



# Eugene Education Association

2815 Coburg Road • Eugene, OR 97408 • Phone 541-345-0338

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## 4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • September 30, 2011 • Issue Number 255

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### RETIRING THIS YEAR?

If you are considering retirement sometime this spring or at the end of the school year, there are three simple steps you'll need to take: contact PERS to begin your Service Retirement process, contact me to learn about your 4J benefits and contact 4J Human Resources to give your official written notice of intent to retire.

To get advice regarding your PERS retirement, you'll need to work with your financial planner or directly with PERS. 4J does not give PERS advice. The phone number for PERS is 888-320-7377 and the website is <http://oregon.gov/PERS/>. You can find a great deal of information on the PERS website, and can download forms and sign up for education sessions as well.

When you contact me to learn about your 4J retirement benefits, please let me know three things:

1. **What is your anticipated retirement date?**
2. **Will you have 30 years (or more) of PERS service by that date?**
3. **Who are you planning to cover under your insurance when you retire?**

Using the information you provide, I will create an individualized worksheet outlining your retiree insurance costs and, if you are a plan A retiree (hired in 4J before July 1, 1998), your early retirement stipend information. I will also provide you with other important details to consider. To get this process started, please call (541-790-7682) or e-mail me ([wenzl@4j.lane.edu](mailto:wenzl@4j.lane.edu)).

Once you have made your decision to retire and have sent your written notification to Janis Brew in 4J Human Resources ([brew\\_j@4j.lane.edu](mailto:brew_j@4j.lane.edu)) you'll need to contact me and I'll take you through the 4J retirement paperwork.

Article 4.10 of our contract specifies that you must give the District at least 60 days notice of your intention to retire:

*The District will provide two supplemental retirement plans for eligible unit members. A unit member hired and employed as a bargaining unit member prior to July 1, 1998 and continuously a bargaining unit member until the date of retirement from District employment, is eligible for Supplemental Retirement Plan A. A bargaining unit member hired and employed on or after July 1, 1998, is eligible for Supplemental Retirement Plan B. A unit member who elects supplemental retirement must provide the District with at least sixty (60) days advance notice of retirement. Notice may be revoked or waived with District consent.*

Article 4.10.1.b of our contract outlines an additional timeline requirement for plan A retirees:

*By April 1st, unit members must give the District Human Resource Department a written commitment which specifies a retirement date if they intend to retire during the period from April 1st through November 15th. If unit members provide this commitment by April 1st, they shall be advanced two payments of the monthly supplemental retirement stipend in the first month following termination from the District. If unit members do not provide this commitment by April 1st and retire during the period from April 1st through November 15th, the unit members shall not be paid the monthly supplemental retirement stipend or the District insurance contribution during the first two months following retirement.*

### 4J FLU SHOT CLINICS

The 2011 – 2012 flu vaccine will protect against three different flu viruses: an H3N2 virus, an influenza B virus and the H1N1 virus. Although the influenza vaccine strains for the 2011 – 2012 season are unchanged from those of 2010 – 2011, annual vaccination is recommended even for those who received the vaccine for the previous season. The CDC recommends that all people 6 months of age and older should get a flu vaccine. However, our particular vaccine is not approved for children under 10, so if you have small children you would like to get vaccinated, you will need to contact your pediatrician. Three flu shot clinics will be held in 4J

for you to get this year's vaccination.

Flu shot eligibility extends to:

- **all active employees (even those who are not insurance eligible due to less than half-time status)**
- **all insurance eligible dependents of active employees, including those who have waived coverage**
- **all retirees and their dependents who are currently covered on the 4J insurance**
- **student teachers and substitutes (licensed and classified)**

Flu shot eligibility does not extend to:

- **retirees who are no longer on the 4J insurance**
- **retiree's dependents who are not on the 4J coverage (even when the retiree is still covered)**

In this case, "dependents" refers to spouses and domestic partners, as well as insurance eligible children age 10 or over. All children 10-16 years of age must have a parent or guardian with them to be vaccinated.

Flu shot clinics will be held in the Ed Center Auditorium, from 3 PM – 5:30 PM:

- **Thursday, October 13**
- **Tuesday, October 18**
- **Wednesday, October 26**

E-mail reminders and flu shot consent forms will be sent prior to each clinic.

The 4J Wellness Clinic will not be giving routine flu shots. They will have a limited supply of the vaccine for high-risk patients only.

## **ODS TRAVEL NETWORK**

A new offering from ODS gives OEGB members better coverage when they travel. Effective October 1, 2011, the ODS Travel Network offers in-network benefits when members travel outside their primary service area.

The ODS Travel Network is an additional network tier. When medical members seek nonemergent care outside of their primary service area, ODS will review the claim to see if the providers are part of the *PHCS Healthy Directions* network. If so, the claim will be paid at the in-network benefit level. Emergency services are always covered at the in-network level regardless of the provider's network.

You can search for providers by logging into myODS, using the *Find Care* tool and selecting the *Travel Network* option. The ODS Travel Network includes nearly 70,000 hospitals and medical facili-

ties and 658,000 primary care physicians and specialists.

In addition, the ODS Travel Network can save money for members with dependents who live out of the area. Normally, these members may be subject to balance billing. However, if an out-of-area dependent seeks care from a PHCS Healthy Directions provider, ODS will pay at the in-network benefit level, providing better coverage and savings to members.

Because the ODS Travel Network is not an alternative primary network, you should continue to seek care in your primary network whenever possible. Preauthorization is still required for inpatient services and the ODS Healthcare Services team will direct you to in-network providers when possible.

If you have questions about the ODS Travel Network please contact ODS customer service at 1-866-923-0409.

## **RATES AND DEDUCTIBLES**

Medical, vision, pharmacy and dental plans are administered on a plan-year basis. The new plan year begins October 1, 2011 and goes through September 30, 2012. The deductible and accruals toward maximum out-of-pocket reset October 1 regardless of whether they were met the previous plan year. However, if you did not meet your deductible during the previous plan year, any expenses applied to your deductible during the last 3 months of the previous plan year will be carried over and applied to the deductible for the new plan year.

While the new insurance rates take effect October 1, we pay our monthly insurance premiums at the end of the month, not the beginning. Thus, active employees and retirees still receiving a paycheck will see the rate change reflected in the October 31<sup>st</sup> paychecks. Retirees who have arranged for payment from a bank account will see the change in rates in the November 5<sup>th</sup> ACH payment.

Please check your paycheck or bank statement to verify that you have been charged the correct amount for your insurance elections.