



The Advocate



February 2015

Group Insurance Commission Announces New Rate Increases

On Friday, February 13, the Group Insurance Commission (GIC) voted on how to deal with the significant budget shortfall predicted for the next fiscal year (which begins on July 1, 2015). Among the possible options were increasing co-pays, deductibles, and premiums.

A few weeks prior, AFT MA sent out an email to our leaders asking them to encourage members to contact GIC commissioners to express their views on this matter. This call to action was also posted on the AFT MA website (www.aftma.org) and Facebook page (www.facebook.com/aftma). Despite our most dedicated efforts, however, the vote went against us and toward drastic increases in fees for all participants.

Since 1955, the GIC has administered health insurance and other benefits to employees and retirees, in Massachusetts, including AFT MA members in Lawrence, Lowell, Peabody, and other municipalities.

"The GIC is no longer a benefit program for state employees or retirees,"

says AFT MA Representative Andy Powell, noting that, as their municipal employees and retirees now number 140,000, the GIC is a public employee benefit program. "Our organization calls for the Commission to engage stakeholder organizations such as labor, retirees, and municipal and state officials, in more collaboration

sonable costs," that second part now comes into question.

"Health care costs in Massachusetts are among the highest in the nation," observes AFT MA President Tom Gosnell. "Instead of trying to control costs by looking at insurance companies and hospitals, the Commission chose to shift costs to the employees and the retirees."

According to an official GIC presentation dated January 15, 2015, the GIC's budget for fiscal year 2015 included an appropriation of \$1.812 billion and a projected shortfall of \$165-190 million. Among the reasons cited for this were a 25% jump in enrollment in the past four years (from 44,300 to 76,500) and the failure to update the budget base for additional members, loss of federal funding, and other budgetary issues.

Two unnamed health plans were also cited for "spending beyond premium." At the FY 2016 public hearing on February 4, 2015, it was also noted that most of the shortfall is "structural" and that the GIC has been underfunded for the last three years, including by \$120 million this past year

alone! While state spending on such vital services as education, environment and recreation, and public safety has dropped anywhere from 3-34%, ac-

PROPOSED PLAN CHANGES

The following is an outline of GIC plan changes that have been approved for implementation effective July 1, 2015 (unless otherwise noted). These changes affect out-of-pocket costs for our members, active and retired, who receive their health insurance from the GIC as well as access to provider networks within some plans.

PLAN DESIGN CHANGES:

| | Current | New |
|--|--|--|
| Specialist Visit | Tier 1 \$25 | \$30 |
| | Tier 2 \$35 | \$60 |
| | Tier 3 \$45 | \$90 |
| Inpatient Hospitalization *Only Impacts Fallon Direct and Fallon Select | Tier 1 \$250 | \$250 |
| | Tier 2 \$500 | \$500 |
| | Tier 3 \$750 | \$1,500 |
| Outpatient Surgery | \$110-\$150 | \$250 |
| | Per occurrence | Per occurrence |
| Retail (30-day) Rx | Tier 1 \$10 | \$10 |
| | Tier 2 \$25 | \$30 |
| | Tier 3 \$50 | \$65 |
| Mail-order (90-day) Rx | Tier 1 \$20 | \$25 |
| | Tier 2 \$50 | \$75 |
| | Tier 3 \$110 | \$165 |
| Calendar Year Deductible | \$250 per person, up to \$750 per family | \$300 per person, up to \$900 per family |

PLAN TYPE CHANGES:

Harvard Pilgrim PPO Becomes a Point of Service (POS) plan
Tufts Navigator PPO Becomes a Point of Service (POS) plan

OTHER CHANGES:

Deductibles Calendar Year Deductible will shift to a fiscal year effective July 1, 2016

Employer Group Waiver Plans (effective January 1, 2016) New Medicare plan to replace Unicare Indemnity OME

Please note that if your current healthcare agreement or local collective bargaining agreement has a different employer/employee contribution for PPO and HMO plans, the implementation of the Harvard Pilgrim and Tufts POS plans are mandatory subject of bargaining.

The GIC has NOT set their monthly premiums for July 1, 2015. This is expected to occur at their next meeting, March 6, 2015.

If you have any questions on how these changes affect our members, please contact AFTMA Field Representative Andrew Powell at apowell@aftma.net.

solution-driven discussions whereby creative strategies facing public employee healthcare can be formed."

While the stated mission of the GIC is "to deliver high quality care at rea-

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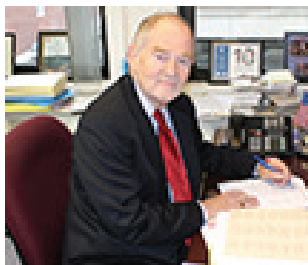
In This Issue

- 2 President's Column
Library Legislation
- 3 Drawing on Experience
Benefit Bulletin:
Disaster Relief
- 4 Good Food at the Mather
Wentworth Revives History
- 5 Legislator Profile:
Karen Spilka
Policy Perspective:
Backing Out of PARCC
- 6 On Campus:
Dan's Last Column
A Right Turn at Berklee
- 7 Retiree Corner:
Observation v. Admission
21st Century Lessons
Continues to Grow
- 8 Meet Your Colleague:
Monique Jackson

cording to the Mass Budget and Policy Center (July 2, 2014), health care spending has risen 25%. The "skyrocketing" increases in prescription drug costs were also mentioned, as was a projected 8.5% rise in drug spending in 2015. These increases will be across the board, with higher prices for brand name, generic and so-called "specialty" drugs (which alone represent only 1% of prescriptions but 25% of costs, and which are predicted to rise 17-20% annually, eventually accounting for 9% of total medical spending by 2020).

At a recent public hearing concerning the proposed changes, Powell said that, "The American Federation of Teachers Massachusetts strongly objects to the idea of increased cost-shifting through higher copayments and/or deductibles. We philosophically believe that higher out-of-pocket

Continued on page 8



THE PRESIDENT'S COLUMN

Thomas J. Gosnell
President, AFT Massachusetts

Let's Organize Even More

Many times I have written that big challenges face us. We can be talking about our experiences in the classroom and in the libraries, attacks on health insurance coverage and pensions, the poverty in which many of our students are mired, the incredibly excessive amount of testing, evaluations that have little connection to educational reality, insufficient funding of the public schools, charters draining resources from the public schools which the massive majority of students attend, or the vituperative effort to abolish unions. These challenges are here and will be with for some time. Let's look at some of them.

High Stakes Testing

Insanity prevails. Some form of testing has been part of education for many many decades. Certainly all of us as students took tests. Those of us who are teachers give tests. Now, however, the federal government and the Commonwealth of Massachusetts prescribe so many tests about which teachers have no say that our students are robbed of valuable learning time and are subject to a curriculum dreadfully circumscribed. Art, music, physical education, and areas of social studies, to name only a few, have become far less available or even have

practically disappeared in many public schools.

Now is the time to reduce the many years of prescribed testing and to look at whether we even need high stakes testing.

Health Insurance and Pensions

Practically all, if not all, developed nations have health insurance and pension systems for its workers. In the United States of America an attitude is still widespread that excellent health care is a privilege not a right. That view is rubbish.

Recently the Group Insurance Commission (GIC) raised copays and deductibles for those who obtain their health insurance coverage from the GIC. This a classic case of shifting the cost burden to the workers.

Health costs in the USA, and more so in Massachusetts, are among the highest in the world. Yet many other countries at a lower cost provide excellent healthcare and some have a citizenry whose span of life is greater than ours.

Why are not hospitals and insurance companies subjected to more scrutiny?

Two years ago there were serious attempts to limit healthcare for active employees when they retire. For example, a worker who had twenty years of employment would have to pay a higher health insurance premium than one who worked thirty years. AFT MA opposed it, and the legislature never considered it. Legislation to limit the health insurance of active employees when they retire may resurface this year.

In his inaugural speech Governor Baker stated that "health care costs are an enormous burden on everyone, dragging down our collective ability to grow and hire more people. We'll pursue many paths on this challenge." It is time to look at how health insurance companies and hospitals dramatically affect costs.

While attempts to reduce pensions have not resurfaced, we must be very vigilant. So much has happened throughout the nation to reduce pensions that we in Massachusetts cannot be complacent.

Charter Schools

Last summer the Massachusetts State Senate voted by a 26 – 13 margin to reject an attempt to raise the cap on charter schools. AFT MA thanks those

senators who spoke out and stood up.

However, Governor Baker has said that "we need more high performing public charter schools in underperforming school districts..." Actually, what we need is more support for the regular public schools which are currently underfunded. Expect a struggle here.

A Vision for Public Schools and Libraries

We need a vision for public schools and libraries, all those who work in them, and for the students in our schools and for all those who use the public libraries. Adequate funding, high standards, expanded early childhood education, excellent salaries for teachers and librarians, and for all those who work in schools and libraries, well trained professionals, benefits that will support a middle class life, wrap around services for our students, an assault upon poverty, a rich an inclusive curriculum, and a commitment to the view that public education and libraries will provide a better life for our students and will make America an even greater nation. These are a few of the things we need.

We must organize ourselves even more and must reach out to the broader community. AFT MA is a charter member of a public education coalition initially composed of AFL-CIO, MTA, Jobs with Justice, and Citizen's for Public Schools. This is a coalition with a shared vision and a shared view that together we are stronger.

In the latest edition of the *American Educator*, Randi Weingarten, the President of the American Federation of Teachers, said the following:

We need to think about everything we do through the lens of whether it's good for kids, schools, working families, and our communities. And our job is to keep communities and voters with us on the values, issues, and solutions we share.

We must be solution-driven by being willing to solve problems, to innovate to make things better, to find common ground when possible, and to engage in conflict when necessary. We must connect with our community and make community our new density. And we must engage more of our members- because our members are the union.

The next few years won't be easy. If there's one thing we know, it's that power never yields without a fight. To change the balance of power, we must fight harder and smarter and stand together.

Well written.

If you have any questions or comments, you can email me at tgosnell@aftma.net. ■

BOLD PRINT

The Department of Elementary & Secondary Education (DESE) is extending its Customer Service 'Hotline' hours to include 9:00 a.m.-12:00 p.m. in addition to 2:00 p.m.-5:00 p.m., Monday through Friday.

The direct line is 781-381-6600.

□□□□

Got news to share?
Send it to advocate@aftma.net

Library Legislation

On Friday, February 6, at a legislative event held at Thomas Crane Public Library in Quincy, members of the Old Colony Library Network discussed the current state of their field and what they hope to see in the future.

Among the statistics cited were those detailing the 13.5% of Massachusetts residents who are underemployed and the 25.6% with no Internet access. These were relevant because, for many, their local library is the best or only place to develop employment skills and to use the Internet. Among the other vital services that libraries provide are ESL and citizenship classes, and early literacy, STEM and STEAM programs for students and their families.

Despite the fact that libraries provide so many services, however, the Massachusetts Board of Library Commissioners (MBLC) noted that library funding is only .01% of the state budget and that, despite a 39% increase in visitation, funding is lower than it was 14 years ago and total staff has been cut by 33% in the past decade.

In their request for more aid, MBLC pledged to dedicate the funds to upgrading technology, expanding hours and meeting local needs more effectively. They also highlighted many new member initiatives that deserve to be supported by the community and the government.

Please note that the Massachusetts Library Association (MLSA) will sponsor **Library Legislative Day** at the State House on **Wednesday, April 1, 2015.**

"We need to advocate with our political representatives for state as well as local funding for our libraries," says Dan Haacker, Assistant Director of the Milton Public Library and Vice President of the MLSA. "It is not just the director that needs to do this but all of us since the aid we receive each year determines what the extent of the services we can provide our library patrons. Call, write, email or even meet with our politicians so they can be made aware of how important our libraries are to our communities."

We at AFT MA ask for your support of our members and their efforts to support you in return.

Thank you!

LIBRARY STAFF

Do you have a story to share?
Please write to advocate@aftma.net.

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Find the latest **AFT MA-related news, information, calendar, benefits and MORE!**

A Graphic Take on Teaching

Educator Scott Hubeny draws on his experience

With all that teachers have to face these days – from testing challenges to snowstorms to bad hair days – it is important that they all try to keep a sense of humor and try to find a creative outlet with which they can deal with the stresses that come with serving our students.

Fortunately, there are teachers like Scott Hubeny, who has not only achieved these goals for himself, but also helps colleagues and others laugh at a predicament that might make some want to cry.

Through his comic, 180Dayz (a sample of which can be seen on page 8), Hubeny pokes fun and points out the truths about the state of education today and tries to help others see the pleasure that can be mined from what is sometimes painful.

“It all sort of started as an exercise in self-therapy,” Hubeny explains when asked what prompted him to put down the marking pen and pick up the drawing pencil.

The comic has also turned into a means by which Hubeny and his colleagues discuss issues that may be too difficult (or depressing) to put into words.

“No one wants to talk about the real issues, or come up with real solutions,” Hubeny observes, noting how blaming teachers for whatever allegedly ails their students and communities has “become the norm.”

“My comics take aim at this,” he says. “It’s my way of letting my fellow colleagues know they’re not alone, and to offer them some stress relief in the

form of humor.”

While more and more people are getting to know Hubeny through his comic, far larger numbers know and admire him as an educator. Even he admits, however, that his professional path was not so purposeful.



ANIMATED EDUCATOR
Scott Hubeny

“I fell into education by accident,” Scott claims as he recalls his experience. While studying physics at the University of Massachusetts Boston, Hubeny found himself in need of a work-study job. Finding a position at the University’s Early Learning Center (ELC), Hubeny took it, admittedly “not knowing what I was getting myself into.”

As little as he knew about early learning, Hubeny knew even less how pivotal this decision would be to the rest of his life.

“After my first week,” he recalls, “I knew I loved teaching and working with kids. The opportunity did more than begin my career in education, it unlocked a passion!”

At the ELC, Hubeny not only discovered his love for teaching and young people, but also a long forgotten talent—art. “I always enjoyed expressing myself through the medium of art and was constantly drawing when I was younger,” he explains, noting that his other childhood love—science—had led him down what he originally thought his career path would be. “However,” he says, “working with young children helped me to rediscover my artistic roots.”

In rediscovering his own passion for art, Hubeny also discovered what his art could do for others.

“I realized how visuals appealed to children and aided in the learning process,” he explains, “so I began doodling like I did when I was younger and remembered how much fun it was.”

While Hubeny’s artistic talents returned to the fore, his love of and passion for science did not fade. After a decade of working in the realm of early childhood, he returned to UMass for a Masters in Education and transitioned to teaching physics at East Boston High School.

“Completing a very demanding graduate program, becoming a novice teacher all over again, and balancing it all with raising a young family doesn’t leave time for much else,” Hubeny explains, noting the great amount

of stress that he felt during his early years as a teacher. This stress was later compounded when he began to feel the weight of a “political machine” that seemed to be bearing down on him and his curricular and career plans and those of his colleagues.

“Year after year, policy after policy, it just continued to get worse for teachers, their students, and the schools,” Hubeny recalls. “I got to the point where I couldn’t take it anymore, I had to do something to fight back, to keep sane.”

Adhering to the old adage about the pen and the sword, Hubeny once more took up his artist’s tools and began to draw light-hearted caricatures of the people and pressures that surrounded him.

“I started sharing my drawings with teachers in school,” Hubeny explains, noting how many of them consistently asked to see more. Inspired by the positive response, he created his website (www.180Dayz.com) and began to compile his work there. Soon, he was reaching colleagues and students well beyond his school and his district and using cartoonish humor to discuss very serious issues.

“It’s my hope that the comics will draw focus on some of the issues educators face,” Hubeny says, “providing another voice and avenue that may somehow inspire a movement toward positive change. In the least, if I can make a teacher laugh, or even smile a little, give them that something that will help them be able to teach another day, then my comics have made an impact.” ■

Benefit Bulletin: Facing Disaster

In this series, we hope to inform our members about the many benefits of belonging to and participating in AFT. Should you have any questions or comments, send them to advocate@aftma.net.

Weather can have a major impact on our lives. After the record amount of snowfall in our state this year, many of you know that it can keep families confined to their houses for long periods of time. But it can also separate families from their homes, belongings and loved ones.

After a sleepless and fright-filled night marked by whipping winds, torrential rain, the loss of electrical power, and the pungent smell of gas, Francyne Moss – a retired American Federation of Teachers (AFT)-represented nurse – hoped she had survived the worst of Hurricane Sandy. However, Moss encountered another loss in the storm’s aftermath: she and her beloved service dog were forced to separate. The damages from Hurricane Sandy proved to have a steep price tag attached, both emotionally and financially. Fortunately, a Union Plus Disaster Relief Grant was there to lend a hand (and paw), sweetening the reunion between the spry retiree and her faithful poodle, Cooper.

The Union Plus Disaster Relief Grant was devised to provide quick help to eligible AFT + Credit Card holders, Union Plus mortgage holders and AFT + insurance policy holders dealing with the financial impact of FEMA-declared natural disasters and emergencies. In the wake of 2012’s Hurricane Sandy, the program dispersed \$375,000 to help union

families who suffered financial hardship caused by the storm. The storm affected 24 states, but New Jersey and New York were hit the hardest.

Moss, a resident of Long Beach, N.Y., was unfortunate enough to have a front row seat to one of the worst storms ever to hit the eastern seaboard. “I stayed in my apartment during Sandy because I couldn’t bear

to leave my dog. Other storms never seem to be as bad as predicted, so I thought we would be fine,” says Moss, a retired member of AFT Local 5077. “But this storm was far worse than I ever could have expected. I could look out my window and see ocean buoys bobbing down the street. The surge was over 18 feet in my neighborhood, so I wasn’t surprised when a member of the National Guard ordered me to gather my essentials and evacuate immediately. It didn’t take me any time to grab Cooper in one hand and his crate in the other.”

Together, Moss and Cooper

boarded a military Humvee and fled Long Beach Barrier Island, which looked more like a war zone than a quiet vacation getaway spot. Once on drier land, Moss came to the grim realization that she wouldn’t be going home anytime soon. Moss’s first-floor apartment was spared of significant damage, but her building suffered loss of power, a gas leak, and serious water damage.

“I was lucky that I was able to stay with my son, but he was dealing with the storm’s aftermath as well. I had no choice, but to kennel poor Cooper,” explains Moss.

Cooper, who was abused by his previous owner, survived four lonely weeks without his owner, but the separation wasn’t easy. It also wasn’t inexpensive. Fees surpassed \$500 by the time that Moss received word that she could move back home. An unexpected \$500 bill is a major financial setback for many, but for those like Moss who live on a fixed income, it can throw a major wrench into the household budget.



A MEMBER IN NEED
AFT member Francyne Moss (and Cooper)

Fortunately, Moss noticed a story while paying her AFT + Credit Card bill online about the availability of a one-time grant for those affected by disasters. Union members impacted by a recent disaster who have a Union Plus Credit Card, Mortgage, Life or Accidental Death Insurance policy are eligible to apply for a one-time \$500 Disaster Relief Grant. The award does not need to be re-paid. A phone call to Union Plus was all it took to get the process rolling on a \$500 grant.

The AFT + Credit Card program provides a competitive interest rate, offers U.S.-based customer service, and unique hardship benefits¹ to eligible cardholders after three months, including: union-sanctioned strike grants (\$300), disability grants (\$1,600 to \$2,700), hospital grants (\$1,200) and job loss grants (\$300).

Also available to eligible active and retired union members is the Union Plus Mortgage program, which provides a range of assistance programs. These include interest-free loans and grants to help you make mortgage payments when you’re disabled or become unemployed. Over the life of the Union Plus Mortgage assistance program, more than \$10.3 million in assistance has been provided to union members.

At AFT.org/Benefits you can learn more about these programs as well as the wide range of benefits and services that are available to union members and retirees.

Thanks to Union Plus, Moss can handle the wake of disaster, especially with her furry friend, Cooper, to comfort her. ■

B(eing) Good at the Mather

Boston school partners with restaurant to support nutrition and community

With new restaurants opening daily, it takes something special for any one eatery to stand out.

Since its beginning, b.good (www.bgood.com) has tried to make its mark by offering freshly-made food that is created and prepared by friendly people who care about their own health and also the health and well-being of their customers and their communities. Two years ago, the company launched the b.good Family Foundation, which raises funds and offers grants to deserving community initiatives that inspire and support such community engagement and involvement. Even more recently, however, many of their Boston-area staff have taken the corporate philosophy one step further by stepping right into Boston schools.

After having collected over 2,000 food donations through their customer loyalty program, the b.good team went looking for a worthy recipient.

"I contacted a b.good customer who I knew teaches at the Mather Elementary School," explains co-founder Jon Olinto.

That customer is Grace McGregor, an early b.good adopter who is now considered a "family member" through the company's customer loyalty program.

"They were having a contest to find a good cause to donate their amazing fresh food to," McGregor explains. "As a teacher in a low-income area, I wrote to them, asking that they donate to my school so that my students could experience some real local and healthy food."



BEING GOOD HELPS KIDS EAT BETTER
Students at the Mather School enjoy "yummy" burgers from b.good

As the Dorchester school does not have its own kitchen, students and staff rely on school meals that are prepared off site and then delivered by truck. As such, students are unable to experience the cooking process and often unable to enjoy the freshest foods. In an effort to give them a new flavor and a new perspective, the b.good staff even brought their own grills so they could cook the meals right before the students' eyes.

"It's great that a company that supports local food suppliers chooses to share quality food with kids who don't always get that," observes Mather PE Teacher Charles Lucas.

Working with McGregor and her colleagues at the Mather, Olinto and his team donated 700 burgers and

smoothies to the students and staff in May and another 800 in October. During each of these visits, the food was not simply delivered, however. Instead, the students were shown how the locally-sourced ingredients were put together and cooked. In this way, each student was not only given a fish (or in this case, a burger) but was actually taught how to cook and also to be aware of what goes into their bodies.

"I felt it was important for our students to see what healthy food was like and for them to get the chance to enjoy it," McGregor explains, noting that she had originally contacted Olinto while working at another area school.

While McGregor and her colleagues are clearly appreciative, the feedback from the students has been even more positive and rewarding.

"The burgers were so yummy," said one student.

"I remember the smoothies from last year and they weren't that good but I loved them this year," added another, commenting on what it was like to try a new, healthy type of food for the first time.

"It's been a wonderful partnership so far," McGregor says, "and Jon Olinto has been so generous!"

Looking forward, Olinto says that he hopes to return to the Mather again soon. He also hopes that his loyal customers will allow and encourage him to expand the community partnership program even further.

"We'd like to inspire our customers to donate so much that we could visit monthly or even weekly," he says. "That way, eating healthy becomes a habit for the students, rather than a treat." ■

Curley Returns to City Hall

WIT project brings former mayor's home back to his former office

While the legacy of former Boston Mayor and Massachusetts Governor and Senator James Michael Curley may differ depending upon whom one asks, his impact on local history is undeniable. It may be no wonder, then, that his home at 350 Jamaica Way is also an historic place whose legacy will soon be revived in City Hall.

Originally constructed starting on St. Patrick's Day of 1915, during Curley's first term as mayor, the neo-Georgian style brick home (which is commonly known as "the house with the shamrock shutters") eventually became a collection of 21 rooms. In addition to the signature shutters, the 10,000-square-foot home also boasted such elegant embellishments as crystal chandeliers, marble fireplaces, intricate woodwork, and a complete dining room from Henry Rogers' estate in Fairhaven. As much a showplace as a residence,

Curley intended the home to proclaim the financial and political success of the son of impoverished immigrants.

Sold to the Oblate Fathers in 1956, the home was again sold to the City of Boston in 1988 with the intention of opening it up to the community. While the home has remained without a tenant since that time, a dedicated team of students and faculty at Wentworth Institute of Technology (WIT) has been collaborating in an effort to bring the building back into the public eye

and hopefully back into public use.

"The Curley house has proven to be an ideal vehicle for a new mode of pedagogy that is being developed at WIT," explains Humanities Professor Christopher Scott Gleason, citing WIT's new collaborative, interdisciplinary curricula for learning known as the EPIC Learning program (see December, 2014 issue).

As part of their EPIC initiative, WIT has made the Curley house a focus of a new studio course in the department of Humanities and Social

"The goal of this studio course is to utilize the EPIC approach while engaging with issues in the humanities and social sciences that can resonate with the Boston public in meaningful ways," Professor Gleason explains, noting that the course also "plays an important role in fostering digital humanities skills at Wentworth."

In addition to bringing together faculty with complementary interdisciplinary skill sets, the project has also attracted students from nearly every one of WIT's 19 majors.

"The various perspectives brought to the project make it much stronger than any one discipline can achieve on its own," says Provost Russell Pinizzotto.

The main product of the course thus far has been the James Michael Curley Virtual Museum project (<http://studio.wit-mccs.org/curleyproject>), a three-dimensional rendering of the house that was devised by Feldman Land Surveyors in cooperation with the WIT team.

In an effort to bring this innovative project and the historic home to the public's attention, a poster exhibit showcasing student concepts for a virtual house museum will be on display in the Mayor's Neighborhood Gallery on the second floor of City Hall throughout the month of March, with a secondary smaller display in the reception area of the Mayor's Office. A special reception will also be held on March 24 from 4-5:15 PM in the

Mayor's Neighborhood Gallery.

In addition to dignitaries and students from the Institute, the reception is also scheduled to host many local legislators, including City Councilor Matt O'Malley.

"James Michael Curley was a legendary mayor and governor and congressman," O'Malley observes, noting that the property is in his district. "The house is a beautiful old mansion that was used for different functions [and] I am working with a bunch of different neighbors and actually Curley's stepson to try to revive it as a community resource, so I was thrilled when I was invited to Wentworth to work with the students and professors to study the building."

When asked what he thinks about the Wentworth project, O'Malley replied, "It is a great service celebrating Boston history."

"The Curley Mansion project is an excellent example of our new EPIC Learning approach to education," Pinizzotto suggests. "Our students are learning how to work together in teams, to collaborate internally and externally, to communicate across boundaries, and to work with deadlines.... This is, indeed, an EPIC project!" ■

Check it out!



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The AFT Massachusetts Advocate

Legislator Profile: Karen Spilka

A note from our President:

In the last session of the Legislature, Senator Spilka took a firm stand against raising the cap on charter schools. She never wavered from that position. On the day of the vote, she voted no to raise the cap.

As the daughter of a social worker and the mother of a teacher, it is easy to see how the values of service and student support are primary for Senator Karen Spilka. Prior to becoming a legislator in 2001, Senator Spilka helped support others (especially those in labor) as an arbitrator and mediator and also helped develop a number of collaborative-based collective bargaining and conflict resolution strategies. She also served as a facilitator and fact finder in various disputes in and between the public and private sectors and also a trainer of peer mediators in schools.

While she recalls her family and early teachers fondly and credits them with much of her current passion for education and civic service, Senator Spilka's earliest memory of school is admittedly novel.

"My earliest memory is that we had a pet skunk," she says, explaining that, while she was advised against petting the apparently "de-scented" animal, it did teach her about the power of observation and the importance of caring for our fellow creatures.

As far as her larger early childhood experience, Senator Spilka says it was large indeed.

"I can remember my kindergarten classroom like it was yesterday," she says. "It was a big old public school with big windows and big stairwells (at least to the perspective of a kindergarten kid)."

Though she remembers being excited about school (having been told how wonderful it was by her older sister), Senator Spilka also realizes that school is not always a happy place for everyone.

"There was a boy that was crying because he didn't want to go," she recalls. "His mother asked me to stick with him."

This anxious boy became one of Senator Spilka's closest friends and also encouraged her desire to help others in school and elsewhere. This

desire was also encouraged in great part by her dedicated and caring teachers.

"I remember my elementary teachers were very nurturing," Senator Spilka says, noting that, even though the class size usually hovered around 30 (which, she realizes, would be considered large by today's standards), the teachers never seemed overwhelmed and were not only prepared but happy to be teaching.

"They were terrific," she says, "I can still rattle off all of their names!"

As Senator Spilka continued along her academic path, she had the pleasure of learning with teachers who did more than just teach.

"They were more like mentors," she suggests, recalling her French and English teachers in particular and crediting them for inspiring her love of language.

"I actually started college as a French major," she notes.

Having had the pleasure and pride of seeing her son teach in the New York Public School System, Senator Spilka has also been able to experience what teaching is like today.

"Watching him," she explains, "it really hit me...what a difference a teacher can make in a student's learning experience. Teachers can inspire, motivate and turn kids onto learning."

Though her son apparently did not love history as a child, he too had a teacher who turned him onto the subject and turned him into the excellent history teacher (and department co-chair) he is today. And while Senator Spilka considers her son to be "an excellent teacher," she also observes how history and many other subjects are often relegated to a back seat in many schools on account of high-stakes testing.

"I really believe that we should be educating the whole child," she suggests, "and get back to art and science and computers and discourse and an overall education. I think we may need

to go back to a more comprehensive curriculum the old subjects that so many schools have gotten away from because of the pressure of testing."

Quoting fellow Massachusetts legislator and education champion Horace Mann, Senator Spilka notes that it was he who put forth the idea (later made famous by President Lincoln) that "a house divided cannot stand."

"He was talking about it in terms of division of the better educated and the not educated," she explains. "He said a country could not stand unless all citizens were educated."

As such an achievement divide still exists today, Senator Spilka encourages programs and policies that help students learn more and more broadly, instead of just preparing for tests.

"If we are truly going to educate our children for the 21st century," she suggests, "we need to involve critical thinking, problem solving and taking time for true discourse and collaboration in the classroom....

Students need opportunities to debate and even disagree so they can decide for themselves what the answer is and what course of action they want to take. That for me is what education is!"

Not only is this new focus vital for education, Senator Spilka goes so far as to say that it is vital for our way of life.

"The basis of an educated populace is the foundation and strength of our democracy," she

says, "so I believe that we need to focus not only on the whole child but also on civic education."

Again citing, Mann, Senator Spilka suggests that we need our "general intelligence...as much as we need our daily bread and that if you do without either of those, it could be fatal."

As this "general intelligence" comes from school, Senator Spilka says that teachers need to be better supported in order to deliver it effectively.

"We need to make sure we give all the kids the opportunity," she says. "We also need to encourage lifelong learning and to keep people engaged. Teachers play a key role in that. They

are the ones with the expertise."

In an effort to support teachers, Senator Spilka has been trying to develop her own expertise concerning the important realm of Science, Technology, Engineering and Math (a.k.a., STEM). She is currently a member of the Goddard Council for STEM Education and the Governor's STEM Advisory Council.

"When I became a legislator," she recalls, "nobody was inventorying these programs and there was no cohesiveness and really little state support."

In addition to the potential for employment, Senator Spilka sees STEM programs as important opportunities for learning as well.

"I think it is really important to assure opportunities for all kids," she says, "not just certain schools or programs."

Senator Spilka goes on to suggest that, if some schools and programs are finding success, they should share and expand upon their practices so that "all kids can be turned on and can benefit from that because we all benefit from...more students using their knowledge and talents."

While she is doing all she can to champion STEM and other academic programs, Senator Spilka knows that she can only do so much and that the real champions are the teachers.

"They are not just teachers," she observes, "but social workers and they take the role of parents. We need to ensure they have the resources - the financial resources and, the professional development and training."

In addition to providing for teachers, Senator Spilka encourages listening to them so that we can work together most efficiently.

"They are the experts in not only dealing with the kids but also in the classroom. They know what their students need," she observes, "and we need to listen to and learn from the teachers what they need."

By listening to teachers and supporting their efforts to influence education policy and advance the profession, and by responding to those who degrade them, Senator Spilka says that we can make the best possible situation for teachers and for students.

"We may be number one in education," she suggests, "but we can do better!" ■



"WE CAN DO BETTER!"
Senator Karen Spilka

Policy Perspective: Backing out of PARCC

By Cory O'Hayer

This spring will see the continued roll-out of the Partnership for Assessment of Readiness for College and Careers (PARCC) test in Massachusetts. As the exam is now to be administered to all grade three to eight students in the Boston Public schools, more students than ever will be tested to measure the effectiveness of the nationally aligned exam. Under PARCC, a majority of students in the United States would be taking the same test, at the same time, and hopefully achieving the same results.

PARCC began in 2010 as a method by which the new Common Core curriculum could be assessed as a measurement of student, teacher and school success. Twenty-six states agreed on a single test to determine the curriculum's strengths and weaknesses, an agreement that almost immediately began to unravel. Southern states like Alabama and Florida cried foul, claiming that PARCC and Common Core were overreaches of federal education intervention, and pulled

out of PARCC. Other states rejected PARCC for non-ideological reasons. In Georgia, legislators balked at the increased per pupil expense, with PARCC's price being three times what their current standardized exam had typically cost taxpayers. By February 2015, ten states remained in PARCC, and so far the new exam has created problems before its distribution has reached a majority of students.

New Jersey endured a lengthy battle with its teachers union regarding the test as an evaluation tool to measure teachers' performance. The state's department of education had hoped to have PARCC results be a metric by which teacher effectiveness would be measured, and could be used to terminate teachers unable to prove consistent gains in student test scores. Although this has not been an effective method of teacher evaluation in any district, and PARCC's reliability as a measurement of student knowledge is unknown, the department and the union agreed to have PARCC account for 10% of a teacher's evaluation, with

this number eventually reaching 30%.

Pearson will make \$138 million from this year's PARCC assessment, and could make as much as \$1 billion over the next decade. This is a big gain for the publishing house, especially since not all the districts where PARCC will be administered can afford it. Unlike prior exams, PARCC will require a computer for a student to take the test, on top of the nearly \$24 per student the exam costs to administer. Chicago found that it can afford and find computers for only 10% of students who were to have taken the PARCC this spring. PARCC's creators claim the exam will be a major motivator in bringing technology into the classroom by forcing schools to buy the proper equipment, which can then be used by classroom teachers. While not only putting the cart before the horse, PARCC has managed to further highlight the technology gap that exists in low-income districts who now cannot adhere to state mandated assessments.

PARCC was designed to provide a

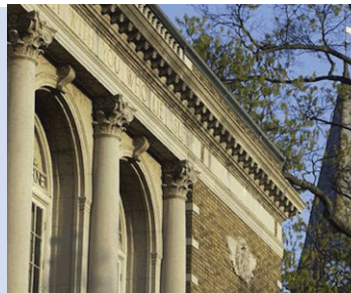
representative sample of the progress of the American student, by giving more students than ever an exam matching their curriculum that was equal to that of other states. Now, with Massachusetts joining only nine of the original 26 states in the consortium, this argument is no longer valid. In the seventeen years since MCAS was first administered the Commonwealth has provided data highlighting the inequity of our school districts. Rather than address the shortcomings of an absence of technology in low-income classrooms, the Department of Elementary and Secondary Education has decided to invest in what a majority of its original participants have decried as a flawed test, for which they are unprepared. In order to retain our first-in-the-nation status in public education, it is important for Massachusetts to examine why it has chosen to continue with an exam others have deemed unsuitable. ■

Cory O'Hayer has a Master's degree in urban education policy from Brown University and works in the Boston Public Schools.



On Campus

Dan Georgianna, Political Director
UMass Faculty Federation, Local 1895



My Last Column

After writing “On Campus” for 20 years, I never thought that I would actually write those words, because I enjoyed writing the column so much. But the time has come; I’m not on campus that much anymore. Semi-retirement agrees with me, and full retirement promises wonders, as retirees tell me. Promises, tinged with doubts.

Susan Krumholz, the current President of UMass Faculty Federation, will take over the column. She has a fresh voice and a new perspective. I worry that mine has become bland or shrill over time, as Frank Rich, *New York Times* editorial writer, gave as a reason to give up his opinion column.

There are so many people to thank. All four editors that I have worked with gave me complete freedom to write and always checked with me before publication. They were also kind. I was almost always late. They also continuously improved the paper. “The Diary of a New Teacher” is wonderful, for example. The *Globe* should run it!

I learned from dozens, perhaps hundreds of great union leaders. There are too many to name, but one stands out. Kathy Kelley was my mentor. Past President of the BTU, past MFT lobbyist, and past MFT

(now AFT-MA) President, Kathy knew all and everyone. Walking with her through the State House was a bright feast of hellos, how-r-yas.

I also learned much from educators. My colleagues at UMass Dartmouth gave me counsel from their disciplines and experience. Teachers at all levels taught me about teaching and learning. They also taught me to respect all teaching. College professors tend to be uppity about education, even though few have had any training in teaching and learning. We’re thrown in the classroom with only our experience, mostly from graduate school, to guide us, which proved disastrous for most for the first few years.

I have learned in my 40-year teaching career that teachers rarely talk to each other about teaching, especially at the college level, and tend to stick with what they know. This has changed recently in higher education under threats from social media that lecturing is not always the best way to learning. Professors’ yellowing lecture notes used year after year were a standing joke, sometimes true, which have now been replaced by recycled powerpoint slides, which at least don’t yellow.

More serious attempts to improve

teaching and learning have begun. Modern students clearly learn from multi-media. Thankfully, media technology has improved from students’ passively watching a screen to interactive communication. A colleague from the Northeast Fishery Science Center and I are teaching a blended online/in person class this semester using video conference software and computer discussion boards. We are guided by young people from computer technical services and the library. I feel enthusiastic but guarded.

I regret that I have done little to improve communication between teachers at various levels of education in “On Campus.” The basic elements of teaching and learning hold true at all levels of teaching, but the divisions between pre-K, primary school, middle school, high school, and college restrict teachers from learning from each other.

Pre-K to 12 grade teachers know that teaching and learning at all levels require extended communication from student to student, student to teacher, teacher to student, and especially teacher to teacher.

College educators could learn much from pre-K to 12 grade teachers. Jenny Garrity, a second grade teacher, wrote this most clearly in January’s Advocate “Diary of a New Teacher” adding communication between teacher, student and parent.

The best student I know is our granddaughter Layla, “almost three.” When she hears a word, she repeats it several, sometimes dozens of times. She considers it carefully and places it in the universe of her knowledge, often not knowing what the word means but determined to figure it out. She doesn’t want grades or diplomas. She wants to communicate; she needs connection to people. She is driven to understand. She attends day care twice a week and loves her teacher.

Imagine that attitude towards learning continuing through college!

Layla is fed, clothed, housed, kept safe and loved by an extended group of people, basic ingredients for education. Not all children have these necessities, to the shame of our country.

I am astonished that teachers, who have to fill this gap, are not revered, but held in control by people in power.

At a recent debate to amend “No Child Left Behind,” Sen. Sheldon Whitehouse (D-R.I.) said this most clearly (*Washington Post*, 1/21/2015), “There are two worlds. Contractors, consultants, academics and experts and plenty of officials at the federal and state level. And the other world is of principals and teachers who are actually providing education to students. And what I’m hearing from the second world is that the footprint of the first world has become way too big in their lives.” ■

Helping Others Make the Right Turn

April 4 Berklee event to help musical (and general) community

Around the world, Berklee College of Music is known as a source of inspiration and talent. Unfortunately, some of the most talented artists to study and graduate from the school find their way into lifestyles that are far from inspiring. The pressures of the road and the recording studio can easily overwhelm, and some see substances as their only way out.

Fortunately, there is a place in Boston where artists from all over the world can get help from one of their own.

Founded by Woody Giessmann, who may be best known as the drummer of the popular Boston-based band The Del Fuegos, Right Turn (www.right-turn.org) is a support center for artists in need. Incorporating multiple treatment methods and modalities, Right Turn strives to help people reduce and avoid harmful behaviors and to help them build more productive, happier lives. They also offer such community service programs the “Sober Café,” a weekly event that provides a safe place for people to play and listen to music without going to a bar.

“My experience as the drummer for...the Del Fuegos allowed me to experience firsthand the devastating effects of drug and alcohol abuse,” explains Giessmann, a professional interventionist who has worked with such legendary artists as The Rolling Stones and who was recently appointed to the Board of Ethics for The Association for Intervention Specialists. “I survived it to see clearly the need for innovative services, support, and ongoing encouragement for people

who have been affected by addictions and mental health disorders.”

On April 4, many of Giessmann’s musical friends and family will come together in a special fundraising concert, the proceeds from which will benefit his organization.

“This concert is to send a message that recovery from substance abuse and other related mental health issues is possible,” Giessmann says.

The 11th Annual SuperGroup Concert will be held at the Berklee Performance Center.

Featuring a band that is scheduled to include Chad Smith of The Red Hot Chili Peppers, Simon Kirke of Bad Company and FREE, Gary Hoey of Fantasy Camp, David Ellefson of Megadeth, Barry Goudreau of the band Boston, Berklee’s Chair of the Bass Department Steve Bailey and other special guests. In addition to serving as a reunion of many of Berklee’s brightest, the concert will also be a chance for fans to see their heroes while supporting them in other ways as well.

Though previous Right Turn shows have been held at Berklee and have featured such acts as Chuck Berry, Paula Cole, Alice Cooper, Ace Frehley, Chuck Leavell, and Trombone Shorty, this will be the first time that the event

is being officially engineered by the school. This important change is due, in great part, to Berklee Professor Ralph Jaccodine.

“I am a lifelong fan of Woody Giessmann’s band The Del Fuegos,” explains Berklee Professor Ralph Jaccodine, who had the pleasure of meeting his musical hero and later attending a concert at the organization’s Arlington headquarters. As soon as he saw all that Right Turn was doing for musicians and those who love them, Jaccodine knew that he had to get involved and do what he could to help out as well. He quickly arranged a meeting with Giessman and Berklee Dean Darla Hanley and, soon thereafter, began to work on ways to bring Right Turn’s annual fundraising concert to the school.

“We’re always looking for new opportunities in the Professional Education Division to engage with students and prepare them for sustainable careers,” Hanley says. “This collaboration with Right Turn will allow us to partner with a community organization that supports musicians in need with creative therapy and provide opportunities for Berklee students to hear directly from an impressive roster of experienced rock musicians (both in conversation and in concert).”

In addition to the concert, the event will also feature lectures by and master classes with many of the participating artists. In this way, students will be able to get to know the people behind the music and to see how their stories relate to their own.

“This collaboration with Right Turn will result in a robust series of workshops, clinics, and open rehearsals on campus to spotlight healthy living and wellness for musicians,” Hanley explains.

In addition to being a member of Berklee’s Music Business/Management Department, Jaccodine is also the manager of such award-winning artists as Ellis Paul and Chris Trapper. He knows the music scene well, especially in Boston. As such, he also knows the challenges that his clients and colleagues can face as well as those that are often faced by their loved ones and fans. This is why he knew what important work Giessman’s organization was doing and why he was so driven to do his part. “Right Turn is doing great work with a vitally important population, musicians and artists,” he explains. “This is the community that I am part of, and I am deeply passionate about.”

By bringing together colleagues from two of his many circles, Jaccodine has made a connection that will benefit many others in many other circles as well.

“The collaboration between Berklee and Right Turn is a natural fit – a win-win for all involved,” Jaccodine suggests. “I’m thrilled to see the energy around the event, and my hope is that this is the start of a long running, annual event for Berklee and Right Turn.” ■



HELPING WITH HARMONY
Woody Giessmann (right) with Chad Smith



Retiree Corner

Marie Ardito, Co-founder
Massachusetts Retirees United
www.retireesunited.org



Observation v. Admission

All too often people will only get involved in legislation that directly affects them. They will not pick up the phone or write the email for something that they do not feel benefits them. What we feel doesn't affect us today can be a major problem in the future and our response is, "if I'd only known then I'd have gotten involved".

There is an issue that Massachusetts Retirees United would like to call to your attention. It is the bill being championed by Virginia Ryan and her Worcester Retirees.

Most of us think that when we spend a night in the hospital we have been admitted. This is no longer the case. Many find after admission to a rehab that Medicare A does not cover them because they did not have the hospital admission requirement. Thus the importance of getting this bill passed.

Filed by Representative Jim O'Day this bill, An Act Regarding Notification of Patient Observations Status HD2483, must get the support of all of us. Can you imagine being presented with a bill for ten, fifteen or more days in a rehab that you never expected? Even if admitted to a hospital your status can be changed to observation the next day without notifying you. And remember if this happens to you you will pay the hospital rate not the Medicare rate! This is a summary of

the bill:

More and more patients are being placed on "observation status" in the hospital. Observation status means that a hospital patient is classified as an "outpatient" even though he/she may spend days and nights in the hospital bed receiving medical care, tests, and treatment. Hospital "observation status" is a growing problem for Medicare patients. Medicare beneficiaries are shocked to find out they are responsible for much higher costs. In addition, not being admitted to the hospital means Medicare Part A would not cover the cost of follow-up rehab in a nursing home leaving elders with huge bills. An Act Regarding Notification of Patient Observation will require hospitals to give notice to patients placed under observation during their hospital stay allowing individuals (especially those on Medicare) to begin their right to appeal. This notice will be given to the patient or caregiver in writing if they are placed under observation.

Most of you are covered under Medicare A. In the future many more will be covered as all those who took a public sector job in MA or changed public sector jobs after March 1986, are contributing to Medicare as well as to other health insurance.

New York was the first state to pass this legislation and it only took the members of their legislature nine

months to get it in place. Two other states, Maryland and Connecticut have recently passed bills with this protection. Besides Massachusetts, bills are pending in New Jersey and Pennsylvania. Those who are retired living in other states can ask their member of their state legislature, House, Senate, or both to file a bill protecting them and others. All of us have family and friends living in other states that should be encouraged to ask that legislation be filed for this protection. In working with members of the legislature in other states I find the major hurdle is the wording of the bill and Representative Jim O'Day's bill may be used as a model. The bill can be found in its entirety at the website of the Massachusetts House. Those of you living in states that have a major retiree population please become involved in getting this filed. Those of you living in Massachusetts are encouraged to help get this bill passed. Ask your member of the House and Senate to support this bill, to get it out of its respective committee and all the way to the Governor's desk!

Thank you, Virginia Ryan, for championing bringing this bill to the attention of the Massachusetts Legislature and for working to get this bill filed. MRU is proud to work beside you in helping to get it passed! ■

Note: HD2483 is a docket number, not a bill number. Representative O'Day's office told me it could be another two weeks before bill numbers are issued. Please contact your Representative and Senator to start getting support for this bill. O'Day's office said to use the docket number and title of the bill - An Act Regarding Notification of Patient Observations Status - and to mention that it is Representative O'Day's bill and they will know the bill of which you speak. This bill should have no cost factor to the Commonwealth, so hopefully we can get it passed quickly! Thank you.

SENIOR SEMINARS

How to Protect Your Nest Egg

Saturday April 18, 2015
Saturday June 27, 2015
314 Main Street, Unit 105, Wilmington

This free seminar by Elder Law Attorney Mary Howie deals with wills, trusts (irrevocable and revocable), gifting, probate, joint tenancy, direct transfers upon death, and much more.

Preparing for Retirement

Thursday, March 26, 3:30-5:30
Methuen Education Association
184 Pleasant Valley Street, Methuen

Wednesday, April 1, 5:30-7:30
Relief's Inn
One Market Street, Lawrence

Monday April 13, 3-5
Lynn Teacher's Union Hall
679 Western Avenue, Lynn

Tuesday, May 5, 2:30-4:30
Blackstone Valley Regional Voc-Tech -
Teacher's Café Annex
65 Pleasant Street, Upton

Marie Ardito's presentation is directed to people retiring in the next 10 years from public sector jobs. It provides an understanding of the retirement system and options, as well as a legal checklist, tips for protecting assets, advice about understanding Medicare, and much more.

To register for any seminar, email mardito@retireesunited.org or call 781-365-0205. Please give the name of the seminar, your name, phone number and the number attending.

Growing Into the Future

BPS program 21st Century Lessons continues to expand

As technology continues to take over in the lives of our students, many teachers are using it for good and to support their students and each other in innovative ways.

In 2010, a group of Boston Public School (BPS) teachers launched an online lesson-sharing site called 21st Century Lessons (see XXX issue) Their lessons are now used and shared by teachers throughout the district, the nation, and the world. In fact, since February of 2013, 145 math, ELA and social studies lessons have been downloaded more than 250,000 times by over 30,000 teachers in all 50 states and in 26 countries.

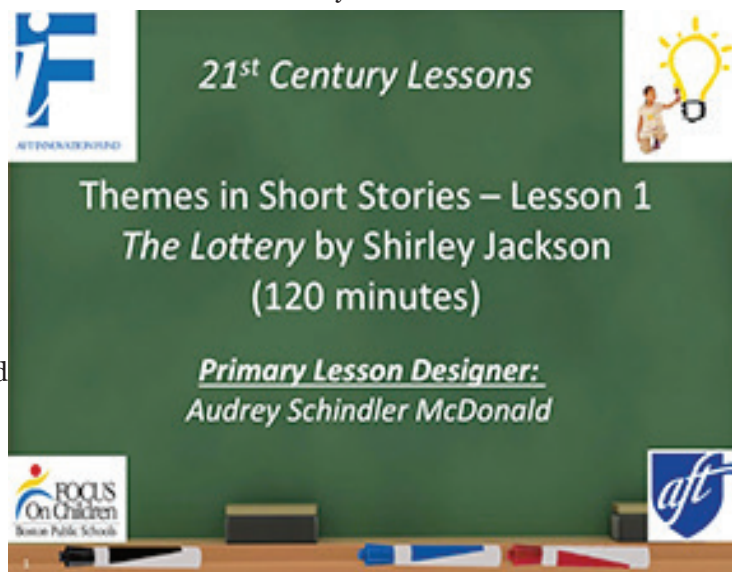
"Our downloads have increased from an average of 7,000 a month to 14,000 a month in one year," observes co-founder Ted Chambers, a teacher at the Clarence Edwards Middle School. "That's about 450 downloads a day!"

According to the system website (www.21stcenturylessons.org), the mission of the program is to create units of high-quality, standards-aligned materials in comprehensive packages that allow and encourage teachers to prepare, deliver, and assess the materials presented in an efficient and effective manner. As each item is prepared and vetted by other teachers, the quality level and usability are assured and the support

is always there.

BPS teacher Audrey Schindler McDonald first heard of 21st Century Lessons "through the BPS grapevine," which gave her the impression that it was "something powerful" for BPS teachers.

"There are so many benefits to this



LESSONS FOR THE FUTURE
A sample starting page for a 21st Century Lesson

initiative," Schindler McDonald says. "I have had the chance to work with a team of top educators who were able to give me suggestions for how to modify my lessons and make them stronger."

Soon after she signed on to the system, Schindler McDonald began contributing materials of her own for others to use.

"I particularly like this aspect," she

says of the editable shared lessons, "as all too often, the lessons...we get from others are not easily manipulated."

BPS teacher Wendy Welch was also an early adopter who has gained much benefit from the program.

"I joined the team to be the ELA Curriculum director so that I could

be a head of the curve when it came to creating lessons that are based on the Common Core, rigorous assessments and to create lessons that meet the needs of the 21st Century learners," Welch explains.

One of the great benefits Welch sees in the program is the ease with which lessons can be uploaded, shared and improved through suggestions from and collaboration with other teachers.

"Our lessons are user friendly to all teachers

and provide differentiated assignments," Welch notes. "The presentation is engaging to students [and] the majority of the lessons incorporate multiple learning modalities such as imbedded videos, collaborative group activities and research/argumentative writing."

Another advantage to 21st Century Lessons is that it allows teachers who might not otherwise have the time or

Check it out!



www.aftma.org

opportunity to collaborate and share not only lessons but ideas as well.

"I had others who could proofread and edit my work so they caught problems that I might have otherwise missed," she notes, "and our work was published nationally so others across the country could access it and use it easily."

Overall, most users of 21st Century Lessons continued to give the program high marks and look forward to its continued expansion.

"I found (and continue to find) the whole process to be very supportive and informative," Schindler McDonald says. ■

GIC changes

Continued from page 1

cost penalize and unfairly target those who need healthcare the most. This is particularly true in lower income members and families.”

According to a recent study by the Henry J. Kaiser Family Foundation, the “typical” up-front deductible for an individual in the U.S. was \$1,217. The study also noted that, according to the National Business Group on Health, 32% of employers offer only “high deductible” plans. The study also noted that 62% of employers have co-insurance (with an average rate of 19%) and that 15% offer a combination of copays (average: \$28) and deductibles (average: \$490). As for retiree coverage, the Kaiser study observed that only 25% of large employers now offer it.

While the presentation pointed out that GIC premium increases have been “consistently low” for the past four years (especially relative to the national average), with no changes in benefits, it was admitted that the average requested premium increase for FY 2016 is “not feasible” when the shortfall is taken into account. In fact, the GIC noted, much of the increases that were recently voted into policy will go towards covering claims growth from FY 2015 that was not covered under the old rate plan. As such, the GIC proposed, some increases for FY 2016 are “reasonable and expected” and will

go far in dealing with the deficit.

In discussing the deficit and why they needed to act now, the GIC suggested that, unless a supplemental budget is passed by May 1, the organization could run out of money, which would interrupt and potentially severely threaten coverage. While it was noted that the legislature has come up with “last minute” supplemental budgets in the past, it was admitted that chronic underfunding is “not desirable financial management.”

Among the changes that will be going into effect according to the vote are changes in premiums and copays

Our organization calls for the Commission to engage stakeholder organizations...in more collaboration solution-driven discussions whereby creative strategies facing public employee healthcare can be formed.

- Andy Powell

and also structural changes in terms of what plans are offered to GIC participants. Both Harvard and Tufts Health Care plans that formerly involved

Preferred Provider Organizations (PPOs) will now be Point of Service (POS) plans. This change alone will put patients’ primary care physician (PCP) more in charge of their total care, as they will now be referring patients to any specialists or other care professionals. Participants holding plans with Fallon may face higher costs for inpatient hospitalization.

Overall, the total projected savings of the new structure is \$78-93 million. While the GIC realizes that it might meet with “member resistance” and may be seen as involving “too much change in one year,” they purport that the alternative was untenable and that

action was necessary.

In addition to changing their service structure, the GIC will also be admitting new members on July 1. Among those slated to join are the MBTA Alliance, and the towns of Ashland, Easton, and Westwood. It is hoped that the new plans will be able to effectively handle the growth and keep the organization on track to a more workable budget.

The GIC is planning to vote on the new premium rates on March 4 and to open Annual Enrollment April 8-May 6 for the plans that will now fall under the new structures and guidelines. It should be noted that participants may only enroll when they are first hired, during the Annual Enrollment period, or with a “qualifying event,” such as marriage. Such events will also be the only qualifier for participants who wish to change from individual to family coverage or vice versa. There will also be a series of health fairs around the region at which participants and potential participants can ask questions and find out more about the changes and how they may be affected. A series of benefit decision guides will also be made available by the end of March at a special website (www.mass.gov/gic/bdgs) to help guide participants as well.

“AFT MA is deeply concerned over the impact of cost-shifting to public employees and retirees throughout the Commonwealth,” Powell said, noting that, as a result of the 2011 Municipal Health Insurance Reform Law, any increase to copays and/or deductibles by the GIC become a new “benchmark” that would impact municipal health

plans across the state “even if those municipal plans are not facing the same cost challenges of the GIC.”

“To penalize the everyday worker is unfair,” Gosnell suggests. “Commendations are due those commissioners who voted against burdening the employees and retirees.” ■

Do YOU know someone who should be featured in Summa Cum Laude?

Want to recognize a teacher, student, staff member or graduate?

Send their information to advocate@aftma.net

Thank you!



ATTENTION NEW TEACHERS

Have you been teaching for fewer than five years?

Do you want to share why you entered education?

Do you have life lessons to impart?

Do you want to support your colleagues and community?

Write to advocate@aftma.net

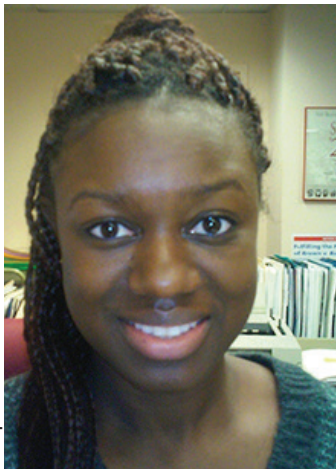
Meet Your Colleague: Monique Jackson

A native of Cranston, RI, Monique Jackson now makes her home in Mansfield and makes the journey into Boston every day to support her colleagues at AFT MA.

As the daughter of an AFT MA staff member, Jackson is familiar with the organization and has actually been coming to the office since she was a very young.

“Since a child, the AFT has been a part of me,” Jackson says, recalling helping with political mailings and other tasks during her high school years and attending many AFT MA conventions and events, including the annual holiday party.

When not at the AFT MA office, Jackson enjoys reading, going to plays, and bowling. She also says that she enjoys spending time outdoors “when weather permits, of course...this is New England!”



HERE TO HELP

Monique Jackson

the phone system and the computers, Jackson also got to know the rest of the administrative and representative

team quite well and all of them very much enjoyed working with her! That is why, when the receptionist position recently became available again, Jackson was chosen.

“On December 15, 2014, I was officially named to my current position,” Jackson recalls. “No words can express how grateful and appreciative I am to be granted such an opportunity.”

When asked what her main goals are in her new official capacity, Jackson replies that she hopes to be able to “be a great resource and asset to everyone here at AFT.” She also looks forward to getting to know everyone who has joined the organization since she last sat at the desk in 2010. “I also hope to make sure that everything in the front office runs smoothly and [to assist] staff with tasks.” ■

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by Scott Hubeny

