

Contractual Benefit Package for All Paraprofessionals

By Richard Stutman, BTU President, and Jenna Fitzgerald, BTU Paraprofessional/Substitute Field Representative

Salary & Health Benefits

Benefit	How It Takes Effect	How to Learn More
Salary Step Placement	Step 1 (first three years), Step 2 (after three years), Step 3 (after six years), Step 4 (after nine years).	Step increase takes place automatically through payroll. See contract, page 201.
Salary Lane Placement	Basic Rate and then Rates with 30, or 60, or 90 or In-Service and/or College credits and Bachelors degree.	Provide H.R. with a transcript of college credits or certificate for in-service credits. See contract, page 201.
Career Awards	After completion of 9 years of service and increase every 5 years.	Provide Payroll with PS-03 form to receive salary increase. See contract, page 209.
Substituting for a Teacher	Pay is \$6.00 in addition to regular pay for substituting in his/her regular classroom.	Para must be certified as a teacher or have 10 years' service. See contract page 193.
Health Insurance	6 different plans, HMO and out-of-network individual and family plans.	You must apply within 60 days of date of hire. Deadline is firm. New dependents must be added within 30 days. Call Group Insurance office at 617-635-4570 or see contract page 206, or http://www.cityofboston.gov Key word: Health Benefit
Medicare	Anyone entering public employment after 3/31/86 must pay Medicare tax and is eligible @ age 65 provided he/she has 10 years' service.	Employees pay 1.45% of gross wages. Deductions are mandatory and continue with employment. http://www.ssa.gov/mediinfo.html or call Richard Stutman, BTU office.
Health and Welfare	Includes Dental, Eye Care and Legal benefit.	City pays plan premium, but some benefits have co-pays. Terrific benefit! Apply at BTU H&W office at 617-288-5883 at start of employment Call BTU H&W at 617-288-5883 or see http://www.btu.hwf.org
Sick Days	Grants paid leave when ill, up to time accumulated.	15 days granted per year; unused days accumulate and have cash value at separation after 10 years of service. See contract, page 212. See building rep at school, call BTU.
Personal Leave	Grants paid leave for personal reasons.	2 days per year; unused days accumulate. Also, graduation <u>days</u> allowed. See contract, page 211 or see building rep at school or call BTU.
Bereavement Leave	Grants paid leave under limited circumstances.	Depends of family relationship. See contract, page 211, or see building rep, or call BTU.
Religious Holy Days	Grants paid leave under limited circumstances	Depends of holiday specifics. See contract, page 212/160 (over).
Maternity Leave	Grants paid as well as unpaid leave & city continues to pay its share of health coverage.	Paid maternity leave limited by number of sick days accrued. See contract, page 213.
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). See contract, page 213/163.
Leave for Family Illness	Grants paid leave for family members' illness.	Limited to 30 days per school year if accumulated, though more can be granted. See contract, page 163.
Duty-Free Lunch & Break	Grants 30 minutes for lunch plus a 10-minute break per day.	Duty-free time. See contract, page 200.
Dependent Care Program	Use pre-tax dollars for dependent care.	Apply within 30 days of hire or during open enrollment beginning mid-October. E-mail Richard Stutman for more information at Rstutman@btu.org or call CPA Inc. @ 1-800-544-2340 or Group Insurance at 635-4570.
Flexible Spending Program	Use pre-tax dollars for out-of-pocket medical expenses.	Same as dependent care above, but additional eligibility requirement of one year's service. Same as Dependent Care.
Life Insurance	City sponsors plan	First \$5,000 of term coverage comes with purchase of health insurance. 1/2 of premium for first \$5,000 coverage paid by the city; rest paid by employee. Call 617-635-4570 for more info. You are strongly advised to shop around to private vendors for best cost before purchasing additional insurance beyond the standard \$5,000.
Disability Coverage	Public Pension Law grants limited coverage for total disability, none for short-term disability.	Public coverage is inadequate and eligibility is restrictive. If you desire adequate coverage, you'll need to purchase it privately. Call the BTU for more info.

Retirement, Tax Deferred Savings Plans

Participation	Details	More Information
Public Pension	Participation is mandatory under state law; vested employees obtain a pension at retirement.	See contract, page 187.
Participation in a 403B 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. See contract, page 187. Call City Treasurer's Office @ 617-635-4151.
Miscellaneous		
Job-Sharing	1/2 salary; 1/2 position.	Full benefits. E-mail: awashington@btu.org See contract, page 195.
Tuition Reimbursement	\$500 per year. Also, Paraprofessional Teacher Preparation Grant Program – Legislative benefit (not contractual).	For paras with 5 or more years of service. State provides financial assistance for a para to become a teacher by obtaining a B.S. degree at a Mass. Public College. Some restrictions apply. See contract page 209. Call Clantha McCurdy, 617-727-1205 or via e-mail cmccurdy@osfa.mass.edu or see http://www.osfa.mass.edu quick link at top right to "grants"

Retirement Information

By Michael W. McLaughlin

Retirement is governed by Massachusetts General Laws Chapter 32. Your contribution depends upon the date you were hired.

HIRE DATE

Prior to Jan. 1, 1975 5% deducted
 Jan. 1, 1975 7% deducted
 Jan. 1, 1984 8% deducted
 July 1, 1996 9% deducted
 1/1/79 – 7/30/01 add'l 2% deducted for earnings over \$30,000
 July 1, 2001 and thereafter 11% deducted

Members should check their pay stubs to make sure the correct amount is being taken. If there's a mistake, it should be reported immediately by contacting the State- Boston Retirement Board in Room 816 at City Hall. Their number is 617-635-4305. Members can

also contact me directly for information and help with retirement procedures, policy and law.

A simple equation is used to determine your retirement allowance. Your age factor (55=1.5, 56=1.6, etc.) is multiplied by the number of years of creditable service. This yields a percent. Next, average your three highest salaried years and then multiple the percent by that average. The maximum percent is 80%. This amount would be your estimated yearly retirement benefit. Dividing that amount by 12 gives you a good idea of your monthly benefit. These figures are of course all before taxes numbers.

Retirement paperwork can be confusing. So too can be the bureaucracy at the retirement board's office. It's advisable to go into the retirement board 3-5 years before you're planning to retire to get a good faith estimate. Call and make

an appointment with one of the customer service reps. This is also a good idea for members who have additional service outside of the school department as this time can be consolidated or added to your creditable years of service.

As a trustee of the State-Boston Retirement Board I want to extend a welcome to our newest members starting out this year in the BPS. I would also like to offer my time to all our members. Please do not hesitate to call or stop by the BTU office with your retirement questions. Additionally, I am available to accompany you when you go to the Retirement Board in Room 816 at City Hall. I will be hosting two retirement seminars during the school year, one in October and one in March. Look for more information in the *BTU e-Bulletin*.

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 to 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.