

NEWARK TEACHERS UNION UPDATE

October 4, 2019

Take Action! Chapter 78 Relief!



Colleagues,

Tired of paying too much for your health benefits? Rising pension rates making it seem like you're not getting a raise at all? It's important to remember that the health benefit contributions and rising pension rates all came at the hands of Governor Chris Christie and Chapter 78, a law enacted in the 2011-2012 school year, which required school employees to pay a portion of health insurance premiums.

John M. Abeigon

jabeigon@newarkteachersunion.com

Since Ch. 78 became negotiable less than a handful of districts have been able to negotiate a reduction in Ch. 78—and none of them decent. The few that have led to devastating effects for their members; accepting zero percent raises and using the “raise”

money to reduce Ch. 78 (I know, it's dumbfounding), laying off 100's of coworkers, those not fired receive their reductions with blood money, etc. These offers were presented to our negotiations team, and they were straight up rejected on principle.

So let's all help each other. Whether Ch. 78 ate your raise or not it is important to remind our legislators that we too are taxpayer and voters. Chapter 78 relief needs to happen but it won't ever happen if your local state legislator doesn't even know you exist or how negatively it's impacting one of their constituents!

Next week, NTU will be sending out a link to send letters directly to your legislators and the governor's office. THIS IS AN IMPORTANT CAMPAIGN AND IF YOU DON'T LIKE WHAT YOU ARE SEEING IN YOUR PAYCHECK, YOU SHOULD TELL ALL YOUR FRIENDS AND FAMILIES TO JOIN IN OUR ACTION!

In Solidarity,

John M. Abeigon

President/Director of Organization

Newark Teachers Union Local 481, AFT, AFL-CIO

**TAKE
ACTION!**

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Changes to Health Benefits

On Monday, Aetna and the NBOE Benefits Office gave a presentation at the NTU Office about the changes to our health and supplemental benefits moving into 2020. Open enrollment will run from October 1 to November 12. Open enrollment is a window during which individuals and employees may add or drop their health insurance, or make changes to their coverage.



Health Benefits

Our Health Benefits provider will continue to be Aetna, and you will continue to have the choice of using PPO's or HMO's depending on your needs. For anyone who wants to change their plan, NBOE will be providing a contribution calculator by the end of the week to see what that would cost them. As an added benefit, any staff member who goes to a CVS Minute Clinic for care pays no co-pay for that visit.

There is also a huge reduction in co-pays! Employees currently enrolled in Aetna PPO 20/20 will automatically be cross-walked to the new Aetna PPO 10/15 copay plan which is \$10 copay for Primary Care Physician (PCP) visit and \$15 copay for Specialist Visit

If you have any questions, please feel free to contact us at (973) 733-7336 or benefits@nps.k12.nj.us.

Note: The cost of benefits is going up this year about 8%. Unfortunately, benefits costs do go up every year. This is why we need Chapter 78 relief! We are still far below the premiums being paid by the School Employee Health Benefits which makes it very difficult to get a better price.

Prescription

Our prescription benefits will be moving from Benecard to Aetna. The copays we currently pay will remain the same (\$20 for name brand, \$0 for generic).

Vision and Dental

For NTU Members, our Vision and Dental will not change. The rest of the NBOE employees will be moving to Aetna who already provides our Vision and Dental.

There are a lot more documentation and information on our web site about these changes. [Click for more info!](#)

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Looking at your paycheck—October 4, 2019 Paycheck

Why is my check this week different from last week?

- 1) This week marked the beginning of paying 10% of your check for those staff that elect to pay into escrow for the one or four check option for summer pay.
- 2) For members who elected to do contributory life insurance, those deductions only come out of the first paycheck of each month.

What can I expect my next check to look like?

If you are paying into the contributory life insurance, that deduction would not typically be on the October 18 check, so you should see a slight increase in that check. Everything else stays the same.

SAVE THE DATE

- **Tuesday October 15, 3:45 PM — NTU Executive Board Meeting, NTU Office, 1019 Broad Street**
- **Tuesday, October 15 6:00 PM — Newark Board of Education Business Meeting, NBOE, 765 Broad Street**
- **Wednesday October 16, 3:45 PM — NTU Building Rep Meeting, NTU Office, 1019 Broad Street**
- **Tuesday, October 29, 6:00 PM — Newark Board of Education Meeting, Ivy Hill School, 107 Ivy Street**

NEWARK TEACHERS UNION UPDATE

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NTU Website Update

Our website is still located at <http://newark.nj.aft.org>. Google seems to be having some issues finding the site, but it is still there. We have been in communication with Google on this issue and hope to have it resolved as soon as possible. You can still access the website through the above link, through other search engines, and through the link on our Facebook page. Sorry for any inconvenience this may cause.

MEMBER SERVICES

NTU Members should never hesitate to communicate with us by phone, email, etc regarding any of the issues we handle at the Newark Teachers Union.

- Supplemental Fringe Benefits
- Planning for Retirement
- Pension & Buy Back Issues
- ER+D Staff Development
- AFT Membership Benefits
- FMLA and other leaves of absence
- Assistance with Evaluations and Observations
- Disciplinary Hearings
- Labor Relations & Payroll
- Legal Representation
- Workers Comp
- Tuition Reimbursement

Call 973-643-8430 or visit our website <http://newark.nj.aft.org> or email mmaillaro@newarkteachersunion.com to address these or any other concerns you may have.

Don't forget to follow us on Facebook (<https://www.facebook.com/NewarkTeachersUnion481/>) and Instagram (https://www.instagram.com/newark_teachers_union/?hl=en)



NEWARK TEACHERS UNION

NTU Staff

Editor/Director of Research
and Communication

Mike Maillaro

mmaillaro@newarkteachersunion.com

Assistant to Secretary/Treasurer

Subrina Screven

sscreven@newarkteachersunion.com

General Counsel

Eugene Liss

Education Resource Department

Johanna Rios

Marivelle Ocasio

Part-Time Staff Reps

Robert Palumbo

John Alvino

Security/Maintenance

James Santiago

Newark Teachers Union

Local 481, AFT, AFL-CIO

1019 Broad Street

Newark, NJ 07102

Phone: 973-643-8430

Fax: 973-643-8435

Fax: 973-242-5880

<http://newark.nj.aft.org>

Executive Board

John M. Abeigon, President/Director of Organization

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