

THE

The Newspaper of Local 1776
The Association of Catholic Teachers

SPIRIT

OF '76

50 Years Strong
1966-2016

1700 SANSOM STREET - SUITE 903 - PHILADELPHIA, PA 19103 - 215-568-4175 - VOLUME XXXVI-NO.7
Fax 215-568-8270 - email (act@act1776.com) - website (www.act1776.com) July-August 2016

From the President's Desk

IMPORTANT INFORMATION ABOUT YOUR VANGUARD ACCOUNT

Dear ACT Member,

You have recently received a letter from Vanguard announcing that if you are not currently voluntarily contributing money into Vanguard, beginning September 1, 2016, 1% of your pay will automatically be deducted each pay date and placed into your Vanguard account. The percentage deducted will rise each year by 1% until it reaches 5%.

Let me say, first, that it is very important for you to be saving for your retirement, whether you are in your 20's, 40's, 60's or beyond. Back in the 1970's, the Association negotiated with the System to have Tax-Deferred Annuities added as a Fringe Benefit in the contract. There were 4 companies in which teachers could voluntarily enroll. The use of these companies ended when the Lay Employees Retirement Plan was frozen in 2014 and the Archdiocese set up a 403b Plan under

(CONTINUED on PAGE 2)

FROM THE PRESIDENT . . .

Vanguard. The System has been contributing 4.5% of each teacher's annual salary into Vanguard. You have been able to voluntarily add additional money on a pre-tax basis. It was your decision whether or not you contributed and how much that contribution would be.

This new automatic deduction, however, changes the "voluntary" nature of the contract-provided Tax-Deferred Annuity program. For this reason, the Association filed a grievance on August 2. We stated that the System violated Article XIII, Section 10 of the Labor-Management Agreement "when it notified teachers that 1% of their wages would be automatically deducted effective September 1, 2016 and sent to Vanguard. In addition, teachers were informed that the contribution rate would be automatically increased by one percentage point each year up to a maximum of 5%, beginning in 2017. This violates the voluntary nature of the Tax-Deferred Annuity program."

As the remedy for the grievance, the Association requests, "the System cease the automatic deduction immediately. Any monies deducted from the teachers' wages be refunded."

Going back to my initial point, all of us should be saving for retirement, including voluntarily contributing to an annuity. The Association's problem is not with the additional money into Vanguard. We just do not like the "Big Brother" approach the Archdiocese is taking. The Archdiocese is taking away the voluntary aspect as well as making the determination as to how much money will be taken out of your wages. You need to be able to determine both of these for yourself.

Go to the Vanguard website and view your account. Determine for yourself how much of your salary you can afford to voluntarily place into your Vanguard 403b account. This will, then, take you out of the automatic 1% to 5% deduction.

If you do not wish to or are not able to voluntarily contribute any additional money, then, you must **opt out** by August 31, 2016.

In order to **opt out**, you must contact Vanguard by phone (1-800-523-1188) or online at vanguard.com/retirement-plans. Our plan number is 094572.

Please call the ACT Office with any questions you have.

Rita

IMPORTANT SALARY INFORMATION

The last pay for the 2015-2016 school year for teachers on 12 month pay distribution will occur on Friday, September 2, 2016. The first pay for the 2016-2017 school year will occur on Friday, September 16, 2016.

SALARIES AND STIPENDS **2016–2017 School Year**

SALARY

There is a pay increase of \$1,100 over the 2015-2016 salary.

DEPARTMENT CHAIR STIPEND

The Department Chair Stipend for the 2016–2017 school year is \$2,800.

TV DIRECTORS STIPEND

The TV Directors Stipend for the 2016–2017 school year is \$1,700.

COMPUTER RESOUC E PERSON

The Computer Resource Person Stipend for the 2016–2017 school year is \$1,900.

Lancer's Local

Issues or contractual items of interest to
Holy Cross Academy (Delran, NJ)

UNION DUES AT HOLY CROSS ACADEMY FOR 2016 - 2017

\$534.10

\$53.41 per month

beginning September, 2016 and ending in June, 2017.

ACT WEBSITE

All teachers are asked to logon to the ACT Website (www.act1776.com) and verify your personal information. It is critical that we have your current information and that it is accurate, since this is a contract year. **It is important that we have a PERSONAL email address for you**, since contract information and updates, Executive Board Minutes, and other pertinent information will be sent via email. We cannot and will not send email to a school email address.

Every teacher was provided with a username and password for the ACT Website. If you do not have this information, please contact Ginny at the ACT Office at 215-568-4175 or email her at ginny@act1776.com and she can provide this information to you.

To update your personal information, logon to the ACT Website and, in the upper right hand corner of the homepage, click on member login. Type in your username and password and then verify the information on file. Any changes made will be sent to the ACT Office automatically.

ACT UNION DUES FOR 2016 - 2017

\$553.00

\$26.33 Per pay

beginning with the pay of September 16, 2016
and ending with the pay of June 24, 2017.

NOTES OF THANKS

Dear Membership,

I want to thank you for your scholarship to Matthew Giroux. He is one of our most excellent students. Your support of our Catholic mission is valued and appreciated by both faculty and students.

Gratefully,

Dennis M. Guida, Principal

Holy Cross Academy, Delran, NJ

Dear Ms. Schwartz,

On behalf of the students of Archbishop Ryan High School, thank you for your gift of \$500 for the Ryan Annual Fund for Tuition Assistance for Michael Cellucci. Through your support, Archbishop Ryan continues its mission of supporting the school community in its pursuit of educational excellence.

Archbishop Ryan High School, a Catholic, coeducational school, is committed to empowering students to become contributing members of our Church and society. In partnership with family and community, the faculty strives to teach as Jesus did by providing spiritual, social, and service opportunities for growth. Through a comprehensive academic curriculum, the faculty challenges students to become well-rounded, life-long learners.

Again, thank you for your support of Archbishop Ryan High School.

Sincerely,

Keith Czarny '07

Director of Development and Communications

More Notes of Thanks.....

Good Evening Ms. Schwartz,

I would like to thank you regarding the scholarship that was given to my son, Matthew Giroux. Last year, he attended Holy Cross High School for his freshman year. He was awarded a \$500 scholarship for academic achievement. We were very surprised and pleased with the additional scholarship money that Matthew received from the Association of Catholic Teachers.

This letter is to inform you that Matthew has decided to attend our local public school for the following school year. I wanted to let you know since you may be able to provide another student with this scholarship.

Again, thank you for your kindness toward my son.

*Sincerely
Patty Giroux*

Dear Rita,

On behalf of the entire Bishop Shanahan community, I wish to thank you and the ACT Education Fund for your very generous donation of \$500.00 to the Tuition Assistance Program at Bishop Shanahan High School. This scholarship will be applied to the tuition of Gillian Porter '19.

The number of Shanahan families requesting tuition assistance continues to grow. A student recipient of tuition assistance spoke at a donor reception and said very sincerely, "I ask you to continue your work in changing lives just as you have changed mine!" I hope you know how much this gift means to Gillian and her family! God bless you.

May we all continue to grow as "People of God, People for Others."

*Sincerely,
Sr. Regina Plunkett, IHM '64
President*

Dear Rita, Irene & Ginny,

*Thank you very much for the wonderful luncheon & plaque commemorating my 25th year. I couldn't have done it without you! My family and I are grateful to you for your thoughtful recognition. We appreciate your support and kindness. Many Thanks!
Have a great summer! John Corrigan (Roman Catholic HS)*

IMPORTANT INFORMATION FOR TEACHERS WITH CHILDREN GOING AWAY TO COLLEGE WHO HAVE KEYSTONE HMO FOR THEIR MEDICAL INSURANCE

KEYSTONE HMO: If you have children attending college outside of the Keystone Network (Philadelphia and five-county area), **your children will be covered for Emergency and Urgent Care visits only**. **Your child would have to come home for routine and preventive care**.

If your child should have a medical emergency, he or she has two options available:

- In a true emergency, go to the nearest ER.
- In an urgent care situation, find a provider in the area. Call **1-800-810-BLUE** (1-800-810-2583) to find an in-network provider in the area. You may also visit an urgent care center for medical issues if an in-network provider is unavailable and if you do not require the medical services of an emergency room.
- Prior to visiting a physician office, it will be necessary for you to obtain a pre-approval.

GUEST MEMBERSHIP PROGRAM FOR CHILDREN ATTENDING COLLEGE OUTSIDE OF THE KEYSTONE HMO NETWORK

If your child is attending college in a state that would require him or her to travel a great distance to get home for routine and/or preventive care, he or she may be eligible to participate in a Guest Membership Program. Guest membership is a temporary courtesy enrollment in another HMO (Host) plan that enables members who are living away from home (90 or more consecutive days while attending school) to receive a comprehensive range of medical benefits, including routine and preventive services. A Guest Member remains an IBC member, but is also enrolled to receive benefits of the host plan while in their service area.

TRAVELING THIS SUMMER?

(Know how to obtain medical care, if needed)

(PERSONAL CHOICE) If you are traveling across the country and require medical care, simply present your ID card to any participating Blue Cross® and/or Blue Shield® PPO provider across the country and your costs are the same as if you were being treated by an in-network local doctor or hospital.

If you run into a medical emergency when you are far away from home, you have two different options:

- In a true emergency, go to the nearest ER.
- In an urgent care situation, find a BlueCard provider in the area. Call **1-800-810-BLUE** (1-800-810-2583) to find an in-network provider in the area. You may also visit an urgent care center for medical issues if an in-network provider is unavailable and if you do not require the medical services of an emergency room. You may also visit the BlueCard Doctor and Hospital Finder at www.bcbc.com.

Out of the area and need care?

Call 1-800-810-2583 to find an in-network provider in the area.

Then, if services require preauthorization, Call 1-800-275-2583.

(KEYSTONE) If you run into a medical emergency when you are far away from home, you have two different options:

- In a true emergency, go to the nearest ER.
- In an urgent care situation, find a provider in the area. Call **1-800-810-BLUE** (1-800-810-2583) to find an in-network provider in the area. You may also visit an urgent care center for medical issues if an in-network provider is unavailable and if you do not require the medical services of an emergency room.
- Prior to visiting a physician office, it will be necessary for you to obtain a preapproval.

Managing your health with ibxpress.com

On ibxpress.com you can conveniently and securely view your benefits and claims information and use the tools that help you take control of your health. As an independent Blue Cross member, you and your dependents 14 years of age and older can create your own accounts on ibxpress.com.

To register, simply go to ibxpress.com, click *Register*, and then follow the directions. You will need information from your ID card to register, so be sure to have it handy.

Once you're registered, log on to ibxpress.com to:

- view your benefits information;
- review claims information;
- review annual out-of-pocket expenses;
- request a replacement ID card and print a temporary ID card;
- change your PCP (Keystone);
- view and print referrals;
- download forms.

The ibxpress.com website also provides you with tools and resources to help you make informed health care decisions.

- Provider Finder and Hospital Finder
- Symptom Checker
- Health Encyclopedia
- Treatment Cost Estimator
- Personal Health Profile
- My Health Assistant
- Health Trackers
- Personal Health Record

[SAVE MONEY WITH WELLNESS DISCOUNTS FROM BLUE365](#)

You can enjoy exclusive value-added discounts and offers on programs and services from leading national companies. Blue365 gives you an easy-to-use, valuable resource to save on healthy programs and services. Visit www.blue365deals.com to see the latest discounts.

IMPORTANT INFORMATION CONCERNING YOUR UNITED CONCORDIA DENTAL PLAN

This is a reminder that teachers and their family members who are covered under the dental plan have access to the Concordia Advantage dental network, which offers discounts for all services — covered or not.

This means you can:

- 1 - Receive non-covered services at a discount
- 2 - Save on services that exceed your \$1,000 annual maximum

If your dentist has signed on to the above agreement and you are in need of dental work that is not covered under our dental plan, it is recommended that you get the treatment plan in writing on letterhead. The treatment plan should include procedure codes for each service and the amount being charged. Once you have the treatment plan in writing, you can contact UCCI at 1-800-332-0366 and find out what their allowance is for each procedure code. This is the maximum that your dentist should charge you for that service if he has signed onto the extended agreement.

You can check to see if your dentist is participating in this agreement by logging on to the United Concordia website at www.ucci.com and clicking on the link “**find a dentist**”. If your dentist has a black square next to his name, then he has agreed to charge his/her patients the United Concordia allowance.

If you have experienced any problems concerning this agreement, please send an email to the ACT Office outlining your problem. The email should contain your dentist’s name and address, the date of service, the procedure codes billed, and the amount you were charged. We will forward this information to our dental representative at United Concordia.

IMPORTANT INFORMATION CONCERNING YOUR DENTAL PLAN AND PERIODONTAL COVERAGE

Under your dental coverage with United Concordia, periodontics is covered at 50%. However, teachers with any one of the following chronic diseases will have periodontics covered at 100%. These chronic conditions are as follows: Diabetes, Heart Disease, Cerebrovascular Disease (stroke), Rheumatoid Arthritis, Lupus, Organ Transplants, Head and Neck Radiation Therapy.

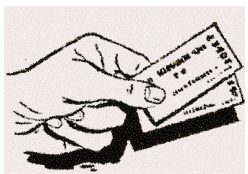
In order for you to receive 100% coverage on Periodontics, you will need to go to the United Concordia website at www.UnitedConcordia.com. Sign in or create a *My Dental Benefits* account. This is where you will sign up for the Smile for Health Wellness Program. Once your medical condition is verified, United Concordia will turn on the added periodontal coverage. You may also contact United Concordia at 1-800-236-9168 for additional information.

MEMBER SERVICES INFORMATION



MOREY'S PIERS, WILDWOOD, NJ

Members of ACT are able to purchase Morey's Piers tickets at a discounted rate by logging on to www.moreyspiers.com/corporatepartner and entering a login ID. This login ID was emailed to members on May 10, 2016. If you are in need of the login ID, please email Ginny at ginny@act1776.com. **The discounted rates are as follows:** **Ride & Waterpark Combo Ticket** Regular Price \$79; discounted price \$59.25 if purchased by June 17th or \$63.20 if purchased after June 17th. **Amusement Pier Pass** Regular Price \$57; discounted price \$44.25 if purchased before June 17th or \$45.60 if purchased after June 17th. **Water Park Pass** Regular Price \$45.00; discounted price \$33.75 if purchased before June 17th or \$36 if purchased after June 17th.



MOVIE TICKETS

The 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 \$9.00 per ticket. Regal Tickets are currently \$8.50 per ticket.** If you are interested in purchasing tickets, please send a check payable to the Association of Catholic Teachers with your request. Please enclose a stamped self-addressed envelope with your request.

CONTACT US AT

ASSOCIATION OF CATHOLIC TEACHERS, 1700 SANSOM STREET – SUITE 903,
PHILADELPHIA, PA 19103, 215-568-4175

act@act1776.com or nacst.nacst@verizon.net.

IMPORTANT SUMMER INFORMATION

OFFICE HOURS: The ACT Office will operate on a summer schedule through Friday, September 2. The hours of operation will be Monday through Friday, 9:30 to 3:30. Beginning on Tuesday, September 6, 2016, the hours of operation will return to the normal hours of 9:00 to 4:30.

ADDRESS CHANGES -- If you are in the process of moving, or have already moved to a new address, don't forget to call the ACT Office with your new address and phone number. You can also visit the ACT Webpage and log-on to your personal page to update your information.

IF YOUR PERSONAL EMAIL ADDRESS HAS CHANGED, OR WILL CHANGE OVER THE SUMMER, PLEASE NOTIFY THE ACT OFFICE AS SOON AS POSSIBLE, SINCE THIS WILL BE THE MODE OF COMMUNICATION OVER THE SUMMER HIATUS.

RETIREMENT INFORMATION -- The ACT Office has put together some medical information (rates, comparison sheets and contract provisions) for teachers who are considering retirement in the near future. If you are considering an early retirement or if you will be reaching the age for normal retirement, call the ACT Office at 215-568-4175 for your retirement packet. You may also email your request to ginny@act1776.com.

FREEDOM CREDIT UNION – The Freedom Credit Union offers teachers and their families a wide range of financial opportunities. For more information visit the credit union's website at www.freedomcu.org. The phone number for the Freedom Credit Union is 215-612-5900.

ASSOCIATION OF CATHOLIC TEACHERS
1700 SANSOM STREET – SUITE 903,
PHILADELPHIA, PA 19103, 215-568-4175
act@act1776.com or nacst.nacst@verizon.net

NACST CONVENTION

OCTOBER 7th - 9th
BALTIMORE, MD

ACT Members interested in
serving as Convention
Delegates should contact the
ACT Office by Monday,
September 12th, 2016.

*Enjoy the remaining days of summer.
See you in September!*