Montebelle Teachers Association / California Teachers Association • 918 W. Whittier Blvd. Montebelle CA • (323) 722-5005

Archived Issues Available at MontebelloTeachers.org

How Are My Dues Calculated? Where Does the Money Go?

Members of our Association pay a minimum of four types of dues for a total of \$283.60 per month, ten months per year (October 1—July 1 pay checks). The breakdown is as follows for fulltime category 1 members:

NEA	18.90/month
СТА	67.70/month
MTA-RSHP	175.00/month
ΜΤΑ	22.00/month
ΜΤΑ	22.00/month

Members also donate various amounts on a voluntary basis for political action MTA-ABC (Association for Better Citizenship - our local political action fund) and NEA-PAC. Members also make voluntary contributions to FACT which is a disaster relief fund. NEA and CTA set their dues apart from MTA.

Trust Fund Contribution Increases

The MTA Retiree Supplemental Health Plan (MTA-RSHP) is also separate from MTA dues. MTA-RSHP is commonly known as the Trust Fund. These funds are used to provide health coverage beyond the age at which the District stops paying for coverage (age 67). Since 1986 all eligible retired members have had lifetime health coverage. Members who resign may receive a rebate from MTA for up to \$1500.

The Trust Fund Committee reviews actuarial information through out the year in addition to the cost of insurance and the earnings from investment. Acting on a recommendation from the Trust Fund Committee, Council voted to raise the contribution from \$150 to \$175 per month (\$1750 per year) in 2017-2018. The contribution will continue to be raised each year by \$5 per month until the contribution reaches \$200 per month (\$2000 per year) in 2022-2023.

\$175	2017-2018
\$180	2018-2019
\$185	2019-2020
\$190	2020-2021
\$195	2021-2022
\$200	2022-2023

Uniquely MTA — The Trust Retiree Health Benefits

The Montebello Teachers Association is the only Association that provides reimbursement for health insurance for life. The District provides health insurance to qualified retirees through age 67. The Association, in coordination with Medicare, reimburses individuals for lifetime benefits beginning at age 67.

The Montebello Teachers Association Retiree Supplemental Health Plan was established in 1987. The Trust now has nearly 1000 retirees. Over half of the retirees are age 67 and over and receive a maximum reimbursement of \$500 per month.

The plan is supported by Trust Fund Contributions from members and retirees below the age of 67. The plan has \$20 million in assets.

The Trust Fund Committee members are: President Doug Patzkowski (MTA), Andy Shinn (BGI), Roshan Shah (MHS), Brenda Wade (retiree) and Gilbert Gomez (MHS). Immediate Past President Lorraine Richards (MHS) and Executive Director Kathy Schlotz are ex-officio non-voting members trustees.

The Summary Plan Description is available at MontebelloTeachers.org.

The Association is offering a Retiree Health Benefits Workshop **Tuesday**, **March 27** beginning at 3:30 p.m. at the MTA CC Montebello Room. Bargaining Unit members and their families are invited and no reservation is necessary.

Do You Understand Your Pay Stub?



The codes and abbreviations can be overwhelming when studying your pay stub. Items marked *Deductions* are coming out of your pay after taxes (CTA Income Protection Insurance, Dues) while *Contributions* are paid by the employer (dental, vision, life insurance) *Reductions* come out of your pay before taxes (TSAs, STRS, Section 125 Plans, out-of-paycheck contributions, CalPERS medical plans.)

You may also be interested to note:

- Bargaining Unit members are paid on the first working day of the calendar month. Supplementary checks may be paid on the 10th of each month.
- Bargaining Unit members are paid the first business day of October through the first business day of July with the following exceptions:
 - Bargaining Unit members on a 12 month pay warrant cycle since June 30, 2010 and continuously employed by the District continue on the 12 month cycle.
 - Support staff Bargaining Unit members whose regular work year includes July and August are paid on a 12 month cycle August through June. If the Bargaining Unit member has begun the 12 pay check assignment after June 30, 2010 and the assignment changes to no longer including July and August, the Bargaining Unit member will have a full year to transition to a 10 month cycle.

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- Bargaining Unit members on a 10 month cycle will receive 11 pay warrants any year in which work begins during the month of August.
- Pay checks are drafted and delivered by Los Angeles County on the 1st working day of the month. Credit Unions and Banks post the funds according to their guidelines so long as funds are posted by midnight of the date of the warrant.
- Contact Payroll to initiate or change your direct deposit prior to the 15th of the month, otherwise your funds may be transferred to your former institution or held in limbo if the account no longer exists.
- If you participate in direct deposit, your pay stub will be distributed by your site secretary. Your pay stubs are valuable records for conducting personal financial business (i.e. applying for loans, etc.). *Remember to collect your pay stub!*
- Always check your pay stub for accuracy. State law requires the District to correct any errors in pay. That means that even if it is the District's fault you could be legally bound to return money if you are overpaid and the error is discovered within a 3-year period. Similarly, if the District underpaid and discovered the error more than 3-years later, you will not receive the retroactive pay.
- Warrants are legal for 6 months. If not deposited, the bank may not honor the warrant. If you lose your check contact payroll as soon as possible to sign an affidavit and receive a new check.
- All the monies that are contained in one check are taxed at the same rate. Bargaining Unit members may change their deductions at any time. Changes must be made by the 15th of the month to be reflected on the following warrant.

Questions?

Contact Alonso Ibañez at the MTA office (323) 722-5005 for issues concerning dues.

For issues concerning salary, withholding tax status, reductions, and taxes, contact:

Lucia Wu at extension 2380 if you work at DO, at an Elementary site or in Special Education. *Irma Navarro at extension 2320* if you work at an Intermediate, High School or Adult School.

Contact Vivian Teran at extension 2338 for issues concerning health insurance deductions.

Contact Alma Arredondo at extension 2328 for issues concerning voluntary disability insurance deductions.

Contact Paula Tomaszewski at extension 2314 for issues concerning TSAs.