

# MARK YOUR CALENDARS...



Sun	Mon	Tue	Wed	Thu	Fri	Sat
October 2011						1
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Sun	Mon	Tue	Wed	Thu	Fri	Sat
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November 2011						

**MORE VALUE FOR YOUR MEMBERSHIP**  
**THE AFT MASTERCARD**  
**GET THE CREDIT YOU DESERVE**

**Credit Card**

- No annual fee and low-rate balance transfers.
- Includes protection features for disabled workers or those facing financial hardship or large hospital bills.
- Secured credit card allows members to establish or rebuild credit through a secured credit line.
- Disaster Relief Fund for members affected by a natural disaster.

For more information about this and other savings, go to: [aft.org/members](http://aft.org/members)

**AFT + Member Benefits**

The interest rate a member receives is based on the member's credit history.

AFT + is your advocate. For information on all AFT + programs, call 800/238-1133, ext. 8643, or e-mail [afplus@aft.org](mailto:afplus@aft.org). The AFT has an expense reimbursement and/or endorsement arrangement for marketing this program. For more information, please contact AFT Financial Services at 800/238-1133, ext. 4493; send an e-mail to [disclosureinfo@aft.org](mailto:disclosureinfo@aft.org); or visit [www.aft.org/benefits/disclosure](http://www.aft.org/benefits/disclosure).

# Portland Federation of School Professionals

(FORMERLY PFTCE— PORTLAND FEDERATION OF TEACHERS AND CLASSIFIED EMPLOYEES)

**"A Union of Professionals... Working with Children"**

**PFSP • 1919 - 2011 • 92 YEARS STRONG!**

PFSP LOCAL 111 • AFT • AFT-OREGON • AFL-CIO • CHARTERED 1919

October 2011

## SPEAKING MY MIND

**BELINDA REAGAN**  
 PFSP PRESIDENT  
 BELINDA@PFSP111.ORG



# The PFSP PROFILE

While our health insurance Open Enrollment date is still a few weeks away, I feel that I must prepare you for the inevitable...our rates will be climbing this year, significantly. In my opinion, Federal Health Insurance Reform has helped protect Americans in many areas, particularly in expanding available coverage. But, it has done little to address the real problem with health care in this country...the rapidly escalating costs. Pharmaceutical manufacturers, health insurance companies, and medical providers have increased costs so much that entire paychecks are now being consumed by premiums.

As employees of Portland Public Schools, we have always been fortunate to have excellent health care coverage. Until several years ago, the District paid for all of our health plans, whether you were a person living alone, or a married parent of twelve. We were responsible only for our co-pays, and a minimal contribution towards medicines. Then, as costs began to soar, we were forced to accept a "cap" from the District, on what they would pay towards insuring us. Suddenly, employees were required to pay monthly towards our benefits, and as costs continued to rise, so did our share of premiums. Out of necessity, in order to maintain costs at an acceptable level, benefits were decreased. Painful adjustments were made...co-pays increased from \$5 to \$20, and co-insurance was added for the first time.

Last year, for the first time in years, we experienced a few *positive* benefit changes. As Trustees on the Health & Welfare Trust, the body that oversees your health insurance plans, we were able to decrease doctor visit co-pays (for Providence) to \$10, and reduce employee contributions slightly. And, to help even more, reserve funds from the Trust in 2010 were high enough that they could be used to "buy-down" your contributions...by as much as \$40 per month! We were elated.

Some of this year's premiums have skyrocketed. There are several factors at play when rates are set each year by insurance carriers; ours currently being Providence & Kaiser. Naturally, as costs for medical care climb, so do premiums. But, rates are perhaps most dramatically affected by the "experience rating" of any insured group. Simply put, the more health care we use, the more we pay. As is typical throughout the industry, the older the group insured, the higher the cost. And, as much as I hate to acknowledge it, our Classified group is a pretty "old" bunch of employees. Our average age is 47 years. That means that for every one of you in your twenties or thirties, and early forties, there are an equal number of us in our fifties, sixties, and yes, seventies...and we're still working because we can't afford not to.

In the next few weeks, Trustees Becky Wright, Michelle Batten, and I will be reviewing plan redesigns that will decrease the initially projected share of the 2012 premiums due, while still maintaining the integrity of your coverage. However, ALL employee contributions will increase considerably this year, particularly for the "plus one" and "family" plans.

Because the Providence plans have experienced the greatest rate hikes, our primary focus will be to changes to those plans. While both EPO and Providence POS participants can expect a return to the \$20 doctor visit co-pays, the EPO coverage will also now include an annual deductible, and an increase to prescription co-pays from \$5/\$10 to \$10/\$20, which we've long expected. Without these modifications, the EPO employee contribution would nearly quadruple beginning with your January paycheck. While Kaiser users will also see their contribution rates increase, Kaiser plan design will remain consistent with last year.

**That was then. This is now.**

Please keep in mind: any benefit change which has been made in order to reduce drastically

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(Continued from the front page)

elevated employee contributions, will affect higher-use enrollees in a proportionally elevated way. In other words, **everyone** benefits from a reduced premium, while those with greater medical needs will be most impacted by the plan design changes. Again, the more health care one uses, the more one pays.

It's difficult to be the bearer of such

disturbing news, but I want all of you to be prepared for the reality of what's ahead for each of us. Watch for your Open Enrollment materials to arrive at your homes in mid-November. Review the information in the packet thoroughly.

And, remember, unless you have a life-changing event occur, Open Enrollment is the only opportunity you'll have this year to change health providers, remove or

add family members to your policy, or change plans. Please consider your options carefully, and make certain you return the Open Enrollment packets by the deadline indicated.

Take care~



## EXERCISE YOUR RIGHT TO VOTE...

BY LOUISE CURRIN  
PFSP POLITICAL ACTION VP

In these uncertain times, most of us feel powerless. We need to remember that everyone's vote counts and those who we believe have power over us, only have one vote as well. Your vote counts as much as your administrator's vote, John Boehner's vote, Nancy Pelosi's vote, Ron Wyden's vote, Greg Walden's vote, etc.

It is also important for you to do your homework and find out which candidate stands up the most for your best interests. Do you want a candidate who is going to support living wage jobs for middle and working class people like you and me? Do you want a candidate that is going to stand up for school funding? Do you want a candidate that supports all employees' rights to a decent wage with paid benefits, and the right to be represented by union?

If you live in Oregon's Congressional District One, you have the opportunity in the upcoming special primary election to determine the candidate who will run in a January special election to replace Congressman David Wu.

As a member AFT-Oregon's Political and Legislative Action Committee, I had the pleasure to interview three candidates for this position recently. All of the major candidates, from both parties, were invited to fill out questionnaires, and join in the interview process. Three major candidates accepted the invitation. They were Brad Avakian, current Oregon Labor Commissioner; Suzanne Bonamici, current Oregon State Senator (Senate District 17); and Brad Witt, Oregon State Representative (House District 31). The interview committee could not reach

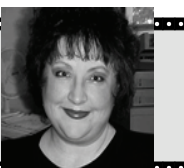
consensus. We felt any one of these candidates is very capable of representing working people. Even though the candidates seem so very equal, it is still important to vote in this election and to support your candidate of choice with your vote, and by volunteering for a campaign.

If you are an unregistered Oregon voter, you must register, by October 18th. If you are registered, but have moved, please remember to change your address, so that you will receive a ballot. If you change your address, you can vote in person at your county elections office any time after ballots are sent out, up to Election Day, Tuesday, November 8th. You also may register on-line at <https://secure.sos.state.or.us/orestar/vr/register.do>.

*Louise*

## KNOW YOUR CONTRACT...

BY MICHELLE BATTEN  
PFSP FIELD REPRESENTATIVE  
MICHELLE@PFSP111.ORG



**Payroll Issues:** Several members have notified us of problems with their September pay checks involving either over- or under-payment. Please take a moment to carefully review your pay stub for several items:

- If you were overpaid in September, Payroll cannot deduct the overpayment in one lump sum from your next paycheck! Instead, they need to notify you of the amount of the overpayment and work out a mutually agreeable repayment plan. If you are unsure if what they are telling you is correct, ask for an accounting. Last year one of our members received a notice from Payroll stating they had been overpaid – when they asked for an accounting, it was discovered that not only did they NOT owe PPS any

additional funds, they had actually been underpaid! Check everything carefully.

- If you work 10 months but are paid over 12: are you having enough taken out under "earned-not-paid"? That money is set aside each month towards your July and August pay checks. It should be 20% of your monthly pay – if enough is not set aside to cover the two summer months, your August 2012 check could be short!

- Are your leave balances correct? Employees receive 3 workdays **EACH** of Family Illness and Personal/Emergency Leave each year. These leave accruals are based on the number of hours you work: i.e., if you work a 7-hour day, you will receive 3 x 7 hours of leave for 21 hours total. These balances are not carried forward to the next year. Sick

Leave balances are carried over year to year, and there is no limit.

- If you notice an error on your paycheck – contact Payroll **immediately!!** Their phone number is (503) 916-3302, or email at [payroll@pps.k12.or.us](mailto:payroll@pps.k12.or.us). If you do not quickly hear back from them, call or email again – copying us, too.

- **Effective your October 31, 2011, payday, all direct deposit notices will be mailed to your home address!** Your secretary will no longer be distributing these at the worksite – so make sure PPS has your current address on file!

- We're tracking payroll issues to address with the District – please keep us updated.

*Michelle*

Please join PFSP in supporting the

# Labor's Community

# Service Agency

Annual

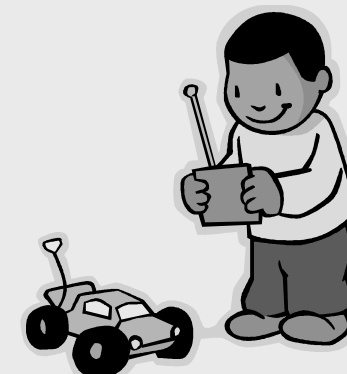


# Christmas Toy Drive

We will be collecting new, unopened, unwrapped toys from now until early December, when we will deliver those toys to LC<sub>SA</sub> to be distributed to the children of out-of-work Union workers.

Toys may be sent to PFSP via the PONY, or brought to our November 9th Member Meeting.

Thank you for  
helping to make a child's  
holiday a little brighter!



(If you are in need of help this holiday season, please contact Labor's Community Service Agency at 503-231-4962.)