



GTA Advocate



Volume 21, Issue 3

The Official Newsletter of the
Glendale Teachers Association

December 2009

President's Message: Good Health Benefits All

By Tami Carlson tamicarlson@glendaleteachers.org



For me, the holiday season brings family from out of town, time to spend with friends, to bake cookies, and to sleep in, and time to reflect.

This year, I can't help but reflect on loved ones lost but as I do, I am grateful. I am grateful that my parents had affordable post retirement insurance through my father's union to supplement their Medicare so my mother's four bouts with cancer did not bankrupt them. I am grateful that we did not have to worry about the cost of their medications and treatments during their prolonged end of life hospital stays. And as I reflect on this, I also worry about what will happen to me when that time of my life comes.

As an employee of Glendale Unified School District, I am grateful that I have good insurance coverage. I was able to have had the best doctor when I broke my back. It is because of him that I am able to get around pretty much as well as I did before I broke my back. I have to see him regularly for check ups and I am grateful that I am able to do so.

Not all people have their choice of doctors however. Poor Burbank. They accepted a cap on their health care benefits a few years ago. If they had chosen the Kaiser option last year, it cost them about eight dollars a month. This year, Kaiser has drastically raised their prices and those poor teachers will

have to now pay around 90 dollars a month. That is an 800% increase in cost to them. And they don't have their choice of doctor (except within the Kaiser network). I don't know how any of the Burbank teachers can afford the capped PPO option on a teacher's salary.

That is what worries me. I am living paycheck to paycheck and I have a mortgage. If I have to pay for my benefits, I will have to change from the PPO option to the HMO one. My orthopedic doctor is not part of any HMO. The primary care doctor I have had for nearly 30 years is not part of any HMO. I don't even know if the HMO would be under the cap but I do know that within just a few years, it wouldn't be. So I would be paying for benefits eventually and not have the doctors who have known and cared for me for years.

It saddens me that I have to worry about this, especially during the holiday season. I am grateful that our district is financially solvent. I truly am and I do want our district to remain so. But for me, my benefits are more important than a bond rating. I am a homeowner in the Glendale annexed part of La Crescenta and I would much rather the district not have spent one dime on the bond refinance that nets me approximately forty dollars a year over the next few years if that means a cap on my benefits. I would rather, should we vote for a new bond, that I pay a few dollars a month more and

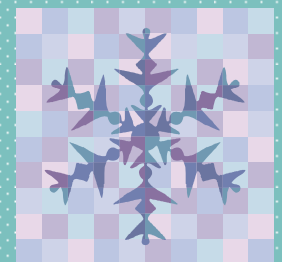
keep my health benefits, uncapped. I think most my neighbors would want that too. The few dollars they get is so inconsequential compared to what I will lose.

Over the years, Glendale teachers have given up 1% of a salary increase each and every year to offset the increased cost of benefits. I have worked here for about 19 years. That is a 19% salary increase I gave up for benefits. That is a lot of money. But I was happy to do it because look, I can walk as well as before I broke my back. I can get up from the floor without someone lifting me. I am grateful for that. Grateful that Glendale teachers over the past 30 or more years were insightful enough to give up part of their salary increase each and every year to keep their choice of doctor.

We should all be grateful this holiday season that our district is financially sound; grateful that they have enough money and options available to keep our health benefits intact and uncapped.

Inside This Issue:

| | |
|----------------------|---|
| Health Benefits | 2 |
| Small Group Meetings | 3 |
| Community Outreach | 3 |
| CTA Scholarships | 4 |



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Why You Do Not Need Your Health Benefits Capped

By Michael Romo, GTA Executive Director

The GTA Leadership Team has been visiting schools these last three months in order to start a conversation with our members about health benefits caps. These visits have been in response to many statements made by District officials in the press and to GTA about their desire to contain healthcare costs. Here is a brief summary for those of you that were not able to attend one of these meetings.

First of all, what is a health benefits cap? At the present moment GTA members do not pay any of the costs of the premiums of their health benefit plans. A cap would drastically change this. If your benefits were to be capped the District would contribute only a fixed amount, let's say for argument's sake \$10,000, per plan year toward the cost of your medical benefit premiums. If the premiums to your plan cost less than the cap then that plan is provided to you at no cost. But if the premiums cost more than the cap the additional cost of medical premiums above the District contribution or cap would be paid entirely by the member. In order for a cap to become reality it would have to be agreed to by both parties and be written into our contract. Right now because of the language of our contract the District pays the entire cost of the premiums.

I believe that it would be a bad idea to have your health benefits capped for several reasons based upon my recent experience with this issue in Burbank. They are:

As premiums rise the additional cost of the premiums above the cap is entirely paid by the member. This amounts to a paycut because premiums have been rising an average of 4% to 5% every year in California. For example, Burbank teachers have a cap to their benefits and this year were told by Kaiser Permanente that their two-party rate would be increased from \$9.24 to \$84.03. This is a 809% increase this year! Because BUSD will not agree to raise the cap the members in Burbank that have this Kaiser coverage will have to pay an additional \$1008.36 this year! In effect they will experience a paycut of this magnitude because of the cap. If their benefits were not capped the District would be solely responsible for the premium increases.

As premiums rise the number of plans that are under the cap and provided at no cost to the member dramatically drop. Once again let's use Burbank as an example. The number of plans offered in Burbank for free were drastically reduced as follows:

In 2007-2008 **8 out of the 12** plans offered by the District were under the Cap
 In 2008-2009 **4 out of the 12** plans offered by the District were under the Cap
 In 2009-2010 **3 out of the 12** plans offered by the District are under the Cap

You can see that at this rate soon Burbank will have no plans that are under the cap!

With the Federal government intent upon health care reform I believe that now would not be a good time to even consider changing the health benefits language in our contract. A wiser approach would be to wait and see what happens in Washington and then incorporate those reforms when they begin to take effect.

Small Group Meetings

By Alicia Harris, GTA Vice-President

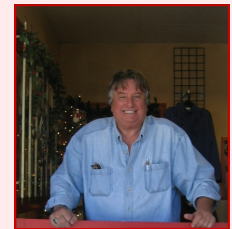


It was a pleasure to meet with you all at site visits during these past few months. Our outreach efforts will be continuing during December and January with Small Group Meetings being held at each site. You should have all received notification from CTA about these meetings, which are being held by CTA locals throughout the state. In an effort to intensify the grassroots movement to fix on-going state budget problems, teachers throughout the state are meeting to discuss their professional experiences. The GTA Board of Directors have been in contact with your Site Representatives who, if they have not already, will be in touch with you about attending one of these important meetings. Please plan to attend if you are asked. These problems cannot be fixed without you!

Have a safe and happy winter break and I look forward to continued work together in 2010!

'Tis the Season

By Bud Yoho, Community Outreach Chair



'Tis the season to be jolly. This month in the community we are working with the Montrose Chamber of Commerce to put on the annual Christmas parade that will take place down Honolulu Avenue on December 5th. This is a chance to be seen in the community as many turn out to watch the parade.

This a wonderful time of the year to get out in your neighborhood, spreading joy with your neighbors, family, and others in the community. Whether you are volunteering at a homeless shelter, watching the parade, or attending a holiday party, it is a time to be with others. This is also a great opportunity to meet people and let them know you are a teacher. It can lead to better ties with our community at large. You can make a difference.

Teaching is an honored profession. Be proud of what you represent. You are guiding tomorrow's leaders. When we are phone banking, people listen when we say we are teachers. You make a difference. In these tough times, we are going to need more people on our side. Together we are a mighty force, add the community and we can thrive.

Attention Retirees!

If you think you may want to retire at the end of this year, it is imperative that you meet with a STRS representative before the end of January. Call and make an appointment today!



Contact STRS: (800) 228-5453 or (916) 229-3870
www.calstrs.com

2010 CTA Scholarships

Four Scholarship Opportunities for CTA Members and their Dependents

◆ **Dependent**

- Up to thirty-five (35) \$5,000.00 scholarships are awarded.
- The Ralph J. Flynn Memorial Fund provides the scholarship for the highest scoring applicant.
- Applicant must be the dependent child of an active, retired or deceased CTA member and be claimed as dependent status on the current year's IRS form.
- High school grade point average should reflect at least a 3.5 unweighted average. College coursework should reflect high academic achievement. Explain any special circumstances related to medical, physical, or emotional difficulties that may have affected your grades.

◆ **Del A. Weber Scholarship**

- One (1) \$5,000.00 scholarship is awarded.
- Applicant must be the dependent child of an active, retired or deceased CTA member and be claimed as dependent status on the current year's IRS form.
- High school grade point average should reflect at least a 2.0 average.

◆ **Members**

- Up to five (5) \$3,000.00 scholarships are awarded.
- Applicant must be a current "active" member of CTA (including members working on an emergency credential).
- College coursework should demonstrate high academic achievement. Explain any unique circumstances related to medical, physical or emotional difficulties that may have affected your grades.

◆ **L. Gordon Bittle Memorial Scholarship for Student CTA**

- Up to three (3) \$3,000.00 scholarships are awarded.
- High school grade point average should reflect at least a 3.5 unweighted average. College coursework should reflect high academic achievement. Explain any unique circumstances related to medical, physical or emotional difficulties that may have affected your grades.

 **Applications are available at the GTA office.**

All applications must be signed by the GTA President, Tami Carlson.
Please return completed applications to the GTA office, no later than February 1, 2010.

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Wishing you a joyous and peaceful holiday season!



From your Advocate editorial staff

Rep of the Month



◆ Ami Fox, science teacher, Crescenta Valley High School

Congratulations to Ami Fox, GTA's first REP OF THE MONTH!! In addition to working enthusiastically at Crescenta Valley High School with her 5 physiology classes and raising daughter, Maya, Ami is a tireless advocate for her colleagues. This summer she was informed by a colleague of what appeared to be changes in the district's maternity leave policy and immediately took up this case for her colleague, herself (baby girl #2 is on the way!), and all other teachers who are currently pregnant or who may decide to start a family in the future. Through Ami's diligence this issue is in the process of being remedied.

Thank you, Ami, for this and all of the other day to day work you do as a GTA representative!

*Is there a rep at your school who is doing a great job? Why not nominate them for Rep of the Month? Send a short description (and a picture if you can) to Leslie Snyder at lesliebeatonsnyder@yahoo.com.



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"Quitting smoking? Try elf-help."

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