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## Open Enrollment for Disability Insurance

You may apply for the MTEA's disability insurance plans at any time during the school year. However, to apply on the open enrollment basis below, your application must be signed and dated by **October 31**.

If you are an active employee and apply by the deadline, you can obtain coverage within the benefit maximums noted below, **even if you have a pre-existing medical condition**. (However, you will not be able to collect benefits on a pre-existing condition within the first 12 months of coverage.)

**For Plan 1** - Up to a monthly maximum of \$1,200

**For Plan 2** - Schedule A only

**For Plan 3** - Up to a monthly maximum of \$600

If you are in good health, you may enroll for maximum coverage under all three plans - as long as your monthly cash benefits do not exceed two-thirds of your monthly salary rate.

## Enrollment Help Sessions on October 25 & 31

If you have questions about this insurance, stop by the MTEA Building on: Thursday, October 25 from 2:00 p.m. to 5:00 p.m. or Wednesday, October 31 from 4:00 p.m. to 5:00 p.m. An MTEA staff member and a Union Security representative will be available to provide individual counseling on the plans and your coverage options.

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## Two Action Items This October

Today's Sharpener explains two distinct opportunities open to all actively-employed members:

1. Open enrollment for the MTEA's group disability insurance plans (see pages 1 & 2).
2. Self-nomination to serve as a delegate to the WEAC and NEA annual business meetings. (See pages 2 & 3 for details and the application form on page 4.)

The application deadline for both items is **Wednesday, October 31**.

## *MTEA Group Disability Insurance: Protection Against Loss of Salary*

Disability insurance is protection against the loss of salary income in the event of a disabling illness or injury. The MTEA's group disability insurance plans offer options for salary protection that you can tailor to your individual and family needs - at excellent group rates. The plans also provide the convenience of paying premiums through biweekly payroll deductions.

Approximately 1,850 teachers participate in the MTEA group plans. Our program began in 1969, and in the past, the plans were underwritten by the Washington National Insurance Company. The Union Security Insurance Company now underwrites our plans.

### Three Types of Protection Plans Offered

Three types of MTEA group disability insurance plans are available.

- ◆ **Plan 1** pays benefits whether you are on sick leave pay or not.
- ◆ **Plan 2** pays benefits only after your accumulated sick leave is exhausted. (It's "Sick Leave Coordinated.")
- ◆ **Plan 3** provides extended benefits in the event of long-term/permanent disability. (It's "Long-Term Disability.")

All plans pay cash benefits when you are medically unable to work due to illness or injury, as certified by your doctor, whether hospitalized or not. You may select Plan 1 and/or Plan 2. However, you may enroll in Plan 3 **only** if you also enroll in Plan 1.

### More Information on Plans and Open Enrollment

The plans are described in detail in the booklet sent with today's Sharpener. **A tear-out enrollment form is on the back inside cover.**

Details on the coverages available on an open enrollment basis, for this month only, are provided in the column on the left.

Some helpful tips on which plans best fit your age, sick leave accumulation, and income are on page two, in the column on the left.




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## Tips on Coverage to Fit Your Needs

Whether you are already enrolled in one or more of the MTEA salary protection plans or are applying for the first time, the following tips will help you select coverage based on your income, age, and sick leave accumulation.

### With Little Sick Leave...

If you have just a few days of sick leave accumulated, you should (at a minimum) enroll in Plan 2, the sick leave coordinated plan. For example, if you are a new teacher, you have earned very little sick leave. With only a few sick days, you would quickly become eligible to collect benefits from the sick leave coordinated plan.

In addition, the premium cost is low. The sick leave coordinated plan (Schedule B) costs only \$5.60 per paycheck for a monthly benefit of about \$600.

### Advantage of Plan 1

If you want more coverage or if you have a great deal of sick leave accumulated, you should enroll in Plan 1. This plan pays benefits whether you are receiving sick leave pay from MPS or not.

Plan 1 is a very good option for veteran teachers. As the risk of a disabling illness increases with age, many teachers want the option of not using their sick leave so that they can qualify for Board-paid health insurance during retirement. With Plan 1, you can receive a monthly benefit when you are unable to work, and you opt to not use your MPS sick leave.

### Should You Drop Plan 2?

Unless you use up your sick leave, you will **not** receive sick leave coordinated (Plan 2) benefits. Depending on your age and sick leave accumulation, you may wish to drop sick leave coordinated coverage and increase your benefits under Plan 1 (and Plan 3).

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## Help Set the Direction for WEAC and the NEA

Do you know who adopts WEAC and NEA positions on current issues? Who sets their policies? Who elects our state and national union leaders? Who decides how WEAC and NEA dues are spent?

The answer is that members like you determine the overall direction and the major positions of WEAC and NEA. Members who are elected as delegates meet once a year at the WEAC Representative Assembly in the spring and at the NEA Representative Assembly in July. These delegates elect officers and make the basic decisions that guide WEAC and NEA throughout each school year.

### WEAC RA Activities/Time Commitment

The WEAC RA, which is made up of nearly 900 delegates from across the state, is held on a weekend in late April or early May each year. On Friday evening, hearings are conducted on the budget, resolutions, and constitutional amendments. There are also opportunities to meet the candidates for WEAC offices. There is a full schedule of floor periods on Saturday. The delegates act on various reports, adopt the legislative program, consider resolutions and new action items, elect officers, and adopt the annual budget and dues. Any business not completed by Saturday evening is considered on Sunday morning.

To prepare our delegates to participate, we hold an after-school meeting at the MTEA Building. At that time, delegates receive and review a packet of materials which include the program budget, resolutions, and constitutional amendments.

### NEA RA Activities/Time Commitment

The NEA RA is held during the first week of July and involves six full days of activities. Each state holds daily caucus sessions to discuss positions, prepare for floor action, meet NEA officer candidates, etc. The first two days are devoted to pre-conference meetings for various groups and caucuses. During this time, the focus is on educational issues, and a convention takes place with educational exhibits. Hospitality sessions and other events are held to meet the candidates.

The formal business meeting, or RA, is held over four full days. Each day starts with a 7:00 a.m. caucus meeting of Wisconsin's 350+ delegates. The floor session, involving over 10,000 NEA delegates, usually concludes by 6:30 p.m. each day. During the four days, delegates elect officers, adopt the annual program budget and dues, and act on NEA resolutions, constitutional amendments, and reports.

Wisconsin's delegates, which includes those locally-elected as well as state-wide delegates, meet on the first Saturday in June in preparation for the NEA RA. Delegates receive a packet of materials and a briefing on the issues at this session, which takes place in Madison.

### Becoming a Delegate

Today's Sharpener provides details on how you can become a delegate to the Representative Assembly (RA) of WEAC and the NEA. (See pages three and four.) Please consider becoming a candidate to represent the MTEA at both the state and national annual RA meetings.

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### **PI-34 PDP Training**

UWM's School of Education - Outreach and DPI are offering a day of professional development plan (PDP) training on Friday, October 19.

This session will enable DPI-licensed teachers to help initial educators with services such as reviewing/approving PDPs and mentoring. Participants will be listed in the DPI's database of qualified professional development team reviewers.

For details, contact Dustin Schimek at [educout@uwm.edu](mailto:educout@uwm.edu) or 229-4728.

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### **Crisis Training - CPI**

Throughout the school year, MPS is offering training sessions on "Non-Violent Crisis Prevention Intervention Skills," taught by certified Crisis Prevention Institute (CPI) trainers.

The two-day sessions will help you develop skills to **safely** intervene in disruptive or dangerous student behavior situations. You will gain the confidence to handle violent episodes with minimal anxiety.

The training is open to regular and special education staff, with the principal's approval. MPS sent the registration form, dates, and other details to principals in the August 31 [MPS School Administrators' Bulletin](#).

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### **New Teacher Series**

MPS is offering a series of New Teacher Support Seminars on the first Wednesday of each month from now through May (except January). First-year teachers will be paid \$23.74/hour.

The October 3 session will focus on classroom management and student engagement. The two-hour session takes place at John Marshall starting at 4:30 p.m.

For questions, call Roxie Hentz at 475-8143 or Victoria Frazier at 475-8245.

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## **Participating as a Delegate to WEAC and NEA RA Meetings**

As a local affiliate of the Wisconsin Education Association Council (WEAC) and the National Education Association (NEA), the MTEA participates in the governance of both organizations. Most major policy decisions of WEAC and NEA are made at their annual representative assembly (RA) meetings.

### **Delegates Are Elected to Two-Year Terms**

The MTEA Constitution sets the procedures for electing delegates to the annual policy-setting meetings (called RA's) of both WEAC and NEA. To provide continuity of MTEA representation, delegates are elected to two-year terms for both the WEAC and NEA RA meetings.

(The article on page two describes the activities and time commitment of delegates for both the WEAC and NEA RA meetings.)

### **WEAC RA in Spring of 2008 and 2009**

The WEAC RA will be held in Madison the weekend of May 2-4, 2008. In 2009, the WEAC RA is in La Crosse the weekend of April 24-26.

### **NEA RA in Early July in 2008 and 2009**

In 2008, the NEA RA will be held in Washington DC on July 1-6. In 2009, the NEA RA will be in San Diego, also on July 1-6.

For the 2008 NEA RA, a statewide WEAC preparation meeting will be held in Madison on Saturday, June 7.

### **Delegate Expenses Budgeted for 2008**

The MTEA Budget for 2007-2008 provides funds which will cover the cost of sending 75 MTEA teacher delegates to the state meeting and 30 delegates to the national meeting in 2008. The per delegate amount is based on the projected costs for travel, meals, and lodging expenses normally incurred by delegates from our area.

### **Delegation Reflective of MTEA Membership Sought**

The constitutions and policies of both WEAC and NEA require efforts to achieve the participation of ethnic-minority members reflective of the state's general population. However, under the MTEA Constitution, our union's goal is a delegation that reflects the MTEA teacher membership, 27% of which is currently comprised of ethnic minorities.

### **October 31 Deadline for Candidate Nominations**

To become a candidate for a two-year term as an MTEA delegate for the WEAC RA and/or the NEA RA, you need to submit the form on page four. **The deadline for receipt of nominations at the MTEA Building is 5:30 p.m. on Wednesday, October 31.**

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## **Retirement Workshop on October 11**

Planning to retire at the end of 2007-08 or within the next few years? On October 11, we will repeat the retirement planning workshop held on September 24. The presentation at Serb Hall will start at 7:00 p.m. and end at 9:00 p.m. Please bring your spouse and register at [mtea.org](http://mtea.org) (Members>>News & Events >>Event Calendar) or call us at 259-1990.





### Candidate's Ethnicity

The MTEA is required to report the ethnicity of delegates when certifying its list of delegates for both the WEAC RA and the NEA RA. This data will **not** be published.

Your ethnic designation will help the MTEA, WEAC, and NEA determine if the goal of sending a delegation reflective of the ethnic-minority membership of the MTEA is being met. (The categories listed below are based on the NEA's official delegate report form.)

#### Please check one:

- Native American
- Asian/Pacific Islander
- African-American
- Hispanic
- Caucasian (not Spanish origin)

### The Rules on Counting Words

- ◆ All words are counted: "I," "me," "a," "the," "in," "of," etc.
- ◆ Numbers count as one word, either written or the numeral: "twenty-two" or "22."
- ◆ Dates are one word: "April 16, 2007," "4/16/07," or "April 2007."
- ◆ Hyphenated words count as one word: "long-term."
- ◆ Abbreviated words such as "MTEA," "WEAC," "NEA," "WEAC/NEA," "BR," and "RA," count as one word. However, if you write out, for example, "National Education Association," it counts as three words.
- ◆ Contractions are one word - "I've," "can't," etc.

### Original Needed

We need to receive your original signed nomination form. If you need to fax a copy to meet the deadline, please also mail us the original. Our fax number is 259-7801.

## Candidate Nomination Form - MTEA Delegate to the 2008 & 2009 WEAC RA and/or the NEA RA (Please Print)

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ WI Zip: \_\_\_\_\_

Worksite: \_\_\_\_\_ Phone: \_\_\_\_\_

I hereby nominate myself as an MTEA delegate candidate for the following (check **both** if you wish to be a delegate for both RA's):

\_\_\_\_\_ WEAC Representative Assembly, held in spring of 2008 and 2009.

\_\_\_\_\_ NEA Representative Assembly, held in early July of 2008 and 2009.

I am currently an active, dues-paying MTEA/WEAC/NEA member. If elected as a delegate, I will represent the MTEA membership and participate in all meetings for MTEA delegates to the Representative Assembly including preparation sessions, all RA floor sessions, and all Wisconsin caucus sessions. I understand that the MTEA will reimburse me for up to the established amount for expenses incurred by delegates from our area - based on my **full** participation as an MTEA delegate.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### 25 Words or Fewer!

In the space below, **please print** information that you would like published as a candidate. **You are limited to 25 words.**

The MTEA Balloting Committee will count up to the first 25 words and only your first 25 words will be printed in the election Sharpener.

Please ask another member to count the words before you submit this form. **The rules on counting words are printed to the left.**

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**Submit one form per person. Nominations must be received at the MTEA Building by 5:30 p.m. on Wednesday, October 31.**

