



Catholic Teachers Union

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Know Your Contract - NonRenewal for NonTenured Teachers

A significant element of teacher contracts is job security. Under the contracts, employment in the school is renewed automatically unless reasons to terminate the employment are enunciated by school administrators.

Tenure provides experienced, good teachers with a great deal of job security in that tenured teachers may not be discharged except for “serious and/or public immorality, insubordination, incompetency, serious neglect of duty or other just cause.”

Before earning tenure, however, teachers are also guaranteed a degree of job security. While the standard for dismissal is not as strict as that for tenured teachers, non-tenured teachers may not be discharged for “arbitrary and capricious” reasons. If, after observations and evaluations, administrators determine that a non-tenured teacher’s employment will not be renewed for the following school year, by contract, two notifications must be made. The notifications must detail the reasons for non-renewal. The final, formal notification must be made by May 20. It must be preceded by a notice of intent not to renew no later than twenty five school days before May 20 [April 20 in the current school year]. The notification not to renew must state the reasons for such.

From the President

On February 14th, we experienced yet another act of gun violence in our country’s schools. When I started teaching twenty years ago, such violence was inconceivable. Doors were unlocked and people came in and out of the building freely. If a stranger showed up at your classroom door you assumed they got lost on the way to the office and only needed directions. Even after Columbine I told myself, ‘that’ll never happen at our school’.

On February 15th, once again, I tossed my prepared lesson in order to talk through this event with an increasingly uneasy classroom of high school freshmen and seniors. I felt part therapist and part drill coordinator, listening to their thoughts as they processed the event and going through the drill if an active shooter should enter the building.

As educators, we must be at the forefront of this debate. The solution to our problem is multifaceted. We must rise above politics and fight to keep automatic weapons out of the hands of dangerous people, we must fight for better access to mental health care, we must fight isolation and anger with kindness and community.

Yes, it’s one more thing to add to our ever growing list of responsibilities, but we shouldn’t let the weight of this burden be carried alone by the brave students in Parkland, Florida. We must support them as they fight for the protections that we haven’t yet been able to deliver.

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

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Issues

Retirement 2 - Social Security & Medicare

Throughout your career you have been paying Social Security taxes. At retirement, beginning at age 62, you become eligible to receive monthly payments from the Social Security trust. These funds supplement your 403(b) funds.

Generally, financial planners assert that individuals should have a retirement income of at least 70% of pre-retirement income to maintain the same standard of living in retirement as a teacher had during the time working. The Social Security payments at full retirement are approximately 40% of the average worker’s income.

Teachers become eligible for full retirement Social Security benefits on a graduated scale, from age 66 to 67, based on the year of birth. Employees born between 1943 to 1954 become eligible for the full retirement benefit at age 66, those born in subsequent years reach eligibility in two month increments per year until 1960, at which the eligibility age is 67, i.e. full retirement age is 66 and 2 months for those born in 1955; 66 and 4 months for those born in 1956, 66 and 6 months for those born in 1957, etc. Any teacher may chose to take reduced benefits starting at age 62.

Regardless of whether you choose to take reduced benefits earlier than full benefit eligibility, all teachers must register with the Social Security Administration by age 65 to enroll in Medicare, the federal health insurance program for those 65 and older. Enrollment in Medicare does not mean that teachers must give up the medical insurance negotiated in the CTU-diocesan plan.

Medicare is organized in 4 parts: Part A - hospitalization; Part B - medical [doctor visits, lab, outpatient services]; Part C - Medicare Advantage; Part D - prescription coverage. Part A does not include a premium co-pay, the other three parts do. Enrollment at age 65 does not require payment of Medicare premiums, or a subsequent penalty for delaying participation in parts other than A, under the CTU-diocesan insurance plan. Thus, enrollment in Medicare simply lays the groundwork to participate in the program, after retirement from teaching.

The process to sign up for Social Security and Medicare is easily done through the Social Security Administration by creating an online account. The account can be set up regardless of a teacher’s age. Once an account is established, you can get information about estimated benefit amounts and, three months before reaching age 65 or before you intend to begin receiving either reduced or full benefits, enroll in for those benefits and Medicare. To create the account, you simply provide your Social Security number, valid email address and US mailing address. The account can be created at www.socialsecurity.gov/myaccount.

Creating and accessing the online account will make your knowledge and use of the Social Security system convenient and efficient.