

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 and Mike McLaughlin 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. Further, we now have BTU Regional Leaders, just one more way we are trying to meet your needs by bringing better service.

(*) includes nurses, psychologists, SLPs, OTs, PTs, etc., and all other covered professional members in our bargaining unit. There is another article in this newspaper that relates to paraprofessionals.

Copies of the BTU Contract are available through BTU Building Representatives or by calling the BTU office. The contract is also available on line. For more detailed information on any of the below, please call the BTU office. All references to the BTU Contract are to the burgundy contract booklet. If you need a booklet, please call the BTU office. References to the school department's web page are accurate as of mid-August, though they will change as the department updates its yearly circular offerings. A complete listing of department circulars can be found at <http://www.bostonpublicschools.org/domain/1884> as of mid-summer, 2016. All web pages referred to are accurate as of early August 2016 but all locations may have changed when this appears in print as of 9/1/16. The postings are yearly staples and are easy to track down. If you have any questions, please call the union office.

Incidentally, all of the below applies generally to all teachers, etc. However, some schools are in their third year of state receivership (Holland and Dever) and certain 'benefits'—like the right to file a grievance -- may not apply. Similarly, we have dozens of other schools (Innovations, Pilots, Horace Mann in-district charters, Turnarounds) whose members are subject to an election-to-work agreement (EWA) that in some cases trumps the Collective Bargaining Agreement. Given that there are 40+ schools with some autonomy, it is impossible to give a complete listing here of what benefit does or does not apply. It is reasonably safe to assume that all financial benefits—salary, career awards, lanes, maternity leave, retirement savings' plans, flexible spending plans, health insurance, tuition reimbursement, and so on—do apply to all. The only exception here is that the schools in receivership have developed some of their own rules and should you work there, you are advised to call the BTU office and speak to Michael.

Please remember that the links on the BPS webpage below are subject to change (but they won't go far!).

All references to the BTU contract refer to the burgundy contract booklet, which goes from 9/1/2010 through 8/31/2016, and continues until a successor agreement is reached and ratified. Booklets can be obtained through your BTU School Building Rep., or by calling the office at 617-288-2000. You may also access the information online here: <http://btu.org/contract-highlights/2010-2016/view-download/>. All page references refer to pages in the booklet.

Salary & Health Benefits

	Benefit	How Takes Effect	How To Learn More	What to Look Out for
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. <u><i>Not necessarily retroactive</i></u> , so do not delay in filing.	See http://btu.org/contract-highlights/2010-2016/view-download/ , also contract pp. 96-98 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	You must apply and supply documentation. <u><i>Not necessarily retroactive</i></u> ; do not delay in filing either PS O3 form or supporting credentials	See BTU contract pp. 100-102.	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	Upon application to HR; make sure you follow instructions and keep a copy of documents transmitted, with date stamp	See procedure found here: Go to http://www.bostonpublicschools.org/domain/1884 , type in salary lane.	The 20 <i>in-service</i> 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	3 different plans, PPO, 2 HMOs	You must apply w/i 60 days of date of hire.	See BTU or call Group Insurance Office @ 617-635-	This is a most important benefit. Talk to a few

		<p>Deadline is FIRM. New dependents must be added within 30 days.</p>	<p>4570 or see https://www.boston.gov/departments/human-resources/benefits-available-city-workers. 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.</p>	<p>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. The plans are under an agreement with all city unions..</p>
<p>Health and Welfare</p>	<p>Includes Dental, Eye Care, and Legal benefit. City pays plan premium, but some benefits have small co-pays.</p>	<p>Apply at BTU H&W office or at 288-0500. Benefit effective retro. to 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 \$1,000/yr. Provs. get \$500. Paras with three or more years of service are covered with similar benefit</p>	<p>This took effect 9/1/04, and is paid as tax-free reimbursement for tuition. Paras are added as of 9/1/07</p>	<p>See here: http://www.bostonpublicschools.org/domain/1884, and type in tuition</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</p>	<p>This salary differential 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 87-88.</p>	<p>The NBPTS regrettably does not grant certification in all subject areas and in all job categories, though categories are expanding regularly.</p>

Performing Arts Teachers	<p>certification</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. 44</p>	<p>This is a relatively new benefit, a long time in coming. Please call one of the field reps if you have any questions.</p>
Flexible Spending Program— Dependent Care	<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 usually beg. mid-October; announcement will be made in BTU e-Bulletin. To sign up for e-Bulletin, see http://visitor.constantcontact.com/email.jsp?m=1101436635842&p=oi</p>	<p>Email rstutman@btu.org for more detailed information, call CPA, Inc. @ 1-800-544-2340 or Group Insurance at 617-635-4570 or see http://www.cpa125.com/ or http://www.bostonpublicschools.org/domain/1884 and search for 'flexible.'</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>
Flexible Spending Program— Medical	<p>Use up to \$2,550 (new cap this year) 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 see http://www.cpa125.com/ or http://www.bostonpublicschools.org/domain/1884 and search for flexible.</p>	<p>Again, be careful when setting up your deduction. Your medical reimbursements CAN outpace your deduction schedule.</p>

**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/> or same as above.

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 for BPS employees and city vendor sells additional coverage. See here: <http://www.cityofbos-ton.gov/ohr/benefits/life.asp>

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. **You are strongly advised to shop around to private vendors for best cost** 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 of any additional life insurance product.

Disability Coverage

Public Pension Law grants *limited* coverage for total disability, *none* 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 for understanding the law at <http://www.mass.gov/mtrs/>. The state and the city have different but essentially parallel retirement and disability plans in all respects. The state’s web page is excellent.

There is a sick leave bank for teachers and paras, which eligible members *can* 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?
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 article elsewhere in newspaper.	Contract pp. 23-27, speak with BTU Building Rep.; call BTU at 617-288-2000 or visit here at http://www.btu.org/member-resources/file-class-size-grievance/form .	Do not procrastinate!
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, see index in maroon contract booklet; see building rep at school, call BTU at 617-288-2000	Will need a doctor's note if absent for six or more consecutive school days.
Personal Leave	Grants paid leave for personal reasons with one day's notice	4 days per year; unused days accumulate	Contract pp. 114-116; see building rep at school, call BTU	Your reason for taking a personal day is <i>personal</i> and need not be shared, but you do have to give notice. Unused days 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 of 2000 days distributed to individual staff on a	See building rep at school, call BTU, ask for Paul or email at ptritter@btu.org .	

Bereavement Leave	Grants paid leave under limited circumstances	pro-rata basis Depends on family relationship to the decedent	Contract, see Bereavement Leave, p. 115; see building rep at school, call BTU
Religious Holy Days	Grants paid leave under limited circumstances	Depends on holiday specifics	See Religious Holidays, p. 115. 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. 115-116
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. 113,116
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. 113
Planning and Development Time	Grants staff unassigned time when one is not given a programmed duty or responsibility. P&D periods are 'teacher	Middle and High teachers—5 full-length periods (48+ minutes per) per week. Elem. Teachers—5 per week, with one per week 'administratively'	Contract pp. 29; see building rep at school, call BTU. N.B. Specialists and Itinerant Specialists get identical benefit of individual grade levels

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.

May need a note from family member's doctor; those who need more than 30 such days are advised to contact the BTU office.

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. If you 'lose' a P&D, you are eligible

	directed,' i.e., teacher alone decides what he/she does during that period	directed		for pay for the lost time unless it is made up. Call the BTU office.
ELT Schools' P & D time	In addition to the above, all teachers receive two more blocks of time—see right hand box		Teachers receive a 40 minute weekly block of planning time that is teacher-directed time. In addition, teachers receive a weekly 35-minute block of time (either as one block or as 7-minute daily sessions added on to the typical P & D). This 75-minute, in the aggregate, time is not PD time—it's a combination of P&D and teacher-directed planning time.	
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 P. 29; 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 here http://www.bostonpublicschools.org/domain/1884 and type in job sharing	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 8th year; call or email Mike McLaughlin at the BTU at mmclaughlin@btu.org	This is a good, useful program for those who are having difficulty with the performance evaluation process
Accepting a student-teacher	If you accept a student teacher, you receive two days' leave with pay		See pp 30, 107-108 BTU maroon contract booklet	Days are to be taken during last two weeks of teacher trainee's tenure.
Mileage	Traveling btwn. two or more schools on a given day	If you travel between 2 or more schools in a given day as part of your	See contract booklet pp 43, 143, 108, and here http://www.bostonpublicschools.org/domain/1884 or call the BTU office	Mileage is generally not for travel to and from your assignment each day, but for all other

duties, you are generally entitled to a mileage payment.

miles mandated within; call the BTU for more info.

Retirement, Tax-Deferred Savings Plans

Participation

Details

More Information

What to Look Out For

Public Pension

Participation is mandatory under state law; vested employees obtain a pension at retirement

Call the BTU for more information

See MTRS at <http://www.mass.gov/mtrs/> for more information, or see the city webpage at <http://www.cityofboston.gov/retirement/>. The former is superior and provides all you need to know. Or call Michael McLaughlin at the BTU for more information.

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

See accompanying article

Pre-tax salary contributions grow tax-deferred until withdrawn

See accompanying article in this newspaper

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. 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 Great West. See accompanying article	Pre-tax salary contributions grow tax-deferred until withdrawn	Call the BTU for more information and/or Great West at 1-877-457-1900. See www.mass-smart.com or email lisa.cardinal@gwrs.com .	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 typical 403.b plans. Plan is monitored by state, which is a real plus. 403.b plans are not monitored. Terrific option with many similarities to a 403.b.
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.mass.gov/mtrs/benefit-recipient-retirees-and-survivors/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 at 617-288-2000 or speak with a building representative. Also, see www.btu.org.

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.