



Spotlite

PROFESSIONAL AEROSPACE UNION

Boeing open enrollment Nov. 1-22

Special section
P5-8



**OPEN
ENROLLMENT**

Referendum results online!

Results of the Constitutional Referendum can be found online at www.speea.org. The ballots were due at SPEEA by Oct. 26, after this issue of SPEEA Spotlite went to the printer.

The Referendum seeks to update one aspect of our Constitution by moving approval to start an organizing campaign for employees outside of Boeing or Spirit from a costly, all-member vote to a simpler and much quicker vote of the SPEEA Council.

All other aspects of organizing, adding bargaining units and our union's constitution remain the same. If the Referendum passes, your member-elected SPEEA Council will still learn about and debate the benefits and issues before voting to approve or reject each organizing effort.

Cease operations in Russia

SPEEA calls for more action by Boeing against Russia

SEATTLE – Russia's continued attack on Ukraine and its people demands more action by U.S. corporations, including The Boeing Company.

While more than 400 U.S. companies have stopped and removed operations in Russia, Boeing has only announced "suspension" of work in Moscow and elsewhere. The Boeing website still lists its Russian facilities and operations and refers to its Moscow Design Center as "the largest engineering division outside the United States." There is no mention of suspended operations on the Boeing/Russia webpages.

Boeing previously announced it will no longer buy titanium and aluminum from Russia. With the most recent announcement of Russia calling up more troops and escalating the war, it is clear stronger action is warranted.

SPEEA, IFPTE Local 2001 calls on Boeing to cease all operations in Russia and start the permanent transfer of that work to other

locations.

The destruction and atrocities Russia is inflicting on Ukraine and its people will reverberate for decades after this brutal conflict ends. As a world leader in aerospace, Boeing's permanent departure will send a strong message to Russia that there are far-reaching consequences for invading and inflicting unforgiveable death and destruction on sovereign countries and their people.

In making this call to Boeing, the 17,000 SPEEA-represented employees at Boeing and Spirit AeroSystems, extend a hand of solidarity to the people of Ukraine. While we cannot fully imagine the horrors Russia has inflicted on you, your families, and your way of life this past year, we are in awe of your bravery and resolve to save your country.

As a union formed and maintained by collective action, we stand in solidarity with the people of Ukraine and President Volodymyr Zelenskyy with our call on Russia to end this conflict and recall its troops.

Boeing Profs and Techs

Virtual work should remain an option for SPEEA members

The Boeing Company's unilateral corporate edict for employees to return to the workplace is more focused on workplace optics than actual data regarding productivity.

SPEEA-represented employees continue to show high levels of productivity – whether working on-site or virtually.

Union leaders and staff have repeatedly engaged Boeing on the need to allow employees to work virtually. Despite Boeing acknowledging virtual work is not impacting productivity and the company's elimination of many on-site workspaces, corporate remains committed to returning its employees to the workplace.

While requiring its own direct employees to return to the workplace, Boeing continues to outsource work to locations around the world – effectively allowing this outsourced work to be performed off-site.

The people who are entrusted to design, engineer and support the manufacturing of the world's most sophisticated aerospace products should also be trusted by their employer to decide how to best get their group's work statement completed. It is unfortunate management continues to assert its right to manage workers with less than adequate regard for the needs and well-being of its employees.

We encourage employees who want or need to continue working virtually to discuss their situation, viable options, and accommodations with their manager. Many local managers are working with employees and finding solutions such as long-term telecommuting or leave of absences.

Information in LOU 13 relating to Virtual Office/Telecommuting of the Prof and Tech contracts may be helpful.

Spirit salary charts

Expecting to be online by early November
www.speea.org
Member Tools/Salary Charts

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Ukrainian refugees wonder when, or if, they can go home

By Bill Dugovich
Communications Director

KRAKOW – The two teenage girls kept to themselves as they sorted boxes of clothes. Occasional soft giggles broke through the weary and sad tiredness on their faces. They should have been home, having fun with friends or preparing for the next day of high school. Instead, they were in a warehouse alongside volunteers from around the world sorting clothes to help Ukrainian refugees.

Kateryna, Maria, along with their mother and younger brother could not go home. While better off than most refugees who came to the free shop warehouse looking for clothes, they too needed to flee their home in Odesa, Ukraine, months ago. Volunteering to sort clothes in Krakow, Poland, gave the family – less the father back in Ukraine – something to do. It was their way of helping people impacted by the war Russia was waging on their homeland.

The family was an exception among the volunteers my brother Chris and I found ourselves with at the “A Drop in the Ocean” free shop. He from Mukilteo and I from Seattle spent a week in August working alongside about three dozen volunteers who came from around the U.S., Norway, Japan, Australia, Italy, England, Germany and of course Poland and Ukraine.

Russia’s war on Ukraine displaced 7.7 million people as of Oct. 11, according to the United Nations High Commission for Refugees. Of those, 4.3 million registered for protection as refugees, with more than 1.4 million traveling to Poland. They all left their home quickly with no more than they could carry in a suitcase, backpack, or their car.

The displaced Ukrainians are not who most of us picture as refugees. To get a sense, imagine your

neighbor or yourself needing to abruptly leave your home and spouse, not knowing when, or if, you’ll ever return. And, if you do return, will your home still be there? The vast majority of the thousands we saw were mostly young women, many with children no older than 16. Add to that the elderly. No matter their age or situation, everyone looked exhausted and grief-stricken.

Family history brought Chris and me to volunteer in Poland. Our grandparents came from Ungvár, Hungary. Well, the town was in Hungary before the Russians annexed it into Ukraine in 1945 and changed its name to Uzhhorod. While all ties to our grandparent’s homeland are gone, we felt a strong need to

do something to help the people of Ukraine.

SPEEA to Boeing: Permanently leave Russia - P2

Walking from our hotel each morning, we passed food tents set up by World Central Kitchen. Fifty to 100 refugees were always there getting a free hot meal. The line at the warehouse formed about an hour before opening. Between 500 and 600 people came by each day to look through the racks of clothes. Thousands of boxes full of clothes – all donated by the residents of Krakow – packed the old shopping center now serving as the free shop warehouse. While there was no limit on the items a person could take, I never saw anyone take more than a single bag of clothing. Most people needing shoes left disappointed.

“The people needing shoes really need shoes, but we don’t have enough. We never have enough,” said Misha, the onsite coordinator for the Norwegian-based humanitarian organization “A Drop In The Ocean.”

One of several coordinators at the warehouse, Misha volunteered for six months in Greece helping at refugee camps before getting the paid assignment in Poland. In her early 30s, she was a pleasant commander of the Krakow free shop.



SPEEA Communications Director **Bill Dugovich**, left, and his brother **Chris**, retired president of Washington AFSCME Council 2, working with other volunteers at “A Drop in the Ocean” free shop in Krakow, Poland in August.

“Everyone here works really hard and contributes,” Misha said. “You see the people and it’s hard not to want to do something extra for each one. But you can’t. There are too many. So, we do what we can for as many as we can.”

The memory of our week volunteering in Poland remains fresh in my mind. I’m in awe of the hundreds of thousands of Polish families who opened their homes to the refugees. I still see the young mothers, children and elderly Ukrainians looking humbled, lost and staring blankly ahead in the hotel breakfast room. I wonder if Kateryna, Maria, their brother and mother made it back to Odesa, and if they did, what they found.



Volunteers who traveled from around the world sort clothing donated for Ukrainian refugees in Krakow, Poland.

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Enrollment begins for Boeing 401(k) Student Loan Match

The 2020 Puget Sound Professional and Technical contract negotiations included a side letter containing a provision that SPEEA-represented employees will participate in “any new or additional student debt assistance-related tools and benefits introduced by the Company and generally available to nonunion employees of the Company.”

This allows SPEEA-represented Prof & Tech unit employees to participate in the new Boeing 401(k) Student Loan Match program.

Starting in January 2023, Boeing is offering a new 401(k) feature for employees who are struggling to save the 401(k) maximum match while also repaying student loans.

Right benefit for you?

If you are already contributing enough to receive your applicable maximum company match, this is likely not the right benefit for you. Generally, you may not opt out or unenroll during the year. Once enrolled, you remain enrolled for the entire calendar year even if you pay off your student loans during the year.

While you are enrolled in the Student Loan Match, Boeing’s per-paycheck matching contributions to your 401(k) stop. Instead, Boeing will make a single, lump sum contribution to your Boeing 401(k) after the year ends based upon eligible student loan payments during the applicable plan year, along with your match-eligible Boeing 401(k) contributions for the plan year.

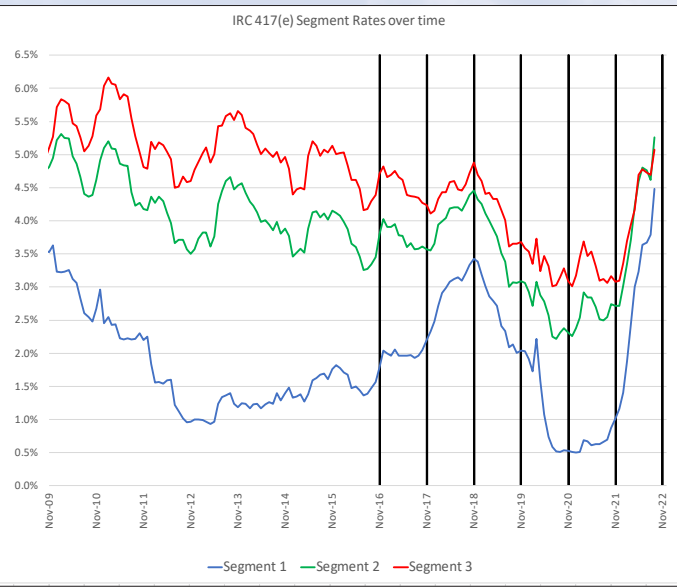
If you enroll in the Supplemental Savings Plan (SSP), you are not eligible for The Boeing 401(k) Student Loan Match.

For more details, read the Boeing Fact Sheet, the Boeing Frequently Asked Questions (FAQ) and the enrollment materials. Enrollment begins Nov. 1 and concludes Nov. 22.

Considering retiring?

Boeing pension: Segment rates surge in September

Date	Segment 1	Segment 2	Segment 3
11/1/2018	3.43%	4.46%	4.88%
12/1/2018	3.38%	4.32%	4.69%
1/1/2019	3.19%	4.25%	4.60%
2/1/2019	3.01%	4.11%	4.41%
3/1/2019	2.80%	4.00%	4.42%
4/1/2019	2.79%	3.88%	4.33%
5/1/2019	2.72%	3.76%	4.33%
6/1/2019	2.41%	3.51%	4.16%
7/1/2019	2.34%	3.38%	4.01%
8/1/2019	2.09%	3.00%	3.61%
9/1/2019	2.13%	3.07%	3.65%
10/1/2019	2.01%	3.06%	3.65%
11/1/2019	2.04%	3.09%	3.68%
12/1/2019	2.03%	3.06%	3.59%
1/1/2020	1.91%	2.93%	3.54%
2/1/2020	1.73%	2.72%	3.35%
3/1/2020	2.22%	3.08%	3.73%
4/1/2020	1.58%	1.88%	3.28%
5/1/2020	1.08%	2.78%	3.47%
6/1/2020	0.74%	2.57%	3.32%
7/1/2020	0.59%	2.25%	3.01%
8/1/2020	0.52%	2.23%	3.03%
9/1/2020	0.51%	2.31%	3.15%
10/1/2020	0.54%	2.38%	3.28%
11/1/2020	0.52%	2.31%	3.09%
12/1/2020	0.51%	2.28%	3.01%
1/1/2021	0.50%	2.38%	3.17%
2/1/2021	0.51%	2.54%	3.45%
3/1/2021	0.69%	2.92%	3.69%
4/1/2021	0.67%	2.84%	3.47%
5/1/2021	0.61%	2.84%	3.54%
6/1/2021	0.63%	2.70%	3.32%
7/1/2021	0.63%	2.51%	3.20%
8/1/2021	0.66%	2.50%	3.12%
9/1/2021	0.70%	2.55%	3.06%
10/1/2021	0.87%	2.74%	3.16%
11/1/2021	1.02%	2.72%	3.08%
12/1/2021	1.16%	2.72%	3.10%
1/1/2022	1.41%	3.02%	3.36%
2/1/2022	1.88%	3.35%	3.70%
3/1/2022	2.44%	3.71%	3.94%
4/1/2022	3.00%	4.22%	4.17%
5/1/2022	3.23%	4.59%	4.69%
6/1/2022	3.64%	4.80%	4.78%
7/1/2022	3.67%	4.78%	4.72%
8/1/2022	3.79%	4.62%	4.69%
9/1/2022	4.48%	5.26%	5.07%
10/1/2022			
11/1/2022			



By Matt Kempf, CFP®, CEBS
SPEEA Sr. Director of Compensation and Retirement

The decision to take your accrued pension benefit as a lump sum or a monthly annuity is a one-time, irrevocable decision made with the commencement of your pension.

While not appropriate for every retiree, the amount received in a lump sum for every dollar of single life annuity varies from year to year, making some years more advantageous than others to consider the lump sum option. All signs lead to 2022 being the last opportunity to have the Boeing Company Employee Retirement Plan (BCERP) lump sum based on abnormally advantageous segment rates due, in large part to the Covid-19 pandemic.

The IRS publishes segment rates which are used with mortality tables to convert a single life annuity monthly benefit into a lump sum. Pension lump-sum amounts are determined as of the retirement Benefit Commencement Date (BCD), which can only be on the first of a month. The segment rates fluctuate and have a significant impact on the size of a lump-sum payout. The rates are based on averaging applicable duration, high-quality (bonds rated AAA, AA, or A) corporate bond yield spot rates published by the U.S. Treasury.

- **Segment 1** - Used to discount pension checks received within the first five years of commencement.
- **Segment 2** - Used to discount pension checks received after five and before 20 years of commencement.
- **Segment 3** - Used to discount pension checks received from years 20 onward.

While the segment rates change monthly, the

BCERP lump sum is based on segment rates from November the year prior. This means if you commence in 2022, BCERP will use November 2021 segment rates to convert the single life annuity into a lump sum. Since the segment rates are used to discount future single life annuity pension checks back to the commencement date, the lower the segment rate, the higher the lump sum. Conversely, the higher the segment rates, the lower the lump sum.

Significant rate changes

Over the 10-month period from November 2021 to September 2022, the three segment rates have each individually increased more than any other 10-month period of available data, going back to January 1984.

If the segment rates remain elevated until November, or increase even more, this unprecedented increase in segment rates will dramatically reduce the BCERP lump sum value proposition for commencements in 2023.

BCERP lump-sum amounts are determined by the benefit commencement date and individuals can only commence on the first of a month. Accordingly, individuals interested in receiving the preferential November 2021 segment rates must terminate employment on or before Nov. 30, 2022 and commence their pension on Dec. 1, 2022.

Individuals retiring in 2022 will have two separate and distinct steps to accomplish. First, they must commence their pension and then they must terminate their employment.

Steps to take

The commencement process should start as soon as possible for those commencing in 2022. Boeing

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Monthly premium changes for open enrollment in 2023

By Jason Collette
SPEEA Contract Administrator
and Benefits Coordinator

Open enrollment is this year is Nov. 1 – 22 for Boeing employees.

When reviewing the annual open enrollment information from Boeing, keep the following in mind:

- **Routine changes** – This is the only time of the year you can make routine changes to your health care coverage. If you opt for a different plan, changes take effect Jan. 1, 2023. The good news is any change you make for this year is only locked in for a single year. If you are unhappy with a change you made for 2023, you can make a change for the following year during open enrollment.
- **Deadline for correcting mistakes** – Even if you don't change your benefits package, you will receive a confirmation letter in the mail. You have a limited amount of time to request a correction. Make sure your home address is correct in Worklife.

Base salary determines monthly premium

Pay Bands – Beginning in 2023, SPEEA-represented employees will pay monthly premiums based on a tiered system. The employee's base salary on July 1 the previous year will determine which tier's pricing they will pay. *The percentages, however, are based on the full cost of the plan, not on the employee's salary.*

For the past five years, the percentages all SPEEA members paid for their medical plans were 0% for Advantage+, 5% for Traditional Medical Plan and 12% for Select and all HMO plans.

Compare and choose a medical plan

Advantage+ – 0%, 6%, 9% premium contribution

- Around half of SPEEA members are currently enrolled in this plan. For 2023, the annual deductibles increased \$100

Annual Base Salary	Advantage+ Health Plan	Traditional Medical Plan	All other plans
Pay Band 1: \$100,000 or less	0%	6%	12%
Pay Band 2: \$100,000.01 to \$200,000	6%	9%	15%
Pay Band 3: \$200,000.01 or more	9%	12%	18%

for individuals to \$1,500. The increase for families is \$200, now up to \$3,000. Boeing continues to contribute 50% of the deductible to the member's Health Savings Account (HSA), so this increased \$50/\$100 this year. The overall contribution limits set by the Internal Revenue Service (IRS) for HSA accounts increased by \$200/\$450 from last year to \$3,850/\$7,750.

- Anyone may be covered by the Advantage+ plan. But not everyone is eligible to establish and fund a tax-free HSA account. Ensure you understand the rules at www.healthequity.com/boeing.
- Because the Advantage+ plan uses the exact same network as the Traditional Medical Plan, the plans are very similar after the annual deductible is met. A notable exception is for families. All covered members share a single deductible and out of pocket (OOP) maximum for the Advantage+ plan. Note also prescription drugs are subject to the deductible on Advantage+.

Traditional Medical Plan – 6%, 9%, 12% premium contribution

- Slightly more than 40% of SPEEA-represented Professional and Technical workers are enrolled in the Traditional Medical Plan (TMP). Those who are eligible for HSA accounts should weigh the TMP against the Advantage+ plan.
- This plan carries a \$300 per person deductible and 10% medical coinsurance. After your deductible is satisfied, the more expensive your service, the more expensive your 10% share becomes until you reach your individual \$2,000 OOP maximum.

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Health Savings Account (HSA)

HSA: A good way to reduce costs if you are eligible

A Health Savings Account (HSA) is a tax-exempt account you set up with an HSA custodian to reimburse yourself for certain medical expenses you incur.

HSA's are individually owned, portable if you change employers and are always 100% vested.

These accounts are commonly referred to as a "triple-tax-advantaged" method to pay for health-care expenses. Contributions are pre-tax, the funds can grow income-tax deferred and if funds are spent on eligible medical expenses, they are completely income-tax free.

Not everyone is eligible to establish and contribute to an HSA. Some of the key restrictions are listed here, but there are more. Please educate yourself before enrolling for the first time.

Key restrictions

An individual must be covered by an HSA-qualified High Deductible Health Plan (HDHP). Advantage+ is the only qualified HDHP offered by Boeing.

You (the account holder) may not have other health coverage except what is permitted (such as dental and vision). If you are "double covered" by your spouse's non-HDHP medical plan, you are not eligible to contribute to an HSA. Note: A spouse's general purpose FSA can also disqualify you from opening an HSA.

If you are enrolled in Medicare, Medicaid, or Tricare or if you can be claimed as a dependent on someone else's tax return, then you are not eligible to contribute to an HSA.

Medical expenses

HSA funds can be used for eligible medical expenses for you or any of your dependents, even if they are not covered by the HDHP. The Internal Revenue Service (IRS) determines which medical expenses qualify. That includes all the items subject to the HDHP medical plan deductible, as well as dental and vision expenses. In addition to eligible medical expenses, HSA funds may also be used to pay for Medicare Part B premiums income-tax free.

Individuals interested in HSA's should read IRS Publication 969 at the www.healthequity.com/boeing.

Frequently asked questions

I heard I'll now have to pay a percentage of my salary for medical, is that true?

No. The percentages are based on full plan rates and not an employee's salary. The current contract ratified in March of 2020 requires SPEEA members to be put into three tiers for medical premium pricing beginning in 2023. Those making more will now be responsible for a higher percentage of the cost of their medical plans.

I am close to retirement. What is the impact of these new pay bands on my retiree medical?

The retiree medical plans and eligibility remain in place and are unchanged. However, there will be a small impact to the medical premiums for some employees. This change is only applicable to Techs and Profs whose "last hire date" is before 1993, or those whose "last hire date" is on or after Jan. 1, 1993 but before Jan. 1, 2007 and who have 30 years or more of company service. For these employees, premiums will be the same as Actives in Pay Band 1. For 2023, retirees will pay \$40 per person per month for Traditional and Advantage+ will have zero cost.

This change is effective for any SPEEA member who terminates employment after Jan. 1, 2023.

Can I fill my prescription at Walgreens now?

Yes! Walgreens is included in the retail pharmacy network. Alliance Rx Walgreens Prime is still the mail-order provider.

What is Embright and what happened to the UW Preferred Partnership?

Embright is the new name of the UW Preferred Partnership. It's owned by UW, Multicare and Life Point. Members should notice this simply as a name change. The new website is boeing.embright.com.

How do the deductible, coinsurance and out-of-pocket maximum work together?

Below is an example of a \$25,000 in-network hospitalization. This illustrates how the deductible, coinsurance and OOP maximum work together for an individual on the 2023 Traditional Medical Plan.

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Monthly premium changes for open enrollment in 2023

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Select Network Plan – 12%, 15%, 18% premium contribution

- Very few active SPEEA members are enrolled in this plan. The Select Network Plan provides no out-of-network benefits. The only non-network claims covered are for emergency room visits.
- Because of the high premiums and the lack of non-network coverage, the Select Network Plan is likely not a good choice

for most active employees.

Kaiser Permanente – 12%, 15%, 18% premium contribution

- Kaiser is a Health Maintenance Organization (HMO) with a very limited network. Like the Select Network, Kaiser has no out-of-network benefits. The only non-network claims covered by Kaiser are for emergency room visits.

MONTHLY PREMIUMS

	Pay Band 1	Pay Band 2	Pay Band 3
Advantage+ BCBS	\$0	\$37.29	\$55.94
Advantage+ Embright	\$0	\$7.29	\$25.94
Traditional BCBS	\$40.07	\$60.10	\$80.13
Traditional Embright	\$10.07	\$30.10	\$50.13
Select BCBS	\$84.09	\$105.11	\$126.13
Select Embright	\$54.09	\$75.11	\$96.13
Kaiser (WA)	\$86.02	\$107.53	\$129.04
Kaiser (OR)	\$78.59	\$98.24	\$117.89

About the chart: Premiums listed are for a single person. If you're covering a spouse or children, your premiums will double those listed in the table. If you're covering a spouse and children, your premiums will be triple those in the table. Also, per the contract, enrolling in the Preferred Partnership Option (Embright) will reduce premiums by \$30. Employee's premiums are not to be reduced beyond zero.

Flexible Spending Account (FSA)

Once you choose a medical and dental plan for 2023, estimate the amount of out-of-pocket expenses you had this year and consider enrolling in a Flexible Spending Account (FSA). For 2023, the maximum FSA contribution is \$2,850. Your entire election is generally available the first day of the year, and if you leave mid-year, you are not required to repay the amount you spent beyond what has already been deducted from your paycheck.

Up to \$550 of your unused FSA can roll over to the following year, so making at least a \$550 election in the FSA could be a good idea, depending on your circumstances.

If you sign up for the Advantage+ plan and are eligible to make an HSA contribution, it is likely beneficial to contribute the maximum to your HSA before considering putting money in the FSA.

Additionally, if you are enrolled in the Advantage+ plan, the HSA and FSA work differently. Before satisfying your annual Advantage+ deductible, the FSA cannot be spent on any expense covered by the medical plan.

Dental Plans

The SPEEA/Boeing Professional and Technical contracts provide three dental plan options for represented employees in the Puget Sound region. All three are free from premium contributions.

- **Delta Dental of Washington (DDWA) Preferred Dental** – This is recommended for most SPEEA-represented employees. For the highest benefit, plan to use an in-network Delta Dental of Washington (DDWA) Preferred Provider Organization (PPO) dentist. Nationwide in-network coverage is available, using the National Delta Dental PPO networks.

Note: PPO Network and Premier Network dentists are **prohibited** from billing you the difference between the charged and the maximum allowable rate, known as "balance billing."

DDWA Scheduled Dental Plan – The Boeing Scheduled Dental Plan is administered by DDWA. There is no network of providers – covered employees can use any licensed dentist in the United States, but the reimbursable fee schedule has not changed for approximately 20 years.

DDWA Prepaid Dental – The Prepaid Dental Plan is an HMO. This is a 'buyer-beware' plan, because SPEEA receives more complaints on this plan than the other two plans combined.

SPEEA Prof and Tech contracts

Health assessment requirement remains

SPEEA members and their covered spouses who do not complete the online health assessment will be assessed a non-compliance fee of \$20 per month per person. This does not apply to dependents.

Boeing encourages participation as a means for individuals to become more aware of their health-risk factors. Addressing health-risk factors early is a way to potentially lower the health-care costs for the employee and the company. In addition to raising awareness of potential illnesses, the lowered health-care costs directly affect the company's bottom line because the majority of medical plans are self-funded.

Taking the health assessment is available through

part of your checklist. Members have until the end of open enrollment, Nov. 22, to complete the health-risk assessment.

The contract also references health screenings, but Boeing opted to waive this requirement. Members can still receive screenings from the onsite nurses, but no penalty will apply for noncompliance.

As called out in the collective bargaining agreements, the health-assessment data is collected by a third party. This data is subject to the privacy laws of the Health Insurance Portability and Accountability Act (HIPAA) at all times. Additionally, individual employee assessment results shall not be disclosed to Boeing employees.

Preferred Partnership

Plan reduces premiums, limits providers

The Preferred Partnership network option is a way for members to potentially reduce out-of-pocket expenses.

The option is available for the Advantage+, Traditional Medical and Select Network plans.

If selected, your entire network of providers is replaced with the Embright Accountable Care Organization, formerly known as UW Preferred Partnership. Find out which providers are covered in the Preferred Partnership online at www.boeing-embright.com.

The limited network is one of the only downsides of the Preferred Partnership network option. While the Advantage+ plan and Traditional Medical Plan cover non-network benefits, they are much more expensive than if you stick to providers who are in-network. The Select Network has no out-of-network benefits.

For those individuals with Preferred Partnership plans who require medical care while outside the coverage area, the broader Blue Cross Blue Shield (BCBS) urgent-care providers are considered in-network for these plans. Emergency care is always in-network.

Savings

A single enrollee in the Preferred Partnership network option receives a \$30 monthly reduction in health-care premiums. Note: This will not reduce premiums to less than zero.

The reduction is \$60 a month for enrollees covering themselves and their spouse or child(ren). If you are covering yourself, your

spouse and child(ren), the monthly health-care premium is reduced by \$90.

Additionally, for those enrolled in the Advantage+ plan, Boeing will increase the HSA contributions to \$1,200 for an individual or \$2,400 for the family plan (i.e. 80% of the deductible).

When the option is combined with the Traditional Medical Plan or Select Network, primary care and generic drugs are free. On the Advantage+ plan, primary care and generic drugs are free after the annual deductible is satisfied.

Limitations

The Preferred Partnership network option is best suited for people living within the covered service area.

People living outside Western Washington or even in North Puget Sound, and those living inside the service area but who have dependents living outside it, will likely want to avoid this option because of the very limited number of service providers available outside the Puget Sound area.

For people who currently see providers in the Embright ACO and/or live inside the general service area and are willing to see only providers in the Preferred Partnership list, this option can reduce monthly premiums while potentially enhancing your health care experience.

Frequently asked questions Continued from page 6

1) Charged	\$25,000
2) Negotiated Discount	\$10,000
3) Allowed Amount (#1 - #2)	\$15,000
4) Deductible	\$300
5) Remaining Allowable (#3 - #4)	\$14,700
6) In-Network Coinsurance (#5 x 10%)	\$1,470
Amount Paid by Plan (#5 - #6)	\$13,230
Amount Paid by Member (#4 + #6)	\$1,770

In this example, the member's \$300 deductible is satisfied. It also satisfied \$1,770 of the in-network \$2,000 OOP maximum.

What is the Supplemental Savings Plan (SSP)?

The Supplemental Savings Plan (SSP) allows eligible individuals to defer their salary income-tax free after they have reached the 2023 "Annual Additions" limit. If you are eligible, based on salary, Boeing sends a notice to you. Open enrollment, between Nov. 1-22, is also the time for SSP enrollment. See related article on page 8.

Learn more at SPEEA lunchtime meetings

Council Reps are scheduling lunchtime meetings for SPEEA staff to provide an overview of the premium changes and plan choices available in Open Enrollment. Contact your Council Rep to see when the meeting in your area is scheduled. Not sure who is your Council Rep? Go to www.speea.org (drop-down menu: Find your Council Rep).

If you don't have a Council Rep or have additional questions, email jasonc@speea.org.

Special Section: SPEEA/Boeing open enrollment Nov. 1-22

In-network plan comparison

EE = Employee Only, ES = Employee & Spouse, EC = Employee & Child(ren), ESC = Employee, Spouse & Child(ren)

Contributions - Standard Network Option	Advantage+			Traditional			Select		
Premium contribution percentage	0	6%	9%	6%	9%	12%	12%	15%	18%
Monthly premiums EE	0	\$37.29	\$55.94	\$40.07	\$60.10	\$80.13	\$84.09	\$105.11	\$126.13
Monthly premiums ES or EC	0	\$74.58	\$111.88	\$80.14	\$120.20	\$160.26	\$168.18	\$210.22	\$252.26
Monthly premiums ESC	0	\$111.87	\$167.82	\$120.21	\$180.30	\$240.39	\$252.27	\$315.33	\$378.39
Boeing EE HSA contribution*	\$750	\$750	\$750	N/A	N/A	N/A	N/A	N/A	N/A
Boeing ES, EC or ESC HSA contribution*	\$1,500	\$1,500	\$1,500	N/A	N/A	N/A	N/A	N/A	N/A

Plan Provisions - Standard Network Option	Advantage+	Traditional Medical Plan	Select Network Plan
Annual deductible	\$1,500 EE; \$3,000 ES, EC or ESC	\$300 per individual, no more than \$900 per family	n/a
Out-Of-Pocket (OOP) maximum	\$3,000 EE \$6,000 ES, EC, or ESC	\$2,000 per person, no more than \$4,500 per family, medical only	\$6,850 per individual, \$13,700 per family, medical & Rx
Preventative care (USPSTF A & B)	No cost	No cost	No cost
Primary care	10% after deductible	10% after deductible	\$20 co-pay
Specialty care	10% after deductible	10% after deductible	\$25 co-pay
Emergency Room	10% after deductible	10% after deductible	\$75 co-pay
Hospital bills	10% after deductible	10% after deductible	\$250 if admitted
Tests	10% after deductible	10% after deductible	\$0
Rx retail generic (G)	10% after deductible**	10% before ded (\$5 - \$25)	\$5
Rx retail brand name (B)	20% after deductible	20% before ded (\$15 - \$75)	\$25
Rx retail non-formulary brand (NFB)	30% after deductible	30% before ded (\$30 - no max)	\$40
Rx mail order (G / B / NFB)	Same as retail	\$10 / \$40 / \$70	\$10 / \$40 / \$70
Pharmacy OOP max	Combined with medical	\$4,000 per individual, no more than \$8,000 per family, Rx only	Combined with medical

Enrollment option for Boeing Global Stock Purchase Plan (GSPP)

Last month, the SPEEA Executive Board agreed to Memorandums of Understanding (MOU) with Boeing so the SPEEA Professional Unit, SPEEA Technical Unit and SPEEA Pilot and Instructors Unit employees may participate in Boeing's recently announced Global Stock Purchase Plan (GSPP).

The MOUs can be found online at www.speea.org (drop-down menu: Bargaining Units/contracts).

Employees who enroll in the program this fall can purchase Boeing stock through payroll deduction on a quarterly basis at a 5% discount. The 5% discount is applied to the average high and low stock price on the last business day of a quarterly offering period.

Continued on page 9

November 1-22

Enroll in the Boeing Supplemental Savings Plan

Section 15.10 of the SPEEA Puget Sound Professional and Technical contracts permit SPEEA-represented individuals to participate in the Boeing Supplemental Savings Plan (SSP).

The Boeing SSP is a non-qualified salary deferral program that allows individuals to defer additional eligible compensation even after reaching the IRS 415(c) "annual additions limit."

The IRS 415(c) limit for 2023 is \$66,000 plus catchup and includes all the money you save, Boeing's matching funds and Boeing's non-matching funds. To receive the maximum matching funds from Boeing, individuals need to save at least 8% of their eligible pay each and every paycheck into the Pre-tax 401(k), Roth 401(k) or After-tax 401(k). Catchup contributions are not matched.

Once an individual hits the 415(c) limit, they are prohibited from saving any additional funds in the 401(k), and because they are prohibited from

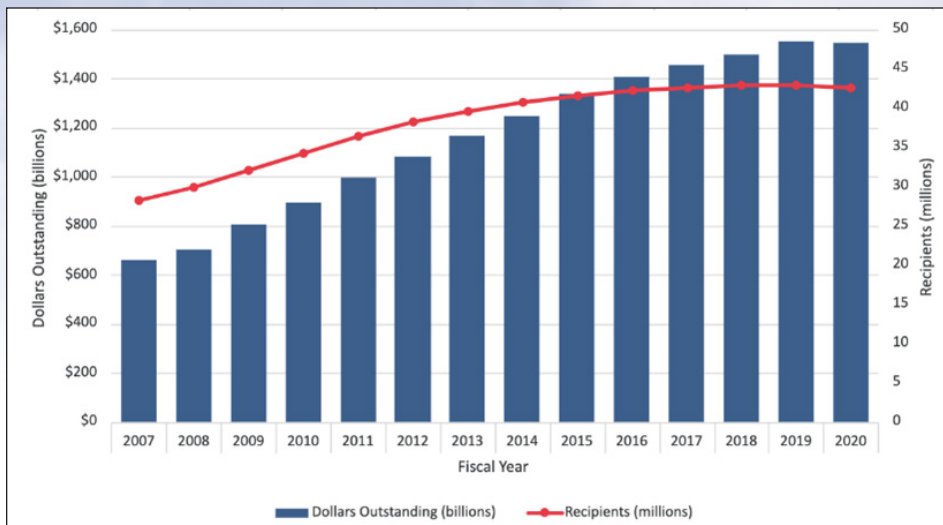
saving more, they are not eligible for any company matching funds. However, if an individual enrolls in the SSP, company matching contributions will continue within the SSP based upon the employee's SSP salary deferral election.

Enrollment in the SSP locks your 401(k) and SSP contributions percentages for the entire plan year and annual re-enrollment is necessary for continued salary deferrals. The SSP has investment options similar to the Boeing 401(k), and when benefits are received upon retirement, the withdrawals are made with Boeing's available cash on hand.

Individuals interested in saving close to or more than the 415(c) limit should consider reducing their contributions so that they do not exceed the limit or consider enrolling in the SSP.

If interested in the SSP, read all of Boeing's enrollment materials. Enrollment begins Nov. 1 and concludes Nov. 22.

A closer look at federal student-debt relief benefits



By **Brandon Anderson**
SPEEA Legislative and Public Affairs Director

U.S. Federal Student Debt
Source: National Student Loan Data System

Currently, 75% of the fastest-growing occupations in the U.S. workforce today require significant science, technology, engineering, and mathematics (STEM) skills. To pursue a career in STEM fields, individuals, including thousands of SPEEA members, must take out large student loans with ballooning interest rates to pay for their education. Recent developments announced by the Biden Administration may provide relief to many SPEEA members and their families.

Pres. **Joe Biden** announced a plan to offer limited student loan forgiveness and other student loan reforms. The most widely publicized part of this plan is for one-time limited debt forgiveness of up to \$10,000 for most federal loan recipients, and up to \$20,000 for recipients of Pell Grants (Pell Grants are additional student aid available to low-income families). To be eligible for debt forgiveness, individuals must have an income of less than \$125,000, or less than \$250,000 for couples filing taxes jointly. The student debt plan consists of several other policies that are likely to be of interest to SPEEA families with student loans:

Additional benefits

- The pause on federal student loan repayments will be extended one final time through Dec. 31, 2022.
- A new, income-driven repayment plan for borrowers that:
 - Caps undergraduate loan payments at 5% of discretionary income (down from 10%). The threshold for “non-discretionary income” is raised to 225% of the federal poverty level (up from 150%).
 - Covers the borrower’s unpaid monthly interest to prevent the borrower’s loan balance from growing.

- Forgives remaining loan balances after 10 years of payments (down from 20 years) for borrowers with a loan balance of \$12,000 or less.
- Additional new policies that help prevent steep cost increases for current and future students, greater oversight on for-profit college accreditation, publishing a list of colleges with high student-debt levels and requesting institutional improvement plans from colleges to outline how they plan to prevent students from incurring high debt levels.

Like millions of other Americans with student debt, many SPEEA members have been forced to delay purchasing a home, starting a family, saving for retirement or pursuing graduate education.

We also know student loan debt not only impacts borrowers and their families but also has a direct impact on the overall economic health of the United States, including consumer air travel habits.

The Biden Administration estimates the loan forgiveness program will provide debt relief to 43 million student loan borrowers, including wiping out the remaining debt for around 20 million borrowers. This relief will help increase the ability of many SPEEA families to buy homes, start families, save for retirement or their children’s college fund.

SPEEA encourages union members to apply for debt relief as soon as possible to ensure the relief is processed before payments restart in January 2023.

The application for one-time relief under the new plan is now ready at studentaid.gov/debtrelief/ apply.

SPEEA Executive Board

Consider running for regional vice president

If you’re ready to take your role in SPEEA to a higher level, consider running for a seat on the Executive Board as a regional vice president.

Candidate petitions will be due near the end of January.

Three Northwest vice presidents and one Midwest vice president serve two-year terms. All four seats are up for election.

To run for a vice president position, candidates must be members in good standing for the preceding 24 months.

By early December, SPEEA will post more election details, including a timeline, instructions and a petition, at www.speea.org (drop-down menu: Councils/Forms, Petitions, Delineations). The petition requires the signatures of 20 SPEEA members. The process for collecting virtual petition signatures will be included in the online election packet.

About the Executive Board

The seven-member Executive Board oversees SPEEA activities and monitor expenses. Board members also serve as the team for any interim negotiations that may occur between formal bargaining sessions.

Look for more details at www.speea.org (drop-down menu: Councils/Governing Documents).

Also check out the SPEEA Executive Board minutes, policy and procedures manual and more at www.speea.org (drop-down menu: Contact Us/Executive Board).

Enrollment option for Boeing Global Stock Purchase Plan (GSPP)

Continued from page 8

Employees who participate will enroll quarterly and are eligible to use 1-15% of their base salary to purchase fractional shares valued at up to \$25,000 per calendar year.

Purchased stock will be held in a brokerage account at Fidelity, and employees must hold the shares purchased for more than one year from the purchase date and more than two years from the offering start date in order to receive favorable tax treatment (long-term capital gains vs. short-term capital gains).

The enrollment period for each quarter is a 20-day window the month before calendar quarter. Accordingly, the enrollment window for Q1 2023 will be Dec. 1 – 20.

MW spreading holiday cheer

WICHITA – The Midwest Council supports two community holiday events to help others.

- **Light display** – SPEEA continues its support of Lights at AbilityPoint, which features a drive-through light show display as a fundraiser. This helps AbilityPoint to support individuals with physical and developmental disabilities and their families. Learn more at abilitypoint.org.
- **Support for military** – The MW Council also supports Volunteer Kansas' "Presents in a Package" to send to troops serving overseas during the holidays. Learn more at volunteerkansas.org.

Boeing pension: Segment rates surge in September

Continued from page 4

employees have two options:

- **Option 1:** Online, go to "Collect Your Pension Online" NetBenefits homepage > select your pension plan name > select Collect > follow prompts to complete. If you are eligible for more than one pension plan, this process must be repeated for each plan.
- **OR**
- **Option 2:** Call the Boeing Financial Benefits Services Center (BFBS) at 866-422-3539 and request to "collect my pension" when prompted. They will go over your available payment options as well as capture your pension benefit elections.

Under both options, an Election Authorization Statement prefilled with your desired elections will be mailed to you to review, sign and return to the BFBS. Individuals must complete the entire process prior to Dec. 1, including proof of identity, proof of marriage/divorce (including Qualified Domestic Relations Orders (QDRO) submission), notarized spousal consent form and other items. This process takes time and as mentioned earlier, should start as soon as possible if it has not started already.

In addition to commencing their pension, individuals must complete the self-termination steps.

No more than 14 days before your termination date, go to "Submit Resignation" to enter your request and select your proposed termination date. In the Primary Reason drop-down menu, select "Voluntary" and "Worker Resignation > Voluntary > Retirement." You will also have the option to select a Secondary Reason or attach relevant files (e.g., a letter of resignation). Review and submit when ready.

Plan ahead

Ed Wells Partnership 2023 training catalog now online

After months of planning, the 2023 Ed Wells Partnership training catalog is ready for you.

Go to edwells.web.boeing.com/Browse. From there, you will be able to use a variety of search filters, including Pivot Explorer, to find courses and other events to apply for.

Remember: Put a placeholder on your calendar, so you're available should you be selected to attend!

In-person and virtual classes

In-person classes are back! Coming in person to classes lets you build your network by connecting

with Subject Matter Expert instructors and other students pursuing similar interests. Even if you are working from home, it is worth the drive to have a collaborative, in-person experience.

Based on feedback from participants, we continue to offer a mix of virtual and in-person classes. Be sure to check the location information before you apply for a class, so you know where to go.

The Ed Wells Partnership will continue to add classes throughout the year. Our bi-weekly email will keep you updated on classes coming up in the next six to eight weeks. This will include new events.

We hope to see you soon.

ACE classes in person

SPEEA Aerospace Career Enhancement (ACE) added more classes.



Look for the registration link at <https://canvas.aerocarrier.org/>.

Upcoming Classes

CPR & AED Certification (In-person at SPEEA Halls)

Adult/child/infant all-inclusive certification training for Cardiopulmonary Resuscitation (CPR) and Automated External Defibrillator (AED).

SPEEA Everett
Tuesday, Nov. 15
3:30 to 6 p.m.

SPEEA Tukwila
Wednesday, Nov. 30
3:30 to 6 p.m.

Overview of Python for Engineering Programming (three-day Saturday class)

Introduction to the Python programming language and its rich ecosystem, focusing on engineering applications with practical examples on implementing elegant and efficient algorithms.

SPEEA Everett
Saturday, Nov. 12, 19 and Dec. 3
All sessions – 8 a.m. to 4 p.m.

To receive ACE updates, sign up for SPEEA home email at www.speea.org.

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Why Ed Wells? Why now?

A look into the ‘return on investment’ for students

By Mina Hooshangi
Ed Wells Partnership Program Administrator

Did you know that the average cost of a course at a public post-secondary institution is \$2,355? This cost is steadily increasing at a rate of 2.5% year over year. If you wanted to take a class on flight controls or complete a leadership certificate, you’d better start saving!

There are many benefits to being a SPEEA-represented employee, and one of those benefits includes access to the plethora of resources provided by the Ed Wells Partnership, including technical and professional classes, book clubs, career services and conference grants, to name a few. Buckle up – you are in the driver’s seat!

Students’ perspective

A few students, from mid-career to intern, shared with us the benefit of taking advantage of Ed Wells’ courses.



Kurt Roberts

First, we met with **Kurt Roberts**, a 20-plus-year Boeing employee. Roberts has been taking Ed Wells classes since 1997.

“When I was hired at Boeing, I quickly realized the mechanical and technical design skills I had worked so hard to perfect in college were going unused. I discovered I had a need to brush up on my technical skills. The Ed Wells classes provided great opportunities to hit refreshers, introductions and learn new skills that I didn’t have before. Plus, they were presented just deep enough to feel like I could really do something with the material!”

Netty Nina has taken 42 total classes since starting at Boeing four years ago. “I have always liked learning! Taking classes for me provides the opportunity to learn skills that offer new perspectives.” She goes on to rave about the courses offered by supplier **Noah Barsky**. “*The One Day MBA and Business Acumen in a Global Marketplace* were two classes that helped me dissect our company’s priorities. I learned about where Boeing is dominating in the marketplace, where we are headed in the future and



Netty Nina

where there is potential growth. This has driven conversations within Cargo Systems, talking to people about why cargo is important. It shed a different light and gave me the tools to talk about and look at things differently.”



Pablo Figueroa Barriga

Pablo Figueroa Barriga has only been with Boeing for five months but has already found benefit to taking Ed Wells courses. “*Design of Experiments* was wonderful because it was so well rounded. We had enough time for practical exercises, and I walked out of class with knowledge I could use immediately. As a newer employee, it helped me start getting into my statement of work a little faster because I was able to apply some statistical tools right away to make an informed decision. Now I can be much more useful to the team earlier on.”

Spring/summer intern **Georgia Hutchings** used her experience taking Ed Wells courses to become an advocate to other interns. “I took *Smart Structures for Aerospace* and went to debrief it with my team the very next day. My lead then connected me with another person outside of my workgroup because of what I was learning. So not only was the class a conversation starter but also a connection builder! These topics have been so helpful, even in my schoolwork. Not every company offers opportunities where you can learn directly from experts; why wouldn’t you want to take advantage?”



Georgia Hutchings

Favorite Ed Wells class

Kurt Roberts: “*Explain it like Einstein: Using Simple Stories to Explain Complex Ideas*.” Some of us went into technical roles to avoid grammar and literature, but there’s no escaping it – we must be able to communicate with other techies AND non-techies. This was an insightful course in which the instructor was a marketing professional, not an engineer. She led us through how to communicate ideas so well our audience can’t help but accept them. This made me realize the power of storytelling and adopting the ‘hero’s

journey’ to garner support from key decision-makers.”

Netty Nina: “*Essential Conversations* was the best class I’ve ever taken on feedback. The instructor, **Michael John Bristow**, really gets into explaining the neuroscience. There was a lot of role-playing which I originally thought would be weird but in fact was a lot of fun and helpful. Attending this class in-person allowed us to practice giving and receiving feedback, which has been extremely useful in my everyday life.”

How Ed Wells adds value

Georgia Hutchings: “It’s the exposure to a variety of topics – having even a little bit of an interest and then deep diving into the course and learning from an expert in the field is invaluable.”

Pablo Figueroa Barriga: “I sign up for classes I think relate to my work statement, but this doesn’t necessarily have to be the case. Exploring topics I am even remotely interested in is essential for me in that I gain a better sense of how my work fits into the bigger picture while discovering what I would like to pursue next.”

Netty Nina: “It really helps to keep your brain sharp and also gives it a break from your typical job!”

In-person vs. virtual

When it comes to attending classes in person as opposed to virtually, all four students had similar perspectives on the benefits of having both options. “In person, you can network more and get hands-on experience but virtually, you get the flexibility. There isn’t any limitation, only how you want to spend your time,” said Hutchings.

So, there you have it. What are you waiting for? We’ll see you in class!

About Ed Wells Partnership

The Ed Wells Partnership (EWP) is a joint initiative between SPEEA and Boeing. It provides union-represented employees the opportunity to select and enroll in discretionary training to enhance their skills, while having access to resources to help plan for a successful future. Learn more at <https://edwells.web.boeing.com> (on the Boeing intranet).

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New Midwest Contract Administrator

WICHITA – Susanne Murphy is the new Midwest Contract Administrator, a role she’s been working toward since becoming SPEEA staff more than 20 years ago.

“I’m excited for this opportunity,” said Murphy, whose previous SPEEA roles were in organizing and grant coordinator for SPEEA Aerospace Career Enhancement (ACE). She also served as backup contract administrator and is serving as shop steward for SPEEA professional staff.

“In my new role, I want to focus on member advocacy – trying to make sure the right thing happens in the right way. When a challenge can’t be overcome, people still need to get the best possible outcome.”

Murphy started at SPEEA as an office administrator in the SPEEA Everett office in January 1999. In this role, she supported Contract Administrators.

Since 2009, she worked in internal and external organizing for SPEEA.

During one of her organizing trips to Wichita to help with a campaign, she paired up with SPEEA members who went to co-workers’ homes to talk about the benefits of SPEEA. “Hearing how conversations went, how they learned the worth of the union, that really fired me up for organizing.”

‘Step Up for SPEEA’

One of her organizing highlights came from Wichita. She helped with ‘Step Up for SPEEA,’ a recruiting event to fill vacancies from a big wave of Council Reps’ early retirement. Many who attended the event as newcomers are now Council Reps and elected leaders.

“Workers don’t realize the power they do have,” Murphy said. “Once the lightbulb turns on, those moments are exciting to be a part of – when people recognize their power and worth on the job.”

Murphy remembers her early lesson in the power of unions, while working as a dental assistant



Susanne Murphy is shown outside of her former office in Everett.

at a military base. At the time, she shadowed her shop steward for training purposes. She recalls when a new manager came in with a lot of ideas of how to change the way their office worked. Since many of the employees were concerned, the shop steward asked Murphy to talk to her co-workers about the changes. After Murphy collected staff’s input, the shop steward scheduled a meeting with the manager and staff to discuss the concerns. When the manager realized the employees had so many concerns, he stopped trying to force his changes.

“It was a moral victory,” Murphy said, talking about her own lightbulb moment regarding the value of unions. “As a member, I was just paying dues and didn’t really get it, then I finally got it.”

That experience set the stage for her goal to become a contract administrator.

“I saw being a shop steward as helping people through some of their more challenging times on the job,” she said. “You’re not always meeting people at their best and you’re trying to help them through a situation. It felt like I wanted to do more of that advocacy. Seeking a position as a SPEEA Contract Administrator was always in the back of my mind.”

Pacific Northwest Aerospace Alliance (PNAA)

Scholarships boost students’ aerospace goals

Two community college students are on their way to aerospace careers with help from SPEEA-sponsored scholarships through Pacific Northwest Aerospace Alliance (PNAA).

- **Andrew Mathews** – Mathews is studying Aviation Maintenance Technology at Spokane Community College. “I have always loved mechanics, electronics and fixing things. I also love airplanes, so I decided that an A&P technician would be a good fit for me.” As a child, he enjoyed playing with an Erector Set and Legos. Now one of his favorite hobbies is building electric circuits. He also has a passion for airplanes.
- **Linh Tran** – Tran is studying aerospace and industry production technologies at Renton Technical College. “With this scholarship, I can definitely buy all of the required books and materials which are necessary for my studying in school.” He also appreciates the school’s Learning Resource and Career Center, which helps students with tutoring and job hunting. “From this amazing center, students can look for great support, whenever they need.”

SPEEA’s ongoing commitment to the scholarship fund supports PNAA’s commitment to workforce development and the growth of the Pacific Northwest aerospace industry.