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The Newspaper of Local 1776
The Association of Catholic Teachers

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Fax 215-568-8270 - email (act@act1776.com) - website (www.act1776.com) **OCTOBER 2021**



From the President's Desk

A YEAR OF CHALLENGES

It is difficult to believe that we are almost through the first quarter of this school year, one that has been wrought with many challenges so far. In some respects, while we are happy to have all of our students in the classroom again, this school year has been as difficult if not more difficult to navigate than last year. Everyone is trying to re-acclimate to full in-person instruction in the new COVID environment. I applaud all that you are doing to make this school year a success for your students. You continue to give over 100% of yourselves every single day.

In the midst of all of these challenges, the misinformation being disseminated about instructional coaching continues. As I said in my October 8th letter to you, the two-page Instructional Coaching Policy is very clear. The Policy does not contain any language about instructional coaching being "mandatory". Nowhere does the Policy contain any language that states you will receive negative comments on your evaluation and/or be disciplined if you choose not to be coached.

(Continued on Page 2)

If your local administration is telling you that instructional coaching is “not optional”, that there are “consequences” for not participating in instructional coaching, that you could be “written up” or that failure to comply will result in “progressive discipline”, THAT INFORMATION IS NOT TRUE.

It is indeed unfortunate, but not at all surprising, that the System, through its local administrations, is trying to obtain now what it could not get at the Negotiating Table in 2020. The Association has filed two grievances—one against the System and one against a local administration. ACT will update you as these grievances move through the Grievance Procedure.

I will continue to emphasize that the Association has always supported the concept of instructional coaching. I have attended every presentation at which instructional coaching was introduced to the department heads. Every presenter has made it very clear that instructional coaching is all about trust. It is all about positive feedback and non-job-threatening assistance. “Mandatory”, “evaluative”, and “disciplinary” are not part of the Instructional Coaching Policy and would destroy the purpose of instructional coaching as well as the benefits of coaching for the teachers.

If your administration tells you anything other than what is printed in the Instructional Coaching Policy, please get to your Senior Delegate and/or contact the ACT Office.

In other news, I am sure you have heard about a possible SEPTA strike beginning November 1st. At its October 21st meeting, the Association’s Executive Board discussed potential instructional options during any SEPTA strike. The following motion was carried unanimously by the Executive Board:

In the event of and for the duration of any SEPTA strike that occurs in the 2021-2022 school year, the Executive Board of the Association of Catholic Teachers will not agree to transitioning to totally virtual education for any of the fifteen (15) Archdiocesan high schools, most especially the following schools:

*Archbishop Ryan High School,
Father Judge High School,
Little Flower Catholic High School for Girls,
Monsignor Bonner & Archbishop Prendergast High School,
Roman Catholic High School,
Saint Hubert Catholic High School for Girls,
Saints John Neumann & Maria Goretti High School, and
West Catholic Preparatory High School.*

As they have been doing throughout the 2021-2022 school year, all students are required to attend classes in person every day on which school is in session.

Therefore, the Association’s position is that, in the event of and for the duration of any SEPTA strike, full, 5-day-a-week, in-person instruction will continue in all Archdiocesan high schools.

Last, but far from least, 2022 will be a negotiating year. Contract surveys will be going out to ACT members in early December, and ACT members will be needed for the Association’s Negotiating Team.

I wish you a Happy Halloween and a blessed All Saints Day.

Please continue to remain safe during another very challenging school year.

Irene

LEGISLATIVE UPDATE

The following Legislative Report was submitted by ACT Legislative Representative, David Sommers, at the ACT October Executive Board Meeting held October 21, 2021, via Zoom.

I. **HB 1705: Property Tax Pension Obligation Disclosure**

The bill would create the Property Tax Pension Obligation Disclosure Act, which would require a school board to calculate and publish unfunded pension and other postemployment benefit obligations per \$100,000 of assessed residential property within said school district. Additionally, the bill would require the State Real Estate Commission to update the seller property disclosure form to include this calculation.

Last action: Re-referred to the House State Government Committee on September 15, 2021.

II. **HB1332: Online Curriculum Availability**

The bill would provide parents and guardians the ability to review all curriculum being taught in PA schools via online access. The information would include: course standards; course materials and texts; assessments; syllabus.

Last action: Referred to the Senate Education Committee on October 6, 2021.

III. **SB846: "Parental Choice Regarding Mask Mandates in School"**

The bill would allow for face covering and or mask mandate opt-out option.

Last action: Second consideration in the PA Senate on September 29, 2021.

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 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."

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, 2021. 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 5 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, 2021. 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, 2021.

IMPORTANT THINGS TO KNOW CONCERNING PERSONAL CHOICE HDHP

- The benefit period starts on November 1, 2021 and ends on October 31, 2022.
- 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 2021-2022 PLAN YEAR
(NOVEMBER 1, 2021-OCTOBER 31, 2022)**

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 12, 2021 pay and ending with the pay of September 2, 2022)

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

(\$0 INCREASE IN PREMIUM FROM LAST YEAR)

PAYROLL DEDUCTIONS OVER 17 PAYS

(Beginning with the November 12, 2021 pay and ending with the pay of June 24, 2022)

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

(\$0 INCREASE IN PREMIUM FROM LAST YEAR)

MEDICAL RATES FOR LONG TERM SUBSTITUTES*

2021-2022 EMPLOYEE COST OF MEDICAL INSURANCE

MONTHLY TEACHER CONTRIBUTION

PERSONAL CHOICE PPO	TOTAL COST	YOUR CONTRIBUTION
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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

KEYSTONE HMO	TOTAL COST	YOUR CONTRIBUTION
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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

PERSONAL CHOICE HDHP	TOTAL COST	YOUR CONTRIBUTION
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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.**

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

BENEFIT CATEGORY

PLAN PAYS

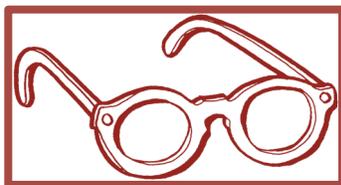
BENEFIT CATEGORY	PLAN PAYS
Class 1 – Diagnostic/Preventive Services	
➤ Exams	100%
➤ Cleanings and Fluoride Treatments	100%
➤ X-rays	100%
➤ Space Maintainers	100%
➤ Palliative Treatment (Emergency)	100%
Class 11 Basic Services	
➤ Basic Restorative (Fillings, etc)	100%
➤ Simple Extractions	100%
➤ Endodontics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

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.



VOLUNTARY VISION PLAN THROUGH DAVIS VISION

Enrollment information for the Voluntary Vision Plan through Davis Vision for the 2022 calendar year will be e-mailed to teachers the week beginning November 1.

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, 2021.

Teachers wishing to enroll in the Voluntary Vision Plan for the 2022 calendar year, will need to submit a completed application form along with payment by Monday, December 6, 2021.

RETIREE MEDICAL INFORMATION

MONTHLY GROUP MEDICAL RATES

FOR RETIREES AGE 65+

(Effective January 1, 2022)

PERSONAL CHOICE 65: Single Coverage: \$1027.10

KEYSTONE 65 HMO: Single Coverage: \$ 750.50

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.



[MOVIE TICKETS](#)

The ACT Office has 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 call the office at 215-568-4175 to see what we have left in stock, then 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](#). Please enclose a stamped self-addressed envelope with your request.

[BJs Wholesale Club](#)

For those teachers who joined or renewed their BJs Membership through the Association of Catholic Teachers last spring, you will need to check your auto-renew status by calling 1-800-257-2582. If your membership is set to automatically renew at the expiration date, [you want to OPT OUT](#). If you don't opt out, your membership will automatically renew at the current club rate, and you won't be able to receive the Union discount when we do our annual open enrollment.

Rest In Peace

*+ Suzanne Carroll, retired, Archbishop Ryan High School +
+ Alexandre Ely, retired, Msgr. Bonner-Abp. Prendergast High School +*

If anyone would like to submit an ***In Memoriam*** article for Suzanne and/or Alex, or for anyone who has recently passed, you are most welcome to do so. You can submit your article to act@act1776.com.

Happy Halloween



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