

**From Tom Morgan,
MTEA Chief Negotiator**

The MTEA and the Board's negotiating teams met on February 17, 2009 to exchange initial proposals. Your bargaining team has met with the Board's team several times since the initial exchange. As your chief negotiator, I wanted to provide you with an update of what has occurred in the bargain.

The MTEA has presented our proposals on a variety of issues ranging from class size to discipline. We have not received any response from the Board's negotiators on the majority of proposals that we have presented.

The Board's team has presented only a few proposals to our team. The Board's team did present a proposal on health care which is outlined in this [Negotiations News](#).

We wanted you to see the critical elements of this proposal. Some members have asked me what this proposal means to our members. The Board's proposal means that you would pay more for insurance; it could cost you more every time you stay in a hospital or visit a doctor.

Many aspects of the Board's proposal are of great concern to your bargaining team. The part of that proposal that states that the Board will have the sole authority to select the insurance carrier is alarming.

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School Board Presents Health Insurance Proposals

On April 2, the School Board's team presented several proposals on benefits, mainly health insurance. The following provides a general overview of the main points they presented.

Two points on these **initial** proposals:

1. During the bargaining process, the Board's team may change or drop their proposals. The talks are just starting.
2. The Board's team has stressed it may make additional proposals on health insurance and other benefits at a later date.

Selection of Insurance Company

The contract requires the Board to negotiate which insurance company administers both the PPO plan (currently Aetna) and the HMO (currently UnitedHealthcare).

The Board wants to select the company on its own, with an advisory-only role for your union.

There are significant differences among insurance companies. No two companies provide the exact same coverage or quality of service.

Aetna Premium Share and Increased Costs

This chart shows the cost impact if the Board's proposals were implemented today.

	<u>Present</u>	<u>Proposed</u>	<u>Difference</u>
Premium Share:			
Single	0	\$ 307	\$ 307
Family	0	\$ 678	\$ 678
Deductible:			
Single	\$ 100	\$ 150	\$ 50
Family	\$ 300	\$ 450	\$ 150
Coinsurance Out-of-Network:			
Single	\$ 500	\$ 600	\$ 100
Family	\$1,500	\$1,800	\$ 300
Potential Total:			
Single	\$ 600	\$1,058	\$ 658
Family	\$1,800	\$2,928	\$1,128

Except for the premium share, these are **potential** out-of-pocket costs. You may not have to pay to the coinsurance limit in a year that you and your family are in good health.

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This means that the Board would be able to pick the insurance carrier and that the MTEA would not have any say in the selection of the carrier.

At the bargaining session on April 7, your team asked the Board's team when it planned to present the remainder of their proposals. It is important to note that while the superintendent has been talking publicly about a longer day and year-round schools, no proposals addressing these issues have been presented by the Board's team.

We told the Board's team that there was no reason to schedule future bargaining sessions until they were prepared to present their proposals. The Board's team stated that it would be ready to present its proposals on April 30. A bargaining session has been scheduled for that date.

The outline and analysis of those proposals will be sent to you after that meeting. If you have not signed up for the e-mail updates, I strongly encourage you to do so today at mtea.org. You will be able to keep up to date on this bargain by doing so.

Insurance Terminology

If you would like an explanation of terms such as co-pay, deductible, and coinsurance, please go to mtea.org and type **Understanding Your Benefits** in the search box.

You'll find a detailed explanation of each of these out-of-pocket cost provisions. Because coinsurance limits and other costs work differently, we have separate pages - one for Aetna PPO plan and another for the UnitedHealthcare HMO. Examples are given of how these cost provisions work in each plan.

Prescription Costs

The Board's team is proposing an increase in what you pay for brand-name drugs:

◆**Retail:** Increase to 20% (from 10%) for certain brand-name drugs purchased at retail drugstores.

◆**Mail-order:** Increase the current \$20 co-pay for each 90-day order for brand-name drugs to \$38/order or \$75/order (based on the type of drug).

HMO Plan (currently UnitedHealthcare)

The Board proposed a 1% premium share for the HMO plan. If you're in the UnitedHealthcare plan, your annual cost would be \$55 (single) or \$144 (family) at the current premium rates.

Short and Longer Term Impact

Short term: If the Board's proposals became part of your contract, you would pay more for health care if you're in the Aetna plan.

Longer term: At the bargaining table, the Board's team stated that their proposals are designed to steer employees out of the PPO plan (currently Aetna) and into the HMO plan (currently UnitedHealthcare). Historically, the PPO provides more choices of doctors and hospitals than the HMO.

Additional Information

On April 2, your teacher team presented a proposal to provide benefits to an employee's domestic partner.

We are still waiting for the School Board's team to present substantive proposals on the majority of topics outlined in their initial exchange. We have not received any proposals regarding the items the superintendent has been discussing in public.

For more information on the status of contract negotiations, visit the MTEA Web site (www.mtea.org) and sign-up for e-mail updates.

Special Edition

This Negotiations News is unique for two reasons:

First, Tom Morgan, the MTEA Executive Director, wrote a column offering his observations as your union's chief negotiator.

Second, the MTEA's teacher bargaining team wrote most of this special edition. The team consists of the following teachers: **Rozalia Harris**, Townsend Elementary School, rbreal34@sbcglobal.net; **Angelia Lulich**, Stuart Elementary School, primarycolors53224@yahoo.com; **Mike Langyel**, Bargaining Team Chairperson, Pulaski High School, mlangyel@aol.com; **Dan Lotesto, Jr.**, Riverside High School, dlotesto@gmail.com; **Dennis Oulahan**, MTEA President (Leave), oulahand@mtea.weac.org; **Julio Santiago**, Wedgewood Park Middle School, joscaribe@sbcglobal.net; **Michele Thomas-Tidmore**, Morse Middle School, teachone66@yahoo.com; and **Larry Woods, Jr.**, Diagnostic Teacher - C.O., pbutorac@att.net.

The teacher team also includes four MTEA staff members: **Nancy Costello**, costellon@mtea.weac.org; **Sid Hatch**, hatchs@mtea.weac.org; **Joan Heithoff**, heithoffj@mtea.weac.org; and **Tom Morgan**, MTEA Executive Director, morgant@mtea.weac.org.
