

# PREPARING FOR RETIREMENT



You might not be ready to retire just yet, but that doesn't mean you shouldn't start planning. Certificated administrators contributing to CalSTRS, there are tools to assist you! Classified administrators contributing to CalPERS, please go to page 3.

Retirement planning can feel daunting, however having up-front knowledge reduces anxiety and may just move your retirement dreams closer. Start off with CalSTRS' Learn & Discover-Near Retirement pamphlet. It is important for you to understand what a Defined Benefit Program is and how CalSTRS determines your final compensation.

Depending on when first joined CalSTRS, you are either under the 2% at 60 or 2% at 62. Regardless of which program you fall into, the maximum age factor percentage you receive upon retirement is 2.4%. You may have heard colleagues talk about "leaving money on the table." What they refer to is the age factor percentage. When you reach that percentage is a function of your age and how many years of creditable service you have. CalSTRS' <u>Understanding the Formula</u> and the <u>Age Factor</u> pamphlets explains how your final compensation is determined. When you look at final years of service you also need to take unused sick time into consideration. Once you retire these days turn into creditable service. Depending on your personal experience, this can translate to one or more additional service years! <u>Keep in mind that when you retire is based on your individual circumstances.</u>

Aside from the Defined Benefit Program, more likely than not you also participate in the <u>Defined Benefit</u> <u>Supplemental Program</u>. Every time you were paid teacher training rate, Z-time, or X-time, your and the district's CalSTRS contributions went to your Defined Benefit Supplemental Program. You have a variety of options of how to receive this money when you retire, including time certain (3-5-10 years, etc.), annualized throughout retirement, or as a lump sum. This is an additional consideration as you ponder on the best time to retire.

Seasoned administrators may recall making a CalSTRS <u>Coverage A</u> or <u>Coverage B</u> election in the early 1990's; members that joined after October 15, 1992 were enrolled in Coverage B. If you die before retiring, Coverage A members' beneficiary(ies) receive a one-time death benefit of \$6,903, while Coverage B's members' beneficiary(ies) receive a one-time death

## ASSOCIATED ADMINISTRATORS OF LOS ANGELES

## WEEK OF APRIL 15, 2024

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## AALA STAFF:

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## **PREPARING** FROM PAGE X

benefit of \$27,612. The amount is \$6,903 for all retirees.

As a CalSTRS member, you only make contributions into your defined benefit pension and not into Social Security. Did you have non-CalSTRS covered employment and paid into Social Security? It is important that you understand the Social Security <u>Windfall Elimination Provision</u> because your Social Security benefits will be reduced by your pension benefit. SSA.gov provides a thorough explanation of what <u>WEP</u> is and how it came about. They also have a calculator that gives you a general sense of how much your benefits will be reduced.

CalSTRS provides additional resources like the <u>Protect</u> <u>Your Future Workbook</u> and <u>My Next Steps</u> booklet. These planning tools help you to plan your financial future and complete your retirement application.

For classified administrators, CalPERS provides a defined benefit plan and similar tools to assist you in planning retirement. Starting with <u>Planning Your</u> <u>Service Retirement</u>, CalPERS walks you through eligibility requirements, benefit calculation, and a planning checklist. CalPERS also has two programs depending on when you first joined, <u>2% at 55</u> and <u>2%</u> and <u>62</u>. CalPERS age factor caps at 2.5%.

Unlike CalSTRS members, District CalPERS members <u>DO</u> make contributions to Social Security. Whether or not your Social Security benefit is reduced is more a function of whether you contributed to another pension plan and your employer did not collect Social Security contributions. For more information go to <u>Social</u> <u>Security & Your CalPERS Pension</u>.

If you contributed to another public employee pension plan in previous employment, the reciprocity provisions in the 2013 California Public Employees' Pension Reform Act (PEPRA) may affect you. CalPERS takes reciprocity into consideration when determining your final benefits. In a nutshell, both pension plans will determine your final compensation separately and you can not move your years of service from one plan to another. You DO need to file for reciprocity before retirement. Use CalPERS' guide to <u>When You Change Retirement Systems</u> for further information. This is a complex issue; do not put if off until you are ready to retire. Call the CalPERS Customer Contact Center toll free at 888 CalPERS (or 888-225-7377) for assistance on reciprocity.

Neither CalSTRS, CalPERS, or Social Security were designed to replace your current salary 100%. Paying into 403(b), 457(b), and Roth IRA accounts will help supplement your retirement income. Each has its benefits, be sure to speak with a financial advisor before enrolling and understand the fees associated with each. You can visit **TSA Consulting Group** for LAUSD-specific 403(b) information and **VOYA** for LAUSD-specific 457(b) information.

Finally, keep in mind that you will no longer make pension contributions, pay monthly AALA member dues, or make contributions to a retirement account once you retire. Having the right information now can take the edge off of your angst and make retirement planning manageable. Next, what to do once your retire!



### ASSOCIATED ADMINISTRATORS OF LOS ANGELES







## AALA MEMBERS SHINE













## DACE TEAMS ADVANCE TO THE NATIONAL CHAMPIONSHIPS IN ATLANTA!



DACE is incredibly proud of all their students who participated in the event and showcased their newly acquired skills. Out of the 24 Gold medalists, the best of the best, 24 will continue to compete in the SkillsUSA National Leadership & Skills Conference in Atlanta, Georgia's largest gathering of America's future skilled workforce competition. It was a collaborative effort of students, clerical staff,



teachers, and administrators. This is truly an impressive achievement that speaks volumes about the hard work

and dedication of everyone involved.

DACE is committed to removing barriers and inspiring their students to strive for excellence, and this accomplish is a shining example of our success.

**AALA Representative Assembly** meets on **Monday, April 15** at Casa Italiana. <u>Please note the date change</u>. Departments caucus at 4:30 pm, Representative Assembly begins at 5 pm.



Silver, and 7 Bronze.

## ASSOCIATED ADMINISTRATORS **0** F LOS ANGELES HEALTHCARE **FAQS** Accessing the Internet for Healthcare Information

#### Isn't the internet a great source of health information?

Today, most people seek health information on the internet because it's easy and instant. While much information on the internet may be accurate, timely, and valuable, the internet, most notably through social media, is a major source of medical misinformation. Why? Studies have found that misinformation aligns with individual biases and belief systems that may include distrust of government and authority, political cynicism, reliance on intuition over analysis, and accepting as truth information that does not match scientific evidence. Health misinformation proliferates during outbreaks and disasters, triggering responses from governments, health authorities, researchers and clinicians about the health threats posed and where to find sources of trustworthy information.

#### What's the best way to locate credible and reliable health information?

The National Institutes of Health (NIH) offers the following advice for evaluating health information on the internet:

- Who is the website sponsor or host? Often, the website address (URL) is helpful:
  - o .gov shows it's a U. S. government agency. These websites are usually dependable.
  - o -edu indicates an educational institution, i.e., school, college, or university. Depending on the institution, these may be reliable.
  - o -org usually is a nonprofit organization, like professional groups, scientific, medical, or research entities, or advocacy groups. These may or may not be reliable.
  - o -com means it's a commercial website, such as businesses, pharmaceutical companies, and sometimes hospitals. Be most skeptical of .com websites.
- Who wrote the information? Who reviewed it? Is the author an expert in the field? Was the information published in a peer-reviewed journal? Peer reviews indicate that a team of experts has

scrutinized a study's research methods and results and ensures that the research is high quality.

- · When was the information written? Look for current information that includes how the new research fits in with past research findings.
- Does the website ask for personal information? If you're asked to share personal information, make sure you find out how your information will be used. You can identify secure websites that collect personal information by the "s" after "http" in the start of the web url, as in "https://. On these websites, you're usually asked to create a username and password.

#### Are there specific illnesses targeted by suppliers of "fake" medical products?

Yes, scams and counterfeit drugs abound. For instance, on the pretext of providing free or low-cost genetic tests for detecting disease, scammers obtain victims' insurance and personal information to file a claim and get reimbursed for services and products not provided and/or not medically necessary. In 2023 alone, the Justice Department charged 78 defendants that billed a total of \$2.5 billion in separate fraudulent schemes. The FDA warns of websites masquerading as legitimate pharmacies, selling sell counterfeit medications. Other areas of fraudulent claims include dietary supplements, weight loss products, fitness accessories/equipment, and others. For FDA information about health fraud scams, click HERE. To view the FDA's most recent list of tainted or counterfeit drugs, click HERE. For ways to protect yourself from Medicare scams, click HERE.

#### What are some trustworthy and credible websites?

Good sources for locating reliable health information on a variety of medical conditions and topics are:

- Medline Plus, National Institutes of Health
- ٠ Healthfinder.gov, U.S. Department of Health and Human Services

#### Other useful health information websites include:

- <u>Cancer.gov</u>, National Cancer Institute (NCI)
- Centers for Disease Control and Prevention (CDC), Department of Health and Human Services.
- Mayo Clinic, Health education for patients and the public

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## WHAT IS AALA PRESIDENT NERY X, PAIZ DOING TO ADVANCE **MEMBER NEEDS?**

President Paiz continues communicating with board members and senior staff regarding the restrictions placed on carryover funds, schools' ability to fully staff their administrative teams, as well as advocating for Tier 1 and 2 schools to request and receive approval for AP off-norm purchases. As importantly, an immediate audit is needed. Some regions are honoring waivers for Tier 3 schools while other regions are denying waivers from Tier 3 schools. On the same note, inconsistent Flex time practices continue district-wide. President Paiz continues fundraising for deserving senior scholarships.

## HAVE YOU MOVED HOME OR WORK LOCATION?

Please email **aalaoffice@aala.us** to keep accurate information and make sure you receive communications.

## **NEED ASSISTANCE FROM AALA?**

Whether you need assistance with membership, have a question or need representation, AALA's staff is available to assist you! The office is open Monday to Friday 7:30 am to 4:00 pm (213/484-2226) or you can email office@ aala.us 24/7.

## **ARE YOU A NEW ADMINISTRATOR OR CANCELED MEMBERSHIP?**

Becoming an AALA active member with the benefits of AALA membership just got easier, Complete AALA's easy form by scanning this QR code. Remember, AALA is as strong as its membership!

## I INADVERTENTLY UNSUBSCRIBED FROM THE UPDATE. WHO DO I CONTACT?

Email info@aala.us or office@aala.us for assistance.

## ARE THE AALA REPRESENTATIVE ASSEMBLY—APPROVED JOB ACTIONS STILL IN PLACE?

The Representative Assembly has not rescinded support of the following job actions:

- Unless they are contractual obligations, do not plan any meetings or events after school.
- Do not attend any District meetings, training or District business/events on weekends unless you are being compensated.
- Secondary Administrators only supervise necessary athletic events as outlined by Operations.
- Summer School no school-based administrators apply to run the Summer school program.

## IN THESE TIMES WHEN MEMBERS ARE FEELING AND GETTING SICK, YOU HAVE CONTRACTUAL RIGHTS FOR FLEX TIME OR MS FOR UP TO 8 HOURS TO GET A PHYSICAL EXAM

Know your contractual rights! "In recognition of the "professional workday" described above, when the schedule of the administrator involves extended work hours on a given day, flexible work hours on a subsequent day may be taken with the prior approval of the immediate supervisor. Upon request of the administrator, the immediate supervisor must provide the administrator with a time within which to schedule the flexible work hours."

Article X Section 1.3 (g) — Administrators may request up to eight (8) hours of flex time for an annual physical examination. (h) Use of flex time shall not be limited or denied for arbitrary or capricious reasons.

Article XI 5.0 — Personal Necessity Absence: Subject to the limits set forth below, an employee shall be granted a paid personal necessity absence when the situations described below require the personal attention of the employee during assigned hours of service. (o) For the purpose of a comprehensive physical examination during non-instructional or another time approved by your administrator provided that the verification of such an examination is submitted to the District.





### ASSOCIATED ADMINISTRATORS OF LOS ANGELES



## **UPDATES**

#### EDUCATOR DEVELOPMENT AND SUPPORT (EDS)

#### **Teacher Evaluations**

The contractual deadline to complete the EDST Final Evaluation for teachers, nonclassroom teachers, and counselors is **Friday**, **May 10<sup>th</sup>**. For employees that were hired after March 1, 2024, consider completing the Evaluation of Provisional Contract Employees (Stull) evaluation form. To assign a provisional contract evaluation to an

employee, contact us at <u>mypgs@lausd.net</u>. Please include the teacher's and evaluator's name and employee number in the email.

#### Zoom Office Hours

The Educator Development and Support (EDS) staff is available to assist you with all phases of the evaluation cycle during virtual **Office Hours** on Fridays, from 2:00 pm to 4:00 pm, using this Zoom link: <u>https://lausd.zoom.</u> us/s/87482513835.

#### **EDST Observer Certification Training**

We are offering a **two-day** certification training in 2024 for administrators who are evaluating teachers, nonclassroom teachers, and counselors. Two more trainings are available this Spring Semester: **April 11-12** and **June 13-14**. To enroll, log onto MyPLN and type in the key words **Observer Certification** or <u>click this link</u>.

#### 2023-2024 CaISTRS PRE-RETIREMENT WORKSHOP SCHEDULE

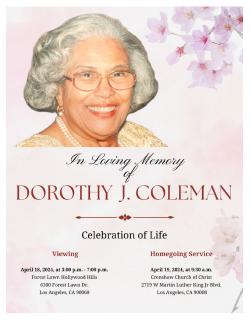
DATE/TIME/LOCATION	ADDRESS
April 18, 2024, 4:00-5:30pm	3951 Grand View Blvd.
Grand View Elementary School	Los Angeles CA 90066

Register for a workshop by calling 800-228-5453 and select Option 3. Then ask the schedulers to register you for one of the workshops. For more information, please contact Maria Voigt at <u>maria.voigt@lausd.net</u>.





**DOROTHY COLEMAN** - Ms. Coleman served as Area Coordinator, School Nursing Services as well as Field Supervisor, School Nursing. She retired 6/30/1988 as Director for Psychological Services and passed away on April 3, 2024.



## 🔊 SEND ME AN ANGEL, SEND ME AN ANGEL, RIGHT NOW! 🄊

For as little as \$5 or \$10 per pay period you can earn some! This is the simplest way to become an AALA Angel. Think about it, for about the cost of a latte or spirit you can fund college dreams. And who knows, the scholar you support may someday saves lives.

AALA established FRIENDS OF AALA, a 501(c)(3) nonprofit corporation in January 2011 to fund our student scholarship program for deserving LAUSD students. This Spring AALA awarded 43 \$2,500 and 15 \$1,500 scholarships to graduating seniors representing high schools and community adult schools. The Board of Friends of AALA meets its annual fundraising goal by seeking donations from AALA's active and alumni members, private foundations, service clubs, organizations, and businesses. The generosity of these donors is much appreciated.

Scan this QR code and earn your wings! All donations to FRIENDS OF AALA are tax deductible!

## YOUR GENEROSITY FUNDS DREAMS





**Note to Applicants:** Please be advised that you are responsible for making sure all the District requirements have been met. Do not contact AALA for information regarding positions; for detailed requirements for positions and employment updates use the contact phone number provided in the announcement or visit the District website at <a href="http://www.lausdjobs.org">http://www.lausdjobs.org</a> (classified) or <a href="http://achieve.lausd.net/Page/1566">http://achieve.lausd.net/Page/1566</a> (certificated). Employees who change basis during the school year may not earn a full year of service credit and annualized employees who change their basis during the year may sustain an annualized settlement.

**CERTIFICATED** *positions are-open to certificated and classified employees who meet the position requirements.* 

Click <u>HERE</u> for school based positions

Click <u>HERE</u> for non-school based positions

**CLASSIFIED** *positions are open to certificated and classified employees who meet the position requirements.* Click <u>HERE</u> for current job opportunities.

## ASSOCIATED ADMINISTRATORS OF LOS ANGELES DISTRICT ANNOUNCEMENTS



## Annual Social Emotional Learning Symposium

"Igniting Joy in Learning Through SEL" PILLAR 2C: Strong Social Emotional Skills

#### The day will Include:

- LAUSD Youth Leadership Panel
- Over 30 breakout SEL sessions
- Evidence-based SEL Instructional Programs
- SEL Integration
- Educator & Administrator
   Wellness
- Building Parent Capacity in SEL
- Using SEL Data to Drive
  Improvement
- SEL Micro-Credential
- SEL Focus School
- SEL Educator & School Best SEL practices
- Closing Remarks, Dr. Jaqueline Sanderlin
- SEL Vendors
- Breakfast, lunch, and refreshments will be provided



Saturday, May 11, 2024





#### **East Los Angeles College**

1301 Avenida Cesar Chavez, Monterey Park , 91754

Made possible by the Division of Instruction SEL Unit in partnership with Human Resources, Student Health and Human Services, the Youth Empowerment Unit, KLCS, SEL4CA, Harmony SEL, Second Step, & Inner Explorer.

For more information: Marco A. Nava, Ed.D., at mnava@lausd.net

## Join us for LAUSD's Annual Social Emotional Learning (SEL) Symposium!

Dr. Roberto Rivera, keynote speaker for <u>TEDx</u> and the <u>2023 CASEL Exchange</u>, and the CEO for the <u>Alliance</u> for the 7th Generation, will deliver the keynote address on the power of positive youth empowerment through culturally sustaining pedagogy.

Choose from over 30 breakout sessions led by LAUSD teachers and school leaders.

Sessions will provide valuable strategies and practices to enhance social emotional learning in the classroom and beyond.



#### Register on MyPLN using the keyword:

SEL SYMPOSIUM FOR ADMINISTRATORS

\*Registration opens March 1st, 2024 Compensation: school-based, certificated staff are eligible for **6 hours** of pay for this voluntary P.D. at the **\$50 training rate.** Registration is limited to **300**.



You seek AAPA information? <u>https://bit.ly/LAUSD-AAPA</u>

Looking to connect with AJE-LAUSD? <u>https://www.ajelausd.org</u> Can't find CMAA? <u>https://www.instagram.com/</u> <u>cmaa.lausd/</u>

You seek COBA information? <u>https://www.cobalausd.net</u>