



# Catholic Teachers Union

8 N. Barrett Ave., Audubon, NJ 18106 • (856) 546- 5850 • ctunj@ctunj.com  
www.ctunj.com

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## From the President

Fellow CTU Members,

Happy New Year! By the time this newsletter goes out, the holidays will be over and most of us will be preparing for, or in the middle of, mid-term exams. We're on the downside of the mountain and soon we'll have longer and warmer days! The Fall was a rough one. The usual holidays we count on (Columbus Day, Immaculate Conception) were not days off for most of us and that made for a long first semester. Now that's behind us – remember we only work 183 days so we're in for a shorter second semester (from my lips to God's ears!).

Please read the list of 7 criteria for just cause that is included in this newsletter. CTU lawyer Martin Mills did a wonderful presentation on this at the National convention last October. I've listed them here because I think it might be helpful for all delegates, but also membership to know how the discipline/grievance procedure works. While missing one of the criteria doesn't negate the discipline process, it does help to make a case when filing a grievance.

Many of us that are enrolled in the diocesan medical insurance program have run into some trouble with billing. I myself, have just waged a five-month battle with BC/BS over a \$5000 doctor bill that was lacking the proper referral. It's worth checking your EOB's against you doctor and hospital bills carefully. Sometimes, it's as easy as having your doctor submit the claim again; other times, not so easy. I kept copies of everything from co-pay receipts, EOB's, bills, referrals, and authorizations. It still took me five months to resolve my issue. I finally sent copies of everything to the doctor, hospital, BC/BS, and the NJ States Attorney Generals Office. It was frustrating, but worth 5K.

If, like me, you got Barnes and Noble gift cards for Christmas, I have a couple suggestions for you. Last summer I read "**Quiet: The Power of Introverts in a World That Can't Stop Talking**" by Susan Cain. The insight I gained from this easy read was the impetus for some positive change in my classroom. I feel that I have gained a greater understanding of my more reserved students and am more successful in educating them. I am currently reading "**The Coddling of the American Mind: How Good Intentions and Bad Ideas Are Setting Up a Generation for Failure**" by Greg Lukianoff and Jonathan Haidt. I'm only on the second chapter, but the book is very provocative. I must put it down every few pages and digest what I've read.

I wish you all God's blessings in 2019. I hope your year is filled with health, happiness, and love!

All the best,  
Mary Kay Rossi, *CTU President*

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## The Nature of Labor Unions

*Chris Ehrmann*

With no negotiations going on this year between CTU and the schools, it may seem to union members that the work of the union and its officers is dormant. Given the nature of a union, however, such is not the case.

The nature of CTU and other labor unions is based on the principles of social contract theory. The principles asserted by Hobbes, Locke, and Rousseau, of course, are more generally applicable to national or macro-societal arenas. Those principles do offer insight to the nature and work of smaller units in society, such as the schools in which CTU members work.

Just as the authority of a government is rooted in the consent of the governed, the authority of a labor union is rooted in the workers whom the union represents. CTU is an organization of individuals who, motivated by the benevolence which is the ground of human nature, are united to work for the benefit of teachers so that the educational goals of the school can be achieved. By their nature, CTU and other labor unions are opposed to the notion that, in the state of nature, humans are in a state of war, motivated by self interest and the drive to accomplish self-satisfaction even at the expense of others.

Teachers in Catholic schools certainly have the drive to help others, primarily the students in the schools. Further, in line with Roman Catholic social justice teaching, teachers unite to help each other put into practice those principles.

Criticism of labor unions in the US for the past generation characterizes the "union" as if it were an entity separate from the workers represented, as if union goals and activities were opposed to the benefit of workers. Such criticism is based on instances in which union officers did abuse the trust of their members. Those cases are certainly small in number when considered in the national arena of labor unions. Contrary to the criticism, labor union officers must be responsive to members and work for their benefit, as the vast majority of unions operate. In their operation, union members rely on the experience, expertise and judgment of officers. The union, then, is the organization that advances the interests of members in the employer-employee relationship.

The union's work is exercised in three areas: working conditions (number of preps, students load), benefits (medical, lunch at no further charge), and rights & responsibilities (due process, discipline grounded in "just cause"). CTU members are more engaged in communication with union officers during

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## Know Your Contract — *Prescription Benefits: The Basics*

The following sketch is intended to provide basic information for understanding and using the prescription plan.

The terms *insurance copays, premium copays & deductible*, described in the October 2018 newsletter, are the same for the prescription plan.

Insurance copays in the prescription plan are based on contracts *Express Scripts* has with pharmaceutical companies and are categorized in three levels of drugs: non-formulary, formulary & generic. Lists of each category are presented on the [Express Scripts](#) website.

**Formulary** - brand name drugs [and some generics] manufactured by pharmaceutical companies with which ExpressScripts has contracts to limit the member's copay. Under the CTU contracts, the formulary copay is \$35/month and \$70/90-day mail order for Camden Catholic, Paul VI, St. Joseph, and Wildwood Catholic. The formulary copay for Holy Spirit is \$35/month and \$50/90-day mail order.

**Non-formulary** - brand name drugs manufactured by pharmaceutical companies with which ExpressScripts does not have a contract to limit the member's copay. Under the CTU contracts, the non-formulary copay is \$60/month and \$120/90-day mail order for Camden Catholic, Paul VI, St. Joseph, and Wildwood Catholic. The non-formulary copay for Holy Spirit is \$50/month and \$100/90-day mail order.

**Generic** - a drug that is chemically equivalent to a brand name drug and has the same dosage form, safety, strength, route of administration, quality, performance characteristics and intended use as a brand name drug, as approved by the FDA. Under the CTU contracts, the generic copay is \$15/month and \$30/90-day mail order for Camden Catholic, Paul VI, St. Joseph, and Wildwood Catholic. The generic copay for Holy Spirit is \$10/month and \$20/90-day mail order.

Generally, unless specified and required by the prescribing medical care provider, the pharmacist may ask or the member may request, that a generic drug be used rather than a name brand [e.g. omeprazole as the generic for Prilosec].

**Injectables** - drugs that can be delivered through injection [e.g. cortisone for rheumatoid arthritis]. Under all CTU contracts, the copay for approved injectables, excluding diabetes medication, is \$100.

### **Lab Work**

Under the medical plan, lab work is covered at 100% when performed by the primary care physician or

**LabCorp.**

Testing done at other lab companies, such as Quest, is *not* covered at 100%

### **Useful Links**

[Horizon](#) [Medical]

[Express Scripts](#) [Prescription]

[403\(b\)](#) Retirement Plan

[Vision](#) Benefits of America

[ABCO](#) Credit Union

[Camden Diocese](#) Human Resources Department

### **The Nature of Labor Unions *cont'd***

periods of negotiations. Teachers work daily in the employment circumstances which their officers negotiated and CTU members ratified. Continual vigilance to monitor and safeguard contractual provisions by officers means that members do not themselves need to be continually vigilant. Members do, and should, make union officers aware of individual contractual violations which they experience and are not generally known.

Thus, even though it may appear that, absent negotiations, union activity is dormant, such is not the case. The union works daily through the contract and CTU officers' contacts with school administrations. The union works daily in the application of contractual provisions. The union works daily for the benefit of teachers and schools, through its officers, with the authority given by the consent of the membership.

### **CTU Scholarship**

Those of you who have children that are seniors this year and attending any type of continuing education next September – please note that CTU offers a one time \$750 scholarship. You will need to submit a copy of the tuition bill or transcript. Contact [Bill Blumenstein](#) for the form.

### **Just Cause**

As for application to traditional labor environments, Professor Carol Daugherty developed in 1966 a seven-part “just cause” analysis. The seven factors are the following:

- The employee knew of the company's policy
- The company's policy was reasonable
- The company investigated to determine that the employee violated the policy
- The investigation was fair and objective
- Substantial evidence existed of the employee's violation of the policy
- The company's policy was consistently applied
- The discipline was reasonable and proportional (the punishment fit the crime)

### **NACST Reilly Scholarship**

Those of you who have children that are seniors this year and attending any type of continuing education next September – please note that NACST offers a \$1000 per year scholarship. You will need to submit an application for the scholarship. Contact Mary Kay Rossi for the form.