

Anthem Blue Cross vs HealthNet

After years of negotiations and deliberations, we are asking faculty to vote on authorizing the District to switch from HealthNet to Anthem Blue Cross as our non-Kaiser provider. If approved, the change would likely go into effect July 1 or August 1, 2013. A "transition plan" would be put in place for anyone in the middle of a medical procedure during the switch. And outreach from District HR and Anthem would help members make the transition. There are details about both plans on the UF website (www.uf4cd.org) including a chart with copay and coverage comparisons and a link to check to see if your doctor or medical provider accepts Anthem Blue Cross. The UF E-Board has taken a neutral position on the switch. Below are some of the pros and cons. We have posted more facts and arguments on the web site.

Arguments for Staying with HealthNet

We have been with HealthNet for more than 20 years, and we know how to negotiate their rates and navigate their services. We have a track record and know what to expect. Plus our best plan, "HealthNet Elect," is not a product they offer anymore. If we leave HealthNet, even if we decide to go back to them some day, we will never get HealthNet Elect again, and it's a great plan that combines an HMO (with its low copays) with a PPO option (for greater flexibility). HealthNet is a stable California provider, and many of our faculty and retirees are comfortable with their doctors and medical care. Not every doctor covered by HealthNet will be covered by Blue Cross. Lastly, we can't trust Blue Cross not to raise our rates in the near future. HealthNet is trying to keep our business by offering us no rate increase for 2013/2014 and a cap of 13-14% on any 2014/2015 increase. With so much uncertainty surrounding health care these days and with "Obamacare" set to take effect in 2014, we should stick with what we have for now.

Arguments for Switching to Anthem Blue Cross

The Anthem Blue Cross HMO is nearly identical to the HealthNet HMO, but the Blue Cross EPO is *better* insurance than HealthNet Elect. It allows members to treat the whole Blue Cross PPO network as if it was an HMO: low copays and no referrals needed. One doesn't need to stick to one medical group (like Hill Physicians or John Muir). Plus it's a *national* network, so it will cover college kids out of state and retirees who move out of state. Blue Cross' bid will also save us nearly \$450,000 next year, money that should help us get a raise in 2014/2015. We will also get more data from Blue Cross about our use trends than we get from HealthNet, and this will help us make better decisions in the future. Sure, Blue Cross has a reputation for big rate increases, but that's mostly for individuals, not groups like us. And Blue Cross is the largest insurance provider in the country, so they make the news a lot. HealthNet is not exactly popular. They've been increasingly difficult to work with, and have caused us real problems of late (taking HealthNet Elect from retirees, for example, and convincing us to take a 3-tier drug plan that wasn't what they had promised, so we had to get them to switch us back). If we switch to Blue Cross, we'll save money now, improve our coverage, and become more flexible down the road. In the worst case, we can switch again. Even if Elect goes away, HN will seek to compete with what Blue Cross offers. Competition is key to low rates, another reason to take the competitive bid.

TA Review: Sabbaticals

Eligible faculty will be able to apply for sabbaticals in 2013/2014 (for sabbaticals beginning in the following year, 2014/2015). Since 2014/2015 will be the first year of sabbaticals after a two-year hiatus, pursuant to the UF/CCCCD Agreement of May 3, 2011, and recognizing that there may be more demand than usual because of the break in funding, the TA reaffirms the UF and District's shared commitment to sabbaticals and promises a joint effort to meet demand as needed. We did not agree on a specific allocation or funding source in part because we do not know how many faculty will apply in 2013/2014. But we agreed to a paragraph in the TA promising to work together to address any shortfall, and we think those faculty who have been waiting for two years to apply can do so with confidence. In the coming weeks, we will also be having conversations at the District-level about expanding training to help faculty write successful applications.

TA Review: Pilot Programs

Several "pilot programs" from previous agreements are extended through 2013/2014 by the TA, including on-line office hours, additional family leave, and sick leave donations for part-time faculty.

TA Review: Improving Benefits

The TA includes a couple of nice developments in Benefits. First, we have clarified that the copay reimbursement fund covers not just office visits and drug copays but emergency room and hospital copays as well. Second, we have agreed to explore moving eligible part-timers into the full-time dental plan in October (which was not possible before). We think this would lower premiums for part-timers.

President's Message

Greetings Colleagues. As our semester winds down, your UF leadership has been busy, and I am happy to report that the results are moving in a positive direction. We have negotiated our first raise in five years with what we think is an excellent formula for further improvements in our salaries as the state's economic well-being continues to improve. Our plan for next year includes further work on difficult equity issues including a revisit of lecture/lab/activities definitions. We are also painfully aware of the fact that the first step in equalizing part-time parity has resulted in no raise for some of our part-time colleagues (librarians, counselors, PE activities professors). However, the restructuring that we have accomplished creates a clear path for future equitable raises for all. Overall, we are pleased with this year's negotiations, and we hope you'll vote yes to ratify.

The UF was also pleased to see CFT's recently released report on the ACCJC in response to the "Show Cause" sanction against CCSF. Prepared by Robert Bezemek, who previously represented the DVC faculty senate, the report is a scathing indictment of the accrediting board. Stay tuned for further developments. See you at the TA forums!

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Table Talk

The Newsletter of the United Faculty of
Contra Costa Community College District

May 8, 2013

News at a Glance

- UF and CCCCDC Reach Tentative Agreement for 2013-2014
- Ratification Vote Begins Today; Votes Due May 22 by Noon
- 7 Forums Scheduled over Next Two Weeks to Discuss TA
- Ballot Also Includes Separate Vote on Switch to Blue Cross
- Point-by-Point Review of TA plus Blue Cross Pros and Cons
- President's Message: Looking Ahead to Equity Issues

UF/CCCCDC Reach Tentative Agreement

In a complex agreement replete with triggers and reopeners to protect both sides, the UF and CCCCDC have settled on a Tentative Agreement (TA) for 2013/2014 that includes a 2% salary increase beginning in fall, 2013, and a formula aimed at increasing salaries again in 2014/2015. There is also a slight bump to part-time parity, along with a plan that will finally pay parity monthly and on-schedule, so it will start counting towards retirement. The full text of the TA is available for review on the UF website: www.uf4cd.org (and the details are discussed below).

District agrees to spend down reserves to help raise salaries faster.

Our ratification vote starts today. Votes are due in the UF office by noon on Wednesday, May 22. The ballot also contains a separate question, independent of the TA ratification, that asks if the UF should authorize the District to negotiate a switch from HealthNet to Anthem Blue Cross as our non-Kaiser health insurance provider. Details about the Blue Cross bid and our vote are in this edition of *Table Talk*.

Ratification Vote Starts Today (votes due back in UF office by noon on May 22)

Drop-In UF Meetings to Discuss TA and Blue Cross/HealthNet Vote

- CCC:** Monday, May 13, 2-4pm, LA 108
Tuesday, May 21, 2-4pm, LA 202
- DVC:** Tuesday, May 14, 2-4pm, L-151
Wednesday, May 15, 3-5pm, BFL Conf. Rm
- LMC:** Monday, May 13, 8:30-10am, L-109
Wednesday, May 15, 12:30-2pm, L-106
- SRC:** Thursday, May 16, 10-11:30am, W-204

As always, members who prefer may vote by phone, email or fax, using the number from the green dot on each paper ballot. (We are not yet ready with our plan to switch to electronic balloting.) Details are on the ballots, which have been placed in campus mailboxes along with *Table Talk* today.

The UF Executive Board has unanimously voted to recommend that our members vote yes to ratify the TA. We have chosen, however, not to take a formal position on the switch to Anthem Blue Cross. We see significant advantages and disadvantages to changing providers, so we have decided to present the facts and let our members decide without a recommendation from our Board.

TA Review: Compensation

In addition to covering step and column increases plus the District's share (94%) of any increases in health-care premiums for the next two years, the TA uses one-time District reserves as "fronted COLA" to put a 2% salary increase on schedule for 2013/2014. Then, a formula, similar to the one we used the last time there was new money, will decide any increase for 2014/2015. For both years, if revenues or expenses turn out to be substantially higher or lower than expected, or if the 2% raise or the following year's increase fails to exceed State COLA, then we can reopen the agreement. COLA (the State's calculation of "cost of living adjustments") is anticipated to be officially 1.565% for 2013/2014, although we still don't know whether new money allocated to the District will include COLA or at what amount.

In the unlikely event that not enough new ongoing money comes to the District by the end of 2015 to cover the 2% salary increase (using our formula), then the increase could sunset in 2015/2016. This would essentially make it a "2-year one-time bonus" rather than a salary increase, and in this way the District is protected against allocating one-time money for an ongoing expense. At most, the District would have paid about \$4 million from reserves if new ongoing money never materializes. We think this will not happen; on the contrary, we hope to see enough new money in the next couple of years to afford an additional salary increase in 2014/2015. But the formula has several clauses that protect either side in the event that revenues come in higher or lower than expected.

The formula allocates to employees 88% of all new ongoing revenue, including COLA, growth, and savings from increased efficiency or productivity (and including money generated by the addition of 5 minutes to most 2-day-a-week classes at DVC, made permanent by the TA), and it deducts all employee-related expenses before determining salary increases. Since the District currently spends about 87% of all revenue on employees, this slight increase shifts priorities towards paying competitive salaries, and should continue to move us towards the top third of the Bay 10, as we were beginning to do before the financial crisis.

Aside from the triggers that could reopen the agreement, the most complicated element in the salary increase is how it will be applied to part-time faculty and overload. Rather than put the increase on the part-time/overload salary schedules, the increase will become part of a "load adjustment factor," as explained in the next section.

TA Review: Load Adjustment Factors

Background Story

The TA implements a first step in a long-range plan to change the way CCCCD pays part-time faculty and overload AC assignments. First, a quick review of history: in 2001, the State Legislature set aside ongoing categorical funding to reduce the inequities between full-time and part-time faculty compensation. Districts were required to use this money exclusively to enhance part-time faculty salaries. Most districts put this money on the part-time salary schedule at that time. Ours did not. We decided instead to distribute the money every semester as a bonus calculated as a percentage of salary for those teaching assignments that were substantially below our definition of "parity."

The term "parity" refers to a negotiated percentage whereby each District was directed to determine an equitable goal for part-time salaries. In CCCCD, we defined parity for instructional faculty at 75%, assuming that 25% of a full-timer's paid duties lay outside the classroom, and at 87.5% for non-instructional faculty. This means we agreed that if a part-time instructional faculty member with the same level of education and years of service as a full-timer was paid 75% of the full-timer's salary, this would be "at parity." Because full-time assignments theoretically take into account differences in workload while part-time assignments are paid hourly and do not, different assignment types have different parity rates in our district. Lecture and English Composition pay at significantly less than the 75% target rate. Lab is nearly at 75%, while PE activity assignments and non-instructional (librarian and counselor) assignments pay above parity. So for the past decade, with minor adjustments, CCCCD has paid "parity" at the end of each semester to part-time lecturers and English Composition professors but not for lab assignments or full-time AC overload, in keeping with the law but making no additional progress at bringing part-time salaries more in-line with full-time salaries.

Then, in 2009, facing a budget crisis, the State cut the part-time parity categorical in half. The UF, concerned that our part-time lecturers would take a pay cut, negotiated for the District to backfill the lost funds and maintain a constant "parity rate." We also pushed to pay part-timers by load rather than hourly, and to have parity paid monthly, on schedule, and be reported to STRS as salary rather than a bonus. We have sought to increase overload AC pay too, not with State categorical dollars but with local funding, since overload assignments are not aligned in an equitable way either. With the exception of one semester, we have managed to maintain the same parity rate (7.8%) since 2009, but all our other goals have been thwarted by either a lack of money or, even more frustratingly, by technological problems. The system simply has not allowed us to pay different assignment types differently except as a manual end-of-the-semester calculation.

The Current Plan for Part-Time Pay and Full-Time Overload AC

Finally, we have come up with a way to pay parity monthly and have the money count towards retirement. The new plan will also make adjustments in the future much easier. We still don't have the money we need to make significant improvements to part-time or AC pay, but we think at long last we are paving a road to progress.

The basic idea is to stop adjusting pay on the part-time/overload AC salary schedules, and to start adjusting load instead. The simplest example is for everyone who does not currently receive "parity pay." For lab assignments and overload AC, the increase this year will be 2% (the same 2% increase that full-time A-load faculty are getting). But rather than adding 2% to the part-time/AC salary schedule, we will adjust the hours paid by a factor of 2%. The net result to the employee is identical. But by adjusting hours paid rather than pay rate, we will overcome the technological hurdles that have prevented us in the past from adjusting pay by assignment-type.

All part-time and AC overload assignments will now be subject to a "load adjustment factor" that will increase the number of hours paid as part of a pay-per-course formula. For lecture and English Composition faculty in 2013/2014, the factor will be 1.1 (a 10% increase to reflect 8% parity, a slight bump from this year's 7.8%, and the 2% raise). Lab and AC will have a factor of 1.2 (just the 2% raise). The one exception will be part-time and AC non-instructional and PE activity assignments, which will have a factor of 1 (with no raise this year, since these assignments are already over parity). We are not entirely freezing pay for assignment-types above parity (since step and column increases will still be funded), but in making our case for equitable increases for faculty below parity, we had to agree to slow the rate of increase for those above parity. The factors will go into effect in fall, 2013 (so there is no pay increase this summer). Starting summer 2014, the factor for summer will be 1.2 (a 2% increase but no parity).

In 2014/2015 and in subsequent years, we hope to make more progress by continuing to raise load adjustment factors until we get close enough to parity for all assignment types (including AC) to switch to one pay-per-load system.

TA Review: Article 25 "Part-Time Staffing Preference"

The TA makes a number of minor adjustments to Article 25, clarifies some issues, such as how full-time retirees may qualify for staffing preference, and establishes a number of protocols for informing faculty of decisions and developments related to staffing preference. The forms are listed as appendices: PT-1 is for notifying applicants for staffing preference of the results of their application; PT-2 is a warning letter to let faculty know if they are at risk of losing staffing preference; PT-3 is to notify a member who has lost staffing preference (due to a disqualifying condition); PT-4 is for when a department is unable to offer a part-timer with preference his or her historical load; and PT-5 is for part-timers with preference to communicate teaching preferences to their departments. The forms are templates that may be replaced by locally constructed forms, so a department may use its own procedure for collecting the same information from part-time faculty. The forms are meant to ensure due process, to standardize communications, and to reduce the work for chairs and deans. Other highlights of the TA include: allowing part-timers with preference to receive permanent parking stickers; and clarifying that retiring full-time faculty may apply for staffing preference following the first semester that they return to teach part-time. Retirees establish their modal loads for fall and spring during their first year teaching part-time. We also added a UF representative to the review process in case of dispute.