



# Solidarity!

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## Health Insurance Update: Transition to Dean and GHC Recommended to Provide Needed Salary Increases

All MTI members received the MTI Health Insurance Update #4 last Wednesday via e-mail. Included in the Update was notification that, after months of discussion, analysis, and debate, MTI elected leadership is now supporting the recommendation of District Administration to transition to two (2) HMO options (Dean and GHC).

**Why is MTI now supporting the transition to the two (2) HMO model?** We believe the two (2) HMO model represents a reasonable compromise by providing members a choice of two high-quality health insurance plans, while also providing benefit savings to be applied to much-needed salary increases.

**Quality health care options.** Those employees who elect GHC (*currently 58% of all MTI members*) will continue to have access to UW Hospital and UW specialists via GHC. Those employees who elect Dean will have access to St. Mary's Hospital and specialists. Dean also provides for a broader network across southern Wisconsin. While employees currently covered by Unity could be impacted by the change, the District is advising that some employees who desire to continue with Unity primary care physicians may have that accommodated via an individualized "transition of care" plan (if currently undergoing treatment) or via the selection of a Point of Service (POS) option, which allows for out-of-network care in exchange for higher premiums and out-of-pocket costs.

**Point of Service (POS) Option.** The premium for POS coverage is expected to be **\$4 to \$42** more per month than HMO coverage (depending on coverage selected). An employee who selects the HMO option has no deductibles or co-pays (other than drugs, office visits, and ER co-pays). The employee who selects the POS option would also have no deductibles or co-pays for all *in-network* care, but would also have the option to see *out-of-network* doctors (such as a primary doctor at Unity) in which case they would incur a deductible of **\$250 single/\$500 family** and would be required to pay **20%** of *non-network costs* up to an annual maximum of **\$1,000 single/\$2,000 family** (*not including drug, office visit, or ER co-pays*). Again, these POS costs would only apply to **out-of-network-provided medical care** (i.e. an employee with GHC HMO coverage would continue to have *GHC-approved UW specialists and hospital care covered in-network without deductibles and co-insurance*). Approximately sixty-three (63) District employees currently have a POS option for these reasons (to allow for out-of-network options). The previous example is based on information that has been shared with MTI to date. Should the BOE adopt this change in insurers, the District's benefits staff and HMO providers will provide more detailed communications and host numerous informational meetings to provide employees the opportunity to get the information they need to make a well-informed decision.

**Benefit savings for salary increases.** The District has committed to apply the estimated \$3 million from benefit savings associated with this change to salary increases with the majority of the savings now being proposed to be distributed among **all current employees**, providing the opportunity for the first measurable pay increase in recent years. This has been a priority for MTI, as many members have yet to recover from the loss of take-home pay experienced since the passage of Act 10 in 2011. MTI will continue to advocate during the budget process to ensure that the entire savings is applied to salary increases, with the majority of the savings applied to salary increases **for all**.

**Without sufficient salary increases, take-home pay could decline.** Without the savings available from the health insurance changes, it is likely that numerous MTI-represented employees will suffer a *loss in take-home pay* should the 12% premium contribution mandate proposed as part of 2017-19 State Budget be implemented. Lower-paid employees (such as EAs and SEAs) with family health insurance coverage could be hardest hit by a 12% employee premium contribution. While the District has committed to reinvesting the benefit "savings" associated with a 12% contribution back into employee salaries, such an amount would not be sufficient to prevent a loss of take-home pay for many employees. **Therefore, if the 12% mandate is adopted, the additional benefit savings from the transition to the two (2) HMO options will be necessary to ensure that employees do not suffer a reduction in take-home pay.**

The BOE is expected to act on the proposed health insurance changes on or May 1. MTI will continue to meet with District Administration and will continue to provide MTI members with updated information as it becomes available. All MTI Updates on this issue are available on-line at [www.madisonteachers.org](http://www.madisonteachers.org).

## Important Reminder! Teacher Contracts Issued Early May

Teacher contracts for the 2017-18 school year will be approved by the Board of Education at their April 24 meeting, and will be sent to teachers in early May. Signed contracts of all returning teachers must be received in Human Resources not later than **June 15**. MTI strongly recommends that teachers return their signed contracts **AS SOON AS POSSIBLE** to the District's Office of Human Resources, in person, to assure that it is received on time. Take a copy with you, ask that it be stamped "received," and keep it for your personal records. **Failure to return a signed contract by June 15 results in the District accepting such as one's resignation.**

## Ready, Set, Go Compensation Deadline May 1

Pursuant to the Employee Handbook, elementary teachers who completed Ready, Set, Go (RSG) Conferences, and whose request for compensatory time cannot be accommodated due to the unavailability of a substitute teacher, may, **upon written notice to their principal by May 1**, choose among the following options: (1) request to be compensated for RSG conferences, travel time, and up to 15 minutes per conference for any reasonable administrative time associated with each conference; or (2) have said day(s) added to the teacher's Personal Sick Leave Account (PSLA) or, *if the teacher has the maximum amount in that account*, the day(s) may be added to the teacher's Retirement Insurance Account (RIA) [any such days accumulated to one's RIA from RSG services are not subject to the PSLA or RIA maximum]; or (3) carryover one (1) paid RSG leave day into the following school year; or (4) a combination of items 1-3 above. Contact MTI Assistant Director Eve Degen ([degene@madisonteachers.org](mailto:degene@madisonteachers.org)) with questions regarding RSG compensation.

## DPI Licensing—Check your License Expiration

DPI accepts license applications only **online**. It is important to review the expiration date of your license and prepare for renewal. Anyone whose license is not current is in jeopardy of losing their teaching contract, and even be restricted from substitute teaching in Wisconsin public schools. All teachers/substitute teachers are responsible to renew their license before it expires. **Licenses typically expire June 30**. The DPI licensing website provides a tool which allows one to review their current license(s) and expiration date(s). Additional information regarding the license renewal process can be found at: <http://dpi.wi.gov/tepd/elo>.

## SCFL Scholarship Application Deadline June 30

Members and children of members who belong to any SCFL-affiliated union, have not received a post-secondary degree, and have not previously been awarded a SCFL scholarship, are eligible to apply. Four \$1,000 scholarships by lottery drawing from among the eligible applications are awarded. The application deadline is **June 30**. Results will be posted by July 14. Scholarship rules and application forms are available at [www.scfl.org](http://www.scfl.org).

## Our Union Makes Us Strong!

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MTI's web page - [www.madisonteachers.org](http://www.madisonteachers.org)

MTI's email - [MTI@madisonteachers.org](mailto:MTI@madisonteachers.org)

## MTI Membership Opportunities

The following meetings, seminars, and workshops are available to MTI members *only*.

## MTI & WEA Member Benefits: Financial Services for MTI Members

MTI and WEA Member Benefits have scheduled more opportunities to enhance the financial well-being of MTI members. See MTI's website ([www.madisonteachers.org](http://www.madisonteachers.org)) to sign-up for these seminars or financial consultations:

- ◆ **Wednesday, April 26, 2017** - 4:30-5:30 p.m.  
Learn to read and verify your WRS statement
- ◆ **Thursday, April 27, 2017** - 4:30-5:30 p.m.  
"What's Your Score?" credit session presented by Educators Credit Union (ECU)
- ◆ **Tuesday, May 9, 2017** - 4:30-5:30 p.m.  
Saving for Your Future

In addition, **Steve Pike** (retired teacher and current WEA Member Benefits Consultant) is available for a **free 30-minute financial consultation**. This is ideal if you are just getting started, have specific questions, or would like a quick check-in. It's a convenient way to meet with someone face-to-face to get some general help or guidance. Consultations are held at MTI Headquarters.

## National Board Certification Support Workshop May 10

MTI members currently working on National Board Certification are invited to attend monthly NBC Support Workshops provided at no cost by MTI and WEAC Region 6. Contact MTI if you are interested in attending or would like further information on NBC (608-257-0491 or [mti@madisonteachers.org](mailto:mti@madisonteachers.org)).

## Calendar of Events

- Monday, April 24, 6:00 p.m., Doyle Auditorium  
BOE Regular Meeting
- Tuesday, April 25, 4:15 p.m., MTI  
MTI Voters Political Action Committee
- Wednesday, April 26, 4:30 p.m., MTI  
MTI Action Committee
- Thursday, April 27, 4:30 p.m., Lakeside Coffee House  
USO-MTI Spring Social

## May 2—National Teacher Day!

- Monday, May 2, 4:15 p.m., MTI  
MTI Constitution Committee
- Tuesday, May 9, 4:30 p.m., MTI  
MTI Cabinet on Personnel
- Tuesday, May 9, 5:00 p.m., MTI  
MTI Board of Directors
- Thursday, May 11, 2:00 p.m., MTI  
MTI Retiree Group
- Tuesday, May 16, 4:15 p.m., SCFL  
MTI Faculty Representative Council