

# THE

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The Association of Catholic Teachers

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Fax 215-568-8270 - email ([act@act1776.com](mailto:act@act1776.com)) - website ([www.act1776.com](http://www.act1776.com)) **OCTOBER 2019**



## *From the President's Desk*

*Dear ACT Members,*

*I hope the school year is going well for all of you.*

*We have some exciting news from United Concordia, our Dental carrier, concerning a College Tuition Benefit. Please see pages 2 and 4 for details.*

*I would also remind you that the Benefits Open Enrollment period ends as of Thursday, October 31<sup>st</sup>. See pages 6 - 11 of the Newsletter for more information.*

*Happy Trick or Treating everyone.*

*Rita*

# COLLEGE TUITION BENEFIT FOR FAMILY MEMBERS

*Exciting News!* United Concordia has partnered with Sage Scholars, who has partnered with over 400 colleges and universities in the United States, to offer a [College Tuition Benefit](#) to teachers and retirees who are enrolled in the United Concordia Dental Plan through [the Association of Catholic Teachers Health and Welfare Fund](#).

**Beginning on November 1, 2019**, teachers and retirees who are covered under the above-mentioned dental plan will be eligible to receive 2000 Tuition Reward Points upon registering into the *College Tuition Benefit Program*. Once registered, you will continue to receive 2000 Tuition Rewards Points for each year that you are enrolled in the dental plan. One point equals \$1; therefore 2000 points = \$2000. Points can be used toward a family member's undergraduate college tuition. The family member can be your child, grandchild, niece, nephew, or godchild.

To be eligible for the College Tuition Benefit, you must be enrolled in the United Concordia Dental Plan, and you must register for the Sage Scholars College Tuition Benefit. **More information and instructions for enrolling in the program can be found on Page 4 of this Newsletter.**

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## *Second Semester Evaluation Data (January - June 2019)*

ACT has received the data for the second semester Evaluations by school administrators and it is all good news.

**TENURED TEACHERS:** 96.7% are Distinguished or Proficient.

**NON-TENURED TEACHERS:** 88.6% are Distinguished or Proficient

*Congratulations to all our hard-working teachers*

# LEGISLATIVE UPDATE

The following Legislative Report was submitted by *ACT Legislative Representative, David Sommers, at the ACT Executive Board Meeting held on [Monday, September 30, 2019](#)*.

## **Safe2Say Something Program Update:**

- Has received more than 23,000 tips since its January 2019 launch date
- Over 3,600 tips for bullying/cyberbullying: 2,500 about cutting/self-harm; 2,500 about suicide; 2,200 for depression/anxiety
- Cost is around \$740,000 to launch and operate the program for the first six months
- About 860,000 Pennsylvania students have gone through Safe 2Say Something training
- The program covers all K-12 students in Pennsylvania

## **SB788: Baseline school Safety & Security Requirements**

By August 1, 2020, schools shall develop a “baseline” for physical, behavioral health and environmental health security. Items will be prioritized for funding accordingly by August 31, 2020 from the School Safety and Security Grant Program. **Last action:** Referred to Senate Education Committee on July 8, 2019.

## **HB239: Armed Forces Names List**

That the list of names of all graduating seniors would be made available to armed forces recruiters upon request. **Last action:** Referred to Senate Education on July 8, 2019.

**PA House Education Committee Meeting:** Held on September 18, 2019. Organizational Meeting.

**PA Senate Education Committee Meeting:** Held on September 23, 2019. Topic of discussion: Food in Education (public hearing).

## **PA Act 18 (of 2019) formerly SB133: Trauma-informed Education**

An act further providing for continuing professional development, providing for trauma-informed education; provides for school safety and security enhancements including Safe2Say Something program.

**\*Signed into law June 28, 2019**

## Save Money On College

### Earn points for discounts on tuition

Now you can help the students in your family to afford a college education. Because your United Concordia Dental plan includes the College Tuition Benefit®, a savings program offered in partnership with SAGE Scholars, Inc.

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



### How Tuition Rewards work

- Earn 2,000 Tuition Rewards points every year you're covered by United Concordia Dental insurance.
- 1 Tuition Rewards point = \$1. So 2,000 points = \$2,000 in tuition discounts.
- Helps eligible students in the policyholder's family afford college including 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

You can sign up on or after your plan's effective date. Then simply enroll the students in your family, and start earning points.

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Click on **Learn More** in the Tuition Rewards notification bar above your benefits info.
3. Click on the **Get Started** button and consent to participate.
4. Look for an email from SAGE Scholars that shows your registration instructions.



You can enroll on  
or after your plan's  
effective date.

**Don't have a MyDentalBenefits account? Create one now at [UnitedConcordia.com/GetMDB](https://UnitedConcordia.com/GetMDB).**

MEM-0527-0719 • Tuition Rewards® is a Registered Trademark of SAGE Scholars, Inc.  
SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCIC does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

## ADDITIONAL CREDITS?

If you have received an advanced degree or additional credits over the summer, which qualifies you for payment under a different column of the salary scale, notify your school accountant immediately.

You must also send proof (an original transcript) of the degree/credit to Mr. James Molnar at the Office of Catholic Education so that the change in degree/credits can be verified.

For your records, it is highly recommended that all documents be sent via certified mail, return receipt requested.

### The five lanes of salary scale are

Bachelor's Degree

Bachelor's +18 or Certification

Master's or 30 Graduate Credits

Double Master's

Doctorate

The teacher is responsible to provide timely notification to the System, with an official transcript. Timely notification shall normally mean within one (1) year of acquiring the additional credits. Salary adjustments shall not be made retroactively for more than one (1) year.



## **VOLUNTARY VISION PLAN THROUGH DAVIS VISION**

***Enrollment information for the Voluntary Vision Plan through Davis Vision for the 2020 calendar year will be e-mailed to teachers the week beginning November 4, 2019.***

**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, 2019.

**Teachers wishing to enroll in the Voluntary Vision Plan for the 2020 calendar year, will need to submit a completed application form along with payment by Friday, December 6, 2019.**

# 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, 2019. 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 8 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, 2019. 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, 2019.

## IMPORTANT THINGS TO KNOW CONCERNING PERSONAL CHOICE HDHP

- The benefit period starts on November 1, 2019 and ends on October 31, 2020.
- 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:** \$1,500 per person; \$3,000 per family/**Out-of-Network:** \$3000/\$6000

**In-Network Out-of-Pocket:** \$6,450 Individual; \$12,900 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)
- **In-Patient 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)
- **Out patient 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 2019-2020 PLAN YEAR  
(NOVEMBER 1, 2019-OCTOBER 31, 2020)**

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 8, 2019 pay and ending with the pay of August 28, 2020)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
<b>Employee</b>	\$ 81.17 \$40.93	\$ 52.30
<b>Employee &amp; child</b>	\$164.22 \$ 83.35	\$106.52
<b>Employee &amp; children</b>	\$183.27 \$ 93.23	\$119.15
<b>Employee &amp; Spouse</b>	\$195.50 \$ 99.43	\$127.07
<b>Full Family</b>	\$214.27 \$108.89	\$139.18

**(\$0 INCREASE IN PREMIUM FROM LAST YEAR)**

PAYROLL DEDUCTIONS OVER 17 PAYS

(Beginning with the November 8, 2019 pay and ending with the pay of June 19, 2020)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
<b>Employee</b>	\$105.04 \$ 52.96	\$ 67.69
<b>Employee &amp; child</b>	\$212.52 \$107.87	\$137.85
<b>Employee &amp; children</b>	\$237.17 \$120.66	\$154.19
<b>Employee &amp; Spouse</b>	\$253.00 \$128.68	\$164.44
<b>Full Family</b>	\$277.28 \$140.92	\$180.11

**(\$0 INCREASE IN PREMIUM FROM LAST YEAR)**

# MEDICAL RATES FOR LONG TERM SUBSTITUTES\*

## 2019-2020 EMPLOYEE COST OF MEDICAL INSURANCE

### MONTHLY TEACHER CONTRIBUTION

<b>PERSONAL CHOICE PPO</b>	<b>TOTAL COST</b>	<b>YOUR CONTRIBUTION</b>
EMPLOYEE ONLY	\$ 992.04	\$ 238.09
EMPLOYEE & CHILD	\$2,007.11	\$1,003.55
EMPLOYEE & CHILDREN	\$2,239.93	\$1,119.97
EMPLOYEE & SPOUSE	\$2,389.49	\$1,194.75
FULL FAMILY	\$2,618.83	\$1,309.42

<b>KEYSTONE HMO</b>	<b>TOTAL COST</b>	<b>YOUR CONTRIBUTION</b>
EMPLOYEE ONLY	\$ 799.06	\$ 191.77
EMPLOYEE & CHILD	\$1,627.39	\$ 813.69
EMPLOYEE & CHILDREN	\$1,820.30	\$ 910.15
EMPLOYEE & SPOUSE	\$1,941.35	\$ 970.67
FULL FAMILY	\$2,126.37	\$1,063.18

<b>PERSONAL CHOICE HDHP</b>	<b>TOTAL COST</b>	<b>YOUR CONTRIBUTION</b>
EMPLOYEE ONLY	\$ 750.31	\$ 180.07
EMPLOYEE & CHILD	\$1,528.11	\$ 764.05
EMPLOYEE & CHILDREN	\$1,709.25	\$ 854.63
EMPLOYEE & SPOUSE	\$1,822.92	\$ 911.46
FULL FAMILY	\$1,996.25	\$ 998.12

**\* SUBSTITUTE TEACHERS MUST WORK AT LEAST 30 HOURS TO REMAIN ELIGIBLE FOR THE PLANS.**

# INDEPENDENCE BLUE CROSS MEMBERS CAN TAKE ADVANTAGE OF SPECIAL DISCOUNTS THROUGH BLUE365

Blue365 offers handpicked deals, exclusive offers, and year-round discounts<sup>†</sup> with well-known national partners, including:

- \$50 eye exams and 35 percent off frames at Eye Med
- 20 percent off FitBit devices
- \$29 monthly gym membership (plus local tax where applicable) through Fitness Your Way
- Up to 20 percent off Garmin devices
- Additional 10 percent savings at Hotels.com
- Over \$800 off LASIK at LasikPlus
- \$40 off Sun Basket healthy meal delivery plans plus 5 percent off all future orders

## To sign up for Blue365

- Go to <https://www.blue365deals.com/ibx/>
- Select *Join*
- Enter the Independence member ID card information
- Complete the registration process
- Find deals

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

**BENEFIT CATEGORY**

**PLAN PAYS**

<b>Class 1 – Diagnostic/Preventive Services</b>	
➤ Exams	100%
➤ Cleanings and Fluoride Treatments	100%
➤ X-rays	100%
➤ Space Maintainers	100%
➤ Palliative Treatment (Emergency)	100%
<b>Class 11 Basic Services</b>	
➤ Basic Restorative (Fillings, etc)	100%
➤ Simple Extractions	100%
➤ Endodontics	100%
➤ General Anesthesia	100%
➤ Surgical & Non-surgical Periodontics	50%*
<b>Class 111 – Diagnostic/Preventive Services</b>	
➤ Oral Surgery	N/A
➤ Inlays, Onlays, Crowns	N/A
➤ Prosthetics (Bridges, Dentures)	N/A
➤ Repairs to Inlays, Onlays and Crowns and Prosthetics	N/A
<b>Orthodontics (Dependents to any age)</b>	<b>N/A</b>

**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.**

# RETIREE MEDICAL INFORMATION

## MONTHLY GROUP MEDICAL RATES

### FOR RETIREES AGE 65+

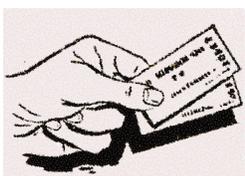
(Effective January 1, 2020)

**PERSONAL CHOICE 65:** Single Coverage: \$1017.00

**KEYSTONE 65 HMO:** Single Coverage: \$743.00

Retired teachers who are enrolled in any of the above plans are automatically enrolled in Medicare Part D. **You DO NOT need to enroll in an individual Medicare Part D plan, if you are enrolled in one of the above medical plans with the Archdiocese.** In fact, if you do, you will lose your Archdiocese medical and prescription drug coverage because the Archdiocese plans are considered Medicare Part D plans, and you may not be enrolled in two Medicare Part D plans at the same time.

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## MOVIE TICKETS

ACT Office keeps a limited supply of movie tickets on hand for teachers to purchase at a discounted rate. We have REGAL/UNITED ARTISTS and AMC Tickets Available. **AMC Tickets are \$10.50 per ticket. Regal Tickets are \$9.25 per ticket.** If you are interested in purchasing tickets, please send a check payable to the Association of Catholic Teachers with your request. [An order form can be found on the ACT website at www.act1776.com.](http://www.act1776.com) Please enclose a stamped self-addressed envelope with your request.

**If you will be ordering tickets for Christmas, please let me know how many you will need by November 20, 2019; otherwise, I may not be able to fill your request.**



# You're invited

Mark your calendar! A Vanguard representative will be conducting a series of retirement education webinars.

## Getting on Track for Retirement

For employees 10-20 years from retiring. Learn to estimate if you're on track and solutions for getting back on track.

Date	Time (all times shown Eastern time)
November 12, 2019	9 a.m., 12 noon, and 3 p.m.
November 13, 2019	2 p.m., 5 p.m., and 8 p.m.

Register here:

[https://event.on24.com/wcc/r/2107080/  
D3C63C3FB0D68C8A950396879469FF48/678951](https://event.on24.com/wcc/r/2107080/D3C63C3FB0D68C8A950396879469FF48/678951)

# Fourth Annual Beef and Beer Benefit

for the

*Charlotte Drummond Memorial Scholarship Fund*



**Friday, November 8<sup>th</sup>, 2019**

**7:00 - 11:00 PM**

Heroes Ballroom  
Philadelphia FOP Lodge #5  
11630 Caroline Rd  
Philadelphia, PA 19154

\$40 includes buffet, beer, wine, and soda  
Entertainment by  
**Lo Totem Band** and DJ Jeff Taylor



*Happy Halloween*

*from*

*Rita, Irene, and Ginny*



CONTACT US AT

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