

THE UNITED NEWSLETTER



LOCAL 15-175 NYSUT LOCAL 3072 AFT

December 2016

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From The Desk of the President

Greetings & Salutations USA Union Members,

It's hard to believe how quickly the Holidays are approaching and in the next few weeks, we will be ringing in the 2017 New Year. Can you imagine, our school year is approaching the half-way point?

Perhaps it's just me, but as I get older, I find that each year, time passes faster and faster. And while we cannot stop time, we need to take a moment to really and truly understand and reflect on the important role that each and every one of us plays not only at work, but with our family and friends.

It's important that we not lose track of the true meaning of the Holidays.

I realize how busy everyone's lives have become and all the responsibilities being placed on each of us. But if you can, especially during our Holiday Break, make a conscience effort to spend some quality time with your family and friends, put aside any petty differences and actually "enjoy the moment".

It's important that we understand during this time of the year it: "Tis the Season, and You're the Reason".

On behalf of our USA Executive Board and myself, we'd like to wish you and your family, a Happy Holiday and Joyous New Year.

In Solidarity,

Doug Andreotti



Know Your Contract

Salary Credits:

Before enrolling in any courses for Salary Credit, make sure your course is approved.

Enter your course request into “*My Learning Plan*”. Your Contract states: “Coursework, including on-line coursework, shall be subject to the prior approval of the BOCES Superintendent or his/her Designee. On-line courses from accredited institutions shall be subject to the same guidelines and payment requirements as fact-to-face courses.”

After you’ve taken your course, be sure to mark your course “Completed” in “*My Learning Plan*” and have your transcript sent to Human Resources, no later than October 1st.

You’ll see your increase in the *following* school year. Your Contract states: “Proof of new pre-approved credits need to be provided to the Director of Human Resources by *October 1st*. Payments for these credits will begin the *1st of September the following school year.*”



2016 Union Election Results

Congratulations to the newly elected

Executive Board

President: Douglas Andreotti

1st Vice President (Special Education): Elisa Longo

2nd Vice President (CTE): Stephanie Buckhout

Treasurer: Sharlene Bass

Secretary: Judy Gillet

Membership Chairperson: Stacey Chiarella

RA Delegates: Larry Marino & Josephine Scala

Program Representatives

CTE/Steve Lowery: Marie Russo

CTE/Jim Bellucci: Lisa Tobin

Michael Sowul: Open Position

Fox Meadow/Nicole Murphy: Nate Ball

RSE/TASC/Patti Slobogin: John Boniello

Pinesbridge/Csilla Mate: Deirdre Toolan & Open Position

Walden/Michael Sowul/Csilla Mate: Danielle Iammatteo

Local School Building/Lisa Hammel: Margo Schepart

Congratulations!



Personnel Matters



Pregnancy/Maternity Leave: General Information

- Notify Human Resources 60-90 days before due date
- FMLA (Family Medical Leave Act) paperwork to be completed by your doctor. FMLA will only be available to those employees who have been employed at least one year with BOCES. There is a minimum number of hours an employee has to work before FMLA is an option.
- An employee will use their sick time for recovery purposes for the length of time your doctor deems necessary.
- “Sick Bank” may be an option, if the employee is, for instance, put on bedrest due to a complication prior to her delivery date and has exhausted their sick day balances.
- If you choose to stay out longer than your doctor deems necessary, you will come off payroll and need to request an Unpaid Childcare Leave from Human Resources.
- How are your Welfare Fund benefits (dental, optical, and legal) impacted if you are out on a maternity leave?

When a member goes on maternity leave and is no longer receiving a paycheck from BOCES, the Welfare Fund receives notification from BOCES that the member is on leave without pay (LWOP). At this time, BOCES stops making contributions to the Welfare Fund on the member's behalf. Upon receipt of notification from BOCES of LWOP status, the Welfare Fund administrator will send the member a COBRA notice to continue Welfare Fund benefits at a self-pay basis. If you do not want interruption in the Welfare Fund benefits and the legal benefit, you must elect to pay the COBRA rates to maintain your coverage. If you chose not to pay the COBRA rates, you and your eligible dependents will not have Welfare Fund benefits during your leave of absence without pay from BOCES. The Life Insurance and Long Term Disability insurance continue without interruption when a member is on LWOP. Upon return to payroll, if the member does not pay COBRA during LWOP from BOCES, the member will receive notification from the Welfare Fund and will be asked to complete re-enrollment forms for Welfare Fund benefits.



USA Welfare Fund Legal Service Benefit

The Westchester Putnam Teachers Legal Services Fund provides a Legal Services Plan Benefit to all Members of the United Staff Association Welfare Fund. **The attorneys are available for consultation on the first Monday of each month during the school year and by appointment during the summer months.** The plan includes, but is not limited to, preparation of Wills, Health Care Proxies, Living Wills, Powers of Attorney, and representation in Real Estate Transactions. Certain legal benefits are extended to parents and/or parent-in-laws of covered members.

If you need to update/create a Will, if your parents need to update/create a Will, if you are buying/selling a home, etc.....please take advantage of this benefit by calling the attorney today to schedule an appointment.

Consultations and select legal services (e.g. Simple Wills, Document Review, Identify Theft Protection Benefit, Living Will/Health Care Proxy) are at no charge to members with very low fees for other services

- Simple Personal Bankruptcy - \$75.00
- Change of Name - \$45.00
- Representation in Real Estate Transactions for primary residence - \$60.00
- Uncontested Divorce - \$60.00
- Uncontested Legal Separation - \$45.00- \$75.00

The Legal Fund Booklet is available on-line at www.teacherslegalfund.com

To schedule an appointment with a Legal Service Plan Lawyer, call (914) 997-1576.



The Trustees of the Welfare Fund are available as a resource and can be reached at their BOCES email: Dawn Galvin, Nancy Finsmith, Jenn Guiffre, Doreen Trani, Maria Pontbriand, and Doug Andreotti.



USA Welfare Fund Legal Services Benefit

Legal Services Plan Annual Utilization Report

The Trustees of the Westchester Putnam Legal Services Plan met on Wednesday, October 26, 2016. The Westchester Putnam Legal Services Plan (WPTLSP) is the vehicle through which prepared legal services are provided to the members of the USA bargaining unit and to those retirees who have elected to continue the benefit with the other retiree benefits provided through the USA Welfare Fund. The WPTLSF is a consortium of nine local benefit funds and is overseen by a Board of Trustees, who are representatives of each fund.

On an annual basis the panel attorneys provide a report on the UTILIZATION of the benefit to the trustees. For the 2015-2016 year the overall use of USA Members was 208 contacts.

This was a decrease from 2014-2015 where the utilization for USA Members was 397 contacts. There has historically been an ebb and flow to the utilization rates from year to year.

Of the many benefits available through the plan, the following were the most utilized by the USA members:

- General Consultations (in person and by telephone) =110 members
- Health Care Proxy and Living Will= 62 members
- Last Will and Testament=32 members
- Power of Attorney = 31 members
- Other legal benefits utilized include: Consumer Rights, Homeowner's Rights (Real Estate Transactions) Matrimonial Proceedings, Bankruptcy, Will Review and/or Execution (Connecticut Utilization), and Adoption.
- Services available, but not used were Legal Defense, and Estate Administration. There is a lawyer available for use in Connecticut. Please consult your legal booklet for a complete description of these and other benefits. These benefits are provided by the law firm of Mirkin & Gordon, PC.

Telephone consultations, although not formally described in the Legal Fund Booklet, are provided by a newly hired attorney specifically for this purpose.

An attorney from the law firm comes to BOCES on a monthly basis, the first Monday of each month based on appointments. Appointments can be made for other times

Call 914-997-1576 to schedule an appointment.



STUDENT LOANS: COLLEGE, CAUTIONS AND CONSEQUENCES

By: Mirkin & Gordon, P.C.

A college education generally leads to greater employment and earnings potential. However, it comes with a price. In 2012, approximately 70% of college students graduated with student loan debt that, nationally, averaged nearly \$30,000.00 per student. There was between \$900 billion and \$1 trillion in outstanding student loan debt in 2012.

Although they generally have lower loan limits, federal student loans which account for almost 80% of all loan debt offer a number of advantages over private student loans. Federal Student Loans offer:

- o Fixed interest rates generally ranging from 3.4% to 7.9%;
- o Repayment is deferred and interest does not start to accrue until after graduation;
- o Interest can often be deducted for income tax purposes;
- o Consolidation of multiple loans to afford the borrower a single payment; and
- o There are no pre-payment penalties.

There are a number of programs aimed to assist you in repaying your Federal student loan debt including:

- o Deferment (interest does not accrue) and forbearance (interest continues to accrue) programs for financial hardship, illness and other criteria;
- o Loan forgiveness for teachers and public service employees; and
- o Income Based Repayment (15% of discretionary income) and Pay as You Earn (10% of discretionary income) programs based upon financial hardship.



Repayment, however, is key to avoiding significant financial consequences. A default in repaying student loans can result in:

- o Automatic intercepts of income tax refunds and certain Federal benefits such as Social Security and disability;
- o Wage garnishment of up to 15%;
- o A negative impact on one's credit score which will result in higher credit based costs such as auto insurance; and
- o Harassment by debt collectors.

Significantly, there may be consequences to persons other than the borrower. For example:

- o A co-signor (e.g. a parent) will be liable for the loan if the borrower defaults; and
- o Student loans may be considered *marital debt* in the event of a divorce thereby affecting the non-borrower spouse's overall

financial settlement/obligation.

Discharge of Federal student loans is not common but is available in limited instances such as:

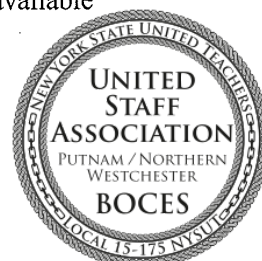
- o Death or total and permanent disability of the student;
- o If a Victim of 09/11; and
- o Bankruptcy (very rare).

Understanding student loans is a daunting task. Under the Benefit Fund's Legal Plan a covered member may schedule an appointment with an attorney to discuss available legal measures if confronted with a student loan collection issue.

Of course, our attorneys are available for consultation on this subject.

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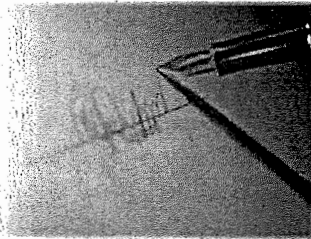
Welfare Fund Information:

HEALTH CARE PROXIES: DIFFICULT QUESTIONS

By: Mirkin & Gordon, P.C.

Health care proxies have proven popular among New Yorkers, as they enable individuals to appoint a trusted family member or friend to make health care decisions in case he or she loses capacity to make those decisions personally. However, there are difficult problems and questions that can arise in connection with the creation and use of health care proxies.

One issue that can arise is that of competency. For example, someone who is experiencing dementia, or someone who is incapacitated to the point of needing a guardian, may lack the competency to make a major health care decision – like undergoing surgery – because of their loss of certain faculties. However, that may not prevent them from appointing a health care proxy to make that decision. The person may be lucid enough to know that they are unable to make such decisions on their own and can therefore be qualified to appoint a proxy.



intentionally put in place so that decisions are not made by committee, but by a sole agent given the authority in case of an individual's incapacity.

An integral part of understanding health care proxies is that it is only when an individual is determined to be incapacitated that the proxy is able to make decisions. As long as the patient has the capacity to make decisions, they alone will continue to do so, regardless of whether they have assigned a health care proxy. The proxy also usually can't override a decision that a patient has already made – such as a do-not-resuscitate (DNR) order – unless there is evidence that the patient did not understand what they were agreeing to or was coerced into signing a DNR. Moreover, the proxy is not allowed to make personal decisions on behalf of the patient, such as who can visit and when.

A proxy does have substantial decision-making authority, however, and can remove a patient from a hospital even if it's against medical advice, provided the decision is consistent with the patient's reasonably known wishes. Additionally, the proxy can complete a MOLST (Medical Order for Life Sustaining Treatment) on behalf of the patient, regarding end-of-life decisions.

Although appointing health care proxies can seem like a difficult question fraught with uncomfortable decisions, the attorneys available under the Union's legal services program are able to assist and counsel, if so desired.

In rare cases where there is both a guardian and a health care agent, the health care agent will have decision-making authority over the guardian when it comes to health care decisions.

While the proxy has a limited right to receive certain medical information necessary to make informed decisions regarding the principal's health care, it is best for them to have a HIPAA authorization.

It is important to note also that when appointing a health care proxy, only a single agent can be appointed. The law is



New York State Teachers Retirement System (NYSTRS)

Submitted by Al Cotoia



96th Annual Meeting of Delegates

November 16-17, 2016

Every November NYSTRS holds a meeting of school district delegates to elect Trustees to the Board for a two (2) year term. Presentations also covered "Whats new at NYSTRS, NYSTRS Strength, Service and Salary."

www.nystrs.org

From 1996 to today, employees and employers have contributed \$22.7 Billion dollars into the Fund, and as the result of careful management and investing have been able to pay out \$88.2 Billion dollars in benefits to retirees.



Retiree News and Information

Important information for employees thinking about their future life:

NYSUT offers online guide for a successful retirement

NYSUT has a new publication for future retirees. "Your Blueprint for a Successful Retirement: An online planning guide" is posted as a resource for planning the next chapter in your life -- retirement!

www.nysut.org/members/retirees/retirement-guide



We try to include as much as possible from the retirees.
If you have news to share, please send it:



Wynnie McCarthy
36 Cheshire Lane
Yorktown, NY 10598.
wam48@aol.com



Union Representatives

Putnam/Northern Westchester BOCES
Yorktown Heights, NY 10598
914-607-6736

Executive Board:

President	Doug Andreotti
1st Vice President (Special Education)	Elisa Longo
2nd Vice President (CTE)	Stephanie Buckhout
Secretary	Judy Gillet
Treasurer	Sharlene Orłowsky
Membership Chairperson	Stacey Chiarella
Grievance Co-Chairperson (Special Education)	Lisa Giacomini-Essell
Grievance Co-Chairperson (CTE)	Larry Marino
Negotiations Chairperson	Al Cotoia
Program Rep Chairperson	Magaly Almonte

Program Representatives

Administrator

Jim Bellucci
Michael Sowul
Steve Lowery
Nicole Murphy
Csilla Mate/Michael Sowul
Csilla Mate/Pinesbridge
Csilla Mate/Pinesbridge
Lisa Hammel
RSE/TASC/Patti Slobogin

Representative

Lisa Tobin

Marie Russo
Nate Ball
Danielle Iammatteo (CLASS Transitions)

Deirdre Toolan
Margo Schepart
John Boniello

United Staff Association Welfare Fund

c/o Daniel H. Cook Associates
253 West 35th Street, 12th Floor
New York, New York 10001

Chairperson:	Dawn Galvin
Secretary:	Nancy Finsmith
Treasurer:	Doreen Trani
Trustees:	Maria Pontbriand Jenn Guiffre Doug Andreotti
Retiree Liaison:	Janine deGrouchy-Hraska Janine is available by phone/email: (845) 735-4683 pnwboceswelfarefund@gmail.com
Consultant:	Flo Laicher
Administrator:	Daniel Cook Associates www.dhcook.com

Upcoming Meetings

Upcoming Executive Board Meeting

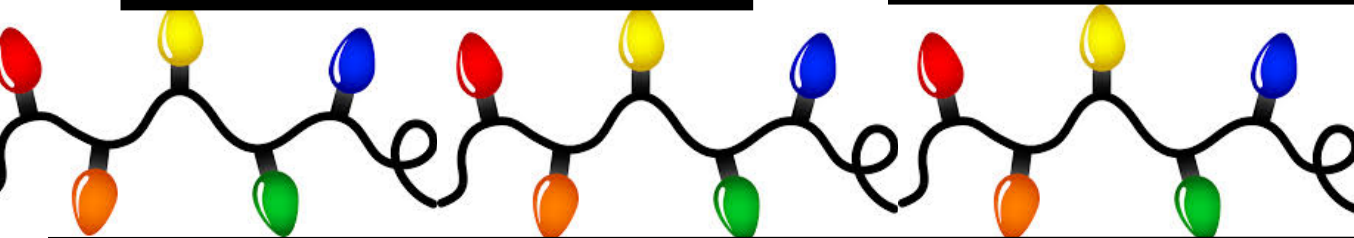
Tuesday, January 3, 2017

3:00 P.M.
Pinesbridge Conference Room

Upcoming General Membership Meeting

Tuesday, January 17, 2017

3:00 P.M.
Walden Adult Dining Room



A Bouquet from Us

In Our Thoughts ...

Maria Pontbriand for the loss of her Mother.
Carolyn Schneider for the loss of her Father.



In Memoriam...

We send sympathy to the families and friends of:

Beth Maley a Retired Speech Therapist who worked with hearing impaired students at BOCES passed away October 7 after a 3 year battle with cancer. Her children Allison (a teachers aide at Walden years ago) and Matthew were with her. On her gown she had "an angel pin and a Vote for Hillary pin." Beth was an excellent musician and president of the Putnam Chorale. Her husband Fred, a BOCES retired Vocational teacher Industrial Arts, died last December.

Congratulations to...

Theresa Tompkins - a Grandmother to a baby girl
Jessica Zamlowski on her recent marriage.

Send items for A Bouquet from Us to
Karen Carey at kcarey@pnwboces.org



To schedule an appointment
with the lawyers at
Mirkin & Gordon, Members
should call (914) 997-1576.

IMPORTANT:

Grievance Co-Chairpersons are:

Larry Marino (CTE)

lmario@pnwboces.org (914) 248-2480 (ext.480).

Lisa Giacomini-Essell (Special Education)

ligiacomini-essell@pnwboces.org (914)248-2264 (ext. 264)

We are on the Web!

pnwb.ny.aft.org



Thanks to All:

Thank you to everyone who contributes to this Newsletter by submitting articles, important information, bouquets, or helping with the printing and/or distribution throughout the school year.

Please send Retiree News for the Newsletter to Wynnie McCarthy, wam48@aol.com or 36 Cheshire Lane Yorktown, NY 10598. We want to reach out to more Retirees.

Please send Newsletter worthy information to
Meredith Markolovic (Tech) at mmarkolovic@pnwboces.org.

