Retro Pay & CTA-Endorsed Disability Insurance

PRESENTED BY PEA & PUSD



Our 2025-2026 CBA is ratified!

In this meeting we will discuss:

- **Retro pay of the 2.3% COLA**
- **The Standard Disability**

This presentation will :

- posted on the peateachers.org website (under bargaining tab)
- Included in the PEA The Focus newsletter

This is NOT a recorded zoom meeting

Further questions can be directed to your PEA site Representative or
Primary: mgomez@peateachers.org
Secondary: jkanyuk@peateachers.org



Retro pay

- PUSD Ratified the 25-26 PEA CBA on 2/25/26 a retro check will be issued45 business days from this date on :
- March 2026-end of March
- April 10th retro
- The 2.3% COLA shall be applied to your **salary schedule** and reflected on your April 2026 pay.

- **The 2.3% COLA is applicable to pay listed on appendix B**:

Certificated Salary Schedule Psychologist, Speech Therapist, Behavior Specialist Salary Schedule, Counselor Salary Schedule, Elementary Counselor Salary Schedule, Secondary Preschool Salary Schedule (185 Day), Extra Duty Stipends, Adult Education Salary Schedule (included: Certificated Hourly rate of pay, Intervention Hourly rate of pay, Class Coverage Hourly rate of pay, Home Teacher rate of Pay, Masters, Doctorate



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Standing Up For Student Success

PEA Proposal No. 4

MEDIATION

January 28, 2026

ARTICLE 13 – SALARY

13.1 Compensation

13.1.1 All revised salary schedules are attached hereto as Appendix B.

FY 2023-2024:
Five percent (5.0%) ongoing salary increase, effective July 1, 2023. Increases shall apply to all rates and schedules.

FY 2024-2025:
All salary schedules and rates shall be increased by the final state-adopted funded and applied LCFF COLA up to two percent (2.0%), effective July 1, 2024. If the state adopted and applied LCFF funded COLA is above two percent (2.0%), the parties shall agree to reopen Article 13 (Salary) for the 2024-2025 school year to bargain any additional increase. All increases shall apply to all rates and schedules.

If there is no State funded LCFF COLA for 2024-2025, then the parties agree to open Article 13 (Salary) for the 2024-2025 school year to bargain salary.

FY 2025-2026:
Two and three tenths (2.3%) ongoing salary increase, effective July 1, 2025. Increases shall apply to all rates and schedules.

The remainder of the article shall be at status quo.

1/28/26

1/28/26

Retro pay

- What is NOT included with the 2.3% COLA increase:

Signing bonuses

Transfer bonuses

Dual Immersion stipend

SDC stipend



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1/28/26

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Why You Need It.....

LACK OF COVERAGE

Pittsburg USD does not provide essential disability insurance, leaving educators vulnerable during unexpected emergencies and health issues.

ELIGIBILITY GAPS

Pittsburg Certificated members find themselves ineligible for California's state disability benefits, compounding the need for alternative protections for their income.

RELIANCE ON SICK LEAVE

Without disability insurance, individuals may depend solely on their sick leave, which can be insufficient for extended periods of absence.

WITH INSURANCE

With CTA-endorsed disability insurance, you may receive up to 80% of your income replaced, providing significant financial support when you need it.

PEACE OF MIND

Having this coverage ensures peace of mind, allowing you to focus on your recovery without the stress of financial instability during difficult times.

Why The Standard?

- The Standard is the only Disability Insurance vetted and approved by CTA
- Built around teacher contracts and education employment patterns
- May replace up to 80% of a member's income if they cannot work.
- Coverage for pregnancy, illness, or injury.



Why The Standard Continued....

If a member has concerns about the plan or claims handling, they can contact The Standard directly and can lean on CTA Member Benefits or CTA staff through:

- the CTA Help Center
- their local CTA chapter leadership
- For PEA members we have a direct contact: Sophie (for Voluntary plans).
- Other locals (AEA) have The Standard in their CBA...
- Keep consitency with EBCSS standards of benefits



Understanding Disability Insurance Benefits

PROTECT YOUR INCOME

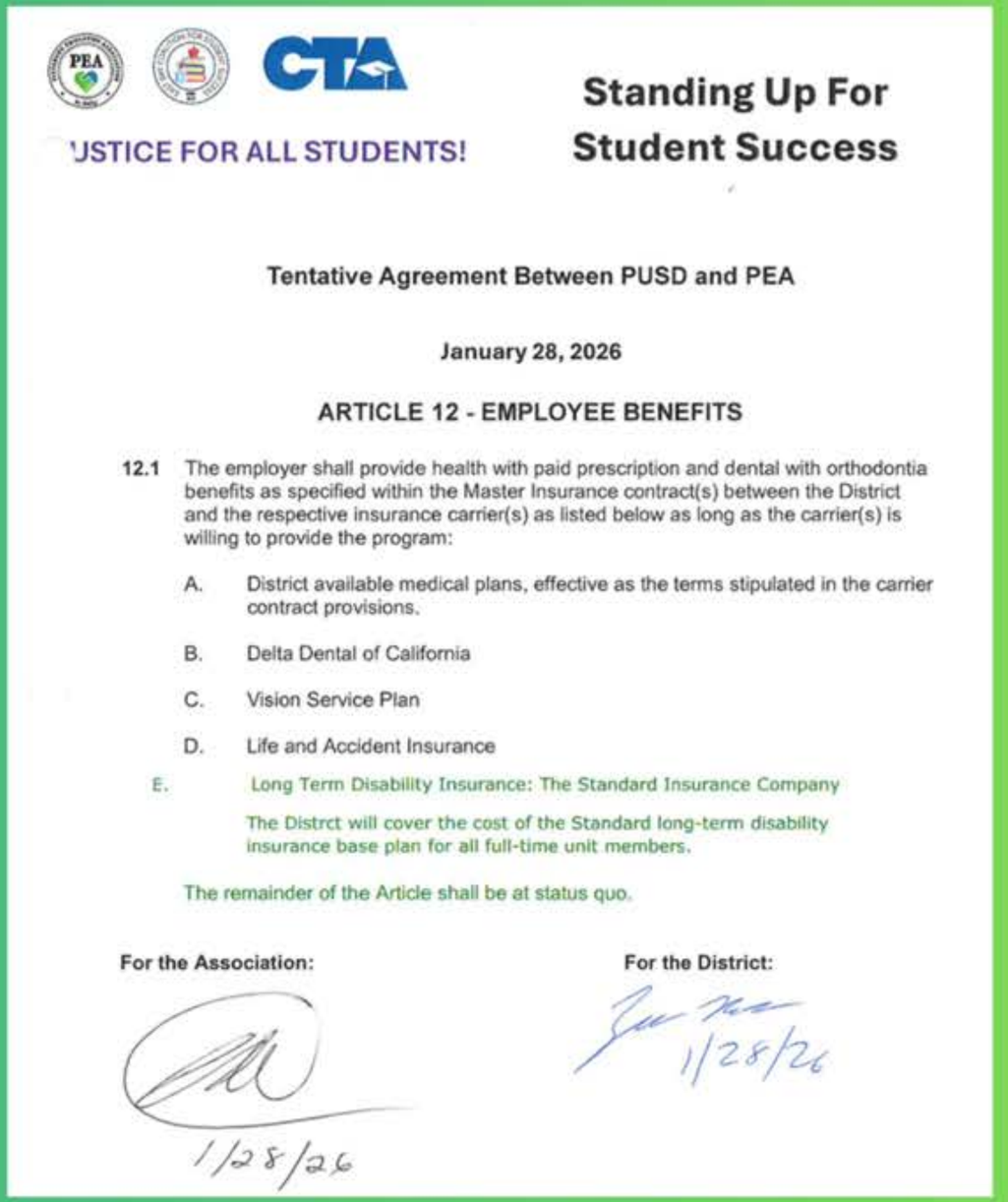
Disability insurance safeguards your financial stability by providing income when you are unable to work due to injury, illness, or childbirth.



Group Disability Insurance

****AT NO EXTRA COST TO YOU!**

Effective April 1, 2026 All Full-Time Employees in a Certificated position covered under the PEA CBA position will be automatically enrolled into the PUSD District Group Disability Plan through The Standard



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Standing Up For Student Success

Tentative Agreement Between PUSD and PEA

January 28, 2026

ARTICLE 12 - EMPLOYEE BENEFITS

12.1 The employer shall provide health with paid prescription and dental with orthodontia benefits as specified within the Master Insurance contract(s) between the District and the respective insurance carrier(s) as listed below as long as the carrier(s) is willing to provide the program:

A. District available medical plans, effective as the terms stipulated in the carrier contract provisions.

B. Delta Dental of California

C. Vision Service Plan

D. Life and Accident Insurance

E. Long Term Disability Insurance: The Standard Insurance Company

The Distrct will cover the cost of the Standard long-term disability insurance base plan for all full-time unit members.

The remainder of the Article shall be at status quo.

For the Association: 1/28/26

For the District: 1/28/26

Core Benefits of the Group Plan

INCOME REPLACEMENT

This plan replaces up to 75% of your daily income after being out for 7 consecutive workdays due to disability.

1. **Sick leave +12.50 per workday**
2. **Once you have exhausted your sick leave and receiving differential sub pay; The Standard will cover the remainder to cover up to 75% of your monthly gross income.**
3. **No differential pay 75% of gross income.**

PREEXISTING CONDITIONS

Coverage under the group policy for preexisting conditions begins after 10 consecutive regularly workdays upon policy start of enrollment, ensuring financial support when you need it most.

**ie. pregnancy, cancer etc.
already documented with a physician.**

DIRECT BENEFITS

Benefits are paid directly to you, allowing for flexible use towards everyday expenses, offering peace of mind during tough times.

*Under the Group Plan any pay out is taxable income

Group Disability vs Voluntary Disability

Group: PUSD Pays
Voluntary: PEA member pays

You can have BOTH plans

	GROUP	VOLUNTARY
Summer Benefit	No	Yes
Student Loan Benefit	No	Yes
Cancer Benefit	No	Yes
Coverage while eligible to receive full Paid Sick Leave	$12.50/Day	$12.50/Day
One Year Benefit Coverage (Regular Daily Contract Salary, less deductible income)	75%	80%
Taxable Benefit	Yes	No

PEA Recomends you consider keeping your voluntary coverage

Can I keep both Voluntary & Group Plans?



YES YOU CAN!

- If you file a claim, you can file to BOTH plans and: receive up to $25p/day, while receiving the fully-paid sick leave. Remember that the Group Plan is taxable

- receive a maximum of 80%
- The Group pay-out is taxable, while the voluntary is NOT taxable

Will PUSD pay for the Voluntary Coverage or Enhanced Plan?

NO

Enhanced Plan: PEA members pays the additional cost
(the cost is 0.178% of your monthly pay)
ie montly salary =9,000 (.178% of 9,000=16.02)
your cost to have the enhanced plan (voluntary coverage =16.02 per month)
keep it going for 2 years

- **I already have The Standard what do I do?**

PEA highly recomends you keep the voluntary for cancer, student loan and summer coverage

- **I don't have the Standard what do I do?**

Window for enrollment is 120 days after April 1, 2026 (for current active employees) or if there's a Qualifying Life Event. Continues for 2nd year even if no longer employed by the District

- PUSD is paying for the Group Coverage for all certificated staff under the CBA



I am NOT a CTA/PEA member?

The Voluntary Coverage is only available to CTA/PEA members

- PUSD is paying for the Group Coverage for all certificated staff under the CBA



I have another carrier for Disability Insurance...

- There is no cash-in-lieu
- You will still be enrolled in The Standard group disability Insurance
- Keep in mind you can not double-dip, maximum coverage is 80%

- PUSD is paying for the Group Coverage for all certificated staff under the CBA



The Standard

Class 1

Employees who, on the date of disability, have 5 or more years of credited service under CalSTRS and/or PERS

Class 2

Employees who, on the date of disability, have less than 5 years of credited service under CalSTRS and/or PERS

Group Plan Highlights

	CLASS 1	CLASS 2
Survivor Benefit: Lump sum 3 times your disability benefit (if employee passes away during claim)	Yes	Yes
FICA and Medicare: Standard pays employer matching taxes	Yes	Yes
W-2s: Standard prepares for members receiving disability benefits	Yes	Yes
Mental Disorder/Substance Abuse Limitations	No	Yes
24-hour Coverage (On/Off the job)	Yes	Yes

*Class 1 Employees who, on the date of disability, have 5 or more years of credited service under CalSTRS and/or PERS

HOW IT WORKS ?



WAITING PERIOD, THE SHORTER OF:

(a) 7 consecutive Regular Days of Required Attendance (RDRA) or Extra Duty Days of Required Attendance

OR

(b) 30 calendar days
Disability benefit Payable for all RDRA's on which you are disabled in each calendar month

Examples of deductible income: substitute differential pay, personal leave pay, severance pay, Catastrophic / extraordinary leave bank, salary continuation, worker's compensation, work earnings, social security, state disability, CalPers/CalSTRS benefits.



The Standard

Access support.....

- Online: To access your current plan: CTA Member Benefits account; just log in to access the application form and complete the required information.
- Phone:You can call The Standard at 800.522.0406 for assistance during weekdays from 7 a.m. to 6 p.m. for any questions.
- **Virtual: Schedule a virtual appointment with a Benefits Consultant to discuss your options and receive guidance through the application process.**

How to file a claim.....

- Contact The Standard at 800-522-0406
- Submit paper claim form to Standard (paper form is available on the PUSD website under Benefits)



QUESTIONS

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