

Soundings



Welcome to 2011 Open Enrollment

Open Enrollment is November 1–30, 2010. This is your once-a-year chance to make changes to your benefits. You can add or drop a family member from coverage, add coverage you previously waived, enroll in a Flexible Spending Account or change your optional life insurance choices. Take the time to understand your options, compare plans and costs, and then make the best benefit choices for you and your family.

Remember, we can all do our part to help keep costs down by using our benefits wisely. That means selecting the right plan and level of coverage, taking advantage of preventive care benefits and choosing generic drugs or using the mail order prescription service when you can. Simple steps like these can make a big difference in the long run.

Good News from Your Trustees

As part of our fiduciary responsibility, The Sound Partnership Trustees review our plans each year to ensure they meet the healthcare needs of our members as well as the financial obligations of the Trust. Last year, the Trustees determined that the Washington Education Association (WEA) fully insured medical plans provided better benefits at a more competitive cost than the former Sound Partnership self-insured medical options.

Since we changed to the WEA medical plans last year, we're in a good position this year: there will be minimal cost increases in the WEA plans for 2011. Keep in mind, this is a temporary outcome. In future years, with the current State budget situation and potential for limited budget increases, contribution increases and plan changes are more likely.

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Questions?

If you need assistance selecting your benefits or if you have any questions about the changes, contact The Sound Partnership at (253) 571-1240. You can also contact us at www.tsp-soundliving.com, select *Feedback* at the top left of the home page.

What's New for 2011

Beginning January 1, 2011:

- Monthly contributions will increase for Group Health and WEA Plans 1, 2 and 5. There will be no change in monthly contributions for WEA Plan 3 and the WEA EasyChoice Plans for full-time employees. Part-time employees will notice an increase in monthly contributions. *See pages 4 – 5 for details.*
- No more lifetime maximums in any of the medical plans.
- All WEA Select Medical Plans will cover certain preventive care services 100% (no copayment, deductible or coinsurance) when provided by an in-network provider. Includes preventive colonoscopies, mammograms and immunizations. *Note: when these screenings are done for medical reasons as a diagnostic test/screening, the deductible and coinsurance will apply.*
- New plan year for benefits. You'll have a short plan year from January 1, 2011 through September 30, 2011 and another open enrollment for the new plan year that begins October 1, 2011. *See below for details.*
- Over-the-counter medications that are not prescribed by a doctor (except insulin) will no longer be eligible for reimbursement through the Health Care Spending Account.
- No enrollment forms – new paperless open enrollment for benefits. *See page 8 for details.*

What's Not Changing?

Contributions and coverage for dental, vision, life insurance, long-term disability and group legal will remain unchanged for 2011.

Expanded Health Care Coverage for Dependent Children

Effective October 1, 2010, you can enroll your eligible dependent children up to age 26 for medical, dental and vision coverage. Eligible children include your biological, adopted, stepchildren and children for whom you have been granted formal legal guardianship. Dependents who are no longer enrolled, but will be eligible based on the new definition of a dependent can also be enrolled. Coverage will begin on January 1, 2011.

The requirement to extend medical coverage for children up to age 26 is part of health care reform law. The Sound Partnership made the decision to expand the coverage we offer our members to include dental and vision coverage for your eligible children up to age 26 as well.

New Plan Year for Benefits

Effective January 1, 2011, the plan year for benefits will change to align with the WEA plan year which runs from October 1 through September 30 of each year. As a result, a short, nine month benefit year will apply to the WEA Select Plans, Group Health Cooperative, Willamette Dental, United Concordia and Davis Vision.

This means for the first nine months of 2011, January 1 through September 30, the following changes apply:

- Group Health Cooperative: your deductible and annual out-of-pocket maximum will apply for nine months and then both will be reset on October 1, 2011.

- United Concordia: Your deductible and annual maximum benefit will apply for nine months and then both will be reset on October 1, 2011.
- Willamette Dental: Copayments remain the same. The benefit maximum for treatment of temporomandibular joints (TMJ) will be based on nine months.
- Davis Vision: Vision allowances will be based on nine months.

Copayments, deductibles and out-of-pocket maximums for all WEA Select Medical Plans will not be affected because they operate on a calendar year basis and follow you from plan to plan – even if you select a different medical option during open enrollment.

Next year, you'll have an additional open enrollment opportunity from August 15 through September 15, 2011 for benefits effective October 1, 2011 through September 30, 2012.

Deductible: The amount you must pay before your plan starts to pay benefits toward certain services each year.

Out-of-pocket maximum: The maximum amount you're required to pay out of your own pocket for coinsurance in a calendar year.

Copayment: The fixed dollar amount you must pay each time you use certain services such as office visits.

2011 Medical Plan Changes

The Sound Partnership offers a choice of eight medical plans – seven WEA Select Medical Plans administered by Premera Blue Cross and one plan through Group Health Cooperative. All medical plan options include prescription drug coverage.

WEA Select Medical Plans

See the Summary of Benefit Changes for 2010-11 for details about benefit and eligibility changes to the WEA Select Medical Plans available online at www.premera.com/wea.

Group Health Cooperative

- Monthly contributions for full and part-time employees will increase.
- Lifetime maximum is unlimited.
- Preventive care covered 100%.
- No more \$350,000 lifetime maximum on organ transplants.
- Emergency services copay decreases to \$75.

For more information, refer to the Group Health Benefit Summary provided with your enrollment materials.

Notice of Grandfathered Status

For 2010-2011, the WEA Select Medical Plans are considered “non-grandfathered” plans under the Affordable Care Act. This means the plans have the full range of federally mandated benefit changes and patient protections required by the federal health care reform law, such as unlimited preventive

Tips for making the most of your healthcare dollars

Live a healthy lifestyle. Eat a balanced diet and exercise 30 minutes a day.

Schedule an annual check-up. Identify potential health risks early.

Quit tobacco. The Free & Clear – Quit for Life program is available at no charge. See page 10 for details.

Buy generic drugs or use the mail order prescription service to save money.

Attend the Benefits Fair on November 18.

care, removal of annual dollar limits on essential benefits and coverage for dependent children to age 26.

For more information about which provisions apply to a grandfathered health plan, and what might cause a plan to change from grandfathered status, contact the plan administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

2011 Costs for Coverage

Monthly Cost of Medical Coverage for Full-Time Employees

Your share of the cost for medical coverage is based on:

- Your employment type – full-time or part-time.
- The medical plan option you choose – WEA EasyChoice, Plan 1, Plan 2, Plan 3, Plan 5 or Group Health Cooperative.
- How many people are covered – employee only, employee + spouse/domestic partner, employee + child(ren) or employee + family.

	Employee only	Employee + Spouse/Domestic Partner	Employee + Child(ren)*	Employee + Family*
EasyChoice Plan A, B or C	\$10.00	\$60.00	\$30.00	\$80.00
Plan 1	\$186.40	\$411.95	\$294.95	\$520.50
Plan 2	\$96.40	\$233.35	\$167.60	\$304.55
Plan 3	\$30.00	\$105.00	\$75.00	\$150.00
Plan 5	\$112.35	\$323.40	\$208.35	\$419.40
GHC	\$110.00	\$260.00	\$200.00	\$350.00

* Includes your child(ren) or your domestic partner's child(ren).

Monthly Medical Costs for Part-Time Employees

	Employee only	Employee + Spouse/Domestic Partner	Employee + Child(ren)*	Employee + Family*
WEA EasyChoice				
.90-.99	\$36.91	\$86.91	\$56.91	\$106.91
.80-.89	\$83.66	\$133.66	\$103.66	\$153.66
.70-.79	\$130.40	\$180.40	\$150.40	\$200.40
.60-.69	\$171.15	\$221.15	\$191.15	\$241.15
.50-.59	\$211.89	\$261.89	\$231.89	\$281.89
WEA Plan 1				
.90-.99	\$225.31	\$450.86	\$333.86	\$559.41
.80-.89	\$296.06	\$521.61	\$404.61	\$630.16

	Employee only	Employee + Spouse/Domestic Partner	Employee + Child(ren)*	Employee + Family*
.70-.79	\$366.80	\$592.35	\$475.35	\$700.90
.60-.69	\$437.55	\$663.10	\$546.10	\$771.65
.50-.59	\$508.29	\$733.84	\$616.84	\$842.39
WEA Plan 2				
.90-.99	\$135.31	\$272.26	\$206.51	\$343.46
.80-.89	\$206.06	\$343.01	\$277.26	\$414.21
.70-.79	\$276.80	\$413.75	\$348.00	\$484.95
.60-.69	\$347.55	\$484.50	\$418.75	\$555.70
.50-.59	\$418.29	\$555.24	\$489.49	\$626.44
WEA Plan 3				
.90-.99	\$68.91	\$143.91	\$113.91	\$188.91
.80-.89	\$139.66	\$214.66	\$184.66	\$259.66
.70-.79	\$210.40	\$285.40	\$255.40	\$330.40
.60-.69	\$281.15	\$356.15	\$326.15	\$401.15
.50-.59	\$351.89	\$426.89	\$396.89	\$471.89
WEA Plan 5				
.90-.99	\$151.26	\$362.31	\$247.26	\$458.31
.80-.89	\$222.01	\$433.06	\$318.01	\$529.06
.70-.79	\$292.75	\$503.80	\$388.75	\$599.80
.60-.69	\$363.50	\$574.55	\$459.50	\$670.55
.50-.59	\$434.24	\$645.29	\$530.24	\$741.29
Group Health HMO				
.90-.99	\$136.91	\$286.91	\$226.91	\$376.91
.80-.89	\$183.66	\$333.66	\$273.66	\$423.66
.70-.79	\$230.40	\$380.40	\$320.40	\$470.40
.60-.69	\$271.15	\$421.15	\$361.15	\$511.15
.50-.59	\$311.89	\$461.89	\$401.89	\$551.89

* Includes your child(ren) or your domestic partner's child(ren).

Monthly Costs of Dental Coverage

Monthly contributions for dental coverage will not change for 2011.

Willamette Dental of Washington

Your monthly contribution is \$20, regardless of how many eligible dependents you enroll. Copayments are waived after you have three years of service with the Tacoma School District.

United Concordia Dental Plan

If you choose the United Concordia Dental Plan, your share of the monthly cost of coverage will depend on who you enroll.

If You Enroll...	Your Monthly Payroll Deduction Will Be...
Employee only	\$20
Employee + Spouse/Domestic Partner	\$30
Employee + Spouse/Domestic Partner + 1 Child*	\$35
Employee + Spouse/Domestic Partner + 2 or More Children*	\$40
Employee + 1 Child*	\$25
Employee + 2 or More Children*	\$30

* Child(ren) includes your child(ren) or your domestic partner's child(ren).

Optional Employee Life Insurance

Rates for Optional Employee Life insurance will not change for 2011. You may purchase additional life insurance for yourself in coverage levels of 1, 2, 3, 4 or 5 times annual earning up to \$500,000. Your monthly cost for Optional Employee Life Insurance is based on your age and the coverage amount you elect.

Your Age	Monthly Cost Per \$1,000 of Coverage
Under age 30	\$.035
30-34	\$.045
35-39	\$.06
40-44	\$.075
45-49	\$.11
50-54	\$.17
55-59	\$.32
60-64	\$.63
65-69	\$1.07

Note: If you were enrolled in Optional Life prior to January 1, 2007 and did not change your coverage level and coverage amount last year, regardless of your salary, your coverage amount will remain at the following levels:

Coverage Level Up to	Coverage Amount
1 x annual earnings	\$50,000
2 x annual earnings	\$100,000

3 x annual earnings	\$150,000
4 x annual earnings	\$200,000
5 x annual earnings	\$250,000

Evidence of good health may be required to increase coverage during open enrollment.

Monthly Cost for Life Insurance and Long-Term Disability Coverage

The Sound Partnership will continue to provide the same level of Basic Life Insurance and Long-Term Disability coverage in 2011.

Dependent Life Insurance

Rates for Dependent Life insurance will not change for 2011. Your monthly premium for \$12,500 in spouse/domestic partner coverage is based on your current age as shown in the following table.

Your Age	Monthly Cost
Under age 30	\$0.75
30-34	\$1.00
35-39	\$1.25
40-44	\$1.63
45-49	\$2.50
50-54	\$3.75
55-59	\$6.63
60-64	\$10.38
65-69	\$17.63

Child Life Insurance

Rates for Child Life insurance will not change for 2011. Coverage for your eligible children (including your domestic partner's eligible children) is \$1.00 per month if you select Dependent Life Insurance, regardless of the number of dependent children covered, but you must enroll **each** child for coverage. Each eligible child is covered for \$5,000.

Note: Employee and spouse/domestic partner optional coverage terminates at age 70. In order for dependents to be covered, the employee must be covered.

Optional Short Term Disability, Long Term Care and Aflac Insurance

To enroll or make changes to short term disability insurance, long term care or Aflac supplemental insurance, contact The Sound Partnership at (253) 571-1240.

How to Enroll

Open Enrollment is November 1–30, 2010

Beginning November 1, 2010, The Sound Partnership will not use paper forms for open enrollment – we will be paperless!

You do not need to re-enroll if you don't want to make any changes to your benefits. Your current 2010 benefit elections will carry over for 2011 except for the Health Care and Dependent Care Spending Accounts. If you want to have a spending account in 2011, you must enroll by November 30, 2010. See page 9 for details.

Benefit elections you make during open enrollment will take effect January 1, 2011, and will remain in effect through September 30, 2011. You won't be able to make any changes to your benefits until the next open enrollment period, unless you have a qualifying change in family status (for example, due to marriage, divorce, birth or adoption). To make a change, you must notify The Sound Partnership within 30 days of the qualifying event.

Enrolling Online Is Easy

Follow these steps to complete enrollment for your 2011 benefits. The online enrollment system will be up and running November 1 through November 30. During this time, you can go back whenever you want to change your entries.

Step 1: Log on to www.tacoma.k12.wa.us

- **From home:**
 - Using Internet Explorer (IE), go to **For Staff** and then click on **Lawson ESS**.
 - Enter your user name and password 3 times.
- **From work:**
 - Go to **For Staff** and then click on **Lawson ESS**.
 - Enter your user name and password.

Step 2: Access the online enrollment system

- Go to Employee Self Service, click on Benefits, then Benefits Enrollment.
- Follow the instructions on the Welcome page.

If you don't remember your password, contact BERT at 253-571-2378 for assistance.

Online Enrollment Tips

Your computer must use a Windows operating system. The online enrollment system is not compatible with Macintosh's operating system.

To access the enrollment system from home, you must use Internet Explorer (IE) as your web browser.

Computer workstations will be available at each district office or building.

Open enrollment video tutorial is available at: www.tsp-soundliving.com

Is your beneficiary up-to-date?

Changing your beneficiary is a snap!

- Log on to the online enrollment system
- Go to Employee Self Service, click on Benefits, then Beneficiary.

Don't Forget! Health Care and Dependent Care Spending Accounts Enrollment

Even if you are a current participant, you **MUST** re-enroll to participate in one or both of the Health Care and Dependent Care Spending Accounts in 2011. These plans will be in effect from January 1, 2011 through December 31, 2011 and will remain a calendar year benefit. Remember, if you want to have a Health Care or Dependent Care Spending Accounts for 2011, you must enroll by **November 30, 2010**. See **Enrolling Online Is Easy** on page 9.

NEW – As a result of health care reform, beginning January 1, 2011, over-the-counter medications (except insulin) will not be reimbursable from the Health Care Spending Account without a doctor's prescription.

Domestic Partner Coverage

According to federal tax law, your taxes may be affected when you enroll your domestic partner for coverage. Coverage for domestic partners and their children may not be paid for with before-tax dollars unless they are financially dependent on you as outlined by the IRS.

The Sound Partnership domestic partner coverage is considered a taxable benefit under federal IRS regulations. If you have this coverage, additional taxable income will be added to your pay each month and the appropriate taxes withheld. The impact on your tax withholding will depend on your gross pay and your W-4 filing status. Since the tax requirements are complex, be sure to consult with your tax advisor.

Open Enrollment Calendar 2011

Date	Event
November 1	Open enrollment starts. NEW – to make changes to your benefits for 2011, you must enroll online. See page 8 for details.
November 3 – 22	Attend one of the open enrollment meetings (schedule on page 11 of this issue).
November 18	Attend the Benefits Fair.
November 30	Open enrollment ends.
January 1, 2011	Your new elections go into effect.
January 5, 2011	First paycheck with 2011 benefit deductions.

Tools and Resources

The Sound Partnership offers the following health management and wellness tools at **no charge** to help you improve your health.

Help When You Need It

The **Employee Assistance Program (EAP)** is **free** to all members and their families no matter which medical plan you choose. The EAP provides confidential assistance including professional evaluations

and recommendations on issues such as physical and emotional stress, alcohol and drug abuse and other life challenges. EAP services provide up to three assessment visits per issue through Health Venture. To contact a Health Venture counselor, call:

- Pierce County (253) 572-5552
- Washington State (800) 447-8327

Ready to Quit?

The **Free & Clear, Quit for Life Program** can help you quit tobacco for good. The program is available to you and your eligible dependents (under all Sound Partnership medical plans) at **no cost**. When you're ready to quit, call Free & Clear at **(866) 784-8454** or visit **www.freeclear.com** to get started. Once you enroll, you'll receive:

- Up to five calls with a Quit coach
- Unlimited access to a Quit Coach® and Web Coach®, Free & Clear's interactive online e-learning tools, social support and information about quitting
- Nicotine gum or patches delivered to your home for up to 30 days.
- Quit Guide tailored to your stage in the quitting process.
- Motivational emails sent throughout the quitting process.

Note: Medical plan prescription drug benefits apply when purchasing any prescription tobacco cessation aid.

A Nurse Is Always on Call

You don't have to wait for your doctor. You've got a registered nurse on call, 24/7. It's one of your many benefits provided by The Sound Partnership. Call any time for free, confidential medical advice.

- Premera (800) 841-8343
- GHC (800) 297-6877

Sound Living Website – www.tsp-soundliving.com

Sound Living is The Sound Partnership's approach to balancing work and life, pursuing a healthy lifestyle and managing the costs of health care – a process that involves breaking old habits and developing new, healthier ones. The **Sound Living** website at **www.tsp-soundliving.com** has tips and research about almost every health related topic including links to health care providers and details about all District and The Sound Partnership sponsored benefits. You'll also find a video tutorial for the new online benefit enrollment system.

Benefits Fair

Thursday, November 18, 2010, 3 p.m. to 6 p.m.
Professional Development Center (PDC)
6501 N. 23rd Street, Tacoma, WA 98406

The Sound Partnership Benefits Fair is an excellent opportunity to get information and resources about your healthcare options for 2011. Come for the free health screenings – flu shots, blood pressure, body composition, glucose, cholesterol and body-fat testing – and be entered in a drawing for prizes.

During the fair, you can also meet with benefit representatives from the following services:

▪ Medical and prescription drug plans	▪ 529 College Savings Plan
▪ Dental	▪ Employee Assistance Plan
▪ Vision	▪ Legal Plan
▪ Life Insurance (Standard, AFLAC)	▪ Disability (Short- and Long-Term)
▪ Health Care and Dependent Care Spending Accounts from Flex Services, Inc.	

Open Enrollment Meetings Schedule

For more information about The Sound Partnership benefit options and help with enrollment decisions, you're invited to attend an Open Enrollment Meeting at one of the following locations. Your spouse or domestic partner is also welcome to attend.

Date	Location	Time
Wednesday, November 3	Mt. Tahoma High School Staff Lounge	2:30-5:30 p.m.
Monday, November 8	CAB 4th Floor Auditorium	11 a.m.-1 p.m.
Wednesday, November 10	Foss High School Staff Lounge	2:30-5:30 p.m.
Monday, November 15	Stadium High School Library	2:30-5:30 p.m.
Wednesday, November 17	Lincoln High School Library	2:30-5:30 p.m.
Monday, November 22	Wilson High School Staff Lounge	2:30-5:30 p.m.

Remember, to make your benefit elections for 2011, you must complete your online enrollment no later than **November 30, 2010**.

The Sound Partnership and Tacoma School District Benefit Programs – Working together for you

The Sound Partnership benefits	Tacoma School District benefits
Medical and prescription drug	Health Care and Dependent Care Spending Accounts
Dental	Short Term Disability and Accidental Death and Dismemberment insurance
Vision	Direct deposit of paychecks
Life insurance	Premium conversion plan
Long-Term Disability insurance	Cash Management Account
Long Term Care insurance	Cancer/Intensive Care/Accidental Injury/Hospital Confinement
Group legal plan	

Contacts

For questions about	Please contact	At the following telephone number	Or their e-mail/website address
Benefits including short-term disability, Long Term Care and Aflac	The Sound Partnership	(253) 571-1240	mpeter1@tacoma.k12.wa.us or use the online feedback form on www.0.tacoma.k12.wa.us/sound
WEA Select Health Plans	Premera Blue Cross Customer Service Nurse Line	(800) 932-9221 (800) 841-8343	www.premera.com/wea
GHC medical, vision and prescription drug coverage	Group Health Cooperative GHC Nurse Line GHC Behavioral Health Services	(888) 901-4636 (800) 297-6877 (888) 287-2680	www.ghc.org
Vision coverage	Davis Vision	(800) 999-5431	www.davisivision.com
Willamette Dental coverage	Willamette Dental Group	(800) 360-1909	www.denkor.com
United Concordia Dental coverage	United Concordia	(866) 850-8791	www.ucci.com
Your Employee Assistance Program (EAP)	Health Venture	(253) 572-5552 or (800) 447-8327	<i>Not currently available</i>
Long term disability	Standard Insurance Company	(900) 348-3226	www.standard.com
Life insurance	Standard Insurance Company	(800) 848-5132	www.standard.com
Health Care and Dependent Care Spending Accounts	Flex-Plan Services	(800) 669-3539	www.flex-plan.com
Legal services	ARAG Group	(800) 247-4184	www.araggroup.com
Retirement information	Department of Retirement Systems (DRS)	(800) 547-6657	www.drs.wa.gov

Soundings provides an overview of The Sound Partnership benefits program. It is not intended to be a summary plan description. If there is a conflict between Soundings and the official plan documents, provisions of official plan documents will govern how the plans work and how they pay benefits. The Sound Partnership may change or drop the benefits described here at any time. This is not an employment contract.