

Weekly Word

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Tentative Contract Agreement Mailed Today

On Thursday, October 6th, the Union reached a tentative contract agreement with Monroe County for 2004-2008. The terms of the agreement have been mailed to member's homes as required by the by-laws. Voting on this agreement will be after membership meetings scheduled for October 19 and 20 at the Diplomat Party House, at the corner of Lyell Ave and Diplomat Way. The meetings begin promptly at 5:30pm each day.

I am going to explain the major provisions of this agreement, which I hope helps you understand the proposals.

Wages

In the agreement, you will see wage increases listed below:

Year	Percentage	Effective date
2004	1%	1/1/06
2005	1%	1/1/06
2006	2%	7/1/06
2007	2%	1/1/07
2008	2%	1/1/08

There will be no retroactive pay for 2004 and 2005, but you will get an increase over your 2003 salary (current rate) that becomes your pay rate for January 1 through June 30, 2006. We could have accepted bonuses for 2004 and 2005, but that money does not get added to your base. The value of doing it in this fashion is that it increases your overall pay rate forever. Also, 2005 compounds on 2004, netting a little over 2% increase on January 1, 2006.

Six months later, your pay increases another 2% and then again six months later. The final year is another 2%. All employees who are still receiving step increases (including new hires) will continue to receive those increases throughout this contract.

Health Insurance

Current Employees

Starting in January 2006, members will no longer have Blue Point 2 Extended available. Members who are currently in Blue Point 2 extended will have to choose between Blue Million, Blue Point 2 Select or Blue Point 2 Value.

Members who are currently enrolled in Blue Million or current employees who switch to Blue

Million in the open enrollment period next month will be able to continue in that plan at 6.25% for pre-'86 employees or 12% for post-'85 employees. Current employees who want to switch to Blue Million will have to do so in the open enrollment period in November 2005. After 12/31/05, current employees will no longer be able to enroll in Blue Million. Employees who are currently in Blue Million (as of 10/1/05) will be able to buy out of that plan and go to Select or Value and receive a one time amount of \$5000 for a family plan or \$3500 for a single plan. Employees who buy out may only return to Blue Million (Traditional) during retirement if they move out of the Rochester managed care area and have been out of the plan for two years.

Blue Point 2 Select will be available to current employees at the current contract rate of 6.25% or 8% based on hire date.

Blue Point 2 Value will be available for current employees at 4% of the premium. Additionally, the County will put money into a Health Reimbursement Account (HRA) in 2006, 2007 and 2008 for each current employee of \$400 for a family plan and \$200 for a single plan. HRAs are special funds under IRS Section 105 that are employer funded that employees can draw on to cover additional medical expenses. These funds can be used during the year or accumulated from year to year. The funds are not included in your gross income for the year and, if used for qualified medical expenses, are likely not taxed when used. I will have the appropriate material available for your review.

Retirees

Current members who retire prior to 12/31/05 retire under current contract provisions for health insurance. Current members who retire after 12/31/05, and who qualify for retiree health per current contract provisions (not eligible under 5 years, 15% contribution for 5-10 years, 10% for 10-15 years, fully eligible with over 15 years service) will have Select or Value. If they had Blue Million while employed and remain in the Rochester Managed Care area, they may stay in that plan at a 25% contribution independent of length of service. Current members who retire and subsequently move out of the Rochester Managed Care area can receive a contribution from Monroe County equal to their current

managed care plan to that out of area health plan, or switch to Blue Million. If they switch to Blue Million, any premiums they pay will be based on current contract provisions for retirees.

New Hires Effective 1/1/06

New hires will have the option of Blue Point 2 Select and Blue Point 2 Value. Select will be available at 15% premium and Value will be available at 4% premium. New hires under the Value program will not have the Health Reimbursement Account available. Employees hired after 12/31/05 who retire and meet service requirements under the current contract, will have available Select at 15% or Value at 4%. If they subsequently move out of the Rochester managed care area, they will only have available a dollar contribution equal to their Rochester HMO plan for an out of area plan.

Discussion

These contract negotiations have been very difficult and I appreciate all of your support in the mobilization around this issue. We recognize that this settlement doesn't address all of our needs as employees, but these are trying economic times for Monroe County, as well as most municipalities across this country. This is especially true in the face of oppressive health insurance costs. This settlement does reflect an increase over the tentative agreement reached last year, especially in health care.

You may shoot me if you want, but I feel comfortable saying that Maggie Brooks would pay you more for your services to Monroe County if she had the money to do so. She has made that statement to me and to the entire executive board. But money is tight in Monroe County and the tax base isn't growing nearly as fast as other areas of this country, nor as fast as the folks here who have fixed, limited income due to retirement or layoff.

Our most significant issue that we have to continue to fight against and step up our mobilization activities around is workload and the impact this has on each of us. We have not been working a fair day for a fair pay for over three years now and that has to change before any more members fall victim to its effect.

The issue that each working man or woman in this country has to actively pursue is affordable health care for all. Until we and the companies we work for can get some relief from this unfair financial burden, our working conditions and salaries will continue to suffer.

But we have to recognize that health care affordability and workload are long term struggles. Each day we hold out a contract to fight that fight, we lose ground in our accumulated earnings and final salaries for retirement.

We have to take this contract, get our raises, and find ways to make the best of the health care costs that

we can. Any member who itemizes on their federal taxes should take advantage of the flexible spending account for health care reimbursement. The signup for this usually starts in November through early December for tax savings for the following year. If you take the Value plan, the flex benefits can be used in conjunction with the HRA to further lessen the bite of differences in co-pays for Value. If you take the Value, you can save up the HRA from year to year to cover braces for your kids since this isn't covered much under our dental.

All I can ask of you is to take your time to study and understand the tentative agreement that you receive. Develop some questions, analyze your own medical expenses and come to the membership meeting to hear the debate and cast your vote. The meeting dates are October 19 and 20 at 5:30pm. To expedite the flow of the meeting we will not have food or refreshments available, so plan accordingly.

In the next week, I hope to have the medical cost information and HRA information available, as well as the plan descriptions and coverage. There is still a discussion board on the Union website...www.fsw-Union.com where you can post comments and questions. If we get many similar questions I will try to address them in a Weekly Word prior to the meeting.

Important Dates to Note:

October 12 : 5:30pm
Membership meeting at the Union office regarding workload

October 19: 5:00pm
Membership meeting at Diplomat Party House candidate endorsement vote prior to the contract vote.

5:30pm
Membership meeting contract vote at Diplomat Party House

October 20: 11:30am
FSW Human Services Worker Awards at Riverside Convention Center...registration deadline 10/14

5:00pm
Membership meeting candidate endorsement vote at Diplomat Party House

5:30pm
Membership meeting contract vote at Diplomat Party House