

Union Notes – Oct. 12, 2020

NEW! CTA Introductory Disability Insurance

In these uncertain times, SDEA/CTA membership makes more sense than ever. The Standard Insurance now provides eligible newly hired educators with 9 months of Introductory Disability insurance at no cost to you. You need to join SDEA for the first time within 90 days of your first day of work. To learn more, visit standard.com/cta/newhire.

If you're not yet a member, fill out the membership form here:

<https://tinyurl.com/SDEAMember>

COVID-19 Testing for Educators

Last Wednesday, the District sent an email to all staff that highly recommends getting tested for COVID-19 and receiving negative test results before conducting Phase 1 onsite appointments with students. The District also strongly recommends getting tested every two weeks if staff are participating in onsite instruction or provision of services. This is consistent with SDEA's position that a phased return to in-person learning must be accompanied by a comprehensive, district-wide testing and contact tracing program. SDEA members can request the use of 2-hour personal business absence leave to get tested.

From the District email to staff:

The County has convenient testing facilities located near your home or school. [Some are designated for school personnel only](#). Of these, the main San Diego Unified facility is located at the Ballard Center in Old Town. For convenience, any school staff member can also go to any one of the [County's other testing facilities](#). For a list of those sites and their hours of operation, [see this County map](#), or call 211 for information.

Further Updates on Retirement Healthcare Incentive

Last week, SDEA and the District reached an agreement on a midyear [retirement health care incentive](#). As eligible members assess if this incentive meets their needs for retirement, there are a couple issues that we strongly encourage members to consider:

How will the contract's retiree medical stipend impact me?

The SDEA contract provides unit members with 17 years of service with an additional \$375 per month stipend towards keeping a District health care plan until reaching Medicare eligibility. Please be aware that not all District plans are available outside of California, which could impact you if you are eligible for the stipend. Members should consult with VEBA to determine if the District's available plans will meet your needs. **NOTE: Educators who participate in the retirement health care incentive are only required to have 15 years of service with SDUSD. You will not receive the \$375 monthly-stipend if you do not have 17 years of service with SDUSD.**

Will being on 12-pay impact my final earnings?

Educators who have chosen to receive their annual salary over 12 paychecks may be overpaid if they retire mid-year. **This happens because July and August paychecks are advanced payment for days that would be worked later in the school year.**

By December 31, educators on 12-pay normally will have received 50-percent of their salary for the year. However, for 2020-21 they will have only worked 76* out of 184 days, or roughly 41-percent of the school year. The District is legally required to recoup this money as an overpayment. To do so prior to retirement, the District will recalculate your paycheck for November and December. This may result in a significantly lower paycheck for these months.

For example:

An educator on 12-pay who is placed on the highest step on the salary schedule normally receives a monthly gross payment of \$8,397.65 and would be paid a total of \$50,385.90 from July 1 to December 31.

By retiring on December 31, this educator will have only worked enough days to earn \$41,623.13, resulting in an overpayment of nearly \$9,000 if not adjusted. The District will account for this by adjusting the member's November and December paychecks to \$4,016.27 to avoid overpayment for those who choose to retire on Dec. 31st.

In addition to impacting take home pay, these changes in November and December pay may impact your highest 12-month or 3-year calculation for determining your benefits.

Members should consult the SDUSD Payroll Department to determine the specific adjustment they will see in November and December and with CalSTRS or CalPERS to determine the impact on their retirement benefit.

**Members who are converting from a YRS to traditional calendar or those who work extended calendars may see a lesser, or no, impact due to working in July and August.*

What are my next steps if I'm considering retirement?

If you are interested in taking advantage of this retirement incentive, you should:

1. [Read the agreement.](#)
2. **If you make the decision to retire and take this incentive, you must notify the District no later than October 29, 2020.**
3. Come to the VEBA information sessions:
California Schools VEBA Presentations for SDEA Members
 1. **Tuesday, October 13, 2020 4:00 - 5:00 P.M.** Please click this [URL](#) to join. **Passcode: SDEA**
 2. **Wednesday, October 14, 4:00 - 5:00 P.M.** Please click this [URL](#) to join. **Passcode: SDEA**
 3. **Friday, October 16, 2020 4:00 - 5:00 P.M.** Please click this [URL](#) to join. **Passcode: SDEA**
 4. **Saturday, October 17, 2020 1:00 - 2:00 P.M.** Please click this [URL](#) to join. **Passcode: SDEA**
 5. **Saturday, October 17, 2020 2:30 - 3:30 P.M.** Please click this [URL](#) to join. **Passcode: ALL**

6. **Wednesday, October 21, 2020 4:30 - 5:30 P.M.** Please click this [URL](#) to join. **Passcode: SDEA**
7. **Tuesday, October 27, 2020 4:00 - 5:00 P.M.** Please click this [URL](#) to join. **Passcode: ALL**

More information from VEBA is provided [here](#).

4. Consult with STRS or PERS and/or a financial advisor to determine if retirement is appropriate for you at this time.