

FAN

Faculty Association Newsletter

Volume 38 • No. 2

MONROE COMMUNITY COLLEGE

October 27, 2004

<http://www.monroecc.edu/go/FA>

President's Corner *It's Time to Plan Ahead*

Michael Goho, President

Decision time is near for a number of important benefits you receive or have access to. The decisions you made in the past may be affected by new circumstances you need to consider before those decisions are made. This issue of FAN is devoted to helping you understand the changes that have taken place and to provide you with information that will help you make those choices.

New Deadlines for Enrollments

Because of the conversion of the College's data base system to Banner, several important dates will be moved to November 15th, several weeks earlier than in previous years. Open enrollment for your choice of health care provider, enrollment in or changes to your 403(b), and enrollment in your 2005 flexible spending account will all have to be made by November 15th.

Flexible Spending Accounts

You should receive a form in the mail by mid-October for making an election to participate in Flexible Spending for 2005.

Forms will also be available online; look for announcements in the Daily Tribune. It will be essential to return this form to Human Resources by November 15th.

The ability to participate in a flexible spending account offers a fantastic way to save money on your

New November 15th Deadline Affects You!

**Don't be stressed! Act now!
You must make your choices
known to HR on the following
benefits by the
November 15 deadline.**

- Open enrollment health care choices
- Changes to your 403b
- Flexible spending choices for 2005

**Timeliness is essential!
Read the President's Corner
for the details!**

co-pays, prescriptions, dental care, and other health related items. If you are not taking advantage of this opportunity, you should start in January.

You can get information from HR about flexible spending accounts or you can read about them at the FA's website, www.monroecc.edu/go/FA. Just click on the link "Your FA Contract," "Understanding Flexible Spending." You owe it to yourself to start taking advantage of flexible spending. It provides great tax savings.

Feel free to contact me (x2524) if you have questions about flexible spending accounts.

(continued on page 2)

403(b) Accounts

If you want the amount you put into your 403(b) account to change in January, you will have to make your election by November 15th. If you do not make a change by that time, your annual goal will be rolled over to next year. You will not receive a new form in the mail, however, you can make a change by getting a form online (go to the MCC website, click the "Employees" link, then under Employee Resources click the "Forms and Publications" link, then click the "Human Resources" link) or by visiting by Human Resources.

Changes can be made after the November 15th deadline, but they will not take effect in January.

Health Care Coverage

Our current contract will require the college to provide up to \$4,687 for single coverage, \$9,737 for sponsor coverage, and \$10,058 for family coverage. These maximum contributions allow our faculty to choose a health care plan which has no contribution toward premiums. However, there were significant increases in the "premium" HMO's: Blue Choice and Preferred Care Comprehensive. Faculty electing coverage in these two plans will now have to contribute \$1,538 and \$1,596 respectively. On page 4 of this FAN you will find a table showing a comparison between 2004 and 2005 rates.

This is the proper time to do some comparison shopping. Human Resources has up-to-date information on the coverages offered by these health organizations. You can obtain this information from HR by dropping by HR or by e-mailing them and requesting that it be sent to you. If you do decide to change from one plan to another, you must do this during the open enrollment period which will end this year on November 15th.

Changing the Index for the College Contribution to Health Care Premiums

The 2004-2008 Contract broke from a long standing practice of tying increases in health care contributions by the college to increases in Blue Cross/Blue Shield Blue Million. In the current contract, increases in the college contribution are not tied to increases in Blue Million, but are increased

by 7% each year of the contract from established 2004 contributions. This year, Blue Million rates increased by only 1%. Had we kept the old index, the college's contribution to health care premiums would have been much lower. Instead of rising \$659 for family coverage and \$307 for single coverage, the College contribution would have risen \$62 and \$39 respectively. The comparison between using the old index and the 2004-2008 Contract is seen on the right side of the Health Care Premium Table on page 4.

Banner Affects Number of Pay Dates for Deductions

Your Paycheck is going to look a little slimmer in January.

The College has informed the Faculty Association of a new method of taking some deductions from your paycheck. Some deductions (health insurance, life insurance, 403(b) contributions, flexible spending contributions, disability insurance, and workers' compensation contributions) will be deducted over 24 pay dates for those on a 26 pay date schedule and over 20 pay dates for those on a 21 pay date schedule. Other deductions (state and federal taxes, FICA, FA dues, long term care premiums) would not be affected.

In months in which a 3rd pay date falls, there would be no deductions for the affected deductions. If you are paid over 26 pays, 24 of 26 paychecks will have less net pay in them because of this new method of taking deductions. On the other two pay dates, your net pay will be much higher because the deductions cited above will not occur. An illustration of the effects of this new system is shown in the chart on page 3.

(continued on page 3)

| |
|---|
| Effect of Proposed Changes in the Number of Pays over which Deductions Are Taken Employee Annual Salary = \$50,155 |
|---|

| | | | |
|--|-------------------|-------------------|-------------------|
| BiWeekly Gross | \$1,929.04 | \$1,929.04 | |
| Benefit | 26 Pays | 24 Pays | Difference |
| Health Insurance | \$59.17 | \$64.10 | -\$4.93 |
| Life Insurance | \$14.20 | \$15.38 | -\$1.18 |
| 403(b) - \$5,400 | \$207.69 | \$225.00 | -\$17.31 |
| Flex Spending -\$1,200 | \$46.15 | \$50.00 | -\$3.85 |
| Disability | \$7.13 | \$7.73 | -\$0.60 |
| Workers' Comp | \$2.40 | \$2.60 | -\$0.20 |
| Total | \$336.74 | \$364.81 | -\$28.07 |
| Deductions not changed | | | |
| Taxes | \$382.93 | \$382.93 | \$0.00 |
| TIAA-CREF | \$57.87 | \$57.87 | \$0.00 |
| Long Term Care + FA (both taken over 20 pays) | \$58.27 | \$58.27 | \$0.00 |
| Total | \$499.07 | \$499.07 | \$0.00 |
| Biweekly Net on 24 Pay Dates | \$1,093.23 | \$1,065.16 | |
| Biweekly Net on 3rd Pay Date of a Month | \$1,093.23 | \$1,429.97 | |

It is obvious that the dollar effect will be greatest for those who have large deductions for health care premiums, flexible spending (particularly those who have deductions taken for child care expenses), and 403(b) contributions. If you are in any of these categories you may want to factor the changes into any changes you are planning to make for 2005.

The reason cited by the College for this is the change to Banner. The version of Banner purchased by the college is not designed to have the flexibility to handle deductions differently and the College is unwilling to write programs to conform to a 26 pay deduction schedule.

2004 Election Endorsements

This summer at the New York State United Teachers' (NYSUT) endorsement conference in Albany, NYSUT's Legislative Department and Political Action Committee prepared endorsements for candidates based on many factors. These recommendations focused on voting records, relationships in Washington, Albany, and home districts, and other background information that was relevant. Legislators who did not vote to override the 2003 veto were not endorsed.

Below is the list of endorsements for incumbents representing the greater Rochester and surrounding areas. The chart shows the voting record, veto stance, and whether or not an endorsement was given. A "right vote" means they supported legislation that NYSUT promotes as important to education, families, and workers. A "wrong" vote signifies a vote against NYSUT supported legislation.

I hope you find this information helpful in the ballot booth. Our votes can help shape the future of education. This election will be one to watch!

~ Mike Goho, FA President

NY State Assembly

| District | Incumbent | Override Veto | Right Votes | Wrong Votes | Absent | Endorse |
|----------|------------|---------------|-------------|-------------|--------|---------|
| 128 | R. Oaks | NO | 34 | 27 | 0 | NO |
| 129 | B. Kolb | NO | 28 | 27 | 6 | NO |
| 130 | J. Errigo | NO | 34 | 27 | 0 | NO |
| 131 | S. John | YES | 61 | 0 | 0 | YES |
| 132 | J. Morelle | YES | 61 | 0 | 0 | YES |
| 133 | D. Gantt | YES | 60 | 0 | 1 | NO |
| 134 | W. Reilich | NO | 34 | 27 | 0 | NO |
| 135 | D. Koon | YES | 61 | 0 | 0 | YES |

NY State Senate

| District | Incumbent | Override Veto | Right Votes | Wrong Votes | Absent | Endorse |
|----------|-------------|---------------|-------------|-------------|--------|---------|
| 54 | M. Nozzolio | YES | 60 | 1 | 0 | YES |
| 55 | J. Alesi | YES | 61 | 0 | 0 | YES |
| 56 | J. Robach | YES | 61 | 0 | 0 | YES |
| 57 | P. McGee | YES | 60 | 1 | 0 | YES |
| 59 | D. Volker | YES | 61 | 0 | 0 | YES |
| 61 | M. Rath | YES | 61 | 0 | 0 | YES |
| 62 | G. Maziarz | YES | 61 | 0 | 0 | YES |

US House

| | | | | | | |
|----|--------------|----------|----|----|---|---------|
| 24 | S. Boehlert | | 5 | 8 | 0 | YES |
| 25 | J. Walsh | | 3 | 10 | 0 | NO |
| 26 | T. Reynolds | | 0 | 13 | 0 | NO |
| 28 | L. Slaughter | | 13 | 0 | 0 | YES |
| 29 | A. Houghton | retiring | 3 | 8 | 0 | R. Kuhl |

US Senate

| | |
|------------|-----|
| C. Schumer | YES |
|------------|-----|

US President

| | |
|----------|-----|
| J. Kerry | YES |
|----------|-----|

Looking to save money?

These discount programs from New York State United Teachers Member Benefits will save you money!

Simply Certificates

Perfect for gift giving! Gift certificates purchased from Simply Certificates on-line or by phone are discounted 10 percent for NYSUT members and agency fee payers. You must identify yourself as a NYSUT member to receive the discount. Note: This discount is not valid at Simply Certificates retail locations.



Certificates are accepted at hundreds of participating restaurants, day spas, resorts, golf courses and ski areas. Merchants are located in many areas within New York, as well as in 14 other states and D.C. Participation in the downstate area will be expanded in the near future. Request a merchant listing from NYSUT Member Benefits.



Working Advantage

If you like to save money on entertainment, then this program will interest you. Purchase discounted tickets for movie theaters, video rentals, theme/amusement parks, skiing, Broadway shows, museums and special family events through Working Advantage.

You can order tickets through the mail, Internet or phone. You must identify yourself as a NYSUT member and use the special NYSUT identification number.

Lifeline

If you have an older relative living at home, Lifeline can give both of you peace of mind. It's an easy-to-use personal response service that ensures older adults living at home get quick assistance whenever it is needed, 24 hours every day.

A push of a button dials a monitoring center and establishes two-way voice communication. A Lifeline representative communicates with the individual, assesses the situation, summons appropriate help and follows up to ensure help arrived. Lifeline also allows the user to answer the phone without rushing and risking a fall. Additionally, it can give reminders about medications, appointments, etc.



NYSUT members receive discounted pricing. Note: Some communities may offer Lifeline through hospitals or service agencies. You should check with these facilities for availability and pricing.

How to Access

For information and ID numbers for these programs, contact NYSUT Member Benefits: 1-800-626-8101, e-mail: benefits@nysutmail.org, or on-line: www.memberbenefits.nysut.org.