Do you need to take action now?

Employee Benefits Open Enrollment Information

Premium rates are increasing on the Kaiser health plans for the 2016-2017 plan year. The overall increase in district-paid health benefit costs will be 8.71% for the 2016-2017 plan year, costing the district an estimated $8,138,880.32. This does not include the district cost of dental, vision, life and accidental death and dismemberment coverage for eligible employees. Premium rates are not changing for dental or Life/AD&D, and vision will be slightly reduced.

The annual employee benefits open enrollment period is May 1 – 31, 2016.

During the open enrollment period, employees may:

- Change health plans,
- Add or remove dependents,
- Enroll in a health / dental plan, or
- Waive health / dental coverage.

All changes must be submitted on the appropriate forms no later than May 31, 2016 and will become effective July 1, 2016.

Three (3) Kaiser health plans will be available to eligible employees effective July 1, 2016:

1. The High Deductible Health Plan: The plan benefits will remain the same and the district contribution to the employee’s Health Savings Account will not change, but there is an improvement for families due to the embedded deductibles which begins July 1, 2016 (See link below for more plan details.)

2. The DHMO Plan: Higher annual deductibles, higher co-insurance, and higher out-of-pocket maximums effective July 1, 2016 (see link below for more plan details.) All Kaiser DHMO members must fill out a form if they wish to remain enrolled on the DHMO plan for the 2016-2017 plan year. If no form is filled out, Kaiser DHMO members will be enrolled on the Kaiser High Deductible HSA-compatible health plan effective July 1, 2016. (See below for link to form.)

3. The new Added Choice Deductible Coinsurance (ACDC) Plan will replace the Multi-Choice Plan as the Point of Service Plan allowing ACDC members to receive medical services outside the Kaiser network. (See link below for plan details.)
Comparison of the District 27J Health plans available July 1, 2016 through June 30, 2017:

- All three health plans are offered by Kaiser Permanente
- Preventive care is free on all plans
- Note that due to the higher cost of the Added Choice Deductible Coinsurance (ACDC) plan, employees will pay a portion of the employee-only premium.
- S = Single; F = Family

<table>
<thead>
<tr>
<th></th>
<th>High Deductible Health Plan (HDHP) with H.S.A.</th>
<th>Deductible HMO (DHMO) Plan</th>
<th>Added Choice Deductible Coinsurance (ACDC) Plan (Multiple Network Plan)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductibles</strong></td>
<td>$5,000 S / $10,000 F</td>
<td>$2,500 S / $5,000 F</td>
<td>Tier 1: $2,500 S / $5,000 F</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 2: $3,000 S / $6,000 F</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 3: $5,000 S / $15,000 F</td>
</tr>
<tr>
<td><strong>H.S.A. funding from District 27J</strong></td>
<td>$3,000 S / $6,000 F</td>
<td>Not eligible per IRS</td>
<td>Not eligible per IRS</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td>$5,000 S / $10,000 F</td>
<td>$4,500 S / $9,000 F</td>
<td>Tier 1: $3,000 S / $6,000 F</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 2: $3,500 S / $7,000 F</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 3: $8,000 S/$24,000 F</td>
</tr>
<tr>
<td><strong>True out of pocket maximum</strong></td>
<td>$2,000 S / $4,000 F</td>
<td>$4,500 S / $9,000 F</td>
<td>$8,000 S / $24,000 F</td>
</tr>
<tr>
<td><strong>Office Visit Co-pays (PCP / Specialist)</strong></td>
<td>Office visits apply to annual deductible</td>
<td>$20 primary care doctor $40 specialty doctor</td>
<td>Tier 1: $25 / $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 2: $35 / $50</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 3: 40% coinsurance</td>
</tr>
<tr>
<td><strong>Prescription Co-pays (Generic/Brand Name/Specialty)</strong></td>
<td>Prescriptions apply to annual deductible</td>
<td>Rx = $10 (generic), $20 (brand name), 20% (specialty meds)</td>
<td>Tier 1: $25/ $40/ 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 2: $30/ $50/ 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tier 3: All Rx 50%</td>
</tr>
<tr>
<td><strong>Co-insurance</strong></td>
<td>Kaiser pays 100% of covered services after deductible has been met</td>
<td>Kaiser pays 80% and employee pays 20% of costs after the deductible has been met, up to the out of pocket maximum</td>
<td>Tier 1: Kaiser pays 80% and member pays 20%. Tier 2: Kaiser pays 70% &amp; member pays 30%. Tier 3: Kaiser pays 60% &amp; member pays 40%.</td>
</tr>
</tbody>
</table>
Weight Watchers @ Work Summer Session Starts - JUNE 6th, 2016
(Sign up by May 20th)

DATE: Weight Watchers @ Work Summer Session Starts - JUNE 6th, 2016

TIME: 11:30 a.m.

LOCATION: ESC / ADMIN Building

CONTACT: Lori Marten x2944 – lmarten@sd27j.org
An Introduction to Mindfulness and Stress Reduction
Rona Wilensky - PassageWorks Institute

Mindfulness – Jon Kabat-Zinn

Paying attention

- On purpose – you are bringing intention to paying attention
- In the present moment – you are attending to what is happening now, not what happened in the past or might happen in the future
- Without judgement – you are not assessing, liking, disliking, evaluating what comes up or one’s skills as a meditator. Being open to whatever is happening
- With kindness, gentleness and even humor

Mindfulness – Other Definitions

- Knowing what you are doing when you are doing it
- Paying attention to what is happening while it is happening
- Syncronizing mind and body in the only time the body knows, now
- Attending to one’s own experience as it happens in real time

Basic Method

- Choose an object of attention – breath, body, a sense stimulus (sounds, smell, taste)
- Place attention there to notice what is happening moment to moment
- Attention naturally wanders
- Notice that attention is not where it was placed
- Gently replace the attention on the intended object
- Over and over and over and over again…

Why Do It?

- Attention
- Balance (emotional regulation)
- Compassion

Stress Response

- Designed to protect the body from extreme harm or danger – fight or flight
- In modern humans the majority of stress response triggers come from
  - Thoughts ~ Memories ~ Emotions

Mindfulness Helps

- Down-regulates the body – engages the parasympathetic nervous system – rest and digest instead of fight or flight
- Redirects attention away from thoughts that trigger the stress response by focusing attention on the body and sensory input
- Brings us into this moment where things are often just fine
### Stress Warning Signs and Symptoms

#### Cognitive Symptoms
- Memory problems
- Inability to concentrate
- Poor judgment
- Seeing only the negative
- Anxious or racing thoughts
- Constant worrying

#### Emotional Symptoms
- Moodiness
- Irritability or short temper
- Agitation, inability to relax
- Feeling overwhelmed
- Sense of loneliness and isolation
- Depression or general unhappiness

#### Physical Symptoms
- Aches and pains
- Diarrhea or constipation
- Nausea, dizziness
- Chest pain, rapid heartbeat
- Loss of sex drive
- Frequent colds

#### Behavioral Symptoms
- Eating more or less
- Sleeping too much or too little
- Isolating yourself from others
- Procrastinating or neglecting responsibilities
- Using alcohol, cigarettes, or drugs to relax
- Nervous habits (e.g. nail biting, pacing)

### Benefits of Mindfulness
- Lowers blood pressure / slows down the cardiovascular system
- Restores balanced function to the digestive system, aiding absorption of nutrients
- Relaxes the nervous system
- Relieves muscle tension
- Diminishes intensity of headaches/migraines
- Boosts working memory
- More focus
- Relieves insomnia
- Frees the mind from self-doubt and internal chatter
- Releases fears
- Reduces anxiety
- Improves depression
- Generates optimism, self-esteem, confidence and motivation.
- Less emotional reactivity
- More cognitive flexibility
- Promotes relationship satisfaction
Need some Relaxation?

TEXT 303-396-4559

Carrie Bracket
Licensed Massage Therapist

Deep Tissue

Muscle Activation Technique

Myofascial Release

Pre-Natal

Swedish Reflexology

Thai Massage

Trigger Point

PAY by: Cash/check/credit-card, even use your HSA (by checks only – easy to order)

SD27J employees (ONLY) $50/hr

Can’t beat this deal, love yourself! 😊

It would be MUCH appreciated if you’d mention Joy Jojola as your referral. Thank you!
Horsetooth Reservoir Half Marathon –

In the worst kind of weather – ice – snow – sleet – Regan Behn-Thomas, Heather Evans and Kristen Puzio (South Elementary all around Superstars) ran a great race on a tough course!! Congratulations Ladies!!

The very next day….  

Worth a watch:

1. What would happen if you didn’t drink water?
https://youtu.be/9iMGFqMmUFs

2. What if You Only Drank Soda?
https://youtu.be/Y52e551lU50

Summer Fitness Classes:

Yoga Series - District Training Room @ 4 pm
Session 1 - May 10th, 17th, 24th, 31st, June 7th, 14th
Session 2 - July 12th, 19th, 26th, August 2nd, 9th, 16th

Heather Evans Bootcamp Class - South Elementary
Beginning June 1st - Wednesday Mornings @ 9:00 a.m.
<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday May 4th</td>
<td>Yoga @ Pennock 4:00 p.m.</td>
</tr>
<tr>
<td>Thursday May 5th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Friday May 6th</td>
<td>Zumba @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td>Monday May 9th</td>
<td>Weight Watchers @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Weight Watchers @ Henderson Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Tuesday May 10th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td></td>
<td>Yoga @ BHA 4:00 p.m.</td>
</tr>
<tr>
<td>Thursday May 12th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Friday May 13th</td>
<td>Zumba @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td>Monday May 16th</td>
<td>Weight Watchers @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Weight Watchers @ Henderson Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Tuesday May 17th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td></td>
<td>Yoga @ BHA 4:00 p.m.</td>
</tr>
<tr>
<td>Thursday May 19th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Friday May 20th</td>
<td>Zumba @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td>Monday May 23rd</td>
<td>Weight Watchers @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Weight Watchers @ Henderson Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Tuesday May 24th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td></td>
<td>Yoga @ BHA 4:00 p.m.</td>
</tr>
<tr>
<td>Thursday May 26th</td>
<td>Swimming 27J District Pool 5:30 a.m.</td>
</tr>
<tr>
<td></td>
<td>Heather Evans Boot Camp South Elementary 4:00 p.m.</td>
</tr>
<tr>
<td>Friday May 27th</td>
<td>Zumba @ ESC 11:30 a.m.</td>
</tr>
<tr>
<td>Tuesday May 31st</td>
<td>Yoga @ BGA 4:00 p.m.</td>
</tr>
</tbody>
</table>