In this issue:

- Considering Changing Healthcare Providers?
- DCTA Holiday Party
- Work for DCTA!
- ProComp Survey Coming This Week
- Rise Up Meeting 11/7
- Regional Open Houses
- Win a Burrito Party
- School Visits
- Student Violence Survey
- Rep Council on 11/28
- Proposed Changes to PERA
- Mandatory Reporters
- School Board Elections
- Free eBook Access
- T-Shirt Tuesdays

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Are you considering waiving your DPS Health Benefits?

Although it is not time for open enrollment for DPS health insurance, the District allows changes to be made on healthcare plans whenever there is a life event. An example of a life event would be taking advantage of the Affordable Care Act’s open enrollment period. During this time you can drop your DPS coverage to join your spouse’s plan or enroll in your own plan. Some of our members who have done this have been disappointed when they opted to change plans. Here are some points to know so you can make an educated decision.

**Things to consider:**

- When you select alternate insurance from the health exchange, you will be paying with after-tax dollars (which means you will be foregoing a savings of 20 – 25% on insurance premiums had you selected a DPS before-tax plan).

- Look closely at what is covered in each plan. Make sure you are comparing apples to apples. Some plans may not be as comprehensive.

- If you waive DPS health benefits, you will get the $422.17 (for Full-Time employees) DPS contributes to your health plan, but if you do not get another form of healthcare coverage you may have to pay a fine when you file your taxes.

- If you are on FMLA leave and receiving your full pay, DPS will deduct your health insurance premium from your paycheck. If you are on FMLA but not receiving pay, DPS will bill you and you will maintain coverage as long as the bill is paid. If you are on leave that is not FMLA and you’re not being paid, you can get COBRA but no flex dollars.

- Your age is a consideration. If you go to the exchange, or to any individual healthcare plan, you will be charged more if you are older. Large companies, like DPS, spread the risk and do not factor age into your premiums. You will also pay more if you are a smoker or live outside the metro area.

- There are two types of deductible medical plans, embedded and non-embedded. [A deductible is the amount you have to pay out-of-pocket before your health insurance coverage pays for covered benefits.] Under family coverage, an embedded deductible is the individual deductible for each covered person, embedded in the family deductible. Once each family member meets his or her embedded deductible, health insurance begins paying for covered services, regardless of whether the larger family deductible is met. With a non-embedded deductible, (also referred to as an aggregate deductible.) the total family deductible must be paid

(continues on page 6)
DCTA Holiday Celebration!
You are cordially invited to attend our annual Winter Holiday Party where we get to celebrate YOU! Please come and share some time with friends old and new. The food is delicious every year, and the secret is out: we serve adult beverages. Join us on Tuesday, December 19 at 4:30 in the Columbine Room of the DCTA Office/CEA building (1500 Grant St). There’s plenty of free parking! Hope to see you there! Click here to RSVP so we know how much food to order.

Love education, but ready to move out of the classroom? Passionate about advocating for teachers and other education professionals? Willing to multi-task and work long hours? We have an opening for a Uniserv Staff Position. Please check out the job posting here.

ProComp Bargaining Survey coming out this week!
The ProComp Agreement expires in 62 days on December 31!
Look for the ProComp Bargaining Survey coming to your inbox this week. We need your opinion before we start negotiating with the District!
We finally confirmed four dates to kickoff bargaining on ProComp 3.0 – November 16, November 30, December 7, and December 18. These sessions will take place at the Acoma Campus (1617 S. Acoma St) from 5 pm until roughly 9 pm and are open to the public. The DCTA and DPS bargaining teams are working to approve more dates, which we will send to you as soon as they are confirmed.

Rise Up November Committee Meeting
Join us for the November Rise Up meeting, Tuesday, November 7 at 5:30 pm in the DCTA Office/CEA Building (1500 Grant St)! We will organizing a Mindfulness Training that will offer exercises and techniques to help reduce stress as well as planning other trainings new teachers need. Click here to RSVP.
Rise Up is a diverse and active group of early career educators (8 years of experience or less) providing practical and emotional supports. We are active, social justice-oriented educators working to engage and empower others in advocating for our students and communities! Come join teachers from across the district and let’s work together to be the change we want to see for our students!
Regional Open Houses

We are hosting regional open houses to make it more convenient for educators to remain up to date on everything happening with DCTA. All members and non-members are welcome to attend. Drop in to an open house near you to receive current information about your new contract, upcoming ProComp negotiations, etcetera from a Uniserv Director. Have your voice heard and join the conversation for what matters most for our students.

At the November 15 Regional Open House, starting at 5:00 pm we will talk to folks interested in EMAC (Ethnic Minority Advisory Committee). EMAC promotes awareness of ethnic minority issues and encourages the development of organizational strategies to address those issues. EMAC also supports the recruitment and retention of ethnic minority educators and promotes ethnic minority involvement at all levels of the organization.

The Wednesday, November 1 open house was canceled due to Rep Training.

GVR Beer Garden Open House
Wednesday, November 8, 3:45—6:00 pm
4995 Argonne St
Click here to RSVP

Café Chihuahua Open House
Wednesday, November 15, 3:45—6:00 pm
2250 S Federal Blvd
Click here to RSVP

Innovation School Educators: Are you interested in learning the process for changing and/or renewing your Innovation Plan? Contact us!

Win a Burrito Party for your School!

Any school that gets 5 new members between October 17 and January 1, will receive a burrito party! The following schools are in the running with a new member at each in the past 2 weeks:

Abe Lincoln HS
DSISD
Farrell B Howell
Florida Pitt Waller
Green Valley Elementary
High Tech Elementary
John F Kennedy High School
Place Bridge Academy
South High School
Southmoor Elementary
School Visits

**Last week:** We spent time at Carson, Collegiate Prep, George Washington High School, Joe Shoemaker, Lake Middle School, Samuels, Smith Elementary, and Southmoor.

**This week:** We will be visiting Denver Discovery, Denver Green School, Denver Montessori, Hallett Elementary, Isabella Bird, McMeen, and Northfield High School.

If you have not had your DCTA Back to School meeting yet, email your Uniserv Director—Darnell Tingle, Jesus Altamirano, or Kate Martin to schedule one.

Study “How Student Violence in the Classroom Affects Teachers” Needs Participants

Do you know that DCTA is assisting in a research project on how student violence impacts teachers? The survey is hosted on our website. Below is the introductory letter from the doctoral student conducting the research. DCTA encourages you to take a few minutes and complete this anonymous survey.

Dear Middle School or Secondary School Teacher,

My name is Angela Tucker. I am a doctoral student at Northcentral University. I am studying how student violence in the classroom affects teachers. I want to learn if teachers receive the violence training they need to reduce stress. This stress can lead to burnout and possible exit from teaching. The results from this study can help education leaders develop better training. This training would help both student teachers and working teachers successfully handle student violence in their classrooms.

I am completing this research as part of my doctoral degree program. My supervisor and I will review the results. They will be published after approval by Northcentral University. Your involvement is voluntary. I would like to invite you to participate!

If you participate in this study, you will complete a survey on SurveyMonkey that should take you about 20 minutes or less to complete. The survey will be anonymous. All data will be encrypted. Participation in this study is limited to public middle school or secondary school teachers who are currently teaching, or have taught in the last 12 months. The following districts are included: Douglas County, Jefferson County, Denver County, Arapahoe School District, or Littleton School District. You will be able to skip any questions you don’t feel like answering. You may end your participation at any time. Additionally, you will be able to exit the survey and return to complete at a later time when it is more convenient. Please feel free to forward this email invitation to other middle and secondary school teachers meeting the eligibility requirements so they may participate in this study.

Please click here to take you to the survey.

The District claims they have robust supports for discipline issues. If your school is having problems, contact us!
REP COUNCIL

The November Rep Council meeting is Tuesday, November 28 after Thanksgiving Break at DCIS Baker (574 W 6th Ave) from 4:30 pm—6 pm.

All members are welcome to attend. We will provide training on mid-year conversations and ways to practice self-care.

It is important for all Reps to attend monthly Rep Council meetings this year. Rep Training is occurring at each Rep Council versus at a weekend training.

Be Aware of Proposed PERA Changes!

Since the economic downturn of 2008, there have been some concerns about the stability of our PERA pension system. PERA managers believe changes need to be made to the PERA system to protect your retirement funds so PERA does not run out of money in the event of another bad economy. Read the recent CEA Journal article titled “Major Changes Coming To Your Employee Pension” to learn more about these the changes PERA is proposing.

PERA is also taking a tour across the state to talk about these changes and receive feedback. This tour stops in Denver on Thursday, November 2, at the PPA Event Center (2105 Decatur St) from 6:00 pm—7:30 pm. Attend this public meeting and let them know how their changes will impact you and your family. This is just the first step in implementing changes. Any proposals have to be passed by the State Legislature in 2018. Now is the time to understand, discuss, and debate them with PERA. Once the legislative session begins, we will need you to speak with your legislators to ensure that they implement the right kind of changes to protect PERA and your retirement. We will keep you posted.

You can also share your feedback with SecurePERA, a coalition of PERA members, retirees, and supporters, dedicated to supporting retirement security for all Coloradans, in their online survey - Tell Us Your Pension Story.

Mandatory Reporters: Child abuse or neglect

Teachers, SSPs, and other school employees are mandatory reporters under Colorado law. If you have reasonable cause to know or suspect that a child has been subjected to abuse or neglect, or you observed the child being subjected to circumstances or conditions that would reasonably result in abuse or neglect

YOU MUST REPORT IT IMMEDIATELY.

You must report to the police, to social services or through the Colorado Child Abuse and Neglect hotline 1-844-CO-4-KIDS [1-844-264-5437]. It is not sufficient to report to your principal or any other DPS employee. What do you do if the suspected abuser is not a family member -- what if it is another student? Call the Police.

Failure to report child abuse can mean that you are charged with a crime, sued for damages, lose your job! What if you were mistaken? If you made the report in good faith, you are protected under Colorado law.
out-of-pocket before health insurance starts paying for the health care services incurred by any family member.

♦ With a non-embedded plan, there are just employee and family levels. If you are insuring only yourself, through one of the DPS 1300 deductible medical plans, be aware that if you are an expectant mother on a $1300 non-embedded plan, as soon as the baby is born you will have a family deductible that increases to $2600. By State law for fully insured medical plans, a newborn must go on the mother’s plan and is premium free for the first 30 days, but the deductible does increase to the family level for non-embedded plans.

♦ Out of pocket maximums: The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits. The out-of-pocket limit doesn’t include your monthly premiums. It also doesn’t include anything you spend for services your plan doesn’t cover. The amount of out of pocket maximums vary by policy. So be sure you compare what yours would be with a DPS policy to what it would be on a non-DPS policy. Also note what constitutes a plan year. If you are already on your way to paying your maximum because the DPS plan year started in July, you may have to start over on new plan even though you were not on the DPS plan for 12 months.

Open Enrollment at connectforhealthco.com begins November 1, 2017 and closes January 31, 2018. Any policy purchased through this process becomes effective either January 1, 2018 or February 1, 2018, depending upon when you enroll. If you purchase directly from an insurer, the coverage begins the first of the month after you enroll.

We hope this information helps our members with their healthcare decisions. For more information call HR Connect at 720-423-3900.
DPS staff and students can access free eBooks, audiobooks, & videos on your phone, tablet, or computer.

DPS Library Services offers Overdrive eBooks—eBooks and audiobooks from their school collection. Click here to sign in and access Overdrive eBooks. There is even an app you can download to your phone/tablet. Questions? Click here or contact the Library Services helpdesk at (720) 423-1842.