



TCNJ's Local 2364 is affiliated with the **Council of New Jersey State College Locals**, the bargaining agent for more than 7,000 professional staff, librarians and full-time, part-time and adjunct faculty at the nine state colleges/universities of New Jersey.

Dear TCNJ Campus Community,

Welcome to our Union local's monthly newsletter, the online coronavirus edition. We are hoping to share information about what your Union is doing to further education on campus and positive relations with the greater community.

Meeting Schedule

Our local meets virtually on the third Wednesday of each month at 3:00pm. Our next meeting of this semester will be on October 21. You will receive a Zoom invitation a few days before. We will also meet on November 18 and December 16.

President's Column: Another Word on Health Care Costs

Dear Members,

Below is the column that ran last February/March in this newsletter. I am running it again with the following addendum:

The below column addresses why we pay what we pay for our health insurance. Since under Direct 19 we will pay less in premiums than under Direct 15, the cost sharing comes in the form of less coverage for out of network use. Not everyone uses out of network providers, but those of us who do will have to bear a greater share of the cost (up to a cap). Bear in mind that even with the increased costs for out of network providers, we still have a plan that is the envy of many people both in the private sector and non-New Jersey public sectors. And in the meantime, as I say below, I'll happily take my free flu shot this year.

The ratification of our new contract comes with a new health insurance plan. Since the tentative agreement was announced back in December, there have been lots of questions raised about the plan. The Council's website (cnjscl.org) contains information about the new plan, and we AFT members also had access to a webinar about the plan. One of the issues that periodically gets raised is the cost of the plan (compared to what we paid for our insurance twenty or thirty years ago) as well as the plan coverage. I'd like to address these issues.

As part of our compensation packages, our employer provides health insurance. If you were employed here twenty or thirty years ago you paid far less for your plan (as a percentage of the cost) than you

do today. Of course, TCNJ and the State still pay the bulk of the cost of the plan. (There is lots of comprehensive and depressing information on the web about rising healthcare costs, the breakdown of employer and employee contributions, and healthcare costs as a percent of GDP. After looking at the charts and data I decided not to quote actual numbers and facts because they are too numerous for this column.). Let's instead compare what our health insurance covers today with what it covered twenty or thirty years ago.

When I began my employment at TCNJ in 1992, my health care coverage had a \$1million dollar lifetime cap. Having had a father who died of cancer 10 years before, I knew even then that a catastrophic illness could cause someone to blow right through that cap. Today, there is no lifetime cap for catastrophic illness. I hope to never need it, but it's comforting to know that I don't have a \$1 million medical expense limit hanging over my head.

In 1993 I became a parent. Wellness care for infants wasn't covered. Neither were routine vaccinations. Taking my daughter for checkups four times a year and all of those vaccinations added up to quite a bit of money. Today we have coverage for infant wellness, including vaccines.

And speaking of vaccines, only a few years ago flu shots weren't covered. That has changed as well. While some of these changes to our coverage have been mandated by law, most of us would agree that these are positive changes. But these changes certainly add to the cost of insurance. I'm not an apologist for insurance companies or for employers. But the reality is that the cost of healthcare is a national, system-wide problem in the United States and the nation needs to have a national conversation (not a shouting match) about how to deal with it. Until that happens, we are all caught in the middle of the rising costs. The State is paying more, and we are paying more.

For those of us hired years ago, it's tempting to wax nostalgic about "the good old days" when employees contributed less to health care costs, but I'm not at all nostalgic about not having wellness care for my

daughter with the many routine vaccinations. Nor do I miss the million dollar cap on medical insurance coverage. And free flu shots are a good deal. So yes, we pay more than we used to for healthcare, but it's not because of the big bad State of New Jersey, or because the union didn't do its job at the negotiating table. Healthcare costs are a problem we need to solve collectively, nationally, and politically.

Unions serve as a bulwark for protecting employees' standard of living, and part of that standard of living is decent healthcare. The NJ AFT Council leadership believes that we accomplished that goal with the health care plans available under this new contract.

Nancy

Community Outreach Update

Our AFT local has been deeply engaged in community outreach during the Covid pandemic, primarily through supporting the work of the Eastern Service Workers Association (ESWA). We also did a successful school supplies drive in September. The ESWA will continue to pack and distribute groceries to those in need during the fall. Members can get more information from Matt Wund (wundm@tcnj.edu) or contact ESWA directly (609-695-9562, eswamercer@gmail.com) to determine the status of the weekly distribution. If other volunteer opportunities arise, Matt will let the membership know via emails. Thank you so much for so generously supporting all of these efforts.

Voting and Encouraging Student Civic Engagement

Its little more than a month until the 2020 election. Dualling yard signs are everywhere. The death of Ruth Bader Ginsburg and the ensuing culture wars will likely energize turnout on both sides and also make it harder for Democratic challengers to score upsets in red states.

The AFT has endorsed Joe Biden for President on the basis that he will provide leadership in our three crises: the ongoing fight to overcome a public health pandemic, an economic recession and systemic racial injustice. As educators we can encourage our students, neighbors and friends to register and to vote. The right to vote is the one on which all our other rights depend and encouraging voting establishes it as a life-long duty. Only 55% of eligible TCNJ students voted in the 2016

election. In the 2020 election the more diverse millennials and Gen Z generations will account for 37% of those eligible to vote, more than Baby Boomers for the first time. Unfortunately, these groups continue to vote at a lower rate than Baby Boomers and are more likely to be politically disengaged. We can change that at TCNJ. Student votes matter on issues like funding for higher education. You can register to vote in New Jersey (or encourage students to do so) until October 13 at <https://voter.svrs.nj.gov/register>



AFT NJ Social Justice Initiative

The Council of New Jersey State College Locals to which our TCNJ local belongs has recently set up a statewide Social Justice Committee with representation from each of the nine state colleges and some community colleges. This Committee will advocate at the council level on the issues voiced by oppressed groups across all the state college campuses to help promote a diverse and inclusive AFT community. It will also provide union support and resources to a local Social Justice committee at TCNJ.

We are delighted that the Council want to empower local action and address change on the social justice issues most important to union members at each school and we look forward to working on these issues at TCNJ. We know many union members at TCNJ want changes and we will provide more information on this effort as soon as we have it. If you have ideas, want to join or be involved in any way in the TCNJ-FT Social Justice Committee please contact Susanna Monseau (monseau@tcnj.edu) for more information.

Contact Us

Email: AFT@tcnj.edu | Website: tcnjft.org[Phone and office hours are suspended while the college remains virtual.]