



THE

The Newspaper of Local 1776
The Association of Catholic Teachers

SPIRIT
OF '76

1700 SANSOM STREET • SUITE 903 • PHILADELPHIA, PA 19103 • 215-568-4175 • VOLUME XXXI
No. 2 • Fax 215-568-8270 • e-mail (nacst.nacst@verizon.net) • web site(www.act1776.com) • October 2010



From The
President's Desk

UNION ACTIVITY

As we near the end of the first quarter, I know that assessments and grades are high on each teacher's agenda; nevertheless, I wanted to mention some union issues that need your attention, as well.

In November, there will be an election for members of the ACT Executive Board. By Constitution, in even numbered years, eight of the Officers' positions are up for election - PRESIDENT, VICE PRESIDENT, EXECUTIVE SECRETARY, TREASURER, LEGISLATIVE REPRESENTATIVE and three MEMBERS-AT-LARGE. At our fall General Membership Meeting on November 4th, you will be able to meet the candidates. You can hear from those seeking the positions and ask them questions about why they are running for office and what their vision is for the future of the Association.

Another very important segment of the November 4th General Membership Meeting will be devoted to the upcoming contract negotiations. The current Labor-Management Agreement expires on August 31, 2011. Following the stipulations of Article XX, right after December 9, 2010, the Association will be notifying the System of its intention to open negotiations.

In order to keep the Association of Catholic Teachers the strong and vibrant Union that it is, it is imperative for Association members to become and remain involved. Selecting your Union's leadership and giving your input on contract proposals are two very important ways for this to happen.

I hope to see you at the ACT General Membership Meeting on November 4th at the Crowne Plaza City Line.

ASSOCIATION OF CATHOLIC TEACHERS EXECUTIVE BOARD ELECTION REGULATIONS

The Nominations and Elections Committee shall oversee the election process and enforce the election regulations.

Between the time nominating petitions are approved and the election is certified:

1. No declared candidates may visit the schools in order to campaign.
2. Any ACT Staff member who is running for elected office in any contested position shall not conduct any regularly scheduled school visits.
3. The Association will schedule a "Meet the Candidates" General Membership Meeting. The candidates will be afforded the opportunity to speak to the membership at this meeting. The meeting must occur prior to the mailing of the official ballot.
4. A one-page biography and platform submitted by each candidate shall be published and distributed to the eligible voting members with the official ballot.
5. No by-lined articles by any candidate for a contested position shall appear in the Association's newsletter, *The Spirit of '76*.
6. There shall be no personal attacks or derogatory campaigning by any candidate.
7. Only campaign literature approved by the Nominations and Elections Committee that has been published by the Association may be disseminated to the teachers.
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 period.

A Call for Vigilance

NACST Convention 2010

The last NACST Convention I attended was in 1993 in Pittsburgh. So, I decided it was time for me to attend another and see for myself the "state of the national union." Off I went to Baltimore the weekend of October 8-9-10th. My first impression was to note that many of the 2010 delegates were repeats from 1993, a little older but still dedicated to justice and dignity for Catholic teachers. Some new locals have been added while a few, sadly, have disaffiliated because their school systems have been closed and/or their union has been busted.

The keynote speaker, Rev. Patrick Sullivan, CSC, spoke to this last point. He presented a brief history of the deplorable record the Catholic Church has in dealing with its own workers. He cited many instances where the Church did not come close to practicing what is preached in many labor pronouncements and encyclicals. It was hard not to be impressed by the insights of an 83 year old veteran warrior of many battles for labor rights. His theme was inspiration and determination—seek the guidance from the Holy Spirit to form a correct conscience and then pray for the courage to speak out against injustice wherever encountered.

The second speaker was Kim Bobo, the executive director and founder of Interfaith Worker Justice. Her organization seeks to address the wrongs visited on workers. The main issue addressed was that of Wage Theft: forcing employers who cheat workers out of their just wages by shaving hours, paying less than minimum wage, withholding tips, or assigning independent contractor status to workers to avoid paying required taxes and withholding to pay up. Kim challenged us as educators to start programs to inform our students of their rights as workers. She also welcomed any support her organization would be given to establish and staff new branches of the organization.

Rita Schwartz also addressed the issue of vigilance in defending and maintaining many of the hard-won rights that are currently included in our contracts. During the Report of the Locals, it was clear that many of our fellow Catholic teachers face the same issues we do—constriction, declining enrollment, school closures, tuition increases, less than inspiring administrators, and subtle but deliberate attacks on working conditions. Many locals are facing negotiations again and are determined to maintain the integrity of their contracts. It will take determination and solidarity by all of us to succeed in this important work.

*Christine DeNuccio
St. Hubert*



Rita Schwartz,
Chris DeNuccio,
Joe Schuler and
Irene Tori at the
NACST
Convention
in Baltimore.

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."

VOLUNTARY VISION PLAN

By now, you should have received information concerning the voluntary vision plan offered through the Association of Catholic Teachers.

The rates for the Davis Vision Plan are as follows:

Individual plan: \$79.32,
2-person plan: (husband/wife or employee/child) \$158.88,
Family plan: \$238.32.

Please return your application and a check made payable to the Association of Catholic Teachers to the ACT Office at 1700 Sansom Street, Suite 903, Philadelphia, PA 19103.

The deadline for enrolling in the DAVIS VISION PLAN is Friday, November 19, 2010. For more information the call ACT Office at 215-568-4175.

ACT MEMBER SERVICE PROGRAM

The following tickets are available to purchase from the ACT Office.

Franklin Institute Tickets	-----	\$13.00
AMC Movie Tickets	-----	\$ 6.00
Regal/United Artists	-----	\$ 6.50
National Constitution Center	---	\$ 7.50
Philadelphia Zoo	-----	\$13.00

To request tickets, send a check made payable to the Association of Catholic Teachers with a note indicating what tickets are being ordered and in what quantity.

HEALTH CARE REFORM ACT

One of the provisions of the health care reform legislation signed into law by President Obama makes coverage available to adult children up to age 26. This portion of the legislation goes into effect on the group's renewal date on or after September 23, 2010. **This law will go into effect for our group on November 1, 2010.** Teachers may now cover their children up to age 26. There are no requirements or restrictions on marital, employment, student, resident, or tax status.

Any child whose coverage was previously terminated due to age and/or student status is now eligible to enroll for coverage beginning November 1, 2010. If you are adding/enrolling adult children (up to age 26) to your policy, it is recommended that you return your form by October 25, 2010 in order to receive ID cards for them in a timely manner.

Coverage for your adult children will remain in effect up to age 26. They will be removed at age 26 according to the guideline below:

Coverage for your adult children who turn 26 between November 1 and April 30 will end on April 30.

Coverage for your adult children who turn 26 between May 1 and October 31 will end on October 31.

If you have any questions concerning the medical plans and/or coverage for your adult children, please don't hesitate to call the ACT Office at 215-568-4175.



Happy Halloween!

Rita, Irene, Ginny, and Caitlin

FLEXIBLE SPENDING ACCOUNT IMPORTANT ENROLLMENT INFORMATION

If you elect to participate in the 2011 Flexible Spending Account Program, please be mindful of the following:

The **Health Care Flexible Spending Account** allows you to pay for qualified medical and health care costs for you and your dependents (family members covered under your medical plan). Eligible expenses include deductibles, co-payments, prescription glasses, orthodontia, and certain over-the-counter medicines and supplies.

The **Dependent Care Flexible Spending Account** helps you pay for child or elder care services so you and your spouse (if applicable) can work. Eligible expenses include child or elder care center, nursery or pre-school, after-school care and in-home care (for children and adults).

If you want reimbursement for health care expenses for you and your family members, you must check that you elect to participate in the Health Care FSA. If you need reimbursement for child or elder care expenses, you must check that you elect to participate in the Dependent Care FSA.

Please be very careful. If you check the Dependent Care FSA box and actually wanted the Health Care FSA, **you will lose whatever money you apply to the Dependent Care FSA. There will be no reimbursement for monies put into the wrong account.**

OPEN ENROLLMENT FOR FSA

Beginning in January 2011, new federal mandates go into place that require a doctor's prescription to use FSA dollars to pay for the following over-the-counter medicines:

- acid controllers
- allergy & sinus
- antibiotic products
- antidiarrheals
- anti-gas
- anti-itch and insect bites
- antiparasitic treatments
- baby rash ointments/creams
- cold sore remedies
- cough, cold & flu
- feminine antifungal/anti-itch
- hemorrhoidal preparations
- laxatives
- motion sickness
- pain relief (aspirin, advil, etc)
- respiratory treatments
- sleep aids and sedatives
- stomach remedies

Seasonal Flu Shots and the H1N1 Flu Shot

Independence Blue Cross will reimburse members up to \$25 for the seasonal flu shot and/or the H1N1 flu vaccine if a member receives the vaccine at a nontraditional location like a worksite, grocery store or community center. A member may have to pay an up-front fee, but may file a reimbursement form to IBC. Reimbursement forms may be downloaded from the ACT website at www.act1776.com or you may call the ACT Office and one will be mailed to you.

IMPORTANT INFORMATION CONCERNING YOUR UNITED CONCORDIA DENTAL PLAN

This is a reminder that teachers and their family members who are covered under the dental plan have access to the Concordia Advantage dental network, which offers discounts for all services — covered or not.

This means you can:

- 1 - Receive non-covered services at a discount
- 2 - Save on services that exceed your \$1,000 annual maximum

If your dentist has signed on to the above agreement and you are in need of dental work that is not covered under our dental plan, it is recommended that you get the treatment plan in writing on letterhead. The treatment plan should include procedure codes for each service and the amount being charged. Once you have the treatment plan in writing, you can contact UCCI at 1-800-332-0366 and find out what their allowance is for each procedure code. This is the maximum that your dentist should charge you for that service if he has signed onto the extended agreement.

You can check to see if your dentist is participating in this agreement by logging on to the United Concordia website at www.ucci.com and clicking on the link "find a dentist". If your dentist has a black square next to his name, then he has agreed to charge his/her patients the United Concordia allowance.

If you have experienced any problems concerning this agreement which went into effect in February, please send an email to the ACT Office outlining your problem. The email should contain your dentist's name and address, the date of service, the procedure codes billed, and the amount you were charged. We will forward this information to our dental representative at United Concordia.

We also welcome positive feedback. Please let us know if you have saved substantially due to this added benefit.

MONTHLY MEDICAL RATES FOR EARLY RETIREES AGE 55 THROUGH 65

(NOVEMBER 2010 THROUGH OCTOBER 2011)

PERSONAL CHOICE - RETIREE'S MONTHLY PREMIUM

employee	\$8924.76	no teacher contribution*
employee/child	\$18056.76 - 10,000 = 8056.76	divided by 12 = \$671.40*
employee/chren	\$20151.48 - 10,000 = 10151.48	divided by 12 = \$845.96*
employee/spouse	\$21496.80 - 10,000 = 11496.80	divided by 12 = \$958.07*
family	\$23559.96 - 10,000 = 13559.96	divided by 12 = \$1130.00*

KEYSTONE HMO - RETIREE'S MONTHLY PREMIUM

employee	\$7152.24	no teacher contribution*
employee/child	\$14565.24 - 10,000 = 4565.24	divided by 12 = \$380.44*
employee/chren	\$16292.04 - 10,000 = 6292.04	divided by 12 = \$524.34*
employee/spouse	\$17375.52 - 10,000 = 7375.52	divided by 12 = \$614.63*
family	\$19031.40 - 10,000 = 9031.40	divided by 12 = \$752.62*

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

EXAMPLE: a retired teacher between the age of 55 and 58 who is on Personal Choice with Employee/Spouse coverage would pay \$958.07 plus \$232.88 for a total of \$1190.95 per month. Once the teacher reaches age 58, that teacher would pay \$958.07 per month.

<u>PERSONAL CHOICE 25/35/70</u>	<u>KEYSTONE EAST HMO</u>
<u>TEACHER CONTRIBUTION</u>	<u>TEACHER CONTRIBUTION</u>

Employee	\$96.68	\$68.54
Employee & child	\$195.61	\$139.58
Employee&children	\$218.31	\$156.13
Employee & Spouse	\$232.88	\$166.52
Full Family	\$255.23	\$182.38

MEDICAL RATES FOR THE 2010-2011 PLAN YEAR (NOVEMBER 1, 2010 - OCTOBER 31, 2011)

<u>ANNUAL PREMIUMS</u>	<u>PERSONAL CHOICE 25/35/70</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$8924.76	\$7152.24
Employee & child	\$18056.76	\$14565.24
Employee&children	\$20151.48	\$16292.04
Employee & Spouse	\$21496.80	\$17375.52
Full Family	\$23559.96	\$19031.40

<u>MONTHLY PREMIUMS</u>	<u>PERSONAL CHOICE 25/35/70</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$ 743.73	\$ 596.02
Employee & child	\$1504.73	\$1213.77
Employee&children	\$1679.29	\$1357.67
Employee & Spouse	\$1791.40	\$1447.96
Full Family	\$1963.33	\$1585.95

	<u>PERSONAL CHOICE 25/35/70</u>	<u>KEYSTONE EAST HMO</u>
	<u>MONTHLY TEACHER CONTRIBUTION</u>	<u>MONTHLY TEACHER CONTRIBUTION</u>
Employee	\$96.68	\$68.54
Employee & child	\$195.61	\$139.58
Employee&children	\$218.31	\$156.13
Employee & Spouse	\$232.88	\$166.52
Full Family	\$255.23	\$182.38

PAYROLL DEDUCTIONS OVER 17 PAYS

(Beginning with the November 12, 2010 pay and ending with the pay of June 22, 2011)

	<u>PERSONAL CHOICE PPO</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$68.24 (* \$9.28)	\$48.38 (* \$5.12)
Employee & child	\$138.08 (* \$18.88)	\$98.53 (* \$10.55)
Employee & children	\$154.10 (* \$21.07)	\$110.21 (* \$11.80)
Employee & Spouse	\$164.39 (* \$22.48)	\$117.54 (* \$12.58)
Full Family	\$180.16 (* \$24.63)	\$128.74 (* \$13.78)

*Increase over last year

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 12, 2010 pay and ending with the pay of September 2, 2011)

	<u>PERSONAL CHOICE PPO</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$52.73 (* \$7.17)	\$37.39 (* \$3.96)
Employee & child	\$106.70 (* \$14.59)	\$76.13 (* \$8.15)
Employee & children	\$119.08 (* \$16.29)	\$85.16 (* \$9.11)
Employee & Spouse	\$127.03 (* \$17.37)	\$90.83 (* \$9.73)
Full Family	\$139.22 (* \$19.04)	\$99.48 (* \$10.65)

*Increase over last year

ACT

General Membership Meeting

Thursday

November 4, 2010

4:00 P. M.

Crowne Plaza

Philadelphia

Main Line

Executive Board Election
Meet the Candidates

State of the
Union