

The 1148er

The official newsletter of the West St. Paul Federation of Teachers

FROM THE PRESIDENT:

Greetings 1148ers!

On Sunday I sat with a large contingent of our Two Rivers educators and staff at Roy Wilkins Auditorium as we gathered to honor the graduating Class of 2024. As a teacher of primarily ninth graders, and until becoming president, someone who has been fortunate to teach learners of all abilities at that grade level, it is always a pleasure to see how all of these young people have grown over the years. What was special about this particular ceremony was hearing our faculty speaker, Marcie LaPointe (TR, formerly H) extend that perspective for me including her work with the graduates beginning back in seventh grade.

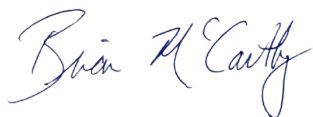


That perspective also afforded me the opportunity to consider their accomplishments with my union lens. Marcie and other speakers throughout the afternoon spoke about the growth of our students over time, fostered by the myriad adults in their lives, but primarily by our WSPFT educators. It made me proud to think of all of our members who have had a hand in developing this exceptional group of people, beginning at our Early Learning Center and culminating in that moment as the students crossed the stage. A handful of those students will continue with us at Branch Out in the fall, again proving that as educators we all play a part in the development of our students, meeting them wherever we are needed in their educational journeys.

Recently the Superintendent announced to the School Board that Two Rivers High School (and by extension all of our schools) has moved from being in the top 10% of high schools nationwide into the top 5%! Seeing members of the Class of 2024 walk across the stage diploma in hand reminded me that behind percentages and graduation rates are people with hopes, dreams, and talents that have been developed and nurtured by an exceptional group of union educators. I hope we can all take some time to reflect on all of the hard work we have put in over the years to help these young people, wherever you might have been on their journey, and as we celebrate their accomplishments, let's also take a moment to remind ourselves and one another that they couldn't have done it without all of us!

I wish you and your loved ones a well-deserved summer break and thank you for all you do for our kids, our union, and our community.

In solidarity,



WHAT'S INSIDE:

President's Message: 1	Baby? Know Your Rights: 5	Union After Retirement: 6	Senator Klein Townhall: 8
Insurance Landscape: 2/3	Future Issues: 5	Know Your Contract: 6	Internal Job Postings: 8
Welcome Pre-K!: 4	Stronger Together, Since	General Mem. Meeting: 7	People to know: 8
3rd Annual Fall Fest: 4	When? : 6	Social Media: 7	Exec. Board Mtgs: 8
House Leg. Screenings: 5	Affinity Groups: 6	Member Recognition: 7	Contact Info Updates: 8

INSURANCE LANDSCAPE

It goes without saying that rising insurance costs are hitting all 197 employees hard these days. Although the responsibility for finding solutions to these problems are not solely the responsibility of our Local, we will not shy away from taking the lead to work for a more stable and sustainable insurance landscape for all.

To do so will require us to have some tough, and informed, conversations beginning this fall. Below is information that has recently been disseminated at both the May Executive Board Meeting, as well as the General Membership meeting.

Please take time to review it, and share any questions, concerns, or solutions with your building reps.

WHAT WE SHOULD KNOW:

Being self-insured means that all employees that are on insurance provided by the district take on risk for how the plan performs. Claims are paid out from the premiums that the district and the insured employees pay. By taking on the risk ourselves, it gives us more flexibility to manage our costs and avoid a number of taxes and fees that we would be charged if we were fully insured. In theory, the healthier we are, and the fewer claims we have to pay out, the lower our insurance costs are making self insured the preferred option. However, this is not the current trajectory our plan is on.

The following was taken from the 4/15/24 School Board Meeting Highlights:

The Labor-Management Committee (LMC) meets throughout the school year to review health and dental insurance information with the assistance of the district's benefits consultant from One Digital.

The LMC is composed of union leadership from each bargaining unit, a representative from the School Board, and the School District Administration. Due to the decline in the self-funded medical insurance plan reserve, the impact of COVID-19 claims, inflationary cost increases, and continued negative fund balance projections, the administration recommended a net 10% increase in medical insurance premiums for fiscal year 2024-2025. The administration recommends no change in dental insurance premiums for fiscal year 2024-2025 due to a significant plan reserve and continued positive fund balance projections.

There are several reasons to maintain an adequate insurance reserve. If the self-insured plan were to dissolve, the reserve would need to be adequately funded to pay for run-out costs [expenses incurred in the previous plan year], which are approximately one month of average claims. An adequate insurance fund protects the general fund from aggregate value violations [which is a minimum balance needed to cover runout as stipulated in statute], which can occur if there is a year of significantly higher than average claims. In addition, the reserve will assist the district in the stabilization of medical insurance costs in future years.

What was not included in this statement was that One Digital actually recommended a 15% insurance increase. This would allow our plan to build back a reserve, whereas the 10% increase will only allow us to avoid a negative balance. One Digital's current projection has the plan operating at a deficit of around \$37,00 which is an improvement on the previous month's projection of a deficit of around \$173,000. Regardless, we no longer have a rainy day fund, and it is most certainly raining.

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INSURANCE LANDSCAPE CONTINUED...

WHAT CAN WE DO?

- **Change consumption patterns**
 - Get prescriptions at lower cost pharmacies (Fairview Health, Cub, Hy-Vee, Wal-Mart, et. al.) and NOT CVS or Walgreens. The latter two not only cost our plan more for the same prescriptions, they often are more expensive for us out of pocket. Additionally, use telehealth options instead of in-person doctor's visits, when possible. This will also save our insurance plan money.
- **Change our plan design**
 - Move to a high deductible plan (instead of our current low deductible plan) or consider other alternative tiered deductible plans. The former means more out of pocket costs when needing care, but less money taken out of our paychecks. It is worth noting that any design plan change must be authorized by our union per the Health Insurance Transparency Act (HITA) and would be done by a vote of our members.
- **Abandon our "cadillac plan" percentages to a straight dollar amount like most contracts.**
 - Our plan remains the envy of many public and private employees around the state because even when costs rise, the district is responsible for the majority of those costs because of the percentages we have negotiated in our contract. Going to a straight dollar amount would shift the burden of rising costs on us, hitting our paychecks harder. Any change of this magnitude would happen at the bargaining table and would need to come with significant increases on the salary schedule to compensate for this.
- **Explore a move to Public Employee Insurance Plan (PEIP) or a PEIP-style plan.**
 - Theoretically more people in the pool lower costs, but again, our insurance remains some of the best in the state. As a result, this would likely be a very costly move for us, although it would help the overall insurance costs for our union siblings around the state if/when unions that are a part of self-insured plans left for PEIP. Our union has rejected PEIP in the past as a result, however as self-insured plans continue to be more costly, Education Minnesota is renewing this push, having recently lobbied successfully for PEIP reforms at the legislature to make it more attractive to join.

TIMELINE

- **Elections:** November 2024
 - Without pro union legislators that will support better pay, pension, and insurance for educators, we cannot expect traction on more affordable statewide options.
- **HITA bid process:** January 2025
 - During this process the LMC will consider bids from insurance providers. UMR and others are open to bid on our business and the LMC will consider which provider offers the best coverage for the lowest costs for our employees. The decision on which provider to contract with is ultimately the district's, but with input from the entire committee, per HITA.
- **Negotiations:** begin Summer 2025.

WHAT WE CAN ANTICIPATE

With around half of our members at Step 15 of our contract, and our members making up the bulk of the 197 staff, it is safe to say we are not getting younger, or by extension, healthier. Furthermore, retired teachers remain on our insurance plan until 65. Self-Insured plans are not an attractive investment for providers as there is more money to be made in providing fully insured plans. Finally, our low fund balance makes our plan even riskier for a provider to take on. As a result, we can anticipate higher insurance costs in the future.

WELCOME PRE-K TEACHERS TO WSPFT!!!

In April we welcomed nearly all of the ISD 197 Pre-K teachers into West St. Paul Federation of Teachers! This came in the wake of legislation passed last Spring that finally recognized them as the professional educators they are! Our recent contract now reflects that as well. A lot of work has been done over the years, and behind the scenes, to make this happen statewide. Our very own Michelle Smith (ELC) has been a tireless advocate for all things related to ECSE/ECSE/Pre-K education in our union both local and statewide. We are all grateful for her advocacy in the past, and are proud that she continues to be a leading voice for what union membership can mean for those that teach our littlest learners all across Minnesota! While our contract is far from perfect in ensuring that Pre-K teachers are treated with all of the dignity they deserve, we know it to be a great stepping stone for future gains at the bargaining table. We look forward to working in solidarity with our Pre-K union sisters for the betterment of all our students E - 13!



SAVE THE DATE:

3RD ANNUAL FALL FEST!

SEPTEMBER 28TH, 11:00AM @ THOMPSON PARK

Please plan to join your union siblings, sisters, and brothers on September 28th at 11:00am at Thompson Park! This family-friendly event is open to all members, and prospective members. There will be music, games, and food!

More details to come! If you are interested in volunteering or planning the event, please reach out to Brian

2024 HOUSE LEGISLATIVE SCREENINGS

Election Day is right around the corner, and Education Minnesota staff are coordinating with Brian to set up a virtual screening of candidates for Minnesota House Districts 53A and 53B (the districts that include our school district boundaries) in the next few weeks. All candidates will be invited regardless of party affiliation to answer questions so that voters better understand their positions that are important to our educators. Members that are constituents in these districts are invited to participate and ultimately recommend any possible endorsement to Education Minnesota.

At press time a date has not yet been determined, but it will likely either be Thursday, June 20, or Thursday, June 27. If you are interested in participating in this painless yet very important process, please reach out to [Brian](#) and he will get you the pertinent information when it has been firmed up.

IS THERE A BABY IN YOUR FUTURE? KNOW YOUR RIGHTS!

Over the past year, a handful of our members have had some frustrating experiences with the HR Department in working to correctly apply their accumulated paid sick time to their maternal/paternal leaves to care for and bond with a new baby in their lives. The [Family Medical Leave Act](#) (FMLA) allows an employee to take unpaid leave, with full insurance benefits, for up to twelve weeks upon the baby being born (or adopted). Beginning on p. 24, our [contract](#) outlines when accumulated sick leave can be used concurrently with that leave, and what options a parent would have if they wanted to extend that leave. In negotiations, new language was added to that section to identify when that time could be used. It was added to protect our members from the district being able to arbitrarily determine when a leave would begin, instead of following the medical rationale for when it actually begins (known as the “disability period,” or more simply, when the baby is born). We have learned that previous HR teams have at times interpreted FMLA and/or our contract incorrectly for some but not all of our members, allowing some people to take sick time outside of the “disability period.” Unfortunately, this was not a past practice or policy that was applied equally and the current HR Team’s interpretation of both the FMLA and our past contract is correct. This has been verified with Education Minnesota as well. The good news is that [paid family medical leave](#) is right around the corner for Minnesota families, thanks in part to the hard work of WSPFT building rep Margaret Citta (TR). It will also allow for wider parameters of when leave can be used. That goes into effect in 2026.



FUTURE 1148ER ISSUES

Have ideas for future issues or want to help in the production of the e1148er?
We'd love to [hear](#) from you!



BUILDING A STRONGER TOGETHER SINCE... WHEN EXACTLY?!



In April at the Education Minnesota Representative Convention, WSPFT was recognized for our membership in the American Federation of Teachers (AFT) for seventy five years. While this is a great honor, it has had many of us scratching our heads. Why do our hoodies say "stronger together since 1951," if we have been around since 1948? Digging through our archives, Brian has found documentation that we have been in what is now EdMN (formerly the Minnesota Federation of Teachers) since 1951, but also that we have been a local since 1950!

If anyone has any more information to help solve this historical mystery, please share it with [Brian](#) so he can update our archives. Regardless, we have been a pillar of our larger labor movement for a long time, and that is something we all can be very proud of!



**A STRONGER
TOGETHER**
Since 1951

EDUCATION MINNESOTA AFFINITY GROUPS

You may not be aware, but EdMn has established affinity groups for BIPOC educators. If you are interested in finding out more information on racial justice resources, or how to get involved, click [here](#), and/or reach out to [Brian](#).

UNION MEMBERSHIP AFTER RETIREMENT

Thinking of retiring in the next few years? Education Minnesota offers membership for retirees. You may be eligible for a membership at no cost to you!

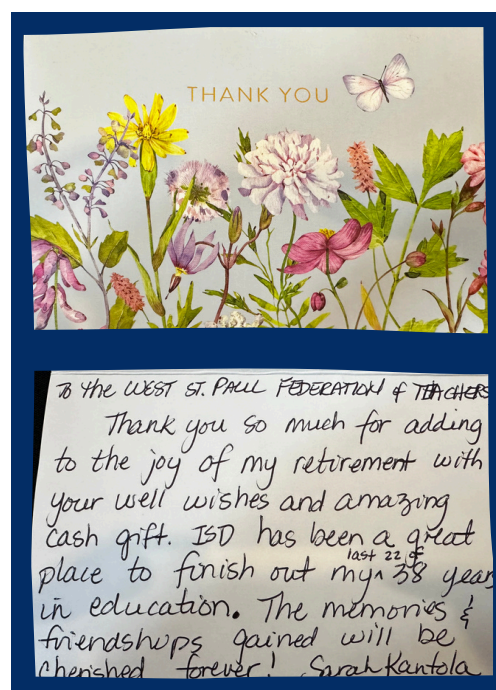
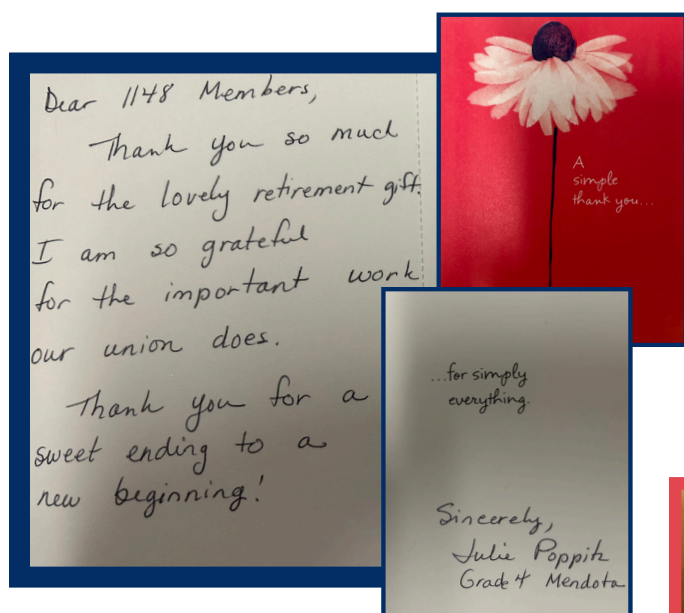
Have a [look here](#) to see if you are eligible and the benefits of staying an EdMn member.

KNOW YOUR CONTRACT!

Our [23-25 Contract](#) has recently been signed by the School Board Chair and is now ready for viewing. You will also be able to access a signed version soon on both [our website](#) and on the [197 website](#). Please save/print this as you see fit, but above all, know your rights! If you ever need any help understanding them, your building reps stand ready to help! Thanks to Kristy Otte (H) for all her extra work in proofreading/editing our contract on behalf of our negotiating team!

GENERAL MEMBERSHIP MEETING

We had a smaller than usual turnout for our General Membership party due to multiple schools having also scheduled retirement parties of their own on that day. Still, our local was proud to honor and celebrate Matt Huron, from Heritage. Terry Doud (H) led the way with some great remarks about how special Matt continues to be for so many people in our community. Although unable to attend we would also like to extend our congratulations and best wishes to Sally Armstrong (Mo), Sarah Kantola (Mo), Julie Schiltgen (FH and former WSPFT vice president and negotiator), Julia Poppitz (Me), and Kaye Wohlwend (non-public). We are grateful for all of their years of service doing so much to better the lives of our students, and their fellow union siblings! In addition to the fun, a short business meeting was conducted, primarily to discuss our current insurance landscape (see pages 2-3).



SOCIAL MEDIA



@wspft1148



@wspft1148



@wspft



<http://wspft.mn.aft.org>

MEMBER RECOGNITION

Know of a member who is doing extraordinary things that deserves a shout out? **Email Brian** and we will look to get them into the next e1148er and on our social media feeds!

INTERNAL JOB POSTING REMINDER

A reminder that there is new contract language related to internal job postings, so if you are interested in a possible change, keep an eye on your 197 email over the summer, should a position you are interested in open up. The language states: Section 7. Job Postings: The posting period will be five (5) working calendar days between August 1 and October 1, and ten (10) working days during the remainder of the year.

Openings for teaching positions will be emailed to all current licensed staff.

SENATOR KLEIN TOWNHALL WITH WSPFT & SSTA: 6/25

Mendota Heights Resident and District 53 Senator Matt Klein (DFL) will be meeting with Education Minnesota members from our local, as well as our siblings, sisters, and brothers from the South St. Paul Teachers Association, at noon on June 25th. At time of publication, a location has not been landed on as to where Education Minnesota plans to host the meeting, but we will get that information out when we have it.

Senator Klein needs to hear from any and all members about the challenges we have faced with rising insurance costs, the importance of a fully funded pension, and the need for competitive wages with similar professions that require our level of education.

If you can make this event, please do so! More information to come.

PEOPLE TO KNOW

OFFICERS:

- Brian McCarthy (TR), President
- Lora Messer-Nilles (FHMS), VP
- Hayley DeMers (FH/H/TR), Treasurer
- Michelle Smith (ELC), Secretary
- Phil Hayes (FHMS), Past President
- Kim Zellmer, ATPPS

NEGOTIATORS:

- Anne Bolsem (PK)
- Jodie Darwitz (FH)
- Kristy Otte (H)
- Ryan Pagenkopf (TR)

BUILDING REPS:

- Anna Banti (MO)
- Matthew Beniak (PK)
- Katie Carter (TR)
- Margaret Citta (TR)
- Kristina Cooper (H)
- Angela Penttila (H)
- JoAnn Cudo (PK)
- Erik Kluznik (TR)
- Julia Linehan (GEMS)
- Patrick McCormick (FH)
- Mary Nelson (S)
- Shari Niemczyk (MO)
- Samantha Schiltz (ME)
- Michelle Smith (ELC)
- Anna Thul (ME)
- Lori Thomas (S)

EXECUTIVE BOARD MEETINGS

Just a reminder that Executive Board meetings are open to all Local 1148 members. For a complete list of meeting times/dates, you can always refer to our [website](#)! If you would like to attend you can reach out to any EB member who can provide more information. All are welcome!

CONTACT INFO UPDATES

Do you have a NEW address? Do you have a NEW last name? Do you have a NEW building assignment/FTE? Please contact Hayley Demers, our Treasurer, at wspft1148treasurer@gmail.com with any and all changes to keep our records up to date, and our lines of communication with you uninterrupted.