

Self-Funded Health Care: Putting Members and District Budgets at Risk

What is self-funded health care? It is at least in-part a non-insured health care plan. Often, employers enroll in a plan with lesser coverage or higher deductibles and then self-fund the rest of the coverage. The problem with this is that the insurance that the district buys on the insurance (Yes, it is as confusing as it sounds.) only covers so much, and the rest must be paid out of the district's general fund. What school district in Michigan can afford to take on a financial risk such as this? Certainly not Waterford Schools.

In addition to the financial risks, self-funded plans can be personally risky to you, the member. The employer or school district has access to your medical information including diagnoses and what prescriptions you take. Very Simply, this means the confidentiality, that you currently have regarding the health

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and prescription usage by you and your dependents, will no longer be there. Additionally, if the self-funded health care plan does not cover your medical bills, and the district does not have the financial means to pay your bills, guess who gets stuck with the bill? That's right, you. Many plans actually include language that states even though procedures are listed as covered, you may ultimately have to pay. Does this sound like insurance to you?

When all is said and done, there really is no insurance in self-funded health care plans. All of the financial risk is assumed by the employer and its employees. In fact, a catastrophic illness or two could financially devastate some school districts not to mention that rates are only guaranteed for one year and are based on how often you need to go to the doctor. Do you want Waterford to be on of those districts?

**IMPORTANT Retirement Seminar and PAC Drive Information
on the back!**

OVER ...

PAC: It's Your Business

It's time once again to ask Waterford MEA members to contribute to the Waterford Coordinating Council PAC. ***The elections next fall may be the most important ever in Waterford; four of Waterford's school board seats are up for election.*** Your contribution to PAC, along with those of thousands of your MEA colleagues, can help elect friends of public education to positions at every level.

What is PAC?

It's a group of MESPA I, II, III, and WEA members who volunteer to help make decisions about supporting candidates for public office.

Why should I give to PAC?

As public school employees, every decision regarding our salaries, benefits, working conditions, and pensions is a political decision made by elected officials.

How much should I contribute? The suggested amount is \$40. If you can't afford \$40, contribute whatever amount you can.

What will the money be used for? It will be used to help elect pro-public education candidates from both major parties to offices ranging from the school board to the state house to the White House. If you contribute

\$40, \$25 of that amount goes to MEAPAC and \$15 goes to the NEA Fund for Children and Public Education. ***Forty percent of the amount that goes to MEAPAC is rebated to our local Waterford CC PAC.***

Why not use dues money?

According to state and federal laws, only voluntary funds (non-dues dollars) collected and deposited in a separate fund (PAC) can be used to help elect our recommended candidates.

Who decides how PAC money is spent?

Members make the decisions. Local, state, and national PAC committees analyze candidate voting records, questionnaires, and positions on public education issues. They screen candidates and make recommendations to members. The screening and recommending process focuses on education issues; it does not include questions on social issues like gun control or abortion.

What are some of our issues?

- protecting and increasing funding for public schools
- electing a supportive school board, that values the educational process
- quality professional development for all staff
- protecting our jobs against privatization
- protecting our collective bargaining rights
- protecting our pension and retirement benefits
- full funding for special education
- smaller class sizes
- the list goes on....

PAC enrollment forms will soon be available from your Association Rep.

It's your business - Please contribute to PAC.

Dates for Retirement Seminars Set Mark Your Calendars!

December 3, 2007 and March 4, 2008 at the Waterford MEA Office
1370 North Oakland Blvd. Suite 150
4:30 and 6:30 sessions each day
RSVP now to Suzanne @ 248-666-9100—**Space is limited!**

**FOR
SALE!**

House for Sale in Waterford—3 bedroom ranch on a very large lot (50'x400'). Perfect for singles, young family or empty nesters. Built in 1988, new roof, furnace, garage door and updated kitchen. One and a half baths, recently painted, air conditioning, large deck.
Asking \$153,000 Contact Noreen Lintz @ 810-614-1926