funds (TIF)

By: Brad Richards

Working together through the interest based bargaining process, the Association and the District have revamped the Teacher Initiated Fund. The fund has been underutilized in the past few years. The new guidelines give teachers the option of having some upfront costs paid through a PO (purchase order). The maximum on allowable expenses has been lifted, teachers can file their requests earlier, and the fund is covering a wider range of professional development activities.

In the past, the TIF program reimbursed teachers for their expenses after attending a conference. Now, requests can be submitted earlier so that some fees, such as conference registration fees and expenses for travel more than 50 miles from the teacher’s worksite, can be paid in advance by the District.

The PO system is relatively straightforward. After completing the Request to Attend form, submit it and the conference flyer to Joni Stallings at least 60 days prior to the event. Make a note on the form requesting that registration fees be paid by PO. Once the request has been approved by the committee, a Purchase Order will be requested.

The Fund enabled teachers to attend conferences of their choice for many years and was a popular program. For that reason, a cap was placed on the amount each teacher could be reimbursed. However, in recent years usage has decreased and in order to change that, the TIF committee has removed the limit on allowable expenses making it less likely that teachers will have to dip into their own pockets to attend a conference. Be sure to list all of the costs directly associated with attending the conference. When the committee reviews your TIF request, it will notify you of expenses that are not coverable.

Finally, in response to inquires from unit members, the committee is reviewing requests for reimbursement of Professional Development other activities (i.e. National Board Certification) that can be clearly documented and are directly related to professional development as an educator. Submit these types of requests on the Request to Attend form and the committee will review it and respond to the applicant.

We hope by making it easier for you to attend conferences, trainings and professional development opportunities we can once again put good use to this money set aside for us. The old form is currently available on the district website and can still be used. The new form will be available soon and will be available on the district website and the OMTA website.
Greetings OMTA!

-Costco Membership-

Many of us already members of Costco. But if you are not, there are incentives to join using the invitation from NEA member benefits. If you are already a member, they have special offers if you go to the NEA site and look them up.

Join Costco and receive the latest offer from Costco when you log in to the Member Benefits site. Current offers include: FREE Kirkland Signature™ rotisserie chicken, Kirkland Signature Spring or Drinking Water, 35/16.9 oz. and Kirkland Signature 48pk "AA" batteries – and more! Please register or sign-in to print an invitation. This offer is only available to current NEA members. You are required to login and print the special offer page and present it at a Costco location when you join. [http://www.neamb.com/shopping-discounts/nea-costco-membership-discount.htm](http://www.neamb.com/shopping-discounts/nea-costco-membership-discount.htm)

Already a Costco member? Please register or sign-in to see the latest offers for existing Costco members.