

## Now Is the Time to Make Changes to Insurance, Tax Saver Select Plans



United, Protected,  
 Connected

Des Moines Education Association

# DMEA TEMPO

Each year district employees are allowed to make changes to their health insurance plans and to the Tax Saver Select program during the Open Enrollment period. This year the Open Enrollment period ends on June 6, 2003. Employees who wish to make changes to any of their benefits should visit the DMPS web site at <http://www.dmps.k12.ia.us/dmpstoday> to find the needed forms and instructions.

We have received numerous calls from members who want to know what the differences are in the insurance plans and what exactly Tax Saver Select is. In an effort to help you better understand your benefits we will provide a short summary of the benefits of each plan.

The Comprehensive Agreement provides

employees with three levels of health insurance coverage. They include:

**Coventry Classic**-This coverage is provided free to all employees during their first year of employment. This is a Primary Care Plan where employees must select a primary care physician who provides treatment and coordinates a person's care through a referral process. Not all doctors are part of the network.

Features include:

- \$5 Physician co-pay
- \$0 inpatient hospital co-pay
- Maximum of \$1000/\$2000 yearly out-of-pocket expenses
- Unlimited lifetime maximum
- Prescriptions-\$4 generic, \$4 name brand

*(Continued on page 2)*

## DMEA Members Easily Ratify Contracts for 2003-04

As the year rapidly draws to a close, DMEA members have expressed their support for each of the new comprehensive agreements that were tentatively agreed to by the negotiations committee. The votes on each contract went as follows:

**Associates**-144 total votes cast

- Yes 95.1%
- No 4.9%

**Secretaries**-27 total votes cast

- Yes 96.3%
- No 3.7%

**Teachers**-1192 total votes cast

- Yes 95.8%
- No 4.2%

### Inside this issue:

Insurance/Tax Saver Plus	2
ISEA/Staples Partnership	2
Legislative Update	3
Caught in the Web	3
Members in the Spotlight	4



# Time to Update Health Coverage, Tax Saver Select

(Continued from page 1)

**Coventry Comprehensive Plan**-This is an "open access" plan where employees are free to access health care from any provider within the network. It is important to remember that the Coventry network of providers is largely a central Iowa network. Non-emergency services outside of the network are not covered. Features include:

- \$10 physician co-pay
- 90/10 coinsurance
- Maximum out-of-pocket of \$1000/\$2000 annually
- Unlimited lifetime maximum
- Prescriptions are covered under the Wellmark prescription plan.

**Wellmark Alliance Select**-This is an "open access" plan that provides a nationwide network of providers. Features include:

- \$200/\$400 deductible
- \$10 co-pay

- Maximum out-of-pocket of \$1000/\$2000 annually
- \$2 million lifetime maximum
- Wellmark Prescription plan

**Wellmark Prescription Plan**-This plan supplements both the Coventry Comprehensive and Wellmark Alliance Select Health plans. Features include:

- \$5 co-pay on generic drugs
- \$25 co-pay on brand names drugs.

We've also had a number of people inquire about the Tax Saver Select Plan. This is also known as a Section 125 plan. The idea behind this is fairly simple. It allows an employee to take pre-tax dollars and set them aside to pay for the cost of medical and dependent care.

A person wishing to participate in this plan would simply estimate the annual costs for medical and dependent care. That amount will be held out of your

check on a pre-tax basis. The money can then be used to reimburse a person for co-pays, deductibles, and other medical costs not covered by insurance. The maximum that a person can set aside for medical reimbursements is \$3000 per year.

The money can also be used to cover the costs of dependent care for both children and adults. The maximum amount that can be set aside annually for dependent care is \$5000.

Who would benefit from the Tax Saver Select Plan? The plan benefits those people who have fixed routine costs for child and medical care. It does not benefit those people who do not have children or whose medical costs vary greatly from year to year. The downside to the plan is that any money left in your account at the end of a year is forfeited so it is very important to carefully estimate your costs.

## ISEA to Partner with Staples



The ISEA is pleased to announce that they will be partnering with the national office superstore Staples on two exciting projects to benefit educators. Beginning this summer, Staples will launch its biggest education fundraising effort ever called "Recycle for Education." From July 6 to October 31

Staples will encourage customers to recycle used printer cartridges. For every cartridge that can be recycled, Staples will donate \$1 to the NEA Foundation for the Improvement of Education. That money will then be returned to Iowa in the form of grants.

Staples will also sponsor an Educa-

tors Appreciation Day exclusively for ISEA members on Saturday, August 16. Members who shop at Staples on that day will receive a free goody bag filled with pencils, pens, notebooks and special offers. In addition shoppers will receive \$25 in extra savings. Staples is located at 906 East 1st St. in Ankeny.

## Calendar of Events



- June 2, 2003  
Names of FRs for 2003-04 due in DMEA office.
- June 3, 2003  
DMPS School Board Meeting  
Open Forum 5:00 p.m.

- Regular Meeting 6:00 p.m.
- June 4, 2003  
Last Day for Elementary & MS
- June 5, 2003  
Last Day for High School

- July 1-6, 2003  
NEA Representative Assembly  
New Orleans
- August 15, 2003  
FR Workshop  
Holiday Inn South



## Legislative Update

The legislature has adjourned for the year and, except for a Special Session scheduled for May 29<sup>th</sup>, most of the work on education issues has been completed. Among the highlight of the regular session are the following:

### Quality Teaching

- Funding was increased by \$44.3 million to continue the current level of minimum salaries, mentoring, and evaluator training.
- Phase III funding was eliminated. Carryover funds in buildings can be used for next year.
- Districts will be required to report the names of teachers who are terminated or who resign due to misconduct to the Board of Educational Examiners.

### Classroom Instruction

- Class-size reduction funding will continue.

- The legislature approved \$200,000 to develop a reading pilot program that tests the effectiveness of phonics instruction. Much of the money will go to a private business in the metro area.

### Other Issues

- The legislature approved funding for reorganization incentives.
- Reduced funding to AEAs by \$20 million

### What can you do?

The issues listed above are still tentative since many bills have yet to be signed by the Governor. Members still have a chance to bring about change during the Special Session on May 29<sup>th</sup>. The majority of the Special Session will deal with the creation of the Iowa Values Fund. The fund, which was to be the centerpiece of the 2003 session, is designed to be used to create more new high-paying jobs and to fuel economic development. Instead many

lawmakers are using the fund to achieve massive tax cuts and to restrict future revenue growth. These changes will further strangle education.

Members are urged to contact Governor Vilsack and urge him to:

1. Restore funding to the AEAs
2. Restore funding to Phase III
3. Expand the use of the Iowa Values Fund to allow it to be used to restore school programs and to provide more learning opportunities for students.

Members can contact the Governor by writing to him at:

Office of the Governor  
State Capitol  
Des Moines, IA 50319

Or by phone at 281-5211,

Or through e-mail at the Governor's website:

<http://www.governor.state.ia.us>



## Caught in the Web-Summer Fun for You and the Kids

### Education World

<http://www.educationworld.com>

Teachers can find a list of the top 25 things for parents to do with children this summer as well as several Summer Reading lists for kids.

### The Teacher's Corner

<http://www.theteacherscorner.net>

This site has a variety of end-of-the-year and summer activities for students. It also contains a Summer Reading list.

### Switchboard

<http://switchboard.com>

If you're preparing for a class reunion or planning to track down an old friend this is the web site to use.

### MapQuest

<http://www.mapquest.com>

If you want to find the shortest route for your summer vacation this remains the best free map site on the Internet.

### CheapTickets

<http://cheaptickets.com>

Most of the fares aren't any cheaper than the other travel sites, but check out the Last Minute Trips section. If you're flexible you can book trips anywhere from 3 hours to 14 days prior to departure and get great deals.

### Despair

<http://www.despair.com>

Are you tired of the motivational

slogans plastered on the walls in your building? Then for a humorous twist check out the Demotivators Collection .

### Netflix

<http://www.netflix.com>

No more trips to Blockbuster with this site. You can rent as many movies as you want for \$20 per month. Shipping is free and there is never a late charge.

### Bored.Com

<http://www.bored.com>

You'll find the odd, the unusual and the downright funny on this site that bills itself as "the place for when you have nothing better to do."

## Des Moines Education Association

206 Center Street  
Des Moines, IA 50309

Phone: 515-471-8040  
Fax: 515-471-8043  
<http://www.dmea.org>

Chris Miller, President  
[christopher.miller@dmps.k12.ia.us](mailto:christopher.miller@dmps.k12.ia.us)

Randy Richardson, Executive Director  
[RRichardson@isea.org](mailto:RRichardson@isea.org)

Sharon Nelson, Office Manager  
[SNelson@isea.org](mailto:SNelson@isea.org)

## Iowa Teacher Shortage Forgivable Loan Program



U.S. Senator Tom Harkin has announced that the Iowa College Student Aid Commission's online application for the Teacher Forgivable Loan program is now available at <http://www.iowacollegeaid.org>. Students are eligible if they are (1) an Iowa resident, (2) attending an eligible Iowa college or university, and (3) a sophomore, junior, senior or graduate level student enrolled at least half-time in an accredited education program leading to a degree and certification for teaching in a shortage area.

Recipients will receive forgivable loans of up to \$3000 per academic year (\$1500 per semester), but can receive no more than a total of \$9000. The deadline for application is June 15<sup>th</sup>. Award notification will be mailed to applicants in July.

Recipients of the forgivable loans must agree to teach in Iowa for five years in the shortage area in which the loan was received or in any shortage area. Twenty (20) percent of the loan will be forgiven for each year of teaching.

## It's Not Too Late to Register for ISEA Summer Leadership

The ISEA Summer Leadership Conference will be held August 5-7 at Buena Vista University in Storm Lake. The conference gives participants an opportunity to enhance skills, network and get ready for a year of Association activities. Sessions will include mentoring, ESEA, Bargaining 101, health insurance information, Association advocacy, and leadership.

To register, contact the DMEA office for a registration form. The registration fee of \$125 covers the cost of lodging for two nights, food, and materials. Members will need to send in the completed registration form along with a check for \$50. Those people who attend the conference will have the \$50 fee rebated to them with DMEA picking up the full cost of registration.

## In the Spotlight



Des Moines East High School drama teacher, **Ruth Ann Gaines** has been inducted into the National Teachers Hall of Fame. Gaines was honored by Hall of Fame staff members, private sponsors, students and Des Moines Public Schools staff during ceremonies at the East high School auditorium. She receives \$1000 and will join other Hall of Fame members in Kansas and Washington, D.C. during the month of June.

The Hall of Fame is an Emporia, Kansas based organization founded in 1989 by Emporia State University, the city of Emporia, and the Emporia Chamber of Commerce. The Hall of Fame honors five teachers nationwide each year.

The Rotary Club of Des Moines has announced that two DMEA members will be honored at their May 22<sup>nd</sup> meeting.

**Lori Vicker**, a Reading Recovery/Title teacher at Garton Elementary will be honored as the Rotary Club Elementary Teacher of the Year. **Randy Hansen**, a science teacher at Brody Middle School, will be honored as Middle School Teacher of the Year.

Long time DMEA activist **Kris Mesicek** was honored during the recent DMEA recognition dinner by being awarded the Ruth Foster Award. The award is given to someone who has demonstrated outstanding service to the Association. Kris is a past DMEA president and has been active at the state and national levels of the Association.