



THE

The Newspaper of Local 1776
The Association of Catholic Teachers

SPIRIT

OF

'76

55+ Years Strong
1966-2016

3070 BRISTOL PIKE, BLDG. 2, SUITE 101, BENSALEM, PA 19020- 215-568-4175 - VOLUME XXXXV-NO.2
Fax 215-568-8270 - email (act@act1776.com) - website (www.act1776.com) **OCTOBER 2024**



From the President's Desk

YOUR VOTE IS YOUR VOICE

Beginning Monday, November 11th, and continuing until Monday, November 18, 2024, ACT members will have an opportunity to choose their new leadership.

This will be an extremely important election. This will be the first time in forty-two years that my name will not appear on the ballot. Your vote will determine a new generation of ACT leaders, those who will be representing your interests going forward, beginning January 1, 2025.

You will be choosing a new President as well as a new Executive Secretary, the two Executive Board positions that were contested. Shortly before the election period begins on November 11th, you will be sent a video link that allows each of the candidates to introduce themselves to you. You will also receive an email with each candidate's autobiographical sketch. Both the video and the sketch will help you to make an informed decision when you vote.

(Continued on page 2)

There will be one Union member in each school, in many cases your Senior Delegate, who will oversee and conduct the election. Please watch for any notices or communications concerning available times and places to cast your ballot. Please follow all voting instructions very carefully to ensure that your vote counts.

I thank all those who nominated themselves for an Executive Board position. I appreciate their willingness to take on the very important role of being your ACT leaders.

I wish the candidates for President—William J. Finnegan, Jr. (Archbishop Ryan) and James R. Vernon (Monsignor Bonner-Archbishop Prendergast)—and those for Executive Secretary—Matthew McShane (Monsignor Bonner-Archbishop Prendergast) and Marygrace Robinson (Archbishop Ryan)—good luck during this election period. I know whoever you choose will serve you and your Union very well.

I also want to congratulate the following Executive Board members who ran unopposed. Current ACT Executive Secretary, Tom Imburgia, cast the one ballot necessary to re-elect Kathleen Toenniessen-Innes (Cardinal O'Hara) as Vice President, John Corrigan (Roman Catholic) as Legislative Representative, Rosanne Betham (Monsignor Bonner-Archbishop Prendergast) as Member-At-Large, and Ellen O'Hara (Cardinal O'Hara) as Member-At-Large. These current board members will begin another term this January. Christine Hanley Maldonado (Conwell-Egan), currently Northeast Area Vice President, will become ACT's new Treasurer, and Michael Fischer (Father Judge) will also join the board as a new Member-At-Large.

Please remember, this is your Union. You decide who will be your Union representatives. Please vote for your new ACT leadership. Your vote IS your voice.

Irene

Seniority Lists Posted

Article V, Section 1a states "On or before October 31 of each school year, the System shall supply to the Association and shall post in individual schools a complete listing of all full-time lay teachers in the System including those on approved leaves of absence arranged according to system seniority and school seniority."

"Teachers shall have until **December 15** to call attention in writing to errors or to file grievances with the local school administration concerning their positions on the seniority roster."

EXECUTIVE BOARD ELECTIONS

The Executive Board has appointed the following members to the Nominations and Elections Committee: Anne Boland (LF), James Flannery (RC), Bridget Mierzejewski (WC), Nicholas Stark (RC), Julie Teson (FJ), and Maureen Toman-Logan (RC).

The rules for the upcoming election are posted on page 4 of this Newsletter.

The Nominations and Elections Committee met on October 23, 2024 to set the ground rules for the upcoming election and to open and verify the petitions. The following ACT Members are running for Office:

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- PRESIDENT:** William J. Finnegan, Jr. - Archbishop Ryan High School
James R. Vernon - Monsignor Bonner-Archbishop Prendergast H.S.
- VICE PRESIDENT:** * Kathleen Toenniessen-Innes - Cardinal O'Hara High School
- EXECUTIVE SECRETARY:** Matthew McShane - Monsignor Bonner-Archbishop Prendergast H.S.
Marygrace Robinson - Archbishop Ryan High School
- TREASURER:** Christine Hanley Maldonado - Conwell-Egan Catholic High School
- LEGISLATIVE REPRESENTATIVE:** * John Corrigan - Roman Catholic High School
- MEMBERS-AT-LARGE:** * Rosanne Betham - Monsignor Bonner-Archbishop Prendergast H.S.
Michael Fischer - Father Judge High School
* Ellen O'Hara - Cardinal O'Hara High School

*incumbent

Please check the ACT Bulletin Board at your school for the name of the person running the election at your school, and for the time and date of voting in your school.

Ballots will be sent out to the schools no later than November 10, 2024 and must be returned to the ACT Office no later than November 25.

ASSOCIATION OF CATHOLIC TEACHERS

2024 EXECUTIVE BOARD ELECTION REGULATIONS

The Nominations and Elections Committee shall oversee the election process and enforce the election regulations for the 2024-2025 election cycle.

For the Executive Board positions that are up for election in November, 2024, between the time nominating petitions are approved and the election is certified:

1. The Association will develop a “Meet the Candidates” video. Each candidate will submit his/her video to the Nominations and Elections Committee by **11:59 p.m. on November 6, 2024**. The candidates will be afforded the opportunity to speak to the membership for at most three (3) minutes. The “Meet the Candidates” video will be disseminated electronically to the eligible voting members prior to the mailing of the official ballot.
2. Each candidate shall submit a one-page (8 ½ x 11), one-sided autobiography and platform statement to the Nominations and Elections Committee at act1776elections@gmail.com by **11:59 p.m. on November 6, 2024**. The content must be consistent with the values of the Association of Catholic Teachers and will be approved by the Nominations and Elections Committee prior to publication and distribution to the eligible voting members with the official ballot.
3. No by-lined articles by any candidate for a contested position shall appear in the Association’s newsletter, *The Spirit of '76*.
4. There shall be no personal attacks or derogatory campaigning by any candidate. All campaigning must be consistent with the values of the Association of Catholic Teachers.
5. The use of school email addresses for campaign purposes by any candidate or person supporting a particular candidate is prohibited since it is inconsistent with the Responsible Use of Technology Policy.
6. The use of personal email addresses for campaign purposes by any candidate or person supporting a particular candidate is prohibited.
7. All campaigning by a candidate or anyone supporting a particular candidate is restricted to the candidate’s video and autobiography and platform statement. No candidate or a person supporting a particular candidate is permitted to campaign by visiting a school or using other materials (e.g. lawn signs, pamphlets, social media, etc.).
8. All election regulations will be published in the Association’s newsletter, *The Spirit of '76*, prior to the start of the election period. A copy of the regulations will be sent to all candidates.
9. The Association’s Executive Board will review and, if necessary, modify the election procedures prior to the start of each election cycle.

Congratulations to
Little Flower Catholic High School for Girls
on their 85th Anniversary!



Congratulations to
Lansdale Catholic High School
on their 75th Anniversary!

NOVEMBER 1 BEGINS THE NEW MEDICAL PLAN YEAR

THINGS TO KNOW CONCERNING YOUR INSURANCE PLAN

PERSONAL CHOICE PLAN

(GROUP NUMBER 10101056)

If you signed up for Personal Choice during the open enrollment period, your coverage goes into effect on November 1, 2024. You should receive your identification card in a few weeks. In the meantime, if you need to use the plan, give your provider the group number listed above, and use your social security number for an ID number. The provider should be able to contact Personal Choice and verify your coverage with that information.

Brief Outline of In-Network Coverage:

Preventive Care for eligible services covered 100%; Doctors' office visits \$30 copay; specialist \$40 copay; urgent care \$40 copay; emergency room \$125 copay; outpatient surgery \$125 copay; inpatient hospitalization \$200 copay; radiology \$40 copay; speech, physical & occupational therapies \$30 copay visits 1-30 and \$40 copay visits 31-60.

The following services are covered 100% **after** meeting a **\$100 individual deductible or the \$200 family deductible**: Laboratory/pathology; home health or hospice; skilled nursing; chemo, radiation, and/or dialysis; outpatient private duty nursing; cardiac and pulmonary rehabilitation therapy; spinal manipulation.

Prescription Drugs are covered as follows:
Generic on Preferred Drug List \$15 copay (\$30 mail order) Brand on Preferred Drug List \$30 copay (\$60 mail order), Non-Preferred Not on Preferred Drug List \$45 copay (\$90 mail order).

(SEE PAGE 7 FOR INFORMATION ON THE PERSONAL CHOICE HDHP)

KEYSTONE EAST HMO

(GROUP NUMBER 10101054)

If you signed up for Keystone East HMO during the open enrollment period, your coverage goes into effect on November 1, 2024. You should receive your identification card in a few weeks. In the meantime, if you need to use the plan, give your provider the group number listed above, and use your social security number for an ID number. The provider should be able to contact Keystone and verify your coverage with that information.

Brief Outline of In-Network Coverage:

Preventive Care for eligible services covered 100%; Doctors' office visits \$30 copay; specialist \$40 copay; urgent care \$40 copay; emergency room \$125 copay; outpatient surgery \$125 copay; inpatient hospitalization \$200 copay; radiology \$40 copay; speech, physical & occupational therapies \$30 copay visits 1-30 and \$40 copay visits 31-60. Laboratory covered 100%.

Note: When receiving any of the following services, **lab, radiology, therapy, durable medical equipment, you must go where your PCP sends you.**

The following services are covered 100% **after** meeting a **\$100 individual deductible or the \$200 family deductible**: Home health or hospice; skilled nursing; chemo, radiation, and/or dialysis; outpatient private duty nursing; cardiac and pulmonary rehabilitation therapy; spinal manipulation.

Prescription Drugs are covered as follows:
Generic on Preferred Drug List \$15 copay (\$30 mail order) Brand on Preferred Drug List \$30 copay (\$60 mail order), Non-Preferred Not on Preferred Drug List \$45 copay (\$90 mail order).

PERSONAL CHOICE HIGH DEDUCTIBLE PLAN

If you signed up for the Personal Choice High Deductible Plan during the open enrollment period, your coverage goes into effect on November 1, 2024.

IMPORTANT THINGS TO KNOW CONCERNING PERSONAL CHOICE HDHP

- The benefit period starts on November 1, 2024 and ends on October 31, 2025.
- The Deductible applies to all services **except for eligible preventive care**.
- If you cover dependents, you must meet the family deductible amount before services are covered at 100%. However, once the Out-of-Pocket Limit amount is met for one individual, expenses for that individual are covered at 100%.

A BRIEF OUTLINE OF COVERAGE UNDER PERSONAL CHOICE HDHP

In-Network Deductible: \$1600 per person; \$3200 per family/**Out-of-Network:** \$3000/\$6000
In-Network Out-of-Pocket: \$6450 Individual; \$12900 family/**Out-of-Network:** \$12900/\$25800

- **Preventive Care:** 100% no deductible
- **Doctors' Office Visits:** (including mental health or substance abuse) covered 90% after deductible
- **Emergency Room:** 90% after in-network deductible
- **Urgent Care:** 90% after deductible (in-network) 70% after deductible (out-of-network)
- **Inpatient Hospital:** (including mental health or substance abuse) 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Surgery:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient X-Ray/Radiology:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient Speech, Physical, or Occupational Therapy:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient Cardiac, Pulmonary, or Respiratory Therapy:** 90% after deductible (in-network); 70% after deductible (out-of-network) Pulmonary 12 visits per year; Cardiac 36 visits per year.
- **Spinal Manipulation:** 90% after deductible (in-network); 70% after deductible (out-of-network) Limited to 30 days.
- **Outpatient Laboratory/Pathology:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Home Health or Hospice:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Skilled Nursing:** 90% after deductible (in-network); 70% after deductible (out-of-network) Up to 120 days per benefit period.
- **Chemotherapy, Radiation, or Dialysis:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient Private Duty Nursing:** 90% after deductible (in-network); 70% after deductible (out-of-network) Limited to 360 hours per benefit period.

**MEDICAL RATES
FOR THE 2024-2025 PLAN YEAR
(NOVEMBER 1, 2024-OCTOBER 31, 2025)**

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 8, 2024 pay and ending with the pay of August 29, 2025)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$ 85.63 \$ 43.18	\$ 55.18
Employee & child	\$173.25 \$ 87.93	\$112.38
Employee & children	\$193.35 \$ 98.36	\$125.70
Employee & Spouse	\$206.25 \$104.90	\$134.06
Full Family	\$226.05 \$114.88	\$146.83

(Increase of 5.5% over last year)

PAYROLL DEDUCTIONS OVER 18 PAYS

(Beginning with the November 8, 2024 pay and ending with the pay of July 3, 2025)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$104.66 \$ 52.77	\$ 67.44
Employee & child	\$211.75 \$107.47	\$137.35
Employee & children	\$236.31 \$120.22	\$153.63
Employee & Spouse	\$252.09 \$128.21	\$163.85
Full Family	\$276.29 \$140.41	\$179.46

(Increase of 5.5% over last year)

Manage Your Benefits Anywhere, Anytime



MY DENTAL BENEFITS

Create your *MyDentalBenefits* member account to easily manage your United Concordia Dental coverage online.

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a *MyDentalBenefits* account to better manage your insurance coverage!

Use your *MyDentalBenefits* account to:

- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with *My Dental Assessment*

After your plan's effective date, you are able to create your account.

Here's how:

- ✓ Go to **UnitedConcordia.com/MDB**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**. You can also use the Social Security Number of the contract holder in place of the ID number.
- ✓ Each dependent (spouse, children aged 14 years or older, or in some states, domestic partner) covered by a United Concordia dental plan must create an individual *MyDentalBenefits* account.



Use your mobile device to access *MyDentalBenefits* on-the-go and manage your coverage at any time.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。



**YOUR BENEFITS UNDER THE UNITED CONCORDIA DENTAL PLAN
(CONCORDIA FLEX uses the ADVANTAGE NETWORK)**

BENEFIT CATEGORY	PLAN PAYS
CLASS 1 – DIAGNOSTIC/PREVENTIVE SERVICES	
<ul style="list-style-type: none"> • Exams • Cleanings and Fluoride Treatments • X-rays • Space Maintainers • Palliative Treatment (Emergency) 	100% 100% 100% 100% 100%
CLASS 11 – BASIC SERVICES	
<ul style="list-style-type: none"> • Basic Restorative (Fillings, etc.) • Simple Extractions • Endodontics • General Anesthesia • Surgical & Non-surgical Periodontics 	100% 100% 100% 100% 50% *
CLASS 111 – DIAGNOSTIC/PREVENTIVE SERVICES	
<ul style="list-style-type: none"> • Oral Surgery • Inlays, Onlays, Crowns • Prosthetics (Bridges/Dentures) • Repairs to Inlays, Onlays and Crowns and Prosthetics 	N/A N/A N/A N/A
ORTHODONTICS (Dependents to any age)	N/A

Included Plan Features

*** Smile for Health – Wellness Program**

Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke.

- Covers 1 additional periodontal maintenance per year and all are covered at 100%
- Scaling and root planing are covered at 100%
- 4 periodontal surgery procedures are covered at 100%

MAXIMUM BENEFIT PER CALENDAR YEAR IS \$1,000 PER TEACHER AND COVERED FAMILY MEMBER.

Paying for college just got easier

Save more. Worry less.

Are you or your family stressed over college costs? You're not alone. The debt it takes to pay for a degree is the biggest concern of parents and students.* In fact, 99% of families think they'll need financial aid to afford tuition.*

Earn Tuition Rewards® through your dental plan

At United Concordia Dental, we care as much about your mental well-being as your oral well-being. That's why your dental plan includes the College Tuition Benefit® savings program.

Much like a frequent flier program, you earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide.

Share the savings with your family

You can participate even if you don't have kids. Points can be shared among any eligible students in your extended family. You must register students and allocate their points before August 31 of the year they begin 12th grade.

- 1 Tuition Rewards point = \$1 in tuition discounts.
- Earn 2,000 points when you sign up. Then earn 2,000 points each year you're covered by United Concordia.
- Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

Sign up for Tuition Rewards

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Verify your email address is correct by **clicking your name** in the upper right corner. SAGE Scholars will use this email address to contact you.
3. Click the **More** tab and select **College Tuition Benefit**.
4. Click on the **Get Started** button and consent to participate.
5. Look for an email from SAGE Scholars to complete your sign up.

Don't have a MyDentalBenefits account? Create one at UnitedConcordia.com/GetMDB.



Sign up on or after your plan's effective date.

Tuition Rewards FAQs

Q: What are Tuition Rewards?

A: Tuition Rewards points are discounts off of tuition and are never awarded in cash. Participating schools reduce their tuition by the amount of Tuition Rewards points you redeem. For example, one Tuition Rewards point = a \$1 tuition discount. So, 2,000 Tuition Rewards points is equal to a \$2,000 discount.

Q: Who can use the Tuition Rewards points I accumulate?

A: Even if you don't have children in your immediate family, you can allocate points to nieces, nephews, grandchildren, stepchildren, godchildren, adopted children and more.

Q: How do I identify the students I'm saving for?

A: Once your account is created with SAGE Scholars, you can begin adding eligible students. Each student you register immediately earns a one-time bonus of 500 points!

Q: When should I register my students in the Tuition Rewards program?

A: You can add future students as early as the day they're born. But students must be registered prior to August 31 of the year they begin 12th grade.

Q: When must I transfer Tuition Rewards points to a student?

A: Points accumulate in your account until you transfer them to a student headed for college. Points must be transferred before August 31 of the student's 12th grade year. After August 31, students cannot earn or receive points.

Q: Is there a cap on how many Tuition Rewards I can use per child?

A: Yes, students can use Tuition Rewards to get a maximum 25% discount on their total tuition costs, divided evenly over four years of education. For example, if your student's total tuition is \$40,000 per year, you may redeem Tuition Rewards points for up to a \$10,000 discount per year.

Q: When should I submit my student's Tuition Rewards points to a participating college?

A: You must submit the student's Tuition Rewards points statement within 10 days of application.

Q. Can Tuition Rewards be used for graduate school, summer school, evening classes or a part-time classes?

A: No, Tuition Rewards can only be used for full-time, undergraduate education beginning with the freshman year at a participating private college or university.

Q: Are there other ways to earn Tuition Rewards points?

A: Yes, you can earn points through any participating organization such as a bank, credit union, fraternal organization, financial advisory firm or other college funding plan.

Q: What if a student doesn't use his/her Tuition Rewards points?

A: Tuition Rewards points can be refunded back to your account and transferred to a younger eligible student.

Q: Can my student also receive points from other family members who have Tuition Rewards accounts?

A: Yes. Students may receive Tuition Rewards points from multiple family members.

VOLUNTARY VISION PLAN THROUGH DAVIS VISION



Enrollment information for the Voluntary Vision Plan through Davis Vision for the 2025 calendar year [was emailed to all ACT members on Tuesday, October 29, 2024.](#)

For teachers currently on the Voluntary Vision Plan: If you have not used the plan this year, try and do so before your benefits expire on December 31, 2024.

All ACT Members wishing to enroll or renew their coverage in the Voluntary Vision Plan for the 2025 calendar year, will need to submit a completed application form along with payment by Monday, November 25, 2024.

Rest in Peace



*Charles Wieners, Retired,
Monsignor Bonner-Archbishop Prendergast High School*

*Barbara Benson, Retired,
Archbishop Carroll High School*

If anyone would like to submit an ***In Memoriam*** article, you are most welcome to do so. You can submit your article to act@act1776.com

Happy Harvest



Happy Halloween