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Member Benefits

AFT has an expense reimbursement and/or endorsement arrangement for marketing this program. For more information, please contact AFT Financial Services at 800/238-1139, ext. 4492, send an e-mail to disclosure@aft.org, or visit www.aftplus.org/disclosure.

Urgent School Board Information

School Board elections will be held Nov. 3, 2009. We encourage all members to attend a forum to hear from the candidates. To find out dates for forums visit our website at <http://www.dcf.net>

Ballots

Certified

980 total votes

828 voted yes. Of the ballots returned 84% voted yes.

152 voted no. Of the ballots returned, 16% voted no.

Classified

198 total votes

172 voted yes. Of the ballots returned, 87% voted yes.

26 voted no. Of the ballots returned, 13% voted no.

Note: We do not count ballots we do not receive.

*Douglas
County
Federation*

DCF
801 S. Perry Street
Suite 140
Castle Rock, Colorado 80104

PHONE:
303-688-3381

FAX:
303-688-1039

WEBSITE:
DCFT.net

PERA Information

As you should know, the Douglas County Federation has appointed three representatives to be on the PERA Coalition. This Coalition is made up of representatives from all the different divisions that belong to PERA. The coalition has made recommendations to PERA but last Friday, the PERA board voted unanimously to send forward the option you can view on the website www.securepera.org

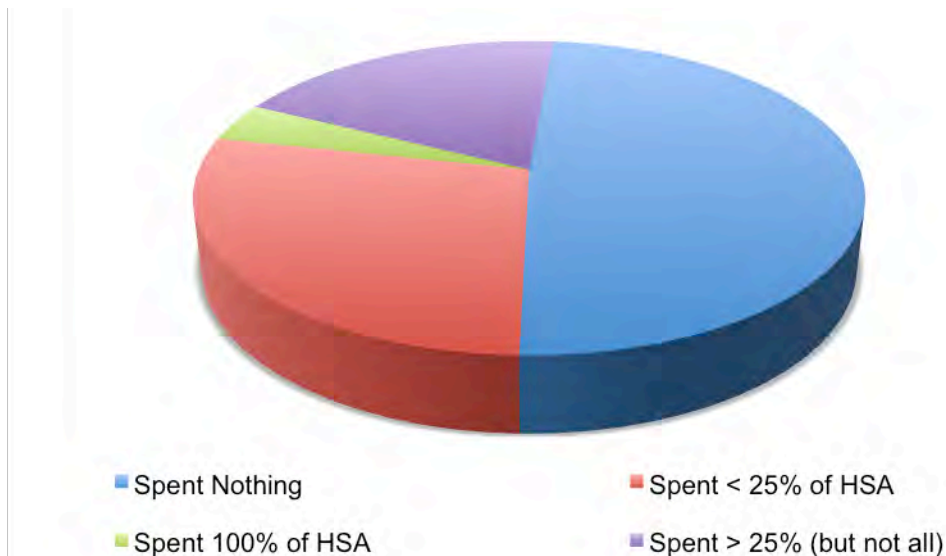
Please take the time to educate yourself with what the PERA Board is sending forward to legislature. This is not what the coalition recommended. Please give your feedback provided on the website. This is important!

Are Our New Health Insurance Plans Working?

That's a question that's been asked a lot lately, since these plans are new and we're all just getting used to how they work. Each of you will have had your own personal experience with them and may have shared that with others, and we are committed to making sure that everyone gets the care we need. So each month, we carefully track the plans to see how they're working. Here are some details from the first quarter:

Health Savings Accounts

- So far, the District and employees have put nearly \$6 million into almost 4,000 employees' Health Savings Accounts (HSAs)
- Employees who are making additional voluntary contributions through payroll deduction are putting an average of \$175 per month into their HSA
- So far only \$700,000 (or 12%) has been spent from HSAs
- The graph below shows the percentage of employees who have not yet spent any of their HSA, have spent less than 25% (and we're 25% into the year), have spent more than 25% and may be in danger of running out this year, and those who have already spent all their HSA money.



As you can see, less than one in twenty of our employees have exhausted their HSAs so far (and many of these are making pre-tax monthly contributions so they will actually have more money to spend as the year goes on).

Eight out of ten people have spent less than 25% or nothing at all and are very likely to end the year with money remaining in their HSA that will roll forward to the next plan year.

For about one in five people, although they have money in their HSA (and again in many cases more coming in each month), they have spent more than 25% of their HSA so far and could exhaust their HSA before the end of the year.

How do our plans compare to last year's plans?

Remember that last year there were co-pays on almost all services (office visits, all drugs, hospital admissions, etc) and for many people on the PPO plans, the coinsurance rate was only 80%, leaving 20% of the costs above the deductible to be paid for by you. This meant that had we kept the old plans, those people who have run out of their HSAs this year would more than likely have already spent much more on co-pays and other deductibles. Two other things to remember:

1. We faced much larger premium increases on the old plans (starting at 15%) and if you're a family, you would have been paying more out of pocket each month.
2. There was no HSA last year so most if not all out-of-pocket payment were made with post-tax money, costing you more.

We often forget how our old plans work when thinking about our new plans. To see how things would have been on the "old" plans, take a look at the example below.

Example

Let's take a look at how a current teacher and her family would have fared on the "old plan" (the CIGNA HMO with the 2009-2010 structure) compared to how she is doing on the CIGNA Preferred Plan.

CIGNA HMO 2009-2010 (annual deductible of \$1,000; no Health Savings Account)

Annual Premium	3 months X \$477.25	= \$1,432
Pap Smear	\$120 (applies to deductible)	= \$120
Mammogram	\$150 (applies to deductible)	= \$150
Annual physical for spouse	\$120 (applies to deductible)	= \$120
Doctor's office visit – eye infection	\$100 (applies to deductible)	= \$100
Medication for eye infection	\$35 (applies to deductible)	= \$35
Inhaler for asthma	2 X \$50 (applies to deductible)	= \$100
Total Out-of-pocket:		= \$2,057

Preferred Plan 2009-2010 (\$6,000 deductible; \$2,000 HSA Funding from DCSD)

Annual Premium	3 X \$415	= \$1,245
Pap Smear	\$0 – Preventive	= \$0
Mammogram	\$0 – Preventive	= \$0
Annual physical for spouse	\$0 – Preventive	= \$0
Doctor's office visit – eye infection	\$120 – paid from HSA	= \$0
Medication for eye infection	\$50 – paid from HSA	= \$0
Inhaler for asthma	\$0 – Preventive	= \$0
Total Out-of-pocket:		= \$1,245

Note on the Preferred Plan: while there was a cost for the doctor's office visit associated with the eye infection and the medication used to treat the infection (total cost of \$170), because the employee was able to use her HSA fund provided by DCSD, these costs were not paid out-of-pocket.

As you can see, if the old HMO plan had been renewed, this employee would have been paying the full cost of office visits and prescriptions below the deductible. These costs would have been 100% the responsibility of the employee, and there would not have been an HSA with DCSD funding to help them pay for these costs. The employee would have paid \$2,057 (to date) out of his or her own pocket.

In contrast, on the current plan their premium is lower, preventive screens and medications are free, and \$2,000 HSA funding is available up front to help them pay for non-preventive services. Their out of pocket is thus \$1,245, **a savings of \$812 or \$270 per month! Not to mention that there is still \$1,830 left in her HSA.**

In total, she is \$2,642 better off so far.

Even for members who have already had significant expenses in this first quarter, most are better off since:

- Their out-of-pocket is limited to the "gap" between their HSA and their deductible (\$2,000 for singles, \$4,000 for families on the Preferred Plan). On the old plan, the out-of-pocket maximum was \$2,500 for singles and \$5,000 for families (**on top of drug co-pays**)
- Covered preventive screens and drugs are no longer subject to co-pays. Neither are any drugs above the deductible.

HSAs and the union loan can help finance out of pocket expenses on a tax efficient basis.

Wellness Program

The wellness program pilot-test has been a great success and DCSD is now offering a pedometer to **every employee** that wants to participate **at no cost**. United Healthcare has kindly sponsored these pedometers (the first of many partnerships we're working on as part of our vision to become the Healthiest School District in the US by 2015). In addition, Health at Work has sponsored 4,000 exercise balls for the **first** 4,000 people to attend a meeting later this month to get their pedometers.

So don't delay! Visit the DCSD website and navigate to the RSVP form here:
Human Resources >> Employee Benefits >> Wellness Program >>
Fall 2009 Pedometer Rollout RSVP

Dates and times of the pedometer distribution events are as follows:

Tuesday 10/27	4:30-6 PM	Ponderosa High School Auditorium
Wednesday 10/28	4:30-6 PM	Highlands Ranch High School Auditorium
Thursday 10/29	4:30-6 PM	Ranch View Middle School Commons
Tuesday 11/3	4:30-6 PM	Legend High School Auditorium
Wednesday 11/4	4:30-6 PM	Sagewood Middle School Commons
Thursday 11/5	4:30-6 PM	ThunderRidge High School
Saturday 11/7	10-11:30 AM	Douglas County High School Auditorium

Success Stories

In May 2009, 1,000 DCSD employees (now called Wellness CHAMPIONS) jumped at the chance to take part in the District's wellness program. The first program rolled out to employees was a pedometer program called Sonic Striding, in which a small device is worn on the participant's shoe and daily activity and step counts are wirelessly uploaded to the participant's own webpage.

A competition was run during the month of May with phenomenal results. Employees enrolled in the competition as either teams or as individuals and were ranked based on the amount of time they were active over the period of the competition.

The team that won the May pedometer competition called themselves YAY US! The team, made up of Kellie Frasersmith and Melissa Tafoya of Flagstone Elementary walked for a total of 154 hours – 300 miles each. Prior to the Sonic Striding program, Kellie and Melissa participated in their school's "Biggest Loser" contest in March so they were already embarking on their journey towards wellness. The pedometer program gave them extra motivation and they increased the number of times they walked each day and added on locations to explore.

Kellie lost 15 lbs. and Melissa lost 40 lbs. Not only that, they came in second in the DCSD's second Striding Competition that took place in September of 2009!

Sonic Striding Second Competition Results

Starting in the month of August, DCSD ran a second pedometer competition with the 1,000 Wellness CHAMPIONS that yielded even more amazing results. Here is what was accomplished over the six-week period of the competition:

	Total	Average Person	Per	Average Day	Per	Units
Time	2,067,592	80		1.9		Hours
Walked Steps	75,101,396	174,435		4,153		Steps
Run Steps	7,646,184	17,741		422		Steps
Total Steps	94,303,190	218,813		5,209		Steps
Total Miles	40,670	94		2.25		Miles
Calories	3,528,004	8,196		195		Calories

The winning team for this second round of the competition was called “Hooked on Sonics” and was made up of Janice Perry and Margot Hunjan. These super striders walked a total of 14,011 minutes or 233.52 hours over the course of the competition, or an average of 5.5 hours per day of activity!

Other top winners included Deborah Rolph, who burned the most calories as an individual (19,017); Andrew Patch, who had the highest activity time for an individual (9,861 minutes or 164 hours); and the team called Cubbies who improved their walking time the most – 83% improvement in time from the start of the competition until the end.

In addition to the measurable successes we see from the competitions, there are daily comments about how wonderful the program has been for attitude; appreciation for the creative energy being sparked around the District, and gratitude for the ability to take part in a wellness initiative while at work.

We hope to see all of you at the pedometer rollout meetings in October and November. Don't miss out on this wonderful, **free program** and the opportunity to practice daily wellness habits in the place where you spend so much of your time.

Please go to our website at www.DCFT.net to read the First Quarter Review of Health and Wellness Plans. In this report you can find information on the following:

- Making your HSA work for you
- Generic Drugs
- Taking advantage of Prescription Assistance Programs
- Emergency Room information
- How to prepare for your Doctor's Office Visits
- How do our plans compare to last year's plans
- Large Claims and Union Loans

Save the Date!

October 12th

Mail-in ballots were sent out

November 3rd

Election Day