

Good afternoon Chair Salinas and members of the committee. For the record, my name is Lisa Tanedo. I've been an 8th grade middle school teacher in Hillsboro and resident of Beaverton for nearly 17 years. For many of those years, I have been a member of my union's bargaining team and for the past five have served on our joint union/district benefits committee. I'm proud of the collaborative work we've done finding ways to help offset the continually rising costs of health care for both the District and employees alike. Among these is negotiating an incentive for employees who opt out of health insurance. I was at the table when we negotiated the opt-out incentive, realizing it would benefit both the employees who were able to opt out and the District who would pay substantially less per month for the incentive vs. the premium for that employee. It is a win-win.

With a partner who works in the District as well, we are able to take advantage of the opt-out incentive. My husband covers us both, freeing me to opt out. The incentive I earn for covers our monthly out of pocket insurance expenses along with co-pays for the prescription medications, visits with primary care doctors, specialists, and alternative health care providers I use to manage the symptoms of Lupus and Reynaud's Syndrome. It also allows us to save and plan for the extra expenses that may come if my conditions flares up more often or with more severity. If we lost the opt-out incentive, not only would we lose that money each month, but may be looking at an increased out of pocket premium since we would likely each be covering ourselves individually. This may also increase the cost to the district, as they would be paying the premiums for to individuals rather than one employee + spouse. If that happened, I may also be forced to make health care decisions based on finances rather than medical need.

The worst part of it all for me is knowing that if Edwin had kept his job in the private sector, we wouldn't be facing the loss of this incentive. He already makes less working for the District than he did in the insurance industry, and this loss would be one more sacrifice our family made to serve our community. He loves his work with autistic students, as I do with my 8th graders. We work hard to earn our pay, and our benefits are a part of that package. It isn't fair to ask us to give up part of our pay just because we both chose to be public employees. Our communities rely on public employees, and we need to remove any disincentives to those that chose this important work. I urge you to support House Bill 3075.