

4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Jamie Myers

541-790-7682

November 13, 2019 • Issue Number 315

MEDEXPRESS: INJURY TREATMENT AT WORK

Last school year, I walked backwards into a post. It's difficult not to laugh, but I whacked my head pretty hard. I continued with my day because it didn't seem like an emergency, even though my head really hurt. I would have liked a medical assessment, but didn't want to take the time or incur the expense to go to the Emergency Room. Also, who would have covered my class?

Since we all could experience a minor injury at work, it is helpful to know about MedExpress. This service run by Cascade Health Solutions will deliver EMTs and paramedics to your workplace to treat minor injuries or illnesses. It isn't as fast as calling an ambulance, so if you need emergency care, call 911. Here are some of the illnesses/injuries that MedExpress could treat:

- Minor allergic reactions
- Minor to moderate bleeding
- Minor burns
- Fractures/dislocations involving head, forearms or feet
- Falls, including head trauma when the patient is conscious
- Mild to moderate pain

If called to your school, MedExpress will assess the severity of your injury, treat your injury, and transport you to a physician, if needed.

To access MedExpress at work, call **541-228-3111**.

403(b) TAX SHELTERED ANNUITY (TSA)

All 4J licensed employees are eligible to set up an account under the 403(b) Plan. You may begin, change, and/or cancel deferrals in the 403(b) Plan at any time, subject to payroll deadlines. You may begin participating in the 403(b) Plan by establishing an account with an Active Payroll Slot Vendor: http://www.ncompliance.com/guest_employervendo rs.aspx?EmployerID=12

Then, you must complete and submit the <u>Licensed</u> <u>Salary Reduction Agreement</u> to 4J Payroll.

4J Retirement **Plan A** eligible employees (hired into a licensed position before July 1, 1998 and continuously a bargaining unit member) do not receive a TSA contribution from 4J, but may still contribute with a payroll deduction.

4J Retirement **Plan B** eligible employees (hired into a licensed position on or after July 1, 1998) are eligible to receive a TSA contribution from 4J:

- First year of eligibility \$50 / month
- Third year of eligibility \$75 / month
- Sixth year of eligibility \$100 / month
- Tenth year of eligibility \$150 / month
- Thirteenth year of eligibility \$175 / month

403(b) Contribution Limits for 2020:

- Elective Deferral Limit: \$19,500.00*
- Age 50 Catch-up: An additional \$6,500.00, for a total of \$26,000.00* (Applies to Employees Age 50 or over by 12/31/2020)
- 403(b) Special 15 Years of Service Catchup: Up to an additional \$3,000, for a total limit of up to \$22,500.00* or \$29,000.00* (depending on age) for eligible** employees with at least 15 years of full-time service with Eugene 4J by 12/31/2020

*Note: Contributions to the plan above cannot exceed employees' total compensation.

**Please contact CCC to verify eligibility and limits available under Special Catch-up.

SICK LEAVE BANK

The Eugene Education Association manages the Sick Leave Bank (SLB), the purpose of which is to grant hours to eligible members in cases of long-term absence necessitated by illness or injury. The Sick Leave Bank provides relief for members who are dealing with serious health conditions. Unfortunately, the SLB has had to provide support more frequently than in the past, so the support of donors has become more critical than ever. To maintain active membership, a minimum donation of one day (prorated for part-time members) must be made every two years. For those of you who donated during this fall's enrollment period, your next required donation will be in the fall of 2021. However, members are allowed to donate a maximum of 16 hours per school year.

During the SLB fall 2019 enrollment period, 194 licensed employees made donations of one or two days, twenty-two of them for the first time. Thirtyfour donors gave the maximum allowed, including two members who work less than full time. Thank you SLB donors, for your incredible generosity!

There will be a second SLB enrollment period this school year from February 1 - April 3, 2020. E-mail reminders and donation forms will be sent at that time.

NEED A BRAIN BOOST?

One of the many wellness programs available through OEBB is an online program called Total Brain. Through the app, members can work on growing their brains in five areas of focus:

- Reducing stress and staying calm
- Becoming more resilient
- Improving memory
- Increasing positivity
- Achieving focus

The app is available for free, and can be downloaded to your phone or tablet. It is research based, and may improve your brain function in as few as 10 minutes a day. Plus, the games are fun!

https://app.totalbrain.com/enter/oebb.

BRING ON THE SQUASH!

With the arrival of Autumn comes a wide variety of winter squash. The bright orange and yellow flesh of these versatile veggies is packed with vitamins and minerals, including vitamin C, potassium, and magnesium. When shopping:

• look for squash that is heavy for its size and

firm.

• check to see that it has a hard and blemishfree rind with the stem intact.

For those of you who are ready to move beyond pumpkin, here is a simple recipe to try. Bon Appétit!

Squash, Corn, & Black Bean Salad

2 1/2 cups diced butternut squash

1 ¹/₂ cups corn kernels, fresh, frozen, or canned

2 Tbsp olive oil, divided

¹/₄ tsp salt, plus more to taste

³/₄ tsp chili powder

1 cup wild rice

1 (15 – oz) can black beans, drained & rinsed

juice of 1 lime

4 oz queso fresco, crumbled or diced

pepper to taste

Directions

- 1. Preheat oven to 425. Toss the squash and the corn with 1 Tbsp of olive oil, along with salt and chili powder. Spread the seasoned veggies in a thin layer over a parchment lined baking sheet and bake for 25-35 minutes, until golden, tossing half-way through.
- 2. While the veggies are baking, cook wild rice according to package directions and drain excess water.
- 3. In a large bowl, combine the cooked wild rice with the roasted corn and squash. Toss with the remaining ingredients.
- 4. Taste and adjust seasoning (salt and pepper) as needed.

*Recipe reprinted from Tufts University Health & Nutrition Newsletter.

PCP 360

It's not too late! Call 866-923-0409 to select yours, and opt into coordinated care.

The information in this newsletter has been summarized. It is presented as information – not advice or counsel. In all instances, the benefits, conditions, and limitations as outlined in the 4J Master Contracts prevail over this representation. Please refer to your Benefits booklet or master contracts available at the District offices for additional information regarding your benefits plans.