



# THE ADVOCATE

The Voice of the POLK EDUCATION ASSOCIATION

September 2011

## INSIDE THIS ISSUE:

INSURANCE COMPARE CONTRAST 3

FREQUENTLY ASKED 5

NEW DISEASE MANAGEMENT PROGRAM 7

MEMBERSHIP FORM 8

## PEA Protects Your Insurance Rights!

PEA, the only Association that protects your collective bargaining rights, wins in the 2nd District Court of Appeals and at the bargaining table!

Dear Teachers and Support Staff,

In this edition of the Advocate we will be more thoroughly outlining the recent insurance settlement bargained by PEA. We have taken the most frequently asked question and attempted to answer them in this newsletter. Insurance has been a complex and contentious issue which PEA has battled for the last two years. We have had to file an unfair labor practice with PERC and stand as your advocate in the 2<sup>nd</sup> District Court of Appeals to protect your bargaining rights. We prevailed at both levels, garnering a unanimous decision from both

bodies that clearly stated the District acted inappropriately. Finally, standing before the School Board on Aug. 3<sup>rd</sup>, facing what would have been the imposition of devastating increases in insurance costs to you and your family, PEA fought for a reasoned and viable solution. We asked the Polk School Board to withhold imposition of the District's proposed insurance increases and, instead, we asked to be sent back to the bargaining table

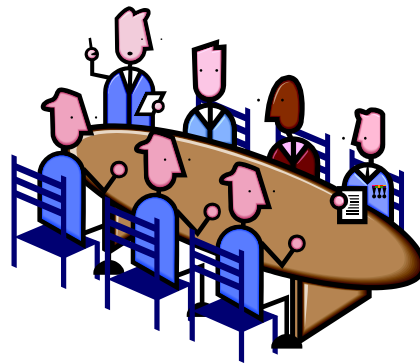
where PEA still believed a viable solution could and should be found.

The motion made by Debra Wright and seconded by Tim Harris was, after discussion, unanimously agreed to by the Board. A tight deadline was imposed but that action gave us the chance we needed to push for a better settlement. In the wake of the Board's vote, a new dialog opened. Dr. Nickell and I had a series of open and candid discussions about insurance and the District's budget. PEA is very appreciative of the time given by the Board and the involvement of Dr. Nickell. It showed

that we can work toward better solutions when we work together.

Your bargaining team, having heard from you all, worked from the premise that insurance had to be affordable, but the plan had to remain solvent. We pressed for

items that we knew were important to you. We were successful in restoring a co-pay plan so that you will know that cost when you enter a doctor's office. We were able to get the Board to remove the \$50.00



*(Continued on page 2)*

More info at  
[www.polkea.org](http://www.polkea.org)

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monthly premium they had planned to charge and **significantly** reduce the increases to child and spouse coverage. There were many other victories obtained in the bargain as well as you will see inside.


PEA's tenacity on this issue speaks volumes about your Association! Your Association fights with you side by side pressing for better wages, benefits, and working conditions! While some solutions come quickly, others take time. We will never give up on a living wage, health benefits, retirement security, and reasonable accountability. While it is true that some of these solutions take a long time to achieve it is clear that were it not for PEA, our state affiliate FEA, or our two nationals NEA and AFT, these fights would not even occur! This was a victory for collective bargaining—the strength that comes with a contract—and the power of unity!

If you are a member of PEA, I thank you for your involvement. You make it all possible, and, if you have not yet joined, I look forward to your participation and membership. PEA is the ONLY Association that works everyday on issues that matter to you! Our members are our strength at the bargaining table and in the halls of the legislature. Your voice is needed in the fight for public education!

In Solidarity,

*Marianne*





CALENDAR OF EVENTS:

**LEGISLATIVE/LOBBY TRAINING**  
Thursday, September 29th, 5—7:30 pm.

Jeff Wright, FEA's Director of Public Policy and Advocacy, will be here to speak about the political landscape we are facing. Come learn more about the issues we are expecting to face in the up-coming legislative session. You will learn how to best lobby your elected officials at every level.

Bring a friend or colleague!

Come awaken your spirit of activism!!

RSVP by calling 863-533-0908 or  
By emailing [polk@floridaea.org](mailto:polk@floridaea.org)

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**HEALTH INSURANCE COMPARE/CONTRAST**

On Wednesday, August 3<sup>rd</sup>, the District proposed a devastating health plan which the School Board was being asked to impose. PEA stood up for the employees we represent and graphically presented the devastation which would be caused by the District’s proposal. PEA proposed sending the issues back to the bargaining table, knowing that a better solution could be found. The Board members agreed with PEA and unanimously returned us to the table. Below is a chart showing the changes PEA was able to negotiate. The comparison is stark!

<u>August 3<sup>rd</sup> District Proposal</u>	<u>PEA Negotiated Tentative Agreement</u>
\$50 per month Employee Premium for an annual cost of \$600	\$0 Employee Premium.
\$1500 Employee Deductible with 75%/25% Co-Insurance Factor beginning at \$1501.	\$40 Co-Pay for Primary and Specialist Doctor visits. \$750 Employee Deductible with 80/20% Co-Insurance Factor for other medical expenses. Co-pay counts toward Out-of-Pocket maximum.
\$6000 Maximum employee Out-of-Pocket and we assume \$12,000 for a family.	\$5000 Maximum Out-of-Pocket for Employee and \$9000 for a family.
Two employees with children would have 3 deductibles (\$1500 + \$1500 + \$1500) and 3 Maximum Out-of-Pocket (\$18,000 total) expenses.	Two employees with children will have only 2 deductibles (\$750 + \$750) and 2 Maximum Out-of-Pocket (\$9000 total) expenses.
No District run clinics.	District run health clinic free to employees and covered dependents with selected free generic drugs. Second clinic will open once the first clinic reaches 85% capacity.
A “Blue Clinic” operated by Blue Cross/Blue Shield for School Board employees and other members of the community. Employees would receive a discount. An opening date and the specific services were not projected.	A “Blue Clinic” operated by Blue Cross/Blue Shield for School Board employees and other members of the community. Cost of using this clinic will be the same as in the District run clinics. Specific services and the anticipated opening date are currently being discussed.
Premium for a spouse of \$550 per month and children’s premiums set at \$150 per month for each of the first 3 children (\$150 + \$150 + \$150) for next year only.	Premium for a spouse set \$418 per month and children’s premiums set at \$95 per month for the first two with an addition \$25 for a third child (\$95 + \$95 + \$25) with the rates set for two years.
The proposed contract language set the spouse and child rates at the actuarial cost which would have spiraled upward due to adverse selection and provided a limited outline of coverage and premiums.	Your contract will contain the bargained spouse and child premium rates and a complete outline of your benefits to help avoid future conflicts. The agreement is for two years without change.

**Stopping the District’s proposal demonstrates the power of our membership!**

## BARGAINING GOALS – RATIONALE FOR EACH

Your membership in PEA is important. Without PEA, the changes the District unilaterally implemented two years ago would have been permanent, and, even more drastic “fixes” would have been imposed on Aug. 3rd making health care unaffordable for most employees. We know because those “fixes” were brought to the bargaining table and modified prior to the presentation to the School Board in August. Because of the strength your membership provides, we were able to achieve the following goals:

- ✓ Employee premium remains at zero; reflect health insurance as an important benefit to employees.
- ✓ Clinics – free (zero copay), free generics of many commonly dispensed medications; create an alternative to high cost clinics and offer health care to employees and their covered dependents for routine care.
- ✓ Return to co-pay for professional services; to keep the amount of a visit known to the employee as well as reduce the cost of seeing a specialist to encourage those that need to see a specialist to do so without delay.
- ✓ Schedule of Benefits in the contract; guarantee a level of benefits spelled out that cannot be changed without bargaining the outcome.
- ✓ Single Plan – reduce administrative costs; administrative costs eat up dollars that cannot then be used for health care. To keep the administrative costs as low as possible we need to have a single health plan.
- ✓ Guaranteed 2+ years for employees to complete using HRA dollars. This was to help insure that employees could use these dollars before the accounts close on Dec. 31, 2013. Also, made sure that all family lives covered under PCSB insurance could access HRA money.

**If we want to find similar success on issues such as teacher evaluation, pay raises, stopping your FRS deduction, and other issues mandated by the state, now, more than ever, your**



Marianne Capozziello, President

Elaine Andino, ESE, Winter Haven Senior

Polly Burkhart, Academic Instructional Facilitator,  
Oscar Pope El.

Susan Cameron, Vice-President, Social Studies,  
Denison Middle School

Sandra Doyle, Physical Education, Gibbons St. El.

Eugene Fultz, Reading & Lang. Arts, Roosevelt  
Academy

Althea Hagans, Property Accounting, District Office

Thomas Lentz, English, Ridge Community Senior

Deldrick Leonard, Guidance, Dundee Ridge Middle

Kimberly McDermaid, Para Network Manager, Karen  
M. Siegel Academy

Melinda Riddle, Media Specialist, Auburndale Senior

Lorinda Utter, Elementary Gifted, Alta Vista El.

Angela Dawson, Staff

Lee Littlefield, Staff

# Health Insurance FAQs

## WHO IS GETTING PREMIUMS RETURNED?

Employees that participated in the 3566 or 704 plans and paid premiums for employee health insurance between September 2009 and August 2011 will have 40% of the employee paid portion returned to them as an HRA.

## I AM CURRENTLY PARTICIPATING IN THE 704 OR 3566 PLAN AND HAVE HEARD MY PREMIUMS ARE CHANGING FOR SEPT—NOV. 2011. WHAT IS HAPPENING?

As part of the ULP that PEA won, the district must stop collecting premiums that are higher than the premiums set for the 3160 plan. For the months of September, October and November all premiums will revert to the lowest rate—while the benefits of the plans remain in place through December 31, 2011.

- Employee Monthly Premium—\$0
- Spouse Monthly Premium—\$368
- One Child—\$92
- Two or more Children—\$184

## WHY RETURN 40% OF THE PREMIUMS PAID FOR EMPLOYEE COVERAGE FROM SEPTEMBER 2009 – AUGUST 2011?

The employees that paid a premium to purchase a different health plan received benefits from that health plan. To equalize the costs versus the benefits received, we had to come to a formula that would take the differences into account and reimburse the employees for the remainder of the premiums. That formula was agreed upon as 40% of the premiums paid to be returned to the employee as an HRA.

## WHY ARE THE PREMIUMS RETURNED AS HRA DOLLARS?

Since you already paid the premiums as pre-tax dollars, returning them in any other fashion would create a tax liability. For you to avoid the cost of

paying federal taxes on the money returned, the only way to return it to you was to create a fund for you to use the money for health costs only – hence the HRA.

## WHAT HAPPENS TO MY HRA IF I LEAVE THE DISTRICT?

HRA dollars may be used through December 31, 2013 for employees and their covered dependents. If an employee leaves the district, they can choose to remain a member of the district health plan by paying premiums through COBRA. If they remain a member of the district health plan they can then use the HRA dollars to cover health and pharmacy claims. If they do not participate in the district health plan, the HRA dollars roll back into the health plan fund.

## WHY THE CHANGE IN SPOUSE AND CHILD PREMIUM?

The costs of insuring the spouse and child have increased steadily over the last several years while the premiums did not keep up. The District proposal of August 3rd would have raised the rates by 35%. The premiums needed some adjustment, but are still significantly less than what would have been imposed.

## WHEN DOES THE PLAN CHANGE?

The new plan begins January 1, 2012. Premiums for any optional dependent coverage will be collected beginning in your December 2011 pay check.

## WHAT PREMIUMS WILL I PAY IN 2012?

Open enrollment will be held for you to examine the documents and make your selections on dependent coverage.

- Employee Monthly Premium—\$0
- Spouse Monthly Premium—\$418
- One Child—\$95
- Two Children—\$190
- Three or more children—\$215



# Health Insurance FAQs

*(Continued from page 5)*

## WHY DIDN'T WE KEEP THE 704 PLAN? SEE PAGE 3, COLUMN 1.

The district final proposal for insurance was to implement a tremendous increase to premiums and employee costs. Retaining the 704 plan simply wasn't possible due to the cost of the plan. We believe the tentative agreement offers the best way to retain health coverage that actually benefits the employees without creating a bankrupt plan.

## WHAT SERVICES WILL BE OFFERED IN THE CLINICS?

Clinics will have no co-pays and visits will be free to employees and their covered dependents. Services have not been specifically defined at this time. However, you will be able to have many of the regularly prescribed generics issued at the clinic for FREE. Other services will be advertised in the future as they are specified.

## WHERE WILL THE CLINICS BE LOCATED? WHEN WILL THE CLINICS OPEN?

The first clinic will most likely be opened on the east side of the county. It does depend on where and when the district can get a building site under contract. It may take 4-6 months to get the first location open for business. The details about the opening date, hours, and location will be shared as soon as they are known.

## HOW LONG WILL THE NEW HEALTH BENEFITS AND PREMIUMS BE IN EFFECT?

Health plan premiums and benefits are in place for the 2012 and 2013 calendar years.

## IN THE FUTURE HOW WILL THE HEALTH PLAN BENEFITS AND PREMIUMS CHANGE?

The schedule of benefits and the premiums are now part of the contract and may only change through Collective Bargaining.



## IF I HAVE A FAMILY PLAN (ONE EMPLOYEE WITH DEPENDENTS OR TWO EMPLOYEES, WITH OR WITHOUT DEPENDENTS), HOW IS THE FAMILY DEDUCTIBLE AND FAMILY OUT-OF-POCKET MET?

In a family plan, **each person will never pay more than a single deductible or single out-of-pocket expense, (\$750/\$5000).** If you have several covered lives on your family plan the total you pay in deductibles will not exceed \$1500 or out-of-pocket \$9000. Each person is capped at the single rate and the aggregate of all covered lives makes up the family deductible and out-of-pocket maximums.

### STAY UP TO DATE

For current information and updates regarding health insurance and other issues, such as Legislation, member benefits and member resources, check out our website, **[www.polkea.org](http://www.polkea.org)**.

# Coming Soon!

## Blue Cross Blue Shield Diabetes Program

During bargaining, the District presented the following program suggested by Blue Cross/Blue Shield. Past experience shows that these types of programs often reduce overall medical costs by increasing compliance with good medical practice. It has been Tentatively Agreed to as a part of the insurance settlement and it is anticipated that this program will be implemented beginning January 1, 2012.

### WHO'S ELIGIBLE FOR THE PROGRAM?

All school board employees, retirees, and covered adult dependents are eligible for the program who have a confirmed diabetes diagnosis, and are enrolled in the school board's self-funded health plan.

### HERE'S WHAT YOU'LL GET...

FREE\* diabetic medication, supplies, and personal support are available to all participants who complete the diabetes education class and comply with all program requirements.

#### You'll receive:

**FREE** approved diabetic supplies (needles and syringes),

**FREE** insulin,

**FREE** ongoing support from nurse health educators.

\*Certain guidelines apply to medication and supplies that are provided for free. This information will be covered in the diabetes education class.

### REGISTRATION AND PROGRAM REQUIREMENTS

Each participant must complete the program requirements listed below:

- Attend an 8-1/2 hour diabetes education class and then a two-hour refresher class each year thereafter.
- Complete a FREE blood screening test at a Quest Laboratory within two months after the class.
- Have a diabetic foot exam by a family physician, podiatrist or endocrinologist three months before or after attending the class and **then** annually thereafter.
- Have a dilated eye exam three months before or after attending the class and then annually thereafter.
- Talk with your health plan's nurse educator by phone, at least every three months.

Each year, the ADA recommended screenings, physician exams and diabetes refresher course must be completed to continue to receive FREE medication, supplies, and support.



Join the thousands of teachers who know that their Association is fighting and making a difference each and every day!

**Polk Education Association's membership is our strength! They know their Association is more than a phone number on a page.** PEA is a tenacious, committed, and knowledgeable about your rights. We have the strength of a powerful state Association and two National Associations working on your behalf as well. We fight for public education and public educators and support staff and have our pulse on the issues that will affect you. We also have the know how and the structure to fight with you for a fair system!

Following are issues that PEA, FEA, NEA and AFT are working to fix:

- FEA has filed a lawsuit challenging SB 736. The lawsuit asserts that the Legislature enacted legislation that was unconstitutional when it passed SB 736. This law substantially changed your wages, employment contracts, performance evaluations, promotions and workforce reduction provisions that had been previously negotiated with local school districts. Were it not for our Association these laws would go unchallenged!
- FEA has also filed a suit regarding the 3% FRS retirement tax passed in the last legislative session. It is already working its way through the court system. Our members make these fights possible and these fights are imperative as we expect Governor Scott to ask you to pay more in the fast approaching (January) legislative session.
- PEA has been working on your behalf on the implementation of the legislatively mandated Teacher evaluation system. This new system must be based upon FCAT data or End of Course Exams. PEA has worked with the District to put many protections into your collective bargaining agreement. We know this law is very flawed and the Value Added Model (VAM) imposed by the state is terrible, so it was important that we provide protections to you as the SB 736 lawsuit works its way through the courts.
- **PEA, FEA, NEA and AFT know that your due process rights are under attack by Florida's Legislature and Governor. The first salvo was to stop the granting of Professional Service Contracts beginning this year. PEA has stepped in and reached a tentative agreement with the District on protections for effected employees. We have built in an evaluation appeals process and PEA is prepared to support any PEA member as the system comes online.**
- PEA is continuing to fight for your wages to increase, just like we fought for health insurance! We believe there is the ability to have a wage increase and that a system needs to be put in place to keep wages at the forefront of the budgeting process and we will not stop fighting until this is achieved!

All of these things and many, many more are only possible because of members belonging to PEA. For those of you who already are supporting these efforts with your PEA membership – THANK YOU. Please know YOU are the MOST IMPORTANT member of the team! For those who have yet to join, if these and other issues are important to you, PEA needs YOU!

PEA members, along with the 145,000 members of the FEA from across the state, and the 3.1 million NEA/AFT members across the nation are fighting for public education, our students, and YOU! We hope you will stand with us!

**POLK EDUCATION ASSOCIATION MEMBERSHIP/PAYROLL DEDUCTION CARD**

I authorize my employer, The Polk County School Board of Polk County Florida, to deduct the amount indicated and remit same as instructed by the Association. I understand that the deduction amount may change and consent to such change without the necessity of additional authorization. This authorization may be revoked with a thirty (30) day written notice to the Polk Education Association.

PLEASE PRINT

Name: \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(last) (first) (mi)  
Address: \_\_\_\_\_ Monthly Deduction Amt. \$48.98 \$24.74  
City: \_\_\_\_\_ Zip: \_\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Worksite: \_\_\_\_\_ Home e-mail address: \_\_\_\_\_  
Homephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
Method of Payment: \_\_\_\_\_ Payroll Deduction \_\_\_\_\_ Cash \_\_\_\_\_ Paraeducator \_\_\_\_\_ Secretary/ESP \_\_\_\_\_ Teacher  
Signature of Employee: \_\_\_\_\_ Date: \_\_\_\_\_

Local Association Representative: \_\_\_\_\_  
AFT Local Number: 7454 NEA Local Number: Teachers (530) Paras (531) Secretaries (532)

Join PEA  
TODAY and  
TAKE A  
STAND  
for your  
profession,  
your  
students, and  
public  
education!