

Contractual Benefit Package for All Teachers*

By Richard Stutman
BTU President

All BPS teachers (*) are eligible to take advantage of a range of contractual benefits and provisions that have resulted from years of collective bargaining between the School Department and the Boston Teachers Union. A summary of many of the more important benefits and provisions follows. Where mentioned, the BTU office can forward more detailed information. The BTU Field Rep.'s, Caren Carew, Mike McLaughlin, and Jenna Fitzgerald can provide more information. Or please feel free to call or email me (rstutman@btu.org). Also please note that each school has BTU Building Representatives, elected at each school, who can provide more detailed information. (*) includes nurses, psychologists, etc., and all other covered professional members

Copies of the BTU Contract are available through BTU Building Representatives or by calling the BTU office. The contract is also available at <http://www.btu.org/leftnavbar/contractdownload.html>. For more detailed information on any of the below, please call the BTU office. All references to the BTU Contract are to the Blue Book. The new book will be distributed soon and will be repaginated, so the references (below) will not necessarily work. If you need a blue book, please call the BTU office. References to the school department's web page are accurate, though they will change as the department updates its yearly circular offerings.

Salary & Health Benefits

| | Benefit | How Takes Effect | How To Learn More | What to Look Out for |
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| Salary Step Placement | Up to 3 years' credit for both inside and outside the system, (6 total) if service meets certain criteria. | You must apply with app and documentation. <i>Not necessarily retroactive</i> , so do not delay in filing. | See www.btu.org , also contract pp. 117-120 or call the BTU office at 617-288-2000 and ask for a field representative. | 'Inside' or prior Boston service includes substitute teaching time under certain conditions. Outside service does not. |
| Salary Lane Placement | B+15, Masters, M15, 30, 45, 60, 75, Doctorate (N.B. Masters 75 is new this year) | You must apply and supply documentation. <i>Not necessarily retroactive</i> ; do not delay in filing either PS O3 form or supporting credentials | See BTU contract pp. 121-127 or http://www.btu.org/leftnavbar/downloadforms.html . For salary grids, see same link. | Maintain date-stamped records of all transmissions to Court St. It is suggested that these documents be hand delivered as the lane change <i>maybe</i> time sensitive. |
| Salary Lane: In-Service Credits | Limit of in-service credits increased to 30 from 20 | Upon application to HR | http://boston.k12.ma.us/dept/NEWdocs/HRS-PP2.pdf | The 20 in-service limit was in place for at least 25 years, so you may have long forgotten about surplus credits earned. These credits you may have squirreled away are now valuable |
| Health Insurance | 6 different plans, PPO, POS, HMO and beginning at \$49.08/mo. (individual), \$130.00/mo family, as of 7/1/07 | You must apply w/i 60 days of date of hire. Deadline is FIRM . New dependents must be added within 30 days. | See BTU or call Group Insurance Office @ 617-635-4570 or see http://www.cityofboston.gov/retirement/pdfs/BenCompFY08.pdf . Each spring there is an <i>Open Enrollment</i> period to change plans. Group Insurance hosts for your convenience an insurance fair at the BTU, also in the spring. All changes elected during Open Enrollment take place on July 1. | This is a most important benefit. Talk to a few colleagues before making a decision. Health coverage takes a month or so to start, depending on when you sign up at City Hall. If you take a leave of absence and drop your coverage, you must re-enroll during the open enrollment period. |

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| <p>Health and Welfare</p> | <p>Includes Dental, Eye Care, and Legal benefit. City pays plan premium, but some benefits have co-pays.</p> | <p>Apply at BTU H&W office or at 288-0500. Benefit effective at start of prov. contract, but implementation can be delayed</p> | <p>Call BTU H&W @ 617-288-0500 or see http://www.btuhwf.org</p> | <p>H &W Dental coverage is different from city's health plan. And 2) The H&W dental plan has two options, one through Delta Dental and one through Harvard Dental. Take your time to make an informed decision.</p> |
| <p>Salary Item: Tuition Reimbursement</p> | <p>All permanent teachers on 'steps' 1-9 (9 for the 1st time) get up \$500/yr</p> | <p>Newly-negotiated, this takes effect 9/1/04, and is paid as reimbursement for tuition. Paras are added as of 9/1/07</p> | <p>A new circular will be out this fall with full explanatory details. <u>Last year's</u> circular is available at http://boston.k12.ma.us/dept/NEWdocs/HRS-PP3.pdf</p> | <p>If you were eligible for this benefit last year but did not submit documentation in time, call the union office. Pay attention to reporting deadlines.</p> |
| <p>Salary Item: NBPTS Teachers</p> | <p>Members certified under the standards of the NBPTS now get a 4% raise. Members also get reimbursed for the cost of application fees upon successful attainment of certification</p> | <p>This raise took effect 9/1/03</p> | <p>See the National Board (NBPTS) website at http://www.nbpts.org/ for eligibility rules, subject areas covered, etc., and the BTU contract, PP 108-109.</p> | <p>The NBPTS regrettably does not grant certification in all subject areas and in all job categories.</p> |
| <p>National Licensure Reimbursement for Itinerant Staff</p> | <p>Itinerant staff (such as nurse, OT, PT, SLPs and the like will now be reimbursed for their application and testing fees upon successful completion of the activity</p> | <p>Newly negotiated, this mechanics of this award have not yet been worked out</p> | <p>If eligible, please send a written note to the BTU office, c/o Richard Stutman.</p> | |
| <p>Performing Arts Teachers</p> | <p>Perf. Arts, theater, music, drama, and choral group teachers can get \$1600 stipend</p> | <p>If one of the aforementioned teachers conducts after school rehearsals and practices which culminate in final precautions and/or festivals</p> | <p>BTU contract, p. 70 item 18</p> | <p>This is the first year of this new benefit, a long time in coming. Please call one of the field rep.'s if you have any questions.</p> |
| <p>Flexible Spending Program—Dependent Care</p> | <p>Use up to \$5,000 in pre-tax dollars for dependent care; <i>excellent tax benefit.</i> This is an IRS-approved program that is quite beneficial when used properly.</p> | <p>Apply within 30 days of hire or during Open Enrollment beg. mid-October;</p> | <p>See our web page at http://www.btu.org/pdf/DCAP05-062.pdf for more detailed information, call CPA, Inc. @ 1-800-544-2340 or Group Insurance at 635-4570 or see http://www.cpa125.com/</p> | <p>Be careful when creating a deduction as you cannot change the deduction for the entire calendar year once you agree to it. Your dependent care reimbursements CANNOT outpace your deduction schedule.</p> |
| <p>Flexible Spending Program—Medical</p> | <p>Use up to \$5,000 in pre-tax dollars for out-of-pocket medical expenses; <i>excellent tax benefit</i></p> | <p>Same as dependent care (above), but additional eligibility requirement of one year's service</p> | <p>Same as dependent care; check out the report on our web page at http://www.btu.org/pdf/DCAP05-062.pdf or see http://www.cpa125.com/</p> | <p>Again, be careful when setting up your deduction. Your medical reimbursements CAN outpace your deduction schedule.</p> |

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| Flexible Spending Program—Transportation and Parking | As with the above programs, though subject to different dollar limitations, this program allows the use of pre-tax dollars to be spent on mass transit and parking activities | No eligibility requirement | see http://www.cpa125.com/ | Make sure you will need this benefit for the entire calendar year when you sign up, as deductions cannot generally be stopped once started. All of these programs are extremely beneficial when properly used, but caution is advised. |
| Life Insurance | City sponsors standard \$5,000 term insurance plan and city vendor sells additional coverage. | First \$5000 of term coverage comes with purchase of health insurance. ½ of premium for first \$5000 coverage paid by the city; rest paid by employee | Call 617-635-4570 for more information. <u>You are strongly advised to shop around to private vendors for best cost</u> before purchasing additional insurance beyond the standard \$5000. | Beware of insurance salespeople ‘popping in’ to the teachers’ room to sell you insurance. Salespeople in the building often pretend to have some exclusive approval or license to sell insurance. They do not. You are advised strongly to shop around before making a purchase. |
| Disability Coverage | Public Pension Law grants <i>limited</i> coverage for total disability, <i>none</i> for short-term disability | Public coverage is inadequate & eligibility is restrictive. If you desire adequate coverage, you’ll need to purchase it privately | See the Mass State Teacher Retirement Board Web Page at http://www.mass.gov/mtrs/7pubs/77pdfs/disrets.pdf | There is a sick leave bank for teachers and paras, which eligible members <i>can</i> obtain days from, after an application process. The bank plus use of your own days (see below), which must be exhausted first, amounts to a quasi-short term disability plan |

Major (but Non-Inclusive) List of Contractual Working Conditions

| | How Does the Benefit Work? | Summary Details | How to Learn More | What to Look Out For? |
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| Class Size Maxima; Caseloads | Enforces class size maxima and caseloads. Important benefit. | Too lengthy to list here; Ask building rep at school for <i>class size</i> fact sheet. See elsewhere in newspaper. | Contract pp. 35-40, speak with BTU Building Rep.; call BTU. | Most important benefit. Our advice: Don’t procrastinate in calling the BTU office to report a class size violation. The regular education class size maxima in superintendent’s schools are reduced by 2 students |
| Sick Days | Grants paid leave when ill, up to time accumulated | 15 days granted per year; unused days accumulate & have cash value at separation after 10 years of service | Contract pp. 140-141; see building rep at school, call BTU | Will need a doctor’s note if absent for six or more consecutive school days. |
| Personal Leave | Grants paid leave for personal reasons | 4 days per year; unused days accumulate; <i>new item</i> —used to be three | Contract pp. 142-143; see building rep at school, call BTU | Your reason for taking a personal day is <i>personal</i> and need not be shared. Unused ones are automatically converted to accumulated ‘sick’ days at the end of year |
| Professional Leave | Grants limited paid leave to attend educational conferences | Limited system wide allotment distributed to individual staff on a pro-rata basis | Contract p. 100; see building rep at school, call BTU. | |
| Bereavement Leave | Grants paid leave under limited circumstances | Depends on family relationship to the decedent | Contract pp. 143; see building rep at school, call BTU | |

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| Religious Holy Days | Grants paid leave under limited circumstances | Depends on holiday specifics | Contract pp. 143; see building rep at school, call BTU | |
| Maternity Leave | Grants paid as well as unpaid leave & city continues to pay its share of health coverage | Paid mat. time limited by number of sick days accrued. | Contract pp. 144-145 | Complicated procedure; it is suggested you call one of field rep.'s for more information. This procedure becomes particularly more complicated when the birth is scheduled for the summer months. Again., please contact the BTU office. |
| Leave for Adoption | Grants paid as well as unpaid leave | Limited to 40 days per school year if you have 'accumulated' days in your bank; used to be 30 days | Contract, p. 141 | |
| Leave for Family Illness | Grants paid leave for family member's illness | Limited to 30 days per school year if accumulated, though more can be granted | Contract, p. 141 | May need a note from family member's doctor; those who need more than 30 such days are advised to contact the BTU office. |
| Planning and Development Time | Grants staff unassigned time when one is not given a programmed duty or responsibility. P&D periods are 'teacher directed,' i.e., teacher alone decides what he/she does during that period | Middle and High teachers—5 full-length periods (48+ minutes per) per week. Elem. Teachers—5 per week, with one per week 'administratively' directed | Contract pp. 41-43; see building rep at school, call BTU. N.B. Specialists and Itinerant Specialists get identical benefit of individual grade levels | You do not have to complete ISSP's or any other administrative work on this time. It is your time and you cannot be assigned a specified duty or meeting. |
| Duty-Free Lunch | Grants daily duty-free time to all for lunch, in addition to daily P&D time | Middle and High teachers—no less than 25 minutes per day; Elem.—no less than 40 | Contract pp. 43-44; see building rep. at school, call BTU. | This is your time and you cannot be assigned any duty during this time. |
| Job-Sharing | ½ salary, ½ position | Two people share one job; each gets ½ salary and full benefits | See http://www.btu.org/pdf/JBSHQA05-061.pdf for more information. | Start early in the year if looking for a partner; this is most difficult for many, as good 'matches' are hard to find. |
| Peer Assistance Program | Experienced teachers in need of assistance can volunteer for a peer assistant | Peer assistant can provide assistance to one who needs help | Program is in its infancy; call or email Mike McLaughlin at the BTU at mmclaughlin@btu.org | This is a good program for those who having present difficulty with the performance evaluation process |

Retirement, Tax-Deferred Savings Plans

| | Participation | Details | More Information | What to Look Out For |
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| Public Pension | Participation is mandatory under state law; vested employees obtain a pension at retirement | See attached; call the BTU for more information | See http://www.cityofboston.gov/retirement/faq.asp or http://www.mass.gov/mtrs/ . Or call the BTU for more information. Also, the BTU and Ed Welch are sponsoring a Retirement Seminar at the BTU in the fall. Please inquire as to confirmation of date. | If you leave the system prior to retirement, consult the BTU before withdrawing your funds out. |
| Participation in a 403(b) or a Tax-Sheltered Annuity (TSA) plan | Participation is voluntary; 40 plus vendors to choose from. The number of vendors is likely to change. | Pre-tax salary contributions grow tax-deferred until withdrawn | Email rstutman@btu.org for more information. See http://boston.k12.ma.us/dept/NEWdocs/FIN-8.pdf | Vendors walking the halls at your school or visiting you in the teachers' lounge have no special license from the city. Their plans do not operate with any special imprimatur from the city. The vendors are by and large salesman and saleswomen selling a product. Before agreeing to any salary reduction, you are advised to consult with a licensed independent financial planner before purchasing any product. Otherwise you may be purchasing what may be a lifetime product that will carry with it a heavy lifetime penalty for withdrawal. |
| Participation in the State's Deferred Compensation or 457 Program | Participation is voluntary; state-chosen vendor is ING (used to be called Aetna) | Pre-tax salary contributions grow tax-deferred until withdrawn | Call the BTU for more information and/or ING (781 768-4839 or www.mass-smart.com). See http://www.btu.org/pdf/Tax-SHeltered%20Plans_0506--RS_Sept.pdf . | Very good plan, with slightly less flexibility than a 403.b, but worth investigating, as the state has done much of the 'homework' for you. Fees are minimal, much lower than in 403b plans generally |
| Social Security | Mass. public employees do not pay into SS; employees can, however, accrue SS credits at any time in non-public employment | Those with SS credits can combine SS pension with teacher (public) pension, but some restrictions and offsets generally apply | Call the BTU for detailed, written explanation or go to http://www.ssa.gov/pubs/10045.html or http://www.ssa.gov/pubs/10007.html for a discussion of the restrictions and offsets. These are most important topics for those who expect to get some benefit from SS credits. | Log onto http://www.massretirees.com/social-security/index.html for current Social Security for news pertaining to public employees |

Grievance Rights

As a covered member you have a right to an interpretation of any provision of the collective bargaining agreement. In the event of an uncertainty or dispute regarding any provision of the Contract cited above (or any other provision, for that matter), it is in your best interest to call the BTU or speak with a building representative.

Most contractual disputes are resolved informally. However, in the event an issue cannot be resolved, you have a right to have the BTU proceed with a grievance on your behalf should the Contract support your claim.