

FOCUS

ON JERICHO TEACHERS
AND THEIR ISSUES

February 2008

President's Message for February

By Maryann Risi

Now that the contract is behind us, we can begin to plan for the fun part of the union year...the end of the year party! We have contracted with the Jericho Terrace in Mineola to have our party there on

Thursday, June 12th from 4-7pm. We hope that this will provide us with the atmosphere that has been lacking the last couple of years. At that time, we will honor our retirees and celebrate our newly tenured. This gives us the opportunity to thank our

senior teachers for their many years of service to the district and welcome our junior teachers to greater job security. We look forward to seeing many of you at this celebration, so please save the date and join us for some laughs, tears and cocktails!

JTA Dues for 2006-2007: \$1,040

Contract Fact* All Jericho Teachers must be members of both the AFT (American Federation of Teachers) and NYSUT (New York State Union of Teachers). Dues are \$167.40 and \$272.00 respectively. Our Annual Negotiations Assessment is \$40.00 and our LITBF (Long Island Teachers Benevolent Fund) fee is \$5.00. In other words, almost half of the money we pay goes to organizations outside of the JTA. Also, Benefits Trust money has nothing to do with our dues (more about that next month).



*Jericho Teachers Association Constitution, By-Laws, Article I:Membership, Section 1.

Frequently Asked Questions About Health Insurance

By Denise Ryder

The U.S. is one of the world's few industrialized nations that does not guarantee access to health care. More than 47 million Americans have no health insurance. More than 20 million **working** Americans do not have health insurance coverage. In other countries, health care is a right, a national imperative. Here in the U.S., health care is becoming a privilege for the wealthy. For more depressing facts about America's failure to take care of its

citizens, go to the National Coalition on Health Care's Web site at <http://www.nchc.org/facts/coverage.shtml>.

The good thing is that we teachers *do* have health coverage. Here are some questions, answers, and explanations about our health insurance.

Q. What health insurance do we have?

A. Almost all of us have Empire, but Jericho also offers HIP.

Designed by New York State and the employee unions, Empire is the plan that "manages" other parts of our health insurance. For example, our hospitalization is Blue Cross/Blue Shield, our prescriptions are MedCo, our mental healthcare is GHI, and our doctors are through United Healthcare, but Empire handles the whole thing.

Q. Why does my card say NYSHIP?

A. NYSHIP stands for New

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FOCUS

is the monthly newsletter of the Jericho Teachers Association. We welcome input, articles, viewpoints, and questions from all members. If there is an issue you would like to see addressed or if you would like to contribute please e-mail Denise Ryder, at ryder@jerichoteachers.org

Health Insurance *continued*

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York State Health Insurance Program. Under NYSHIP, the Empire Plan is available to the State's local governments, school districts and other political subdivisions.

You should *really* check out NYSHIP's Web site at <http://www.cs.state.ny.us/ebd/>, especially the NYSHIP General Information Book (click Health Benefits & Options Transfer and it's the fourth link under Health Benefits). It's really comprehensive!

The Empire Plan Web site is <http://www.empireblue.com/> If you register with them and you can see summaries of your most recent claims. There is another neat feature called *24/7 Nurse*. A registered nurse will answer your medical questions via e-mail or call back.

While you're online you should also check out United Healthcare's Web site at <http://www.uhc.com> and sign up for "myuhc." One of the features myuhc offers is an online Personal Health Record. The Personal Health Record presents information on your recent health conditions, medications and medical procedures and lab results. The information comes from your medical and pharmacy claims and lab results. It is automatically updated as claims are submitted. Myuhc also offers an A to Z index of common symptoms and simple questions.

Q. What is the name of our plan?

A. Options PPO. PPO stands for Preferred Provider Organization. Our plan gives you the choice of using in-network or out-of-network providers. Members may visit network doctors and facilities and pay only a nominal co-payment, or they may choose to see an out-of-network provider and pay a deductible and coinsurance.

Q. How much of our medical insurance does the district cover?

A. Under the contract that just expired the district provided 90% of the premium payment for our health insurance. In dollars, this was around \$15,000 per year for family coverage and around \$8,000 per year for a single member. According to the new agreement this figure will change yearly over the next 5 years:

Effective July 1, 2007	11.0%
Effective July 1, 2008	13.5%
Effective July 1, 2008	15.0%
Effective July 1, 2010	16.5%
Effective July 1, 2011	17.5%

PLEASE read section D of the MOA very carefully as our increased contribution and our out of pocket cost was handled quite creatively! It's not as bad as it looks. Nuf said!

Q. How much of our dental insurance does the district cover?

A. Our new agreement did not include an increase in our contribution to dental. The district provides 90% of the premium payment.

Q. What company handles our dental?

A. Fitzharris & Company. Their web site is <http://www.fitzharrisinc.com/> Click on Fitzharris & Company. From this Web site you can download claim forms and access the providers within the network.

Q. How much of our life insurance does the district cover?

A. Our new agreement did not include an increase in our contribution to life insurance. The district provides 80% of the premium payment.

Q. How much life insurance do we have through the district?

A. The insurance is equal to twice your annual salary, rounded to the highest thousand. This is **term life insurance**.

NOTE: For an additional \$13 per month you can increase this amount by \$50,000.

Q. How much of our disability insurance does the district cover?

A. Our new agreement did not include an increase in our contribution to disability insurance. The district provides 80% of the premium payment.

Q. If both my partner/spouse and I have medical insurance, how much money do I get back for not taking Jericho's insurance?

A. You get back half of what it costs the district. For example, if the insurance premium costs the district \$15,000, and the district paid 90% or \$13,500, you would get back about \$6,750. (I'm sorry but you'll have to figure it out with the new numbers as I am quite math impaired).

Q. How do I opt out of my insurance?

A. Before a teacher can opt out they first have to have been a member of the health insurance plan for one year. So theoretically, in November of your second year at Jericho you can fill out a form to waive the insurance and receive the reimbursement. *Every year in November you will fill out the form to receive the reimbursement.*

Q. If I go off the insurance, when does it go into effect?

A. As of January 1.

Q. When do I receive the reimbursement check?

A. You receive your reimbursement in

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Health Insurance *continued*

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December.

Q. If I go on my partner's insurance, can I get back onto ours in a few years?

A. A teacher can re-enroll because of an "life event" as defined by the insurance company (such as the death of, divorce from, or loss of job of the policy holder).

Generally speaking, in order to make changes in your health insurance coverage you either have to wait for the option transfer period (which is November), or have a "life event." For example, when I had a baby (clearly a life event) I went from single to family coverage in February instead of having to wait until November.

NOW HEAR THIS! If you are opting out and you retire without being on your own insurance you won't be able to get back on. Let me repeat: *If you are opting out and you retire without being on your own insurance you won't be able to get back on.* You must get reinstated **before** you retire, stay on for 1 month into retirement, and then you can opt out again.

Q. If my partner/spouse is covered by my insurance and I die, what happens?

A. If the policy holder dies the spouse is entitled to a survivor policy at the full rate. I know that sounds horrible, and it's expensive, but remember that some people don't have any insurance.

Q. I just got divorced. How do I get my ex off my insurance?

A. When your divorce goes through you must bring the legal documentation to the district. If you are legally separated your partner/spouse is still covered.

Q. Up until what age are my kids covered under my insurance.

A. Provided your child attends college full time, he/she will be covered up to three months after graduation or until they are 25, whichever comes first. For example, if they graduate in May they are covered until August, but if they turn 25 in June, the insurance stops.

Next month - Benefits Trust. If you have any specific questions, let me know!

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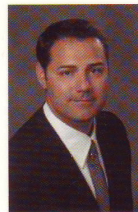
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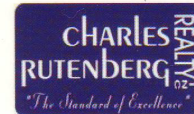
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