

Benefits and Resources

“Teachers who love teaching teach children to love learning.”

-Anonymous



Skyward Payroll Report: Your Paycheck Explained

To see your paycheck transaction details, login to "Skyward" and click "Payroll check history."

Pay gross: Includes all earnings

Net check amount: Earning after deductions are applied

Social Security: \$0 since teachers pay into TRS or IMRF instead of Social Security

Medicare, Federal, and State Gross: This amount is your taxable income for each category

Check Number	Check Date	Payment Type	Pay Gross	Net Check Amount	Social Security Gross	Medicare Gross	Federal Gross	State Gross
9000L	05/25/2018	A - ACH	\$xxx.xx	\$xxx.xx	0.00	\$xxx.xx	\$xxx.xx	\$xxx.xx

PAY TRANSACTIONS

Position Identifier	Check Stub Description	Rate	Factor	Pay Gross	Times to Apply	Net Pay
Certified - School	Jr High Teacher	\$xx.xx	1.0000	\$xxx.xx	1	\$xxx.xx

DEDUCTION TRANSACTIONS

Check Stub Description	Calculated Amount	Decreases Federal Tax	Decreases FICA Tax	Decreases State Tax
403(b)	\$xx.xx	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Federal Tax	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ILLINOIS Tax	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NUEA Dues	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plat PPO Ltd EE	\$xx.xx	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

BENEFIT TRANSACTIONS

Check Stub Description	Calculated Amount	Increases Federal Tax	Increases FICA Tax	Increases State Tax
Life/Disability	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PlatPPO Ltd Dst	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
THIS Teacher	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TRS Teacher	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision District	\$xx.xx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

403(b): Voluntary IRA deductions

NUEA Dues: Typically only taken from 20 pay periods starting in September or October. This includes IEA and NEA dues.

PPO: Your portion of your insurance premium

Federal tax: This is a progressive tax, meaning that tax rate rises when your income rises

Illinois tax: This is a flat tax, meaning it is 4.95%, regardless of your taxable income

THIS: Teacher's Health Insurance Security fund, which uses a % of your earnings to finance TRIP, the Teacher's Retirement Insurance Program

TRS or IMRF: A % of your earnings are paid to TRS or IMRF for your retirement

Life/disability: D203 pays this amount for your life/disability insurance

Medicare: D203 pays this amount on your behalf

PPO: D203's portion of your health insurance premium

Vision: D203's portion of your vision insurance

Note: Beginning in August, 2018, TRS and THIS will appear as Deduction Transactions, not Benefit Transactions.

Your Health



Your **Benefit Guide** contains all of the information you need for exploring your employee benefits, including instructions to:

- access your personal benefits account.
- report an IRS qualifying life event.
- report a leave of absence.
- change your personal information.
- confirm your medical, dental, vision, life, and televisual coverage.

To download this guide, go to
<https://tinyurl.com/203BenefitGuide2024>

Employee Assistance Program

Everyone needs a little help now and then dealing with stress, work or family issues, or personal concerns. Naperville District 203's Employee Assistance Program (EAP) provides confidential services through a network of licensed counselors and professionals to help you get your life back in balance. The EAP is offered at no cost and is available to all employees **and their families**.

The EAP provides in-person or over-the-phone support with short term counseling, referrals to service providers within your insurance network and local area and 24-hour emergency access to licensed professionals on a wide range of issues including but not limited to:

- Marital/Family/Relationship Issues
- Stress
- Depression/Anxiety
- Addiction or substance abuse problems
- Work-related conflicts
- Grief and loss
- Financial problems
- Legal difficulties
- Child care or elder care needs

Participation in the EAP is strictly confidential. All records between you and the EAP counselor remain confidential unless you authorize disclosure in writing. EAP records are not kept in your personnel file.

Member Advocacy

Navigating the world of healthcare is growing more challenging by the day. As a valued Naperville CUSD 203 employee enrolled in employer-sponsored benefits, you have access to AssuredPartners' Member Advocacy Program to give you the support you need when it matters the most.

Through this resource, you have unlimited access to advocacy specialists who understand the intricacies of the healthcare system and can help you with all your healthcare needs. Our team of experts is skilled in working with providers, insurance carriers and other health-related third parties to resolve claim and benefit issues to ensure you and your family get the right care at the right time.

The Member Advocacy Program offers year-round support with the following:

- Open Enrollment Assistance
- Questions on bills received from providers
- Identifying incorrectly processed claims
- Denied claims & authorizations
- Appeals & grievances
- Pharmacy & Rx assistance
- HSA, HRA & FSA reimbursement inquiries
- Expert claim review & analysis
- Clarifying benefits and explaining how they work
- Prior authorization and pre-certification process
- Navigating member portals
- Out of network claim submissions
- Locating network providers

Advocates are available to assist you Monday through Friday from 8am—5pm CST.

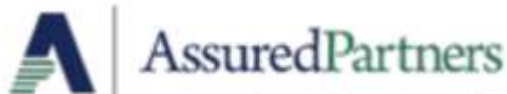


(800) 539-8147



ILCHI-MAP@assuredpartners.com

NOTE: This program is unable to assist with enrollments, terminations, eligibility, contributions (HSA, HRA, FSA, 401K) or retirement plans. Please contact HR for assistance.



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.

POWER

through Partnership

Benefit Plan Carriers for District 203

Medical (Platinum PPO and Gold HDHP)	Blue Cross Blue Shield 1-800-458-6024 or bcbsil.com
Prescription Drugs	Prime Therapeutics 1-800-423-1973
Dental	Delta Dental 1-800-323-1743 or deltadentalil.com
Vision	Humana Vision 1-866-537-0229 or humanavisioncare.com
Health Care Flexible Spending Account	Payflex Systems 1-844-729-3539 or payflex.com
Dependent Care Flexible Spending Account	Payflex Systems 1-844-729-3539 or payflex.com
Health Savings Account.	BMO Harris Bank, N.A. 1-800-642-2657 or bmoharris.com
Employee Assistance Program	Northwestern Medicine at Central DuPage Hospital 1-888-933-1327
Telehealth Medical	Teledoc 1-800-835-2362
Telehealth Behavioral Health	Teledoc 1-800-835-2362
Basic Life Insurance	Reliance Standard Life Insurance 1-800-351-7500 or customercare.rsli.com
Voluntary Life, Critical Illness, Accident Insurance	Reliance Standard Health Insurance 1-800-351-7500 or customercare.rsli.com

Questions

All questions about employee benefits for certified staff members should be directed to your Employee Benefits Coordinator:

Michelle Wavering
630-420-6325



Category	Sub-Category	Name	Benefit
Money	Credit Cards	NEA Customized Cash Rewards Credit Card	\$200 Amazon Gift Card
Money	Credit Cards	NEA Rate Smart Credit Card	Ultra-Low APR
Money	Loans	NEA Personal Loan	Ultra-Low Interest Rates
Money	Loans	NEA Advantage Loan	Improved Interest Rates/Little Credit Experience
Money	Loans	First National Bank of Omaha Mortgage Program	Ultra-Low Rates
Money	Student Loans	NEA Undergraduate Loan Program	
Money	Student Loans	NEA Graduate Loan Program	
Money	Student Loans	NEA PARENT Loan	For parents of college students
Money	Loan Forgiveness	NEA Student Debt Navigator	
Money	Loan Forgiveness	NEA Student Loan Refinance Program	Lower interest or monthly payment options
Auto and Home Insurance	Property Insurance	Home & Auto Insurance Program - Travelers	Save an avg. of \$638
Auto and Home Insurance	Property Insurance	Renters Insurance	
Retirement	Planning	Security Benefit	Do it yourself or assisted options
Shopping		Discount Marketplace	Save at 3,500+ stores, plus cash back
Shopping		Tickets	Deep discounts for events and shows
Shopping		Auto Buying Program	New and used cars
Shopping		Wireless Program - Consumer Cellular	Plans Start at \$20/month
Shopping		Magazine Service	Up to 85% Off on 800+ titles
Shopping		Costco Membership	Receive \$40 Shop Card
Life Insurance		NEA Complimentary Life Insurance	No Cost to You Ever
Life Insurance		NEW Introductory Life Insurance	1 Year free for \$15,000 Term
Travel	Auto	Car Rentals - Alamo, Enterprise, National, Budget	Up to 25% Off
Travel	Flights	NEA Travel Dollars	Earn \$100 Travel Dollars for booking your first flight, \$500 for enrollment
Travel	Where to Stay	Hotels	250,000 Options
Travel	Where to Stay	Resorts	250,000 Worldwide
Travel	Where to Stay	Cruises	25,000 Itineraries on luxury cruise lines
Travel	What to Do	Guided Tours	Guided Vacations Worldwide
Health and Wellness	Health	NEA Mental Health Program	Evidence-based tools for you
Health and Wellness	Health	NEA Dental and Vision Program	Affordable and Comprehensive
Health and Wellness	Hospital	NEA In-Hospital Indemnity Program	A Supplemental Cash Plan for During/After Hospital Stays
Health and Wellness	Hospital	Income Protection Plan	Get Paid if you are Too Sick to Work
Health and Wellness	Hospital	Long-Term Care Program	Protect Against the Cost of Extended Care
Health and Wellness	Hospital	NEA Retirement Health Program	Get Help to Pay Medicare
Health and Wellness	Hospital	NEA Pet Insurance Program	Save 90% on Eligible Vet Bills
Member Assistance		Job Layoff Assistance	
Member Assistance		Disaster Relief Assistance	



Degrees Not Debt is a campaign sponsored by the NEA to help education staff know their rights and options for reducing their student loan payments.

Option 1: Income Based Repayment (IBR)

- Once approved, monthly payments under IBR are:
 - ◇ Always lower than payments on a 10-year standard plan
 - ◇ Adjusted yearly for changes in family size or income
 - ◇ Made over a period of 25 years

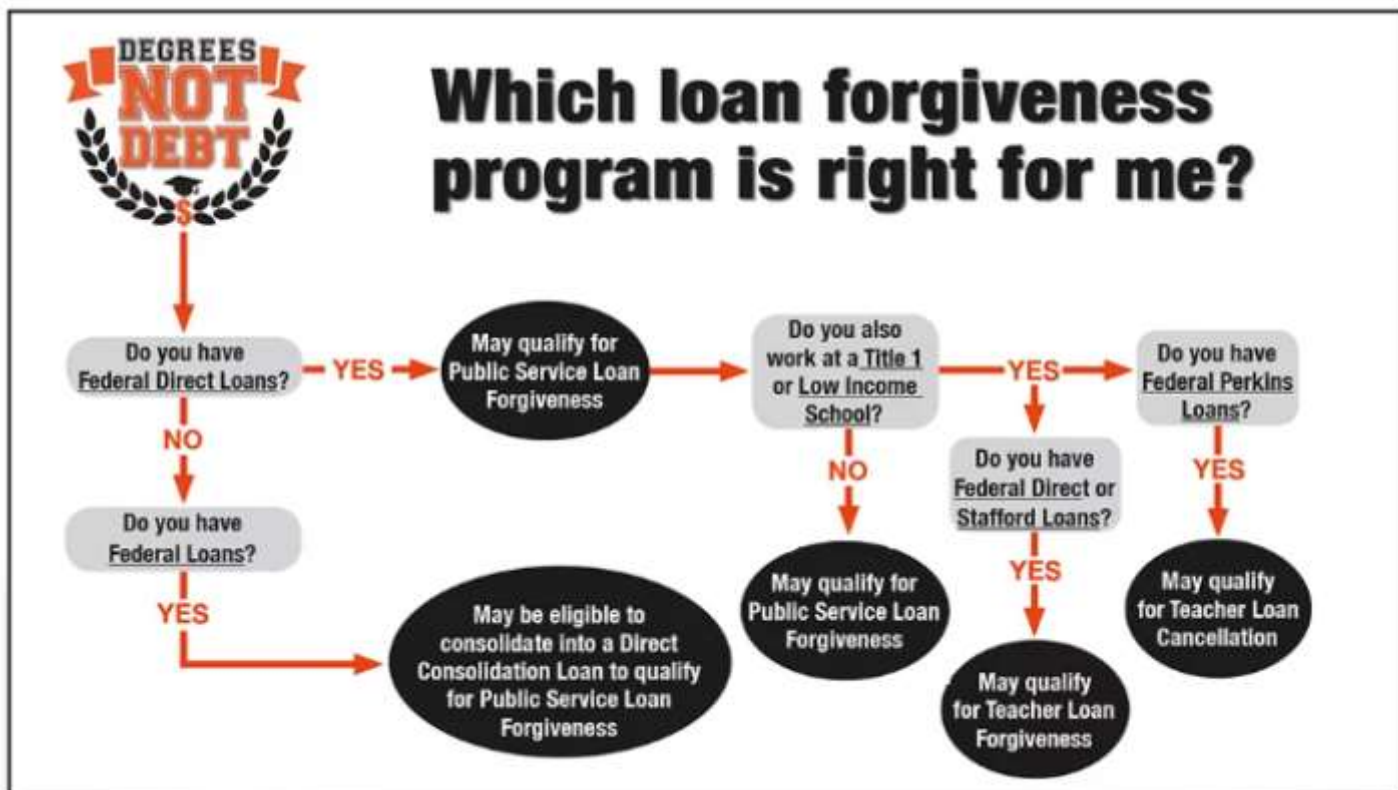
Option 2: Public Service Loan Forgiveness (PSLF)

- Make 120 on-time loan payments (payments that are reduced by the Income-Based Repayment schedule ARE eligible for forgiveness!)
- Maintain employment by an eligible employer, verified by completing an Employment Certification Form (ECF) periodically over the course of 10 years
- Any remaining balance is waived

Option 3: Teacher Loan Forgiveness

- Teach full time for five consecutive years in a low income or Title 1 School
- Eligible for up to \$17,500 forgiveness on your Direct Loan or FFEL Program

Resources: <https://ieanea.org/resources/iea-degrees-not-debt/> and MyFedLoan.org.



Federal student loan types that are not eligible for PSLF may be consolidated into a Direct Consolidation Loan. Thereafter, the loan will qualify for the PSLF program. Ineligible federal loan types are listed at myfedloan.org.

Teachers must apply for loan forgiveness...it is not automatically granted to all applicants.

For those seeking to apply for Teacher Loan Forgiveness, District 203 has six Title 1 schools and one low-income school:*

- Beebe Elementary School
- Elmwood Elementary School
- Mill Street Elementary School
- Scott Elementary School
- Steeple Run Elementary School
- Jefferson Junior High School

- Ann Reid ECC (low income)

*as of June, 2018. A current list of low income Title 1 schools is available from District 203 at naper-ville203.org/domain/857. Additionally, low-income schools are listed in the “Teacher Cancellation Low Income (TLCI) Directory” at <https://tinyurl.com/TCLI-Directory>

YOUR UNION HAS AN APP FOR THAT.

It's easy. Just download, and stay in the know.

- Ongoing COVID 19 Updates
- Legislative updates on your phone
- News on events & conferences
- Live chat with IEA Connect

Available for the iPhone from Apple's app store and from Google Play for Android users.



Grant money is available for community service projects



The Illinois Education Association announces the availability of grant funds. All IEA members are encouraged to apply. Grants for up to \$1,000 are available for IEA members and their local associations to collaborate and create opportunities for community service or school projects. View previously funded projects and apply online at www.ieanea.org/score



#IEAstronger    @IEANEA #IEANEA

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	Total		

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Denise Ward
 IEA Communications
 100 East Edwards
 Springfield, Illinois 62704

Phone: 1-800-252-8076

Make checks payable to the **Illinois Education Association**.

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Shipping address: _____

Daytime phone: _____

e-mail *: _____

* this information is optional

THANK YOU !

