



Eugene Education Association

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

4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Jamie Myers • myers_j@4j.lane.edu • 541-790-7682 • January 27, 2020 • Issue Number 317

HEALTH RELATED FSA ACCOUNTS

Flexible Spending Accounts (FSA) can be an excellent way to cover your medical expenses. An FSA allows you to pay for health related expenses with pre-tax dollars, up to the amount you designated during the open enrollment period. You will even receive a “Benny Card” (a pre-paid MasterCard), for your expenses, so you don’t have to mess around with reimbursement requests. You are responsible, however, for making sure that your payments and purchases are eligible expenses. PacificSource Administrators will contact you by email and/or US Mail when they need to verify the eligibility of an expense. When contacted by PacificSource, you MUST provide the documentation they are requesting, and include the following information:

- the date of the service (not necessarily the same as the date of payment)
- a brief description of the service or product,
- the amount paid for the service,
- the patient responsibility (the amount you owed the provider or merchant) for the service or product after the insurance has paid (if insurance was billed).

In most instances, the Explanation of Benefits (EOB) you receive from Moda will be sufficient. To find your EOB, you must log on to Moda’s website <https://www.modahealth.com/oebb/>. Once you’ve logged in, click on the “EOBs” tab at the top of your screen. You can download the appropriate EOB, and email it to PacificSource. If the expense was a health related product, not a service, then you should send a copy of the receipt, and you may be required to submit a Letter of Medical Necessity. *Always keep your receipts if you paid with your BennyCard!*

When in doubt, call PacificSource, 541-485-7488. They are super helpful, and will let you know exactly what you need to do to confirm the eligibility of the expense. You have 30 days to respond. If your expense is found ineligible, you must “pay back” your

Flexible Spending Account the amount of the expense. This is required to comply with IRS rules for Health Related Flexible Spending Accounts.

RETIRING THIS YEAR?

If you are considering retirement sometime during or at the end of the school year, please make sure you are aware of the requirements and timelines. There are two steps you’ll need to take to complete your retirement:

1. Contact PERS to begin your Service Retirement process.
2. Contact Jamie Myers (541-790-7682 or myers_j@4j.lane.edu) to learn about your 4J retirement benefits and complete your 4J retirement paperwork.

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/>.

Article 4.9 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 4.9.1.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.

Regardless of participation in 4J retiree insurance, licensed employees must provide a 60-day written notice of intent to leave 4J employment as required by ORS 342.553 (1).

CASA VOLUNTEERS NEEDED

Court Appointed Special Advocates (CASA) is celebrating 25 years of service in Lane County! CASA's mission is to be a powerful voice for children who are in the child welfare system due to abuse & neglect. Volunteers provide 100% of this advocacy.

Last year, CASA grew to serve 465 Lane County children, yet this represents only 40% of the need. Many children remain without an advocate. Would you like to help a child find their inner superhero? For more information about the role of a CASA volunteer, you can visit their website at www.casa-lane.org or contact them directly at 542-984-3132 or by emailing volunteer@CASA-Lane.org.

MAXIMIZE YOUR MODA CARE

Imagine this: You wake up with a sore throat. It's really bothering you, but you don't want to go to the clinic because you know the drill: Probably a virus. Rest, hydrate, and come back in a couple of days if it doesn't improve. Who has time for that?

Well, guess what? There is another way to get care! Moda has a virtual visit option. You can be seen without ever leaving home, or even from your classroom. (We all know you probably dragged yourself in to work anyway, because it's easier than writing sub plans.)

Virtual Visits: These are consultations with an Oregon Health & Science University (OHSU) doctor, physician assistant, or nurse practitioner via your computer or other mobile device. The visits are scheduled in advance, and have a \$10 copay. The providers can diagnose and prescribe via Virtual Visit, giving you the care you need without an office visit.

To schedule a Virtual Visit, go to <https://www.ohsu.edu/virtual-care>.

*Note: You will be advised to download the MyChart app (free) or to use Internet Explorer for best results.

OHSU advises there are "known issues" with Chrome, Firefox, and Safari.

Another option available to you is to call the 24-hour Nurse Advice Line. Maybe you just have a question about whether or not you need to be seen by a doctor, or your child has a mild fever, and you're wondering about the best remedy. Well, you can stop wondering and get some answers!

Nurse Advice Line: Call and talk to a Registered Nurse any time of the day or night. Advice can range from home care remedies to recommending a trip to the ER.

To access the Nurse Advice Line, call **866-321-7580**.

CHOCOLATE FOR YOUR HEATH

Is chocolate really good for us? It sounds too good to be true! As with most foods, it depends on what kind you choose and how much you eat. Flavanols in cocoa beans have antioxidant effects that can support heart health by helping to lower blood pressure and improve vascular function. Dark chocolate has a higher cocoa content, thus elevating its health effects over those of milk or white chocolate.

So, if you love a little chocolate now and then, how can you make the best choice?

The healthiest dark chocolate:

- Is high in cocoa, like 70% or higher.
- Has cocoa or chocolate liquor as the first ingredient.
- Contains few ingredients, and avoids trans fat, milk, artificial flavorings, or high amounts of sugar.
- Is not Dutch processed, also known as alkali processed. This process significantly reduces the amount of antioxidants in the chocolate.
- Is fair-trade and organic, increasing the likelihood of high-quality, ethically sourced, and pesticide-free chocolate.

A panel of six 4J tasters tested five brands of dark chocolate. The top recommended brands were *Equal Exchange* and *Whole Foods*. Tasters also enjoyed *Green & Black's* and *Theo* brands, but they did not prefer *Evolved Signature Dark*, saying that it tasted dry and chalky. All five chocolate brands contain approximately 70% cocoa, and were labeled as organic and fair-trade. These, and dozens more, are available locally. Give one a nibble today!