



THE

The Newspaper of Local 1776
The Association of Catholic Teachers

SPIRIT
OF '76

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From The
President's Desk

A UNIQUE PROPOSAL

I am sure that, by now, the joint letter from the Association and the System has become a topic of conversation in the schools. It, certainly, has been at the top of the ACT Executive Board's Agenda for the past several weeks. While looking favorably on the System's idea, one of the things the Board did was to look back historically to see how our teachers had fared under similar proposals.

There has been only one financial reopener and that was in 1969, early on in our bargaining history with the System. In 1988 and 1991, the Association and the System participated in the Win-Win Process of negotiations which, on paper, was said to be non-traditional and non-adversarial, and it was designed to be completed before the end of the school year. In 1988, it worked; in 1991, it didn't.

Recently, traditional negotiations caused an ugly strike in 2003 and, in 2006, brought us down to the wire with a strike looking inevitable up to three hours before the scheduled General Membership Meeting. In 2006, the likelihood of a strike came not only from salary and benefits issues, but from the punitive and regressive working conditions and teacher rights proposals on the table from the System as well.

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FROM THE PRESIDENT. . .

The contract language on working conditions, due process and teacher rights and responsibilities has stood as a model for some 40 years. Each time that language is placed on the bargaining table, it is in danger of being affected negatively, something that would absolutely not be in the best interest of our teachers.

The ACT Executive Board's approval of the Secondary School System's proposal for a financial reopener that would be completed by June of 2008 was unanimous. In looking over the financial areas of the contract, the System and the Association have determined about 40 items which will be on the table during the talks. All of Article XII (Salary) and Article XIII (Benefits) will be open. Extra-Curricular and Co-Curricular Stipends, Sick Day redemption, Sabbaticals, Class Size, Medical Co-Pays and Early Retirement will also be among the financial items to be negotiated.

Contract Surveys will be distributed to all ACT members in mid-November to find out from you what your wish list is. The ACT proposal which the Negotiating Team will put together from the surveys will be presented to the General Membership for its approval at a meeting in mid-January, 2008.

There is a part of the System's proposal that we all hope will not need to be put into play. "Should a contract not be ratified prior to June, 2008, the System and the Association "would resume traditional bargaining and both sides would present proposals on all articles and sections of the contract."

With this potential return to traditional and, almost certainly, extremely adversarial contract talks in the wings, we need your commitment that you will seriously consider the financial contract brought back to you by the ACT Negotiating Team. You, the ACT membership, in turn, have the commitment of the Association's leadership that we will work extremely hard throughout the second semester to complete the negotiations and to complete them well. We fully anticipate having a contract to recommend to ACT members prior to Memorial Day, 2008.

We ask for your support and prayers for both Teams.



HOLY CROSS NEGOTIATIONS

Early in 2008, ACT Members at Holy Cross High School in Delran, New Jersey will be opening negotiations for a new collective bargaining agreement. The ACT Team includes Barry Harper, Paul Moynahan, Jim Nolan, Penny O'Neill, Gene Tosto, Walt Walsh and Eric Wilkinson. Contract surveys have been distributed to all members and the Team has begun meetings with the ACT Staff to prepare contract proposals.



Farewell, Good Friend

On August 26, 2007, the Bonner community lost a man who was caring, loyal and dedicated to the young men at Monsignor Bonner High School for the past 13 years. Rich Hamilton died after battling cancer for the past 6 years. His dedication and concern for the boys at Bonner was demonstrated by his presence in the classroom and in the counseling office during these past 6 years, while enduring the effects of chemotherapy.

Rich Hamilton was a true professional and an outstanding teacher and never wanted to shortchange the students. In addition to his classroom talents, Rich served in many other capacities such as Freshmen and Sophomore Class Advisor, acting Director of Studies and Moderator of the Mothers' Club. Rich Hamilton will be missed very much and his absence will be a huge void to the students, faculty and staff.



Rich Hamilton worked 40 years in the Archdiocese of Philadelphia Secondary School System. Before coming to Bonner, he taught at St. James and Kennedy-Kenrick High Schools.

May He Rest In Peace!

*Rich Bulley '60
Retired
Monsignor Bonner High School*

Rich was enormously sensitive to the students' needs and the needs of all who knew this warm, caring, gentle man.

Rich personified what is meant to "teach as Jesus taught." He will be missed by all who knew him, both teacher and student.

*Lydia Greene
Secretary
Guidance Department
Monsignor Bonner & Archbishop
Prendergast High School*

BLUECARD WORLDWIDE

HOW TO OBTAIN MEDICAL CARE WHEN OUTSIDE THE UNITED STATES

1. If an emergency, go to the nearest hospital.
2. If not an emergency, call the BlueCard Access line at 1-800-810-2553 or call collect at 1-804-673-1177 to arrange for urgent care services with a BlueCard Worldwide hospital or physician. The Voice Response Unit (VRU) prompt will ask if you are seeking care outside the United States. Calls are then routed to World Access.
3. Obtain Personal Choice Pre-certification by calling 1-800-332-2566. For Keystone Pre-certification, call 1-800-227-3116.
4. For urgent inpatient care arranged through World Access, you will not have to pay up front for the services or file a claim. You only pay the usual out-of-pocket expenses such as deductible, co-payment or co-insurance.
5. For urgent outpatient and physician services, pay the provider up front. Get an itemized bill translated into English. Later, complete an international claim form and send it to the BlueCard worldwide Service center. This claim is available at <http://www.bcbs.com>

OTHER IMPORTANT AND USEFUL INFORMATION

Please remember that **precertification is required** for the following diagnostic procedures: Operative and Diagnostic Endoscopies performed by Non-Preferred Providers, and the following diagnostic procedures performed by Preferred and Non-Preferred Providers: **MRI, MRA, CT/CTA scan, Nuclear Cardiology Imaging and PET Scans.** Failure to precertify Non-Preferred services will result in a 20% deduction in benefits. It is the subscriber's responsibility to precertify Non-Preferred Out-of-Network services. If you are seeking care from an Independence Blue Cross network physician, then it is the physician's responsibility to contact American Imaging Management, Inc. (AIM) prior to ordering these imaging services in an office, outpatient department of a hospital, or freestanding imaging center.

Did you know that you can log on to the **Independence Blue Cross website at www.ibxpress.com** and get all kinds of information at your fingertips? You can make sure that all your family members are active on your policy; you can order identification cards for them and/or print temporary ID cards; you can also check recent and past claims, find a provider, view the details of your benefits, and so much more.

In the same way, you can log on to the **United Concordia website at www.ucci.com** and check the status of dental claims, find a provider, order a dental card, etc. **Reminder:** As of January 1, 2008, you and each of your family members have \$1,000 in dental benefits to use for the 2008 calendar year.

Seniority Lists Posted

Article V, Section 1a states "On or before October 31 of each school year, the Secondary School System shall supply to the Association and shall post in the individual schools a complete listing of all teachers in the Secondary School 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 file grievances with the local school administration concerning their positions on the seniority roster."

IMPORTANT MEDICAL INFORMATION **CONCERNING FLU SHOTS**

GETTING A FLU SHOT AT THE DOCTOR'S OFFICE

Flu shots are covered under both the Personal Choice and Keystone Health Plans. The flu shot is covered at a 100%, however, the doctor may charge a co-pay for the office visit.

GETTING A FLU SHOT AT A LOCATION OTHER THAN THE DOCTOR'S OFFICE

If you get a flu shot outside of a doctor's office, such as the local supermarket or drug store or even at an area school, Blue Cross will reimburse you the amount paid up to \$25. To get reimbursed, you will need to submit a Flu Shot Reimbursement Form and include your receipt, (keep a copy for your records) You can get a Reimbursement Form from your Senior Delegate or by calling the ACT Office.

Please note: When submitting a claim for reimbursement, you may get an Explanation of Benefits stating that they applied the \$25 allowance towards your out-of-network deductible. If this happens, you will need to follow up with Blue Cross and ask them to reprocess the claim correctly since flu shots are covered without having to meet any deductible obligation.

EARLY RETIREES (AGE 55 TO 65)

MEDICAL CONTRIBUTION 2007-2008

PERSONAL CHOICE - RETIREE'S MONTHLY PREMIUM*

employee	\$6285.12	no teacher contribution
employee/child	\$12714.96 - 10,000 = 2714.96	divided by 12 = \$226.25
employee/chren	\$14190.00 - 10,000 = 4190.00	divided by 12 = \$349.17
employee/spouse	\$15137.28 - 10,000 = 5137.28	divided by 12 = \$428.11
family	\$16590.12 - 10,000 = 6590.12	divided by 12 = \$549.18

KEYSTONE HMO - RETIREE'S MONTHLY PREMIUM*

employee	\$6205.44	no teacher contribution
employee/child	\$12642.72 - 10,000 = 2642.72	divided by 12 = \$220.23
employee/chren	\$14141.76 - 10,000 = 4141.76	divided by 12 = \$345.15
employee/spouse	\$15082.32 - 10,000 = 5082.32	divided by 12 = \$423.53
family	\$16519.32 - 10,000 = 6519.32	divided by 12 = \$543.28

* Retirees between the ages of 55 and 58 will pay the above monthly premium plus the monthly teacher contribution listed below.

PERSONAL CHOICE 20/30/70 TEACHER CONTRIBUTION

KEYSTONE EAST HMO TEACHER CONTRIBUTION

Employee	\$60.23	\$51.71
Employee & child	\$116.55	\$105.36
Employee&children	\$130.08	\$117.85
Employee & Spouse	\$138.76	\$25.69
Full Family	\$152.08	\$137.66



A BRIEF OUTLINE OF YOUR DENTAL BENEFITS

The dental plan provided by the Association of Catholic Teachers Health and Welfare Fund is a plan focused on preventive care. You are not required to contribute toward the cost of this benefit. It is completely separate from your medical health insurance. Therefore, you should have a separate dental card that says "UNITED CONCORDIA".

Your Maximum Benefit for the calendar year 2007 is \$1,000 per person. Therefore, as of January, you and each covered member of your family have \$1,000 to be used for covered services which include the following:

PREVENTIVE & DIAGNOSTIC CARE (Plan pays 100% of UCR Charges)

- Routine exam (once every 6 months)
- X-rays (subject to certain limits)
- Cleanings (once every 6 months)
- Flouride application (children under 19)
- Space maintainers (children under 19)

MINOR RESTORATIONS (Plan pays 100% of UCR Charges)

- Fillings (amalgam, silicate, acrylic, synthetic porcelain, composite filling restoration)
- Inpatient consultation

GENERAL SERVICES (Plan pays 100% of UCR charges)

- Repair of dentures (full or partial)
- Emergency treatment
- Simple extractions
- Endodontics
- Anesthesia

PERIODONTICS - subject to certain limits

(Plan pays 50% of UCR Charges)

- Diagnosis and treatment planning
- Nonsurgical therapy
- Surgical therapy
- Maintenance/preventive procedures

Please note that caps, crowns, braces, dentures, oral surgical services and any other services relating to the preparation or build-up for these services are not covered under the dental plan.

**MEDICAL RATES FOR THE 2007-2008 PLAN YEAR
(NOVEMBER 1, 2007-OCTOBER 31, 2008)**

PAYROLL DEDUCTIONS OVER 17 PAYS

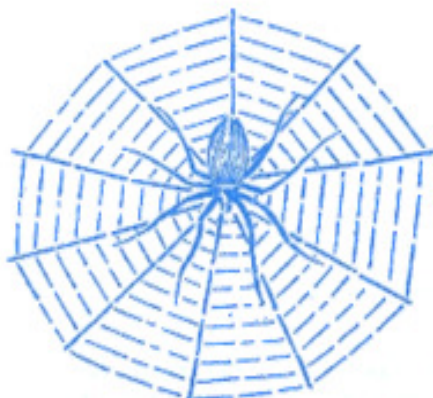
(Beginning with the November 9, 2007 pay and ending with the pay of June 20, 2008)

	<u>PERSONAL CHOICE PPO</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$42.52	\$36.50
Employee & child	\$82.27	\$74.37
Employee & children	\$91.82	\$83.19
Employee & Spouse	\$97.95	\$88.72
Full Family	\$107.35	\$97.17

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 9, 2007 pay and ending with the pay of August 29, 2008)

	<u>PERSONAL CHOICE PPO</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$32.85	\$28.21
Employee & child	\$63.57	\$57.47
Employee & children	\$70.95	\$64.28
Employee & Spouse	\$75.69	\$68.56
Full Family	\$82.95	\$75.09



Happy Halloween

from the ACT Staff

Rita

Irene

Ginny

Katie