

SEQUIM SCHOOL DISTRICT

Engage * Empower * Thrive

August 2021

SEQUIM SCHOOL DISTRICT 2021-2022 Virtual Benefit and Wellness Fair Newsletter



As we sit in our office preparing the final payroll of the 20-21 school year, prepping for 21-22, saying goodbye to retirees and employees who have resigned, and meeting with new hires and welcoming them to the Sequim Team, I personally can't help but think of one of my favorite shows from my childhood, Welcome Back Kotter.

Some of you might be chuckling right now as you are remembering memories from this show. Others may not have heard of Welcome Back Kotter and are wondering why this would

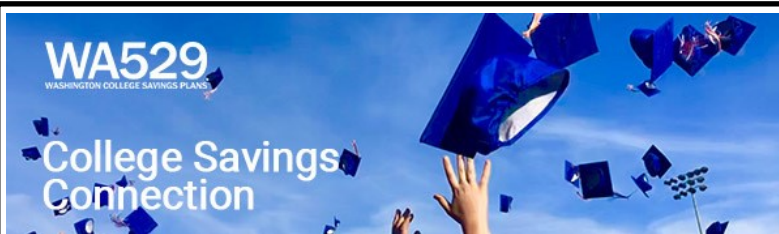
have any significance.

Welcome Back Kotter was a TV show about a high school teacher who returns to his Brooklyn alma mater, James Buchanan High. He was assigned to a racially and ethnically diverse remedial class called the "Sweathogs". The strict Vice Principal dismisses the Sweathogs as witless hoodlums and only expects Kotter to contain them until they drop out or are expelled. As a former remedial student, Kotter befriends the Sweathogs and stimulates their potential. A pupil-teacher rapport is formed.

For the past year and a half you all have been carrying a heavy work load and adapting to big shifts in procedures and changes caused by the pandemic. A lot has been asked of you and you have been dealing with many different challenges. Zoom, Teams meetings, and other communication platforms have been lifesavers. It has been amazing to watch everyone step up, without questions, and get the work done. Yet here we are beginning another school year during a pandemic with seemingly no end in sight.

The Business Office is so excited to have you back and finally able to kick off this school year together with everyone in person! We want you to know how much we value your dedication and contributions to supporting our children, families, community, and each other. We are proud to be able to support the wonderful employees of Sequim School District. If you are ever wondering, "Who should I ask for help?" we here in the Business Office want you to know that "We've got you!" Our doors are open and we are ready to help and support you!

Thank you everyone for "befriending" these challenges and continuing to stimulate and support each other and our students. Welcome Back!



WA529 and Payroll Deductions

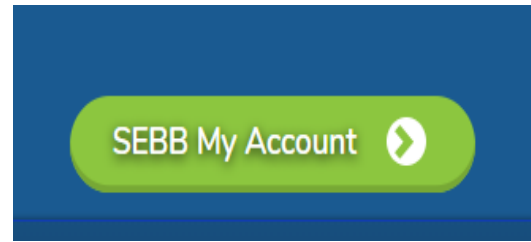
WA529 is a great resource to help empower and support employees who are preparing for their children's future. Payroll deductions can help make saving easier and something you don't have to think about.

Reasons 529 Payroll deductions are good for employees:

1. Federal Tax Benefits: Earnings within a 529 plan grow tax-free and remain tax-when used to pay for qualified higher education expenses.
2. No Income Restrictions: Anyone, regardless of income, can open and benefit from a 529 plan.
3. Contributing is easy: Anyone, family member or not, can contribute to your 529 plan, which can help jumpstart your child's savings.
4. Minimal Financial Aid impact: 529 plans are considered a parental asset by the FAFSA, meaning it has favorable treatment.
5. Flexible and safe: There are no age restrictions. The beneficiary of the 529 plan can easily be changed to another family member if the original beneficiary doesn't use all the funds.

"The best thing about being a teacher is that it matters. The hardest thing about being a teacher is that it matters every day." Todd Whitaker

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SEBB Open Enrollment for the Plan Year 2022 will be October 25, 2021 – November 22, 2021. More detailed plan information will be sent out prior to the Open Enrollment Period.

SCHOOL EMPLOYEES BENEFIT BOARD (SEBB)

School District employees benefits are managed through the School Employee Benefits Board (SEBB). Any employee anticipated to work at least 630 hours in the school year is eligible for benefits, Dental, Vision, Basic Life/AD&D, Basic Long Term Disability are paid for by the District. Supplemental life insurance and long term disability can be purchased by the employee and also set up a Health Flexible Spending (FSA) accounts. Dependent Care Assistant Program (DCAP) account and Health Savings Accounts (HSA) if they qualify.

ALL ELIGIBLE EMPLOYEES must apply for and manage their benefits through [SEBB My Account](#). If you have questions on how to set up your SEBB My Account please use the [SEBB My Account Users Guide](#) that has instructions on how to set up your account.


CONTINUING EMPLOYEES can make changes to medical, dental and vision during OPEN ENROLLMENT in the fall each year. Changes take effect January 1 of the following year. An employee may be eligible for a SPECIAL OPEN ENROLLMENT for events such as marriage, birth or adoption of a child, loss of insurance coverage by the employee or dependent or a change in residence resulting in a current health plan becoming unavailable. Please contact the Payroll Office as soon as possible should you anticipate or experience a special enrollment event. See [SEBB Special Open Enrollment](#) for more information and apply through SEBB My Account.

NEW EMPLOYEES will be evaluated for eligibility at the time of hire and given written notification and instructions on how to enroll if eligible or how to appeal if not eligible. All eligible employees must enroll in benefits using SEBB My Account within their thirty day enrollment period. The employee may waive medical coverage under certain circumstances. If an eligible employee does not enroll in benefits during their enrollment period they will be defaulted into medical coverage. Please read your eligibility notice carefully for instructions and deadlines and contact the Payroll Office for assistance.

EMPLOYEES NOT INITIALLY ELIGIBLE for SEBB Benefits may qualify later if your hours change or you work more than 630 hours in a school year. The Payroll Office will provide you with a notice of eligibility at that time with instructions on how to enroll and deadlines. See [SEBB Eligibility Determination](#) for more information. Please contact the Payroll Office if you have questions about your eligibility.



Start your journey

Sign in to SmartHealth 

Why SmartHealth?

Whether you inspire students, offer essential administrative support, or provide valuable services, the work you do matters, which is why you need to be your best – both on and off the clock. That is why we offer SmartHealth.

Use SmartHealth to pursue your purpose. Your purpose is what motivates and inspires you to be your best every day. It is what is most important to you.

We call it "What's your why?" Your why can be something big or small, such as family, career, music, pets, or community. Your why can change over time. You can even have more than one, but it always supports your beliefs and values. Have fun exploring what matters to you.

What are the incentives?

The most meaningful incentive might be the chance to discover your why, pursue your purpose, and be your best.

SmartHealth also offers a \$125 wellness incentive. To get your \$125, you must be enrolled in SEBB medical coverage as a subscriber in 2022.

How you receive your \$125 depends on the type of medical plan you enroll in:

High-deductible health plans: A one-time deposit of \$125 into the subscriber's health savings account (HSA) in January 2022.

All other plans: A \$125 reduction to the subscriber's SEBB medical plan deductible in January 2022.

How do I qualify?

Follow the steps below to qualify for the \$125 wellness incentive.

1. Visit [SmartHealth](#).
2. Complete the SmartHealth Well-being Assessment. This steps only takes 15 minutes and earns 800 points.
3. Join and track activities to earn at least 2,000 points.

Questions about eligibility for SmartHealth: Contact your payroll and benefits office.

Questions about the SmartHealth portal Limeade (SmartHealth administrator)

Email: support@limeade.com

Phone: 1-855-750-8866, Monday through Friday, 7 a.m. to 7 p.m. Pacific Time

[SmartHealth FAQs](#)



Z08

Tracking Success

SmartHealth award member employers each year with their Z08 Award to help highlight employer wellness program’s hard work.

Why try for the Z08 Award?

It is important to highlight our wellness program’s hard work and success. Earning the award helps share our great story of wellness to our staff and community.

About the Z08 Award

The Z08 concept, design, and name comes from the creative efforts of your peers. Here are a few reasons why they chose the name, logo, and more:

Name Zo: In Greek it means “live.

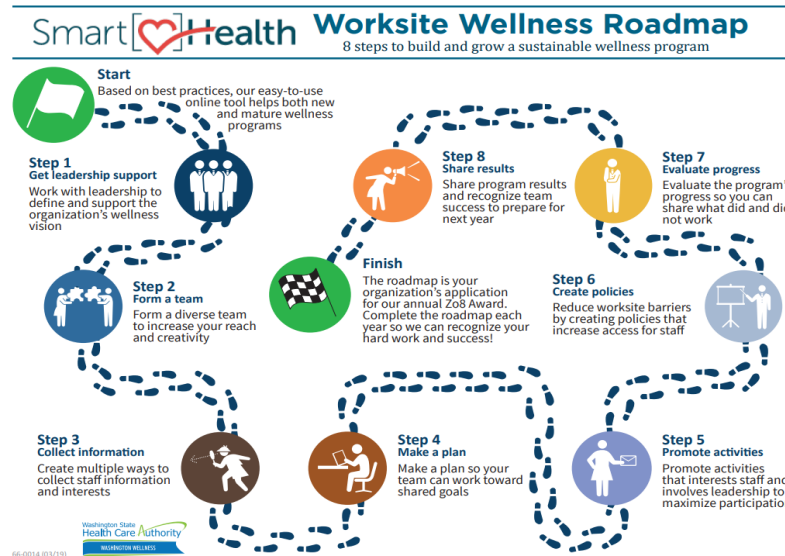
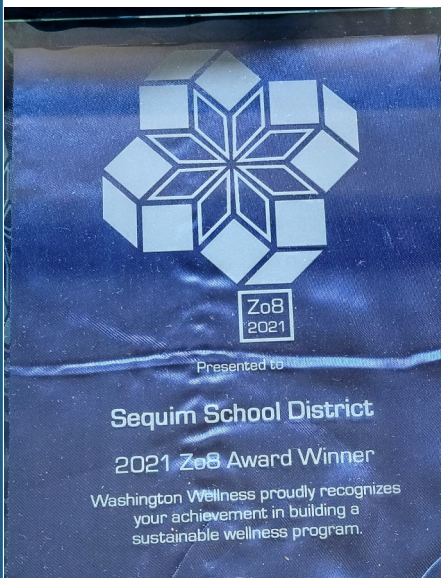
Number 8: For the eight steps in the our wellness program project plan guide.

Logo shape: Flower of Life pattern is known to inspire

Colors: Based on the four elements that support life (air, earth, water, and fire)

Who won the Z08 Award? Sequim School District did!

Thank you to our Benefits committee for all your help to build a sustainable wellness program for your members and coworkers!



“Children don’t say, ‘I had a hard day. Can we talk?’ They say, ‘Will you play with me?’” – Lawrence Cohen
Teachers are counselors, problem-solvers, joy-givers, and one of the most important gifts to the world and future generations.

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Sequim School District works with the benefit consultant The Partners Group to provide valuable resources, information, and assistance for our employees. The Partner Well team at The Partners Group has presented an updated resource for our District that offers free resources they have gathered from trusted partners for Sequim School District Employees.

Stay Active at Home:

[Class Pass](#)—Unlimited free access to 4,000 on-demand workouts.

[Fitness Blender](#)—lots of videos from beginner to advanced to keep you active.

[Peloton](#)—is offering a free 90 day trial of their app which includes a variety of classes including yoga, meditation, cardio, strength and more.

[Planet Fitness](#)—is offering free streaming of their classes on Facebook.

Mental Health and Mindfulness Resources:

[Calm](#)— has a list of free meditations specifically targeted for feelings of anxiety.

[Crisis Text Line](#) - 24/7 Volunteer Crisis Counselors for anyone experiencing an immediate need.

[Dr. BJ Fogg](#) – and his team are offering ongoing sessions for using Tiny Habits for Coronavirus Challenges.

[Headspace](#) - is offering a collection of guided meditations and exercises (including brand-new recordings) available for free to all employers and their employees.

[HealBright](#) - is offering a free course on mental health.

[Health Journeys](#) – relax & destress with these daily free meditations for kids and adults.

Cooking and Nutrition:

[Cook with What You Have](#) – offers inspiration and tools to cook simple, delicious and nutritious meals in a variety of ways. Free month membership with code “foodislove”.

“Before you act, listen. Before you react, think. Before you spend, earn. Before you criticize, wait. Before you condemn, forgive. Before you quit, try. – Ernest Hemingway, author

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403(b) vs 457(b) Which Should I choose?

403(b) and Roth 403(b) are TAX SHELTERED ANNUITIES.

As an annuity, they are "retirement plans" that are offered to public school employees. The district sponsors the plan that is issued through an insurance company (a Washington licensed insurance agent). We, as a district, only allow approved vendors. Because they are "retirement plans" there are limits as to when you can draw without penalty, rollover rules, access with no penalty, etc. You may want to inquire direct to a tax advisor to go over your individual situation and what might work best for you. All transactions for 403(b) vendors are handled through our third party administrator, TSA Consulting Group.

[Authorized Investment Providers](#)

[2020 Meaningful Notice](#)

[List of Approved Agents](#)

[403\(b\) Salary Reduction Agreement](#)

[403\(b\) Roth Salary Reduction Agreement](#)

What is DCP?

DCP is an IRC Section 457 plan administered by the Washington State Department of Retirement Systems (DRS).

Unlike traditional savings accounts, DCP is tax-deferred — it lowers your taxable income while you are working and it delays payments of income taxes on your investments until you withdraw your funds. DCP is a great way to save.

- No early withdrawal penalty - If you decide to withdraw your savings before you reach retirement age, there are no additional tax penalties.
- Pre-tax contributions - Your contributions are deducted before tax, which keeps more of your dollars working for you. This is called tax-deferred savings. With DCP, your contributions are only taxed when you withdraw them, and you only pay federal income tax.

"100 years from now it won't matter what kind of car I drove, what kind of house I lived in, how much money I had in the bank, nor what my clothes looked like. But the world may be a little better because I was important in the life of a child." – Forest Witcraft

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As a public employee, you are eligible for retirement benefits administered by the Department of Retirement Systems (DRS).

New to Washington State Retirement and need to make a plan choice? Plan 2 or 3? You have 90 days from your date of hire to make a plan choice.

[Plan Choice Booklet](#)

Click on the following link to learn how to choose a plan.

[DRS video - How to choose your plan.](#) The passcode needed to access this video is .9C1vpGa

As a current retirement plan member, you can get up-to-date information on this website:

[Department of Retirement](#)

Will you be ready for Retirement? Whether you're retiring in five years or thirty years, it's never too early to start planning for retirement.

[DRS Retirement Checklist](#)

[Retirement Toolkit](#)

[Retirement Planning Notebook](#)

Want to discover your bottom line for a secure retirement? Explore what you need to save with calculators that you can plug your real-time numbers into. Simply sign into your online retirement account and look for the *My Account* in the left-hand menu. Use the IRS Withholding calculator to try different withholding amounts and see the effects on your net retirement benefit. If you decide to make a withholding change, submit the request with just one click. There's no need to complete a form! You will receive an email confirmation and in most cases, your change will be effective the next month.

Members nearing retirement: Once you've signed into your online retirement account, look for *Withholding Calculator* in the left-hand menu. From there you can run different scenarios to help you meet your retirement goals.

Those without an online account: We also have a withholding calculator available if you don't have an online account. You might want to speak with your tax adviser or the IRS if you have questions about your tax withholding.

Payroll and Benefit Contact Info PAYROLL BENEFITS & HR SPECIALISTS

Kathy Wright, 360.582.3247
kwright@sequimschools.org



Haleigh Montelius,
360.582.3267
hmontelius@sequimschools.org

In order to give our employees up to date information the [Payroll page](#) on the Sequim School District website is continuously updated.

For your convenience you can find links to Employee Access, Direct Deposit form, Green Timesheet, Pre-Authorization for additional work hours, Para EI hours timesheet, Class Size Overage claim form & the 2020 W-4.

You'll also find very useful and helpful information and links for the Department of Retirement Systems, SEBB, Health Savings Accounts, Washington State Paid Family Medical Leave, COBRA, FMLA, & VEBA.

Kids can do amazing things. You inspire your students to do amazing things because you know kids bust down the walls when someone pushes, believes, and cares for them. YOU do that and your students are lucky to have such a teacher.

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WA Cares Fund - Ensuring all Washingtonians have access to affordable long-term care when they need it.

Beginning January 2022, Washington workers will pay up to .58 cents per \$100 of earnings. Every employee contributes, employers do not.

LEARN ABOUT VESTING

The benefits of this program begin January 2025. Each person who is eligible to receive the benefit can access services and supports costing up to \$36,500.

LEARN ABOUT BENEFITS

To be eligible to receive the benefit, you must meet certain qualifications.

LEARN ABOUT ELIGIBILITY

Already have a long term care plan or are considering a private long term care insurance plan? You may be able to purchase a new private policy before November 1, 2021. If you do, you can apply for an exemption from the public benefit. Your choice is permanent. If you apply and are approved for an exemption, you will be permanently disqualified from WA Cares.

Requirements to apply for a permanent exemption:

1. Have purchased a [qualifying private long term care plan](#) before Nov. 1, 2021.
2. Be at least 18 years of age.
3. Submit an exemption application to the Employment Security Department (ESD). Exemption applications will be available starting October 1, 2021. ESD can only accept exemption applications through December 31, 2022.



Sequim School District is proud to work closely with California Casualty Senior Field Marketing Manager, Michelle Hawkins. Michelle was looking forward to being able to attend our annual Benefit Fair in person this year. Since we can't have our traditional fair, Michelle shared some information for Payroll and Benefits to share with our employees. With rates changing in Washington, [click here to get a quote with the new WA Rate Structure](#). You will also receive a \$25.00 gift card from California Casualty as a Thank you!

California Casualty remains the preferred and trusted auto and home insurance provider for member and employee groups across the country. They work to protect the men and women who strengthen and enhance the quality of life in communities across America.



“There needs to be a lot more emphasis on what a child CAN do instead of what they cannot do” – Temple Grandin

“One of a teacher’s most important jobs is to teach children how to think.” - Preschool Inspirations