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No. 1 - Fax 215-568-8270-e-mail (nacst.nacst@verizon.net) -web site(www.act1776.com)-September 2008



From The President's Desk

NEW SCHOOL YEAR: TWO NEW CONTRACTS

Everyone is now settled back into their classroom routine. For us, in the Philadelphia Archdiocesan high schools, there was, for the first time in twenty years, no nail-biting or down to the wire contract talks. Our negotiations were concluded with the contract ratified on May 28th. Dr. McCarron and I signed the new three-year Agreement on July 30th, a month before the old contract was to expire.

Across the river in the Diocese of Trenton, however, Irene and I spent another Labor Day deep in negotiations at Holy Cross. The ACT Team began its celebration of Labor Day at 9:00 A.M. preparing for a last-ditch bargaining session. Negotiations began about 1:30 P.M. and went non-stop until 4:15 A.M. when a tentative agreement was reached. A General Membership Meeting had already been scheduled for 9:00 A.M. that morning, so we stayed at Holy Cross and put the materials together for the members.

Senior Delegate, Walt Walsh and the other Team Members, Barry Harper, Paul Moynahan, Jim Nolan, Penny O'Neill, Gene Tosto and Randy Wilkinson presented the contract to the ACT Members. It was great to meet the seven newly hired teachers at Holy Cross who attended the meeting and became members of ACT that morning.

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NEW CONTRACTS. . .

The Negotiating Team talked about the new much more positive atmosphere at the bargaining table. Both Teams worked hard to get the best contract for all the parties involved.

The major contract changes in the new Four Year Agreement include the following:

Lead teachers will be assigned to all new teachers and long term subs.

Class Size under Block Scheduling will be 80 students per day, a max of 29 per class. (3 classes per day).

Materials must be in the personnel file within 6 months.

Lesson Plans will be introduced over the 4 years of the contract.

Lesson Plans are non-evaluative and cannot be used to discipline a teacher. \$25 will be paid for each substitution on a prep period; \$12.50 for half block. Medical Premium: (old contract had all teachers hired as of 9/02 paying \$680 Single and \$1100 Family) with the new contract, all teachers will contribute

to premium – annual contribution rates: Single \$150, H&W or P&C \$225, F \$300. \$10 increase per year each year of contract.

COBRA is available for 18 months, up from 6 months.

A Tax Sheltered Annuity will be established starting in 4th year - 1% of teacher's salary will be contributed by school for all teachers hired after 10/1/05 (the date the Diocese of Trenton stopped the pension for all new hires)

Early Retirement Window will be designed by School and Union and will be offered at least once during the life of the contract. Salary \$1,600, \$2,000, \$1,600, \$2,000

The membership ratified the contract 39 Yes, 8 No. Congratulations to all at Holy Cross on a great contract and a job well done.



Representation May Be Crucial

Article III, Section 2 of the Labor-Management Agreement is short but extremely important. Please pay particularly close attention to what it has to say.

No teacher may be asked to attend a meeting with the school or diocesan administration without a representative of the Association being present if the teacher reasonably feels the meeting could result in disciplinary action against him/her.

Disciplinary action cannot be taken against any teacher unless the teacher has been apprised in writing of his/her right to union representation.

Should you "reasonably feel" the meeting could turn into one that involves you in disciplinary action, immediately get to your Senior Delegate for advice or call the ACT Office if you choose. Don't let a relatively minor situation turn into a major one because you decided you could "handle" it yourself.



ACT President, Rita C. Schwartz, and Secretary for Catholic Education, Dr. Richard McCarron, shake hands after signing the 2008-2011 Labor-Management Agreement.

Education Grant Application Due

Teachers who wish to apply for an Education/Study Grant under the Labor-Management Agreement (Art. XIII, Sec. 7) must do so by October 17th. The grant offers 50 percent tuition reimbursement up to a maximum of \$1500 pervear.

Grants are awarded on the basis of system seniority and are available to any teacher with at least one year of teaching in the System.

Forms to apply for an Education/Study Grant are posted at the local school or can be obtained through your Senior Delegate or by calling the ACT Office at 215-568-4175.

Note: Teachers may apply for an Education/Study Grant if they intend to enroll in a three credit college course to meet the requirements of Continuing Professional Education Credit under Act 48.

Additional credits?

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

You must also send proof (an <u>original</u> transcript) of the degree/credits to
Mrs. Theresa Ryan-Szott 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 the salary scale are:

Bachelor's Degree Bachelor's + 18 or certification Master's or 30 graduate credits Double Master's Doctorate

MEMBER SERVICES

The following tickets can be purchased directly from the ACT Office. To purchase any of the tickets mentioned below, send a check payable to the Association of Catholic Teachers with your ticket request.

MOVIE TICKETS AVAILABLE

AMC Theatres ------ \$6.00 Regal/United Artists Theatres \$6.00

FRANKLIN INSTITUTE TICKETS

(regular price \$19.25) ------ \$13.00

NATIONAL CONSTITUTION CENTER \$7.50

PHILADELPHIA ZOO TICKETS -- \$13.00

To purchase any of the above tickets, send a check payable to the Association of Catholic Teachers with your ticket request.

ATTENTION: VALIC CUSTOMERS

AIG In The News Response to Recent Press Coverage Concerning AIG's Liquidity

Recent Developments

Media stories today focusing on the uncertainty of AIG's financial condition have led to increased call volume across the country. The information below is organized to help company representatives respond to these concerns and to emphasize key talking points concerning the safety of client assets.

Important To Know

- If AIG is not able to resolve its issues, any federal filing would not involve the The Variable Annuity Life Insurance Company ("VALIC").
- 2. VALIC is an insurance company that is incorporated and domiciled in Texas.
- VALIC is a separate company from the American International Group, Inc., its ultimate parent company.
- Texas state insurance law regulates VALIC and the general account. These laws help to
 preserve and enhance the solvency of the general account and to assure that the
 contractual obligations to insurance clients are fulfilled.
- VALIC's separate account was created under Texas law for the exclusive benefit of annuity clients.
- Regarding AIG: as the U.S. financial crisis continues to deepen, AIG is actively developing plans to improve liquidity in this unsettling period in American financial history.
- Although AIG faces short-term liquidity pressures, the company differs from other financial institutions that have been under pressure in that AIG has strong, wellpositioned businesses in diverse markets around the world and a deep asset base.
- 8. The insurance policies written by AIG companies are direct obligations of its regulated insurance companies around the world. These companies are well capitalized and meet or exceed local regulatory capital requirements. These companies continue to operate in the normal course to meet our obligations to AIG's policyholders.
- 9. VALIC is committed to meeting its customers' needs.

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AIG In The News

Asset Safeguards

VALIC underwrites, issues and guarantees our annuity products. VALIC is financially strong with \$3.4 billion in adjusted capital and surplus as of 6/30/08. Adjusted capital and surplus means that VALIC is able to meet its obligations (such as the fixed account options and fixed annuity contracts). VALIC's capital and surplus is completely separate from our ultimate parent, AIG.

- FIXED ANNUITY: VALIC client assets in the guaranteed fixed investment options are protected by Texas state insurance regulations. The fixed options provide fixed rate earnings and a guarantee of principal. This guarantee is backed by the claims-paying ability of VALIC, which supports only the obligations of VALIC, not any obligations of AIG.
- VARIABLE ASSETS: Client assets in the mutual funds or variable annuity account
 options are invested in mutual funds regulated by the SEC. A mutual fund's assets are
 owned by its shareholders and managed by a professional portfolio manager; thus, such
 funds are not affected by business actions involving AIG or AIG Retirement.
 - Further, since VALIC is domiciled in the State of Texas, Texas state law requires insurance company separate accounts to be held apart from the rest of the company assets. Therefore, the variable annuity separate account assets in these mutual funds are held for the exclusive benefit of the clients and their beneficiaries. This insulation provides safety for each client, and ensures that the account is not subject to claims from any person or entity other than a contract owner, plan participant or beneficiary.
 - The mutual fund and variable account options change in value each business day. Retirement investments are long-term investments, and fluctuating values means that when redeemed, the investments can be worth more or less than its original cost. This also means that client investment returns depend on the performance of the individual investments the client selected and not on the performance of AIG, or any of the AIG Retirement companies.

THE LATEST NEWS ON HOUSE BILL 2626

On Monday, August 18th, the first hearing on House Bill 2626 was convened before the House Labor Relations Committee in Harrisburg. Several of the State Representatives in attendance were from the five-county Philadelphia area. I was there representing ACT. Representing ACT as well as the National Association of Catholic School Teachers were President, Rita Schwartz, and legal counsel, Bruce Endy. Our colleagues from Altoona-Johnstown and Scranton-Wilkes Barre also made the trip in to show support for the Bill.

Testifying in favor of the legislation, in addition to Rita and Bruce, were Mike Milz, President of SDACT, Dr. Joseph Fahey, Chairman of Catholic Scholars for Worker Justice, and PA AFL-CIO President, Bill George. Each presented reasons why Catholic elementary and secondary teachers throughout Pennsylvania would benefit significantly from the protections afforded by the PA Labor Relations Act. Non-unionized teachers who seek to exercise their right to organize and to bargain collectively with their employers need a level-playing field.

We, the members of ACT, Local 1776 have a long-standing and mutually respectful relationship with the Archdiocese of Philadelphia, with union recognition and negotiated Labor-Management Agreements going back to 1968. Our contract guarantees our employment rights, our job security and our due process. Unfortunately, our colleagues in the elementary schools enjoy none of the above.

I am happy to report that the advocates of HB 2626 were successful in presenting our position to the legislators, while simultaneously diffusing the points raised by the testifiers who oppose the bill. We returned home late on Monday evening tired from a long day, but buoyed by the success of our endeavors.

Our mission at the State Capital was the culmination of a summer's worth of hard work that began with a Rally for Labor Rights on June 14th in Wilkes Barre where HB 2626 was publicly unveiled. I, personally, contacted the area legislators seeking their sponsorship and support of the legislation. Members of our Executive Board and a number of ACT members also spoke with their local reps.

A great debt of gratitude needs to be extended to our attorney, Bruce Endy who, working with Rep. Eddie Day Pashinski, penned this legislation. Heartfelt thanks also go to Rep. Pashinski for introducing the bill on the floor of the State House and energetically working for its passage.

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UPDATE ON 2626. . .

Our work is far from completed. Much still needs to be done to ensure that this bill becomes law. A second hearing will occur on September 18th in Wilkes Barre. ACT Vice President Irene Tori will be among those testifying.

Each ACT member is vital in this fight. We are urging you to contact your State Representative and tell him or her how important House Bill 2626 is for teachers in Catholic Schools in Pennsylvania. Ask for their support.

A listing of the State Reps and their e-mail and office addresses will be posted in each school on the ACT Bulletin Board.

Justice for Catholic School Teachers seeking representation and collective bargaining cannot just be a dream. It must become a reality.

> Michael F. Galante ACT Legislative Representative

REMINDERS FOR COLLEGE STUDENTS AWAY FROM HOME

- Always carry your current Personal Choice ID Card.
- In an emergency, go directly to the nearest hospital.
- Call BlueCard Access at 1-800-810-BLUE (2583) or access the National Blue Card PPO online provider directly through www.ibxpress.com to find BlueCard PPO providers.
- Always use a BlueCard PPO doctor or hospital to make sure you receive the highest level of benefits.
- Call IBC for prior authorization, if necessary. Use the pre-authorization phone number on your ID card, since it is different from the BlueCard access number shown above. If in doubt whether a service is covered or requires preauthorization, call the Member Services telephone number on your ID card.

Alert on Changes in Status

Have you informed both your school office and the ACT Office of any changes in your marital or family status? Most importantly, have you been sure to include any new dependents on your health and dental plans?

Don't wait until that person needs to use the plan. Please inform the ACT Office and

the local school administrators of your changes.

Make sure when supplying the information to your school that you put the information in writing and put a date on it before signing. It could mean a considerable financial outlay on your part or a huge wait in time until the changes can be made if you don't take care of these things <u>TODAY</u>.

ATTENTION LONG-TERM SUBSTITUTES

Long-term substitutes hired prior to November 1, 2008 for the <u>full school year</u> are eligible to obtain dental benefits. The premium will be borne by the teacher. The rate for single dental coverage is \$18.58 per month. The family rate is \$49.65 per month. If you are interested in the dental plan, please contact Ginny Crowther at the ACT Office at 215-568-4175 for an enrollment form and additional information.

DENTAL CARDS - MEDICAL CARDS - VISION CARDS

Any teacher in need of additional dental cards for college-aged students away from home should send an email to Ginny at nacst.nacst@verizon.net.

Any teacher in need of additional medical cards for college-aged students away from home should email Ginny at nacst.nacst@verizon.net.

Any teacher in need of additional vision cards for college-aged students away from home should send an email to Ginny at nacst.nacst@verizon.net.

MEDICAL OPEN ENROLLMENT

Open enrollment for the Medical plans will occur during the month of October. Plan and rate information should be in the schools shortly. New teachers will need to select one of the following two plans: Personal Choice 20/30/70 or Keystone HMO. All other teachers may change their medical plan during the open enrollment period. The plan selected will go into effect on November 1, 2008.

INFORMATION CONCERNING THE HIPAA PRIVACY RULE

The rule governs the use and disclosure of individually identifiable health information, known as Protected Health Information or "PHI." If you have been to a doctor's office since April 14, 2003 when the law went into effect, you should have been given papers to sign explaining your privacy rights and how your health information will be used as well as protected by your doctor's office.

Many times when teachers are experiencing a problem with a medical claim, or simply have questions concerning their benefits or coverage for a particular item, they are encouraged to call the ACT Office and ask for Ginny. Ginny is usually able to answer general questions concerning coverage; however, when questions or problems arise concerning specific claims, answering those questions becomes somewhat complicated due to HIPAA regulations.

Often, it involves knowing specific information, such as the date of service, the name of the person for whom the service was performed, the name of the doctor or facility who performed the service, the amounts charged and/or the diagnosis. When given, this very sensitive information has always been handled with care by Ginny and the ACT Office.

In order for Personal Choice or Keystone to give Ginny any information concerning your claim status, or answer any questions concerning benefits for you or your dependents, they require (and it is required by law) that you sign an authorization form and mail it to them directly. This form allows them to speak to Ginny about your "protected health information" and it is the only way Ginny can help you with a specific claim.

When signing this form, you can authorize the form for a specific claim or for an unlimited period of time until your claim or any claims related to a specific service is resolved. You can rescind this form at any time by writing a letter to Personal Choice or Keystone with that request.

An Authorization Form is on their website at www.ibx.com under the Members pull-down menu.

Thank you, Ken!

On July 5, 2008, the Cardinal O'Hara community and the Archdiocese of Philadelphia lost a great teacher and friend, Ken Ancone. Although health and physical problems took him away from the classroom in recent years, he is fondly remembered by his colleagues and students as a teacher who truly loved his job. In his many years of service at West Catholic, Bishop Shanahan, Archbishop Carroll and Cardinal O'Hara, Ken made many friendships and was adored by the thousands of students that he taught.



The one thing that Ken enjoyed more than teaching
Math was attending O'Hara's extra-curricular events. He
could always be seen at sporting events and dances surrounded by groups of students who were
thrilled to see their favorite teacher outside of school. Ken had an impeccable memory and never
forgot a name. He was so proud of teaching at his alma mater, and thoroughly enjoyed
participating in as many O'Hara events as possible.

I had the pleasure of having Ken as a teacher for two years, and then was privileged to be his co-worker and friend when I came back to O'Hara to teach. His booming voice, laid-back style, jokes, and stories will always be imbedded in my mind, and undoubtedly in the minds of anyone who knew him. As he now rests peacefully in Heaven, we can be thankful for having had the opportunity to call him our friend. Thank you, Ken, for your years of dedication to our schools and students.

John Kederis Cardinal O'Hara High School

UNION DUES - 2008-2009

\$479.50 \$23.97 for 20 Pays

(Starting September 26th)

SERVICE FEE - 2008-2009

\$383.60

\$21.32 for 18 pays

(Starting October 24th)

ACT School Visit Schedule 2008–2009

NAME OF SCHOOL	ACT VISITOR	DATE	DAY
Bonner-Prendergast	Rita & Irene	September 30	Tuesday
Carroll	Rita	February 17	Tuesday
Conwell-Egan	Rita	December 2	Tuesday
Dougherty	Irene	December 7	Wednesday
Hallahan	Irene	February 4	Wednesday
Holy Cross	Rita	February 10	Tuesday
St. Hubert	Rita	February 3	Tuesday
Fr. Judge	Rita	February 24	Tuesday
Kennedy-Kenrick	Irene	December 17	Wednesday
Lansdale	Irene	December 10	Wednesday
Little Flower	Irene	February 11	Wednesday
McDevitt	Rita	January 6	Tuesday
Neumann-Goretti	Irene	February 25	Wednesday
North	Irene	March 4	Wednesday
O'Hara	Rita & Irene	January 13	Tuesday
St. Pius X	Rita	December 9	Tuesday
Roman	Rita	March 17	Tuesday
Ryan	Rita & Irene	March 24	Tuesday
Shanahan	Rita	December 16	Tuesday
West Catholic	Rita	March 10	Tuesday
Wood	Irene	January 7	Wednesday