



# Catholic Teachers Union

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## From the President

Fellow CTU Members,

My first round of contract negotiations is finally coming to a close.

It was quite the busy summer, with a very steep learning curve. There were many times I thought to myself "Why am I doing this?"/. My answer lies, in part, in the article on union relevance.

If I had any doubts about the relevance of unions in the modern age, they were wiped clean by some (not all) of my experiences dealing with (some, not all) school administrators over the last six months. From administrators proposing pay reductions for teachers (teachers whose last contract included a pay freeze), schools pulling out of already signed agreements, more than one administrator referring to teachers as 'unenthusiastic' (I wonder why?).

When administrators are not interested or not involved with the daily responsibilities of teaching, their comments and requests can be very demoralizing. The job of the union is to correct that ignorance and fight for our right to be appreciated, honored, and paid for our work. Without teachers, there are no Catholic Schools. Yet time and time again, we are treated as a drain on the system. Every time a school is in financial trouble, it's the teachers who are called upon to make the sacrifice.

I set out this year with one message – CTU will work openly and collaboratively with administration toward a common good of promoting Catholic schools. Sacrifices will be made but not only at teachers' expense. To accomplish this, we rely heavily on support from our members. While I understand the hesitation to get involved in active union participation, I am disheartened at the apathy at the membership level. Not all CTU members will be reading this newsletter. Attendance at the general membership meeting was low. Teachers rush through after school union meetings. We have unfilled positions in two schools and one at the executive level.

We need everyone involved to the extent they are able. Read the newsletter, communicate with your delegate, attend union meetings, talk to your colleagues. These are all things that take just a little time. If you can, consider stepping up to take on a position of leadership, as a delegate or an Area Vice President. CTU's ability to bargain on your behalf is only as strong as it's active members.

A strong and involved membership sends a strong message to our bargaining counterparts.

CTU needs you to get involved.

All the best,  
Mary Kay Rossi, *CTU President*

## Executive Board

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## Union Relevance

Chris Ehrmann

From a macro perspective, unions are undoubtedly invaluable for American society. Holding the premise that "justice for all" is an ideal to which American society should progress, the value of unions for the US labor force is apparent.

Considering just one factor of economic justice, when union membership was relatively strong [34% of wage and salaried workers were represented by unions in 1954], income inequality in the US was at a historical low. During a four decade [starting in the mid-1970's] decline in union membership, with union membership among wage and salaried workers at 10.7% in 2017 [according to Bureau of Labor Statistics data] the top 10% of income earners averaged more than 40 times more income than the other 90 percent of workers [Emmanuel Saez, UC Berkeley, 2015].

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Pope Francis teaches that "(economic) inequality is the root of social ills." [The Joy of the Gospel, 202] Asserting that "concentration of wealth is quickly followed by outsized political clout, closing a circuit that only exacerbates economic inequities" (Aug 23, 2017), *America* magazine editor Kevin Clarke held that so called "right-to-work" legislation at the state and federal levels would only further widen the economic inequities in American society. The national legislation was introduced in February 2017 and referred to the House Education and Workforce Committee. Although it hasn't been moved out of that committee, it had received 128 cosponsors through August 3, 2018. In the 28 states with such legislation [which applies to public sector unions], union membership has plummeted [Malugade, January 2018].

Even though such legislation does not apply to private sector employers, the effect is the further erosion of all unions, public and private sector. In *Janus v. AFSCME* [June 2018], the US Supreme Court upheld a key provision of "right-to-work" legislation, i.e. that employees represented by public sector unions cannot be forced to pay representation fees, if employees choose not to join the union. Such movements will certainly increase economic inequities and move the ideal of "justice for all" further out of reach.

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## Know Your Contract — *Medical Benefits: The Basics*

Among the benefits covered by the CTU-Camden diocesan contracts, the medical/prescription plans cause the most concern and sometimes confusion for members. The following sketch is intended to provide basic information for understanding and using the plans.

Two medical plans are offered, both administered by Horizon Blue Cross/Blue Shield of New Jersey: the **POS** [point of service] plan and **Direct Access**. The POS is an HMO [Health Maintenance Organization] plan, Direct Access is a PPO [Preferred Provider Organization] plan. There are two primary differences in the plans: 1) the premium cost to members is significantly greater for Direct Access than the POS plan; 2) the POS plan requires referrals from a Primary Care Provider for specialist services.

Both plans have a network of care providers. **Insurance copays** [fixed amounts for covered services, e.g. \$30 in-network office visits, the plans pay 60% after deductible for out-of-network providers] and **coinsurance** [percentage members pay for covered services, e.g. the plans pay 80% in-network & members pay the remaining 20%, the plans pay 60% out-of-network & members pay the remaining 40%] are lower for in-network providers than for out-of-network providers. **Premium copays** are negotiated and specified in each contract, generally, 9% for the current school year, and are deducted from member paychecks.

The **deductible** is the amount paid by members for covered services up to an “allowed amount” determined by the plans. After the deductible has been met, the plan will pay for all covered services at 100%, with no cost to members. The individual deductible for both the POS and Direct Access plans in-network is \$500. For couple, parent/child, and family plans, two deductibles apply in each calendar year, i.e. \$1,000. The out-of-network deductible for the POS plan for an individual is \$2,500, \$5,000 for couple, parent/child, and family plans. The out-of-network deductible for the Direct Access plan for an individual is \$750, \$1,500 for couple, parent/child, and family plans. The deductible accumulates in a calendar year, i.e. January 1 through December 31.

The **out-of-pocket maximum** is the amount members will pay in any calendar year. The out-of-pocket maximum includes amounts paid for **service copays** [e.g. for office visits], **coinsurance** for covered services [e.g. home health care services], and **deductibles** paid for covered services. **Premium** copays are **not** included in the out-of-pocket maximum. The out-of-pocket maximum for the POS & Direct Access is \$1,800 for an individual, \$3,600 for couple, parent/child, and family coverages. The out-of-pocket maximum for the POS out-of-network is \$5,000 individual, \$10,000 for couple, parent/child, and family coverages. The out-of-pocket maximum for the Direct Access plan out-of-network is \$3,000 for individual, \$6,000 for couple, parent/child, and family coverages. If a service are provider charges more than the “allowed amount” determined by the plans, then members are responsible for the charges, and the payments are **not** included in the out-of-pocket maximum.

In-network **preventive care** is covered at 100%, no cost to members, for routine adult physical exams, GYN exams, Pap & Mammograms testing, prostate cancer screening, colorectal screening, and immunizations [e.g. annual flu shot].

**Hospitalization** is covered at 100% after the deductible is met for in-network hospitals in the POS plan. This includes charges for the facility for in-patient care, pre-admission testing, and surgery. It does **not** include services such as hospital pharmacy and individual provider [e.g. anesthesiologist] services. Members should ask for in-network providers for non-facility services. The Direct Access plan pays 80% for covered hospital services after the deductible is met. Both plans pay 60% for covered out-of-network hospital services.

**Lab tests & outpatient radiology/X-ray** services are covered at 100% when performed by a member’s **primary care physician**. Lab tests performed at **Labcorp** are covered at 100%, all other labs are covered at 80% after the deductible is met.

### Useful Links

[Horizon](#) [Medical]

[Express Scripts](#) [Prescription]

[403\(b\)](#) Retirement Plan

[Vision](#) Benefits of America

[ABCO](#) Credit Union

[Camden Diocese](#) Human Resources Department

### CTU Scholarship

Those of you who have children that are seniors this year and attending any type of continuing education next September – please note that CTU offers a one time \$750 scholarship. You will need to submit a copy of the tuition bill or transcript. Contact [Bill Blumenstein](#) for the form.

## Union Relevance

from p 1

From a micro perspective, unions are undoubtedly invaluable for the American Church. Holding the US bishops' teaching in *Economic Justice for All* [1986], the value of unions in Catholic institutions cannot be overestimated.

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From the dignity of work, through participation in the conditions in which someone works for the Church, unions put the ideals of

Catholic social justice teaching into practice. More specifically, Catholic school teacher unions exhibit an effective means for achieving the goals of the social justice teaching. Through their work in negotiating contracts, processing grievances, and working with school administrators, unions provide a voice for every classroom teacher.

As a pilgrim people, individual teachers, union leaders, and school administrators can and do work together to achieve social justice for all. Individual teachers, confident in their union leadership, will allow the leaders to work on their behalf. This should not, however, become a reason for complacency among union membership. Awareness of the value of negotiated contracts and the work of union officers is essential for the viability and effectiveness of Catholic school teacher unions.

Given the vagaries of the human condition, union leaders and school administrators will make mistakes in the labor-management relationship. Yet, directed by union members and the ideals of the Church's social justice teaching, Catholic school teacher unions can, and will, move American Catholic schools to a more complete implementation of Gospel values.

For both the macro and micro perspectives, there is reason to hope in the future of unions for American society and the American Catholic Church. In a Pew Research Center survey [conducted April/May 2018, published June 5, 2018], 55% of Americans have a favorable impression of unions, with 51% viewing the reduction of union representation in the last 20 years as "mostly bad." Further, among respondents ages 18 to 29, 68% hold a positive view of labor unions.

Clearly, it is the responsibility of current Catholic school teacher unions to provide opportunities for all teachers, and younger ones in particular, to participate in union activity. It is the responsibility of all teachers to avail themselves of those opportunities.