

Help!!!

A Survival Guide for New BTA Members

A Bedford Teachers' Association Publication



Prepared by the
Bedford Teachers' Association
New Member Committee
2013-2014

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A Welcome from the President

On behalf of all the members of the Bedford Teachers' Association, I would like to welcome you to our school district, and wish you much success. To provide better service to our new members, we have instituted programs aimed specifically for your needs. The BTA has formed a New Member Committee, which has taken steps to specifically help our new members. Some of these programs are as follows:

- 1) A New Member Orientation before the beginning of the school year which introduces you to our teachers' union.
- 2) A Supervision/Evaluation Workshop which prepares you for the Annual Professional Performance Review (APPR).
- 3) A "Knowing the BTA Agreement" Workshop which offers assistance in understanding your contractual rights.
- 4) An annual "Tenure Night Recognition" Program which honors our members who are receiving tenure.
- 5) The creation of this handbook which is designed to help our new members survive in the school district.

We hope that you have a very rewarding experience this year, touching the lives of many children, and that you become active members of the Bedford Teachers' Association. There are many ways each of you can participate to make the BTA even stronger. We hope you all find this handbook a valuable resource. Please let us know of other items you would like included in future editions. I would like to thank the following BTA members (all retired now) for their work on the original handbook. They are Al Alfano, Candice Ermer, Pat Galvin Bloom and Ken Kurzweil. Thanks also to the Yorktown Federation of Teachers for sharing their model for this handbook.

Walk in solidarity,

Adam H Yuro

Who's Who

Bedford Teachers' Association

President	Adam H Yuro	ayuro1191@bcsdny.org
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Building VP, MKES	Jennifer Tully	jtully1103@bcsdny.org
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Retirement Delegate	Kevin Crowley	kcrowley0245@bcsdny.org
Committee of 100	Tony Monchinski	tmonchinski0775@bcsdny.org
New Member Committee Chair	Denise McQuade	dmcquade1522@bcsdny.org
Political Action Chair & VOTE/COPE Chair	Mimi Warren	mbrownwarren0117@bcsdny.org

Administration

Superintendent	Dr. Jere Hochman	jhochman2785@bcsdny.org
Asst Supt / Curriculum & Instruction	Drew Patrick	apatrick1258@bcsdny.org
Asst Supt / Business	Mark Betz	mbetz0079@bcsdny.org
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Secondary Supervisor of Special Education	Julie Kotler-Snider	jkotlersnider2088@bcsdny.org
Director of ESOL	Adrienne Viscardi	aviscardi1133@bcsdny.org
Interim Director of Professional Development	Stacey Haynsworth	shaynsworth0490@bcsdny.org
Director of Pupil Personnel Services	Ed Escobar	eescobar3312@bcsdny.org
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Principal, FLHS	Dr. Joel Adelberg	jadelberg2958@bcsdny.org
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Principal, BVES	Karen Eldon	keldon2338@bcsdny.org
Principal, MKES	Sue Ostrofsky	sostrofsky0835@bcsdny.org
Principal, PRES	Tim Gembka	tgembka3293@bcsdny.org
Principal, WPES	Vera Berezowsky	vberezowsky2146@bcsdny.org

WHAT BENEFITS DO I HAVE?

The Bedford Teachers' Association has negotiated the following benefits for Bedford's teachers. Information about coverage may be found in Article 24 of the BTA Agreement. Details may be found in your health benefits plan.

Health Dental Life Disability Adoption Payroll Deduction
Flexible Spending Accounts Tax Sheltered Annuities Credit Union Savings
NYSUT programs Direct Deposit of Paychecks

HEALTH

All Bedford teachers are covered by Bedford's self-insured health benefits program. Full-time teachers contribute 15% of the premium for participation in the family health plan or 15% of the premium for participation in the individual health plan. Part-time teachers are provided with insurance on a pro-rated basis. Teachers may opt to participate either in the POMCO plan, or the AETNA HMO plan. Each option provides major medical coverage, hospital coverage, and prescription drug coverage. Teachers participating in the AETNA plan must pay an additional amount which is the difference between the cost of the POMCO plan and the AETNA plan. Upon separation from employment in Bedford, a teacher may choose to COBRA their health insurance. That is, they may continue their coverage, usually for up to 18 months, by reimbursing the District for its cost.

POMCO

Major Medical Coverage (Physician Charges)

Within the health plan administered by POMCO there are two options. You may use "Out-of-Network" providers or "Network Participating Providers" (PPO's).

If you use "Out-of-Network" providers you may use any doctor of your choice and will be reimbursed for allowed medical expenses at a rate of 80% after meeting a deductible. See plan for specifics.

If you use a "Network Participating Provider" (PPO), a doctor who has contracted with POMCO to provide services for an agreed upon fee, you do not have to meet a deductible. You would pay a co-payment for each service received. See plan for specifics.

Hospitalization

Up to 100% of hospital charges are covered as set forth in the plan.

Prescriptions

The POMCO plan provides coverage for a co-payment for brand name and generic prescriptions respectively. Refer to the plan for limitations, certain generic drugs, and optional mail-order procedures.

AETNA HMO

Another option is provided through Aetna US Healthcare, a health maintenance organization (HMO). Participation in this plan requires a \$5 co-payment and little paperwork. The trade-off for this reduced paper work is more heavily managed care; that is, your primary care physician must approve most services before you may receive them.

Dental

Dental insurance is provided for all full-time teachers at no cost for participation. Part-time teachers may purchase dental insurance at the district rate. Dental insurance is also administered by POMCO. After meeting an individual deductible or a deductible for a family of three or more people, charges are generally covered at 80% (60% for crowns and some other services) of the usual and customary rate (UCR). There is an annual maximum of \$2000 and an annual orthodontic maximum of \$500 during two separate years. Refer to the plan booklet for specifics. Upon separation from employment in Bedford, a teacher may choose to COBRA their dental insurance. That is, they may continue their coverage, usually for up to 18 months, by reimbursing the school district for its cost.

Life

There are two options. The first option provides life insurance in the amount of \$5000 at no cost to the teacher. The second option provides insurance for an amount equal to the teacher's salary (rounded to the nearest \$100). The Board pays 90% of the premium cost and the teacher pays 10% of the premium cost. Part-time teachers and teachers on leave may purchase this insurance at the school district rate.

Disability

The BTA has negotiated disability insurance to all teachers at no cost to the teachers. The coverage is for 60% of basic monthly earnings to a maximum monthly benefit of \$2500. Coverage would continue through age 65.

Adoption

The BTA has negotiated a payment equivalent to that for normal delivery in childbirth to any teacher upon the completion of a legal adoption for costs related to that adoption.

PAYROLL DEDUCTION

Flexible Spending Account

Money may be withheld from your paycheck to pay for medical and/or childcare expenses using pre-tax dollars. For instance, if a family had \$5,000 withheld for childcare expenses and they were in an effective tax bracket of 20%, they would save about \$1,000 for that expense. Be careful though! Any unspent money in your account is lost if you do not use it.

Tax Sheltered Annuities

Teachers may have 20% of the salary, up to a maximum of about \$12,000 (this number depends on current IRS regulations), withheld from their salary. This allows saving pre-tax dollars and having the earnings on that money accumulate on a tax deferred basis. Saving \$5,000 in pre-tax dollars would be about equal to saving \$6,000 in after tax dollars.

Credit Union

Credit union savings participation in the credit union is simply a way to have an amount of money deposited directly into your account. Many teachers starting out save in this way to build up a cash reserve for summer expenses or some other large expense.

Direct Deposit of Paychecks

This benefit allows for the direct deposit of your paycheck into your account as soon as the district issues your check. It is efficient because it eliminates deposit slips, trips to the bank, and the possibility of losing your check.

NYSUT Benefits

You can arrange to have payments for your NYSUT purchased car insurance, homeowner's insurance, catastrophic insurance, legal plan, and VOTE/COPE contributions automatically deducted from your paychecks. Check out the following link for more information on NYSUT Member Benefits:

<http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/49.htm>

I'm sick! What do I do?

1. Call for a substitute. To access the Sub Finder System, call (866) 496-2305. Follow the automated instructions to register the date and duration of your absence. You will select #1 as the reason for your absence. Wait for the job number before you disconnect or the date you have left will not be recorded. Record the job number. Some school secretaries will ask for it. You may also do this by going to the following website:

<https://pnwboces.subfinderonline.com/uiGenLogin.aspx>

2. You are responsible for leaving lesson plans for your substitute. Some teachers leave "emergency plans" for times when they are too ill to write out their lessons. Others write their plans after they have secured their substitute. They send their plans into school with a spouse, friend or colleague. Some individuals fax or email their plans to the school secretary. Early in the year, you should determine the best means for you to have your plans available for a substitute.
3. Claim forms for the POMCO plan may be obtained from the BTA website on our Health Benefits page at http://www.bedfordta.org/health_benefits or the BCSD website's HR page. You will need to log into the school district's intranet first at <http://www.bcsdny.org/intranet/> . A claim form is not needed for Aetna US HealthCare. Follow the payment procedure for the plan you have chosen.
4. If you need a prescription drug, present your card when picking up your prescription and pay the co-payment required by your plan.
5. If you need surgery and/or need to be hospitalized, be sure to follow the procedures outlined in your plan booklet. Failure to get the necessary pre-authorization could result in penalties and reduced and/or no payment. There are special provisions for emergencies.
6. It is wise to keep track of your illnesses and other absences. As a first year teacher, you have 15 days of sick leave.
7. Should your absence extend beyond seven consecutive workdays, you may be requested to submit a doctor's note indicating your fitness to return to work.
8. For guidance call the Health Benefits Office, x6012.

Help! I Need a Personal Day

1. **Personal business days** generally are not emergencies. You have four days during your first year in the school district, accumulating to six days in subsequent years reserved for business such as legal matters, family, religious and educational needs, moving, attendance at funerals for non-family members, attendance at ceremonies, and other miscellaneous business needs that cannot be attended to outside the school day. There are other additional special personal days for bereavement, religious observance, and jury duty. If you have a question about your day, speak to your BTA Building VP. If your reason for a personal day is confidential and cannot be taken care of other than on a school day, you have up to two of your four personal days available for use “without specification”.
2. For a personal business day, access approval through www.mylearningplan.com. First, your building principal will approve your request, and then the superintendent will issue final approval.
3. Before you receive final approval, you can contact the Sub Finder System:
phone - (866) 496-2305 or
online - <https://pnwboces.subfinderonline.com/uiGenLogin.aspx>
4. **Family Illness or Bereavement** – Besides your personal business days, you also have specific days that you can use for family illnesses or deaths in the family. You receive five days each year accumulating to a maximum of fifteen days of this purpose.
5. See the BTA Agreement – Article Fourteen (Temporary Leaves of Absence) – for details about Personal Business, Bereavement, Religious Observance, and Jury Duty.

Help! I’m pregnant

1. Congratulations! During the course of your pregnancy, you are entitled to use your accumulated sick days for your own medical needs. Typically, after your child is born, you are entitled to six to eight weeks of sick days. The exact amount of sick time you used is totally dependent on your health and your doctor’s recommendation. You are also entitled to unpaid child care leave should you so desire. You need to begin the process of applying for your child care leave. **You are strongly encouraged to contact the BTA President directly to review the procedures outlined in the Child Care Leave portion of the BTA Agreement.**

2. You've probably already shared your happy news with your building principal. You need to now inform the Superintendent and the Board of Education of your pregnancy. In your letter, you should indicate the approximate date for the commencement of your child care leave. Customarily, you will meet with your principal to determine a mutually agreeable date. You can expect that both your preferences and the needs of the school district will be considered.
3. The Superintendent will forward your written request for your extended leave to the Board of Education for formal approval.
4. Once your leave has been approved, you'll want to check with HR regarding how to continue your health and dental plans while you are out on leave.
5. Child care leave is without pay, and can also be taken by the father of the child. A child care leave of up to three years may be taken. However, a subsequent child care leave may only be taken after returning to active employment for at least one semester.
6. If you are the new father, then you will need to request Family Illness days for your family needs. You have five of these days in your first year. You will need to follow the procedures outlined in "Help! I need a Personal Day." See BTA Leadership if you need additional days.
7. As a non-tenured teacher you need to understand that your leave constitutes an interruption in your probationary period. The time you are out on leave is not counted toward your probationary period leading to tenure.
8. Remember there are specific dates you need to adhere to when terminating your child care leave. If you have questions after reading the BTA Agreement, don't hesitate to contact the BTA Leadership.
9. **You are strongly encouraged to contact the BTA President directly to review the procedures outlined in the Child Care Leave portion of the BTA Agreement.**
10. See the BTA Agreement – Article Twelve, Paragraph A (Extended Leaves of Absence Without Pay) – for details about the Child Care Leave

Help! I'm going to adopt

1. What exciting news! We celebrate your joy. Now you must determine if you need a child care leave of a shorter absence allowing you the time necessary to finalize the legal documents and bring your new son or daughter home. Also, find out about the amazing adoption benefit we have in the BTA Agreement.
2. If you decide to apply for a child care leave, then read the previous section, "Help! I'm pregnant." Remember that it is advisable to work with BTA Leadership and the building principal, but it is the Superintendent who must receive the request for a leave of absence.
3. If you decide you need just a series of days for the adoption procedures and your child's arrival, then you should follow the procedure for requesting personal business days. See the sections called "Help! I need a personal day." If you need more than the four days provided, see BTA Leadership.

Help! I need a leave

As a newcomer to our district, you are undoubtedly busy learning about Bedford and implementing your curriculum with your current focus on successful evaluations. When you have time to look to the future, you'll find you have several excellent opportunities for your professional development. Your BTA officers and negotiators have secured the following provisions for your benefit. Over the years, they have been used by many of your colleagues to continue their studies and to enhance their teaching. Please refer to Articles Eleven and Twelve in the BTA Agreement for details.

Here are some opportunities:

Education Development Leaves (EDL'S) – Every year the district sets aside money to fund leaves for educational development. These leaves occur during the summer recess for a minimum of sixteen days. They are divided equally between the three levels: elementary, middle and high schools. To apply you must submit your proposal by December 15. Your application will need a detailed accounting of your anticipated expenses. Should you be granted an EDL, you will be paid at the curriculum rate and your expenses will be reimbursed. If you fly, you will be reimbursed for coach class. See Article Thirteen in the BTA Agreement for specifics.

Exchange Teaching Program – After you have completed five years in Bedford, you will be eligible to participate in an exchange program to teach in other states, territories or countries. The Board will compensate you based on your regular salary status. Upon your return, you will be placed on the salary schedule as if you had remained actively employed in the school district during the period of your absence.

Professional Responsibilities – This provision of the BTA Agreement would enable any tenured teacher up to two years absence without pay to pursue a cultural, travel, educational, or work program relating to his or her professional responsibilities. The

teacher would advance on the salary schedule as if he or she had been actively employed in the district.

Other Leaves Available for your Benefit Include:

Personal Reasons – After you have tenure, you may apply for a year’s leave without pay or increment. You may only do this once in your career. You may not use it to teach elsewhere. You need to apply by April 1 of the year preceding the leave. People have used this leave for various reasons.

Family Care – This leave is for caring for a family member. You may obtain a leave under this provision for up to one year without pay or increment.

Elective or Public Office – If you choose to run for an elective office or to serve in any public office, you may request a leave up to four years without pay.

There are still other extended leaves available to you. Please read the BTA Agreement to review them all and to understand the specific procedures and dates you must follow to secure them. See Articles Twelve and Thirteen in the BTA Agreement for specifics.

Should you have questions when applying for any of the preceding leaves, speak with a BTA leader. They will help you find the answers.

When Do I Get Paid?

Teacher salaries are paid every other Friday. When school is not in session, salaries are usually paid on the nearest preceding school day. A payroll calendar is typically sent out to the staff by the business office once a year. Direct deposit to your banking institution is an option and encouraged by the school district. There are two pay plans:

“21 Pay” Plan – There are 21 equal payments that are larger than those on the “26 Pay” Plan, but there are no payments over the summer. Teachers who select this plan may join the credit union:

USAlliance, phone: 1-800-431-2754; website: <https://www.usalliance.org/html/home.htm>

“26 Pay” Plan – There are 26 equal payments that are smaller than those on the “21Pay” Plan. On the last regularly scheduled payday of the school year, teachers who select this plan receive their regular paycheck plus five additional checks of the same amount.

Salary – Frequently Asked Questions

What opportunities are there to earn extra income? Many extracurricular positions and salaries are listed in Article Twenty-Two of the BTA Agreement. These opportunities include coaching, clubs, advisories, homebound instruction and supervisory assignments, to name a few.

The following are two additional opportunities also found in the BTA Agreement:

Professional Growth and Development Grant (PG&D'S) – There are funds available in each building for individuals, small groups and even the total staff to use for professional growth and program development. They can be used for studies during the academic year or during summer vacations.

The Process: One teacher or a group of teachers envisions a plan. They create and design their proposal on specific forms which they submit to their building's PG&D Committee for review and approval. The committee members review all the submissions and determine if the project meets the building needs and goals. They determine how their funds will be allocated. The building committees are responsible for recommending the proposals to the Assistant Superintendent for Curriculum and Instruction. The projects must meet District goals. Once approved, individuals implement their project as outlined in the original plan, write up a summary and submit the final paperwork to the principal for review and approval. Next, upon approval by the Assistant Superintendent, payment will be made.

Professional Learning Pathways - Professional learning can occur in a variety of ways including experiences that are completely designed by the participant, as well as “pre-packaged” experiences. The Professional Learning Pathways seek to encourage and accommodate all types of professional development at varying degrees of intensity by providing compensation commensurate with the learning outcome attained. The depth, intensity, and duration of the experience are factors that determine the amount of the stipend rewarded to the participant. There are three “Pathways” which distinguish experiences according to these factors and define the associated stipend for an experience. Teacher eligibility to enter a Pathway in a given year depends on a successful evaluation during the preceding year. For more information as well as the process of how to apply for any one of the Professional Learning Pathways, go to the school district's intranet - <http://www.bcsdny.org/intranet> - and then to the Professional Development page.

Does extra income count toward retirement? Yes, when you receive it for direct service with students. When you receive your Benefit Profile from the New York State Teachers' Retirement System (NYSTRS) each year, it will list both the BTA Agreement salary and your total salary earned.

What is the difference between graduate credit and in-service credit? Graduate credit is more expensive than in-service credit and sometimes involves additional requirements for the same course. Graduate credit, however, will be recognized by other school districts if at some point in your career you leave Bedford. In-service credit will usually not be recognized for salary credit by another district.

Should I Care About My Pension Now?

For most newly hired teachers in Bedford, retirement is a long way off. However, knowing about your benefits is important. Around January of each year, you will receive your “TRS (Teachers’ Retirement System) Benefit Profile.” In addition to explaining your retirement benefits, it will include a summary of your service credit and information about disability and death benefits. While not pleasant to think about, know about these matters is especially important if you have loved ones that are dependent upon your salary. It is especially important to check your designated beneficiary annually. With the passing of time, one’s marital / family status may change. All too often, the failure to keep beneficiaries up to date makes an already bad situation worse. To speak with a System representative, call 1-800-348-7298. The New York State Teachers’ Retirement System website is www.nystrs.org. You can also contact our BTA Retirement Delegate, Kevin Crowley at kcrowley0245@bcSDNY.org.

Really, What Are My Working Hours?

Teachers are required to work a 35 hour week. Article Twenty (Teachers’ Hours) of the BTA Agreement specifically states the time requirements for both the elementary and secondary levels. Teachers may be required to work beyond the 35 hour week for activities including, but not limited to, *Back-To-School Night* and *Parent Conferences*. Often, teachers do extra work for the benefit of students, programs, public relations, etc. If you are asked to work beyond the 35 hour week, only you can decide the worth of the request. If in doubt, ask any BTA representative or officer for advice.

Who Do I Contact?

I’ll be out sick.

Contact Sub Finder

<https://pnwboces.subfinderonline.com/uiGenLogin.aspx>
(866) 496-2305

I need a personal day.

Access My Learning Plan and then Sub Finder
www.mylearningplan.com

My check is wrong.

Contact Payroll Dept

Lynn Wedges
lwedges1149@bcSDNY.org or x6009

I need a dental claim form	Health benefits page on the BTA website http://bedfordta.org/health_benefits/health_plan_rates_and_forms BCSD website on HR page through intranet http://www.bcsdny.org/intranet/
I need a POMCO claim form	Health benefits page on the BTA website http://bedfordta.org/health_benefits/health_plan_rates_and_forms BCSD website on HR page through intranet http://www.bcsdny.org/intranet/
I need a Flexible Benefits claim form	Health benefits page on the BTA website http://bedfordta.org/health_benefits/health_plan_rates_and_forms BCSD website on HR page through intranet http://www.bcsdny.org/intranet/
I need approval for a graduate course.	Access My Learning Plan www.mylearningplan.com
I need approval for in-service course.	Access My Learning Plan www.mylearningplan.com
I have a grievance.	Contact Adam Yuro ayuro1191@bcsdny.org Contact Michael Groarke mgroarke0463@bcsdny.org
I need a leave of absence.	Contact Adam Yuro ayuro1191@bcsdny.org
I need a notary.	Contact Carole LaColla clacolla0598@bcsdny.org
I need to contact BOCES.	914-245-2700
I need to contact BCSD.	914-241-6000
I have certification questions.	Contact Glenn Jeffers (NYSUT) gjeffers@nysutmail.org
I need to contact the credit union.	USAlliance 1-800-431-2754 https://www.usalliance.org/html/home.htm
I need to contact NYSUT Benefits.	1-800-342-9810 http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/49.htm
I want to be an athletic coach.	Contact Beth Staropoli mstaropoli1054@bcsdny.org or x6167
I have problems in my classroom	Contact a colleague, BTA VP, BTA Rep, BTA Officer, Department Coordinator, ECT, Principal
I have a concern about my evaluation	Contact a BTA VP or BTA Officer

I have a concern about my observation	Contact a BTA VP or BTA Officer
I seek professional development	Bedford Staff Development Center http://www.bcsdny.org/Departments.cfm?subpage=196
I have personal issues and seek help	Employee Assistance Program
I have a question about health benefits.	Contact HR at extension 6012 http://www.theeap.com/
POMCO rejected my claim	Health Advocate http://www.healthadvocate.com/ 1-800-695-8622

Good luck on your first year in Bedford. We hope that this guide is helpful in assisting you as you adjust to this “new system”. If you find that any area may have been overlooked, is unclear, or needs expansion, please let us know by writing to the BTA. We’re here to help you succeed. Feel free to ask us for help!