Senator Martinez Honored for Contributions to Education

SAANYS presented New York State Senator Monica R. Martinez with its 2019 Champion for Education award at a reception in her honor on Monday, November 4 at the Irish Coffee Pub in East Islip. A former assistant principal in the Brentwood Union Free School District in Suffolk County, Martinez continues to demonstrate her passion for education and support of educators in her role as state senator. Among her many efforts is her recent procurement of long-needed funding in the state budget to support professional learning for New York State’s school leaders, particularly school principals and other building administrators.

School safety, student mental health, the increasing social emotional needs of our students, evolving standards, new federal requirements, and developing technologies represent just some of the growing demands on school administrators.

“Professional growth is important for all, but particularly so for those charged with leading our schools and learning environments,” remarked SAANYS Executive Director Kevin Casey. “We applaud Senator Martinez for recognizing that, now more than ever, it is essential that our school leaders be provided with high-quality support as they help build a brighter future for New York’s students.”

Administrators at the Forefront of the Vaping Crisis

Senator Schumer Visits Arlington High School

U.S. Senator Chuck Schumer (right) and Paul Fanuele, executive principal of Arlington High School, during the senator’s recent visit recognizing the high school’s work to combat vaping.

Thank you @SenSchumer for recognizing and speaking with our students on our work educating our school community on the dangers of vaping. @ArlingtonCSD @NASSP @GWallace @SAANYS

SAANYS Provides Testimony at Albany County Legislature on Vaping Ban

On October 15, 2019, SAANYS provided comments in support of a proposed county-wide ban on e-cigarettes. The proposed ban, Local Law E, would ban flavored tobacco products, including menthol cigarettes, flavored cigars, smokeless tobacco, electronic cigarettes, and vaping devices. SAANYS’ position of support for such bans rests on the increasing negative impact on students. More information on these negative impacts can be found in our recent Special Report, Student Vaping: A Growing Threat to Student Health, which can be found at: https://saanys.org/wp-content/uploads/2019/09/VapingReport2.pdf

Summary of the November Board of Regents Meeting

The November meeting of the Board of Regents started on a very solemn note with a memorial to Regent Judith Johnson. Her dedication and commitment to the work of the board will be missed, as will her strong activism on behalf of students.

Full Board

Pending announcements on vacant positions was of considerable interest going into the November meeting. Many questions from the field as to who would fill a multitude of

continued on page 3

continued on page 6

LEGAL BRIEFS

What You Need to Know to Successfully Negotiate Health Insurance Benefits

As unemployment numbers continue to drop and wages continue to increase, it is critical to remember that it is the benefits, pension, and work day/year that attract people to public service. SAANYS has recently conducted several seminars on negotiations at which members asked many questions about health insurance. As a result, we decided to write this article to provide important information about health insurance benefits to enable you to successfully negotiate improvements to your health insurance benefits.

In the public education sector, health insurance benefits typically cover (1) active employee health insurance coverage; (2) active employee prescription drug coverage; (3) retirement health insurance coverage; (4) the interplay of employer provided health insurance in retirement with enrollment in the federal Medicare program upon reaching 65 years old; and (5) retirement prescription drug coverage. However, in the western part of the state, retirement health insurance benefits are significantly less than found in other parts of the state. Also, it is important to

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News & Notes

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www.saanys.org

CALL FOR SUBMISSIONS

Call for Submissions

SAANYS / New York State Awards

SAANYS is the official state affiliate to the National Association of Elementary School Principals (NAESP) and the National Association of Secondary School Principals (NASSP) and their annual awards programs.

- SAANYS/NAESP
  - Elementary School Principal Award
  - Middle School Principal Award

SAANYS/NASSP

- Assistant Principal Award
- Elementary School Principal Award
- Middle School Principal Award

SAANYS/NASAP

- Outstanding Educator Award
- Leader in Digital Education Award
- Leadership and Support Award

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The federal poverty index in the US for a family of four is $25,750, which represents 12 percent of our country’s population. It is no wonder then that many students in our schools struggle on a daily basis with hunger? School leaders and administration need to address hunger and poverty, or parents will struggle to get parents to pay for their child’s lunches, etc. Should not parents be paying for food costs. Schools struggle to get parents to pay their child’s lunch costs and many times to no avail. Many schools have responded with full scale free/reduced lunch offerings available to all students. New York State has also taken a lead in not allowing “lunch shaming.” Children should not go hungry in our country. School leaders and teachers should not need to spend time worrying about the issues of student hunger, or parents who do not, or cannot, pay their child’s lunch costs. We need a state commission on student hunger and a comprehensive solution working with the US Department of Agriculture to address the critical need.

Studies published in the American Journal of Clinical Nutrition and the Journal of the American Academy of Child and Adolescent Psychiatry show that hunger greatly impacts a child’s performance and behavior in school. If a child is hungry, they cannot focus on learning. Teachers often take it upon themselves to provide snacks during class time so that their students can focus and learn. The great work being done by educators to make sure their students are not hungry has not gone unnoticed by those who need it the most, their students. Many families who do not qualify for free or reduced lunch are not meeting their financial obligations for their children’s school food costs. Schools struggle to get parents to pay their child’s lunch costs, many times to no avail. Schools must then absorb the costs. We need a state education department (SED) to establish that students’ access to rigorous course offerings is not merely aspirational, but rather suggests that it facilitates competition among schools. Equally important, the guidance will not be without cost to districts. SED does not address the issue of cost, which in a way I understand. Delving into the funding morass would surely dilute the focus that the guidance brings to the issue of equity. Funding in this area is an annual priority issue for districts across the state, and coincidentally, the New York State Educational Conference Board (EBC) of which SAANYS is a member released its 2020-21 school finance recommendations within days of SED releasing its guidance on equity. EBC is calling for a $2.1 billion state aid increase for 2020-21. EBC points out the growth in student needs in the recent past. Examples include a 15 percent increase in students receiving free and reduced lunch in the 10 year period between 2007-08 and 2017-18. During this same time period English language learners grew by over 18 percent and students with disabilities by over 17 percent. Recent surveys of both school superintendents and building administrators independently show a sharply increased need for mental health services in our schools. None of this diminishes the need for equity in education, but rather suggests that valid competing needs may exceed our budgetary capacity, especially with the tax cap and the expected increased Medicaid costs that will fall to the state. Senator Shelley Mayer, chair of the NYS Senate Education Committee, has been conducting a series of hearings around the state to examine the Foundation Aid funding formula. This formula, created after the successful Campaign for Fiscal Equity lawsuit, has never been phased-in as intended when enacted, and therefore has never delivered on its promise to provide a school for all students that has sufficient resources to provide a high quality education; to provide the very type of coursework and supports that the SED guidance on equity envisions.

We can only hope that Senator Mayer’s hearings may provide the evidence that will motivate the legislature to update the Foundation Aid formula and fully fund it. Without sufficient foundational support, the guidance of SED is rendered aspirational, and not operational.

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Association of New York State
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Due to the resignation of Interim Commissioner Beth Berlin, Acting Commissioner Tahoe has been at SED for a number of years, holding various positions in the Office of Counsel.

John D’Agati was tapped from a very short retirement to serve as senior deputy commissioner, the position formerly held by Jhone Ebert. D’Agati was previously the deputy commissioner for higher education and comes to this new position very well prepared.

Lesli Myers-Small was appointed to the position of assistant commissioner for the Office of Innovation and School Reform. This position was formerly held by Dr. Kimberly Young-Wilkins who has since taken the position of deputy commissioner for P-12 instruction support. Dr. Myers-Small comes to SED with many years of experience as superintendent of the Brockport CSD and assistant superintendent in the Ithaca CSD.

Elisa Alvarez will move into the position previously held by Angelica Infante-Greeen as associate commissioner for the Office of Bilingual Education and World Languages. Alvarez comes to SED from NYCDOE where she held the position of executive director of differentiated learning.

Jason Harmon was named as assistant commissioner for the Office of Accountability, filling the position held by Ira Schwartz. Harmon worked closely with Schwartz and is very familiar with the work of that office.

An announcement that was made at the Board of Regents meeting, but that has not been widely circulated, is the appointment of Jason Breslin as the director of early childhood.

P-12 Committee

Graduation Measures

The first presentation to the board was an update on the Graduation Measures Initiative. The timeline for the regional workgroups was pushed back until January, which was a delay from the original starting date of this fall. SAANYS will post the dates of the regional meetings as soon as they are announced to ensure that as many administrators as possible will be able to attend the regional discussion on graduation measures. SED will continue to review research and practices in other states during this first phase. Additionally, it was announced that the Bill and Melinda Gates Foundation will provide $100,000 to support this initiative.

Discussion Around the Table

Regents Collins and Reyes made statements regarding the need to ensure that the meetings be as inclusive as possible to ensure that student voices are included and that the needs of incarcerated youth would be heard.

Regent Mittler expressed a pointed concern that the Gates funding should be used purely to support the research portion of the initiative. She received assurances from staff that this was the case.

Regent Young expressed a desire to broaden the focus of examining student achievement to student learning. He was concerned that the focus on achievement was too narrow and that the discussion should ensure that many measures of learning be considered and not just alternative measures of achievement. A link to this presentation can be found by scanning the QR code.

Raising the Age on Criminal Responsibility

In 2017, a law was passed that made changes to the procedures used to place 16 and 17 year olds in the criminal and juvenile justice system. The new law changes the types of detention and placements that such youth may receive and provides additional services.

The law revised the definition of juvenile delinquent to include 16 and 17 years olds (in some cases) and adds the definition of adolescent offender (AO). An AO is defined as a 16 or 17 year old who commits a felony and requires that specialized more juvenile detention facilities be created as additional post-sentence placements.

Students in such facilities must be provided educational programs and as such, ESSA requires that every school district designate a transition liaison who will facilitate the transition in and out of residential facilities and academic settings.

The report recommended that SED pursue both statutory and regulatory changes to implement this new law. Statutorily, SED recommends that a school district in which a juvenile justice or DOCCS facility is located, be allowed to issue a diploma for students who meet graduation requirements while placed in such a facility. Additionally, a statutory change is needed to authorize the immediate transfer of student records from school districts to juvenile justice facilities.

In terms of regulations, the Board of Regents has proposed that students in such facilities be exempted from the two-credit physical education (PE) requirement that they would have earned while in a detained facility. Additionally, regulations propose to allow students who have earned the PE requirement, but need more than eight semester to graduate, to stop enrolling in PE courses. These changes are made due to the unique nature of educational programs offered in justice system facilities, as most students receive extensive PE. This item may be found by scanning the QR code.

High Education Committee

Report on Educator Diversity

In 2018, the legislature required SED to prepare a report to provide “an overview of the diversity throughout the state.” The report was to examine:

• Data on the race, ethnicity, gender, and age of the state’s educator workforce;
• A look at the hurdles diverse candidates encounter at each point along the pathway;
• Current efforts by higher education institutions to recruit and retain diverse candidates into educator preparation programs;
• Current efforts by schools and the state to attract, hire, and retain certified teachers who reflect the diversity of our students; and
• Recommendations on programs, practices, and policies that may be implemented by schools and teacher preparation programs to improve educator diversity in New York State.

The presentation provided continues on page 7.
SAANYS REGION 10 WORKSHOP SERIES

JANUARY 31, 2020
PLAINVIEW HOLIDAY INN
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9:00 AM – 3:00 PM

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SAANYS Region 10 WorkShop Series

Event Agenda:

- **SAANYS Legal One NY**
  - **JANUARY 21 | LIVERPOOL**
    - **SBAPPR: Informational Update: What You Need to Know**
  - **APRIL 28 | CICERO**
    - **Retirement Planning with TRS and AXA**

SAANYS is … Your Source for:

Statewide Seminars | Mentoring | Local PD on Demand | Online learning

**Addressing Long-Term Care**
This seminar explains what Long-Term Care is, who needs it and what options people have if they need it. The presentation will show that, without proper planning, the potential costs associated with the need for LTC can be devastating to the family and to the assets built over the years.

**Basics of Taxes**
This seminar provides an overview of basic tax concepts including pre- and post-tax definitions, Roth options for savings alternatives, and others.

**Student Loan Forgiveness**
There are a number of Student Loan Forgiveness options available to New York State educators, but sorting through all of them can be a challenge. There are a number of Student Loan Forgiveness options available to New York State educators, but sorting through all of them can be a challenge. Let us help you navigate the requirements by going over who may be eligible, how you may be able to qualify, all the way to how to submit the paperwork.

**Summer Planning**
Have you been so busy during the school year that you put off addressing any and all personal financial matters? This presentation will provide a checklist of items that should be addressed during the summer, as well as a timeline and suggestions for an easy implementation of the plan.

**Your Family, Your Future**
This presentation addresses the multitude of issues involved when juggling financial obligations of raising a family while still planning for your long-term financial future.

**Social Security**
The Social Security system is one of the most important, and often misunderstood, retirement systems out there. Making the right decision is critical to your retirement planning. This seminar provides helpful information about the Social Security.

**Register**
Register online at saanys.org

Grab your lunch and join us the first Friday of each month at noon for Financial Fridays with AXA. These short 30-minute online sessions are meant to offer tips and ideas for securing your personal financial success.

**Student Loan Forgiveness**
Student Loan Forgiveness

**Financial Fridays**
Financial Fridays

**Region 11 Awards Ceremony**
Region 11 Awards Ceremony
April 23, 2020
5:00pm – 7:00pm
Middle Country Club, Penfield

**Educational Technology and Reform**
Educational Technology and Reform
Did you know that SAANYS has a wide range of topics available to you in your school or district in formats tailored to your particular learning needs, including:

- Faceto-face or virtual workshops, series, or book studies.
- Superintendent conferences day learning opportunities for your teachers, as well as you and your administrative team.
- Topics relevant for essential service leaders as well as building or instructional leaders.
- One hour, half day, or full day or days of professional learning to fit your schedule.
- Mentoring options from individual to group coaching formats.

SAANYS is able to tailor our offerings to the needs of your leadership team, region, school, or district depending on your specific needs. We can provide anything from a brief online ZOOM session to a full day face-to-face workshop or summer retreat segment. Just give us a call or email us to start the conversation and explore ideas that might work for you and your colleagues.

Here is a brief sample of some of the topics that we have recently presented in various formats around the state:

- K-12 Schools as Customer Service Organizations: How Does Yours Measure Up?
- Courageous Conversations That Improve Student Learning
- Strategies to Counteract Poverty and Help Students Succeed
- Building Culturally Responsive Schools and Classrooms
- SED/APPR Update and Review: What You Need to Know
- MPPR: Principal Evaluation Strategies that Make Sense
- Innovative Within the Box
- Legal Update: What Issues are Trending Now
- Coaching Your Teachers on Formative Assessment
- What to Do When Trouble Finds You
- Implicit Bias Leadership Forum
- Collaborative Leadership
- Beyond the ABCs of Trauma and ACES
- Strategies for Students with Trauma
- Connections Between Equity and Grading Policies / School Discipline
- Rollout of Restorative Practices for School Leaders
- Effective Feedback Around Instruction: Building Your Skills
- Asking Reflective Questions to Improve Instruction
- Working With Difficult and Resistant Staff
- Negotiations Workshop/Hot Topics in Negotiations
- Creating a Positive Culture Within Your Department, School, or District
- Inhouse Inter Rater Reliability Workshop

Again, this is a sample — we look forward to working with you to build a PD option that is right for you and your team. For more information on options and pricing, contact Karen Bronson, SAANYS director of professional learning, at 518-782-0690 or kbronson@saanys.org.
understand that over the past 30 years, the cost of health insurance benefits has dramatically increased and now health insurance has become a much larger portion of each worker’s total income.

Consider this, is it better to contribute more toward the premium cost of health insurance during active employment (when you can use tax dollars to pay for those premium costs) or pay less in retirement when the administrator is on a fixed income?

Health Insurance During Active Employment

The first consideration is the type(s) of health insurance plans the community college, school district, or BOCES is offering as its primary plan to its administrative personnel. The industry trend has been to reduce the quality of the health insurance plans being offered. In public education today, there are only a few indemnity plans still being offered by employers. More common are PPO plans (which have an in-network and out-of-network structure), HMO plans, or EPO plans. However, due to sharply increased costs in HMO plans, these plans are being phased out as plan options. There has also been a recent push to introduce high deductible plans into the public education sector. These plans require the individual employee to absorb a large deductible before getting fully paid coverage. Insurers believe that high deductible plans save money because the covered employee, through their deductible, covers the typical average plan usage. Public employers, seeking to entice the employees to enroll in high deductible plans, have offered to cover the full cost of the deductible and/or to have employees contribute a much lower amount toward the premium cost of such plans compared to other available plans. Generally speaking, these types of plans appear fine for younger employees without families, but prove too costly for families or people with pre-existing medical conditions.

Also, remember that all health insurance plans are rated under the Affordable Care Act (ACA). The rating system uses metals to describe the quality of the plan, platinum being the best, followed by gold, silver, and bronze. In 2022, the employer excise tax is scheduled to be implemented. However, the roll-out of the excise tax has been delayed for almost eight years now, with the expectation that it will be postponed again.

In the collective bargaining agreement, make sure to identify the primary plan offered to unit members. Also, does the plan offer the option to receive insurance to other units. There are several contracts that SANYS has worked on recently that allowed the teachers to negotiate changes in their primary health insurance plan, that would automatically change the health insurance plan available to members in the administrative bargaining unit. Attempt to negotiate all your health insurance benefits into your own contract, do not allow mandatory terms and conditions of employment to be subject to what other bargaining units negotiate.

Finally, understand that employers will realize the largest cost savings when they change health insurance plans. Correspondingly, when employers switch health plans, the employees will bear the brunt of the switch in the form of receiving inferior quality plans, with employees bearing a larger proportion of the costs associated with the new plans.

When employers switch health plans, the employees will bear the brunt of the switch in the form of receiving inferior quality plans, with employees bearing a larger proportion of the costs associated with the new plans.

As important as identifying the primary health insurance plans in the contract, is spelling out the employee’s responsibilities for employer contributions to the plan. Without setting forth in writing what those additional costs are, an employer may attempt to maintain its premium costs by increasing those amounts. Remember, any changes to these components of health insurance should be negotiated. Spelling these terms out in the contract makes it more difficult for the employer to unilaterally change those health insurance benefits. If your unit has sustained increased costs to any aspect of health insurance, please contact SANYS.

The final aspect of active employee health insurance coverage to consider and try to negotiate is the health insurance premium cost sharing. Very few administrative bargaining units today do not contribute any amount toward the cost of health insurance. The statewide average is around 15 percent with greater employee contributions in some plan areas. In the case of the best can be anywhere from 15 percent to 25 percent. In the private sector, the average employer health insurance cost sharing for health insurance is 33 percent. Also, understand that many bargaining boards of community colleges, school districts, and BOCES are seemingly obsessed with demanding their employees contribute more and more toward the rising cost of health insurance. However, this does not make sense to keep increasing administrators’ contribution percentages when other units in the employer organization do not contribute the same amount. If faced with this situation, politely advise the employer’s negotiating team that we have carefully considered the proposal, reject it, and will no longer entertain it.

Active Employees

Prescription Drug Plans

Like the health insurance plan itself, the employer’s prescription drug plan should be satisfied in the contract with specifications of the number of applicable tiers and the co-payments for each.” Thirty years ago, public education prescription drug plans usually carried only one co-payment figure. However, over time, as the cost of prescription drugs has increased, so has the employee’s share of the rising costs on their employees in the form of creating tiers with different negotiated co-payments. Today, health insurance plans frequently offer two-tier (generic and brand) or three-tier (generic, brand, and formulary/specialty) with different negotiated co-payment levels.

Employers also provide their employees with a mail order option for maintenance drugs. The standard type of mail order drug plan involves a three-month supply for

Contract Settlements

NOTICE: Please send copies of your unit’s settlements in the event that SANYS did not negotiate the contract. This information is important and is helpful to follow SANYS members.

Louisville Administrators Association, Region 10

Negotiations were led by SANYS Negotiator Dr. Frederick P. Kirsch and assisted by Unit President Amanda Caldwell and team.

Duration of contract: 2019–2023

Salary increases as follows: 2.85 percent each year plus $1,950 in year one, $1,250 in year two, and $676 in year three.

• Secured upfront vacation days for newly hired unit members.

• Allocated a vision insurance plan with a contribution from the district.

• Frontloaded small longevity increases, CAS stipend, and minor and auxiliary extra work stipends into the base salary of all unit members.

• Made a retirement incentive available during the first three years of eligibility. Increased the district’s contribution match to all unit members’ 403(b) by 25 percent.

• The district will offer a 457 savings plan.

• No change in the health insurance premium share.

• Resisted the district’s proposals to eliminate health insurance at age 65.

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Richfield Springs Administrative Professionals Association, Region 8

Negotiations were led by SAANYS Negotiator Dr. Frederick P. Kirsch and assisted by Unit President Joseph D’Apice.

Duration of contract: 2019–2022

Salary increases:
- Increased the professional development allotment for each member from $1,000 to $1,500 annually.
- Added three additional vacation days per year to a maximum of 28.
- Accelerated longevity payments with $1,000 add-ons for 8, 15, 20, and 25 years of service; and for tenure.
- Referenced the health plan in the contract by making any changes a mandatory subject of bargaining.
- Lowered members’ health plan deductible.
- Accepted a slight increase in prescription co-pays to $5/120/40.
- The district agreed to establish a 105/106(h) health reimbursement plan amounting to $200 per year.
- Improved dental insurance.
- New vision insurance.
- Added term life insurance for 1X members’ annual salary.
- Increased sick day payout at rates of $70 for 0-149 days, $80 for 150-199 days, and $90 for 200-360 days.
- Increased retirement incentive to $12,500 in year one and $7,500 in year two.
- Changed health premium share from 90/10 to 88/12.
- Added term life insurance for 1X members’ annual salary.
- Increased sick day payout at rates of $70 for 0-149 days, $80 for 150-199 days, and $90 for 200-360 days.
- Increased retirement incentive to $12,500 in year one and $7,500 in year two.
- Changed health premium share from 90/10 to 88/12 over the life of the contract.

Region 1

Region 2

Region 3

Region 4

Region 5

Region 6

Region 7

Region 8

Region 9

Region 10

Region 11

Region 12

Region 13

Region 14

Region 15

Region 16

National Affiliation

SAANYS is the official state affiliate of both the National Association of Elementary School Principals and the National Association of Secondary School Principals and their state and national principal of the year programs.

Legal Highlights

The SAANYS Legal Department – Working Tirelessly for Members Statewide

Below are just a few highlights of our many current and pending cases.

- SAANYS assisted a unit in their effort to get a new title moved into the bargaining unit.
- SAANYS prepared a hearing involving 25 different charges.
- SAANYS negotiated a disciplinary settlement before agreement.
- SAANYS engaged in collective bargaining for a successor proposal, and helped draft a counter proposal in response.
- SAANYS completed a two-day fact finding session involving a newly formed unit and their first collective bargaining agreement.
- SAANYS met with a negotiations team in preparation for their meeting with the district, reviewed the district’s proposal, and helped draft a counter proposal in response.
- SAANYS resolved an ongoing PIP/APPR dispute.
- SAANYS commenced collective bargaining for an established unit that recently joined SAANYS.
- SAANYS advised a member on district policies relating to outside employment.
- SAANYS negotiated a settlement with a unit member on obtaining accommodations to return to work.
- SAANYS negotiated a disciplinary settlement before charges.

Summary of the November Board of Regents Meeting

Data and practices in the field that attempt to address the need to increase the diversity of the teaching workforce. The following graph demonstrates how our workforce is not commensurate with the student population.

Discussion Around the Table

As members of the board digested the information, their initial reactions focused on the need to bring urgency to the state of the workforce. Several members expressed their desire to develop policies and incentives targeted to this challenge.

Regent Young suggested that it would be important to look at the complete story, which would include not only the pipeline but the recruitment and interview process at the district level.

Regent Mittler expressed the need to not only recruit teachers of color, but also to support teachers during their employment so as to avoid isolation and provide comprehensive support.

The presentation on this report may be found by scanning the QR code.

Should you wish any further information on the above information, please feel free to contact Cindy Gallagher at cgallagher@saanys.org or by calling 518 782-0600.

Contact a SAANYS Attorney

During normal business hours, call 518-792-0600 to speak with a SAANYS attorney. After Hours Pager: 1-800-576-0555

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the cost of a two-month supply if purchased at the pharmacy. Recently, an employer compelled its employees to use mail order for all maintenance drugs, as a cost-saving measure.

A more recent trend in health insurance is Step Therapy and Prior Authorization medication plans. Step Therapy plans apply to prescription drugs. Such plans require an enrollee to try less expensive, usually generic brand, medications for a period of time before they can be authorized to use more expensive, name brand medications. There is generally a mandatory “testing” period of between fifteen and thirty days in which the enrollee must try the cheaper, generic drug. During that period, they are monitored by a physician. If the physician determines that the generic medication was effective, then that is the only drug the plan will cover. If the physician determines that the drug was ineffective however, they are permitted to authorize (i.e. Prior Authorization) a more expensive, name brand medication. Notably, if an enrollee insists on using a name brand, higher tiered medication after a physician has already determined that the generic drug was effective, the enrollee generally must pay the difference in the cost between the generic and the name brand medication. It should be noted that in general, generic medications are much more effective and better quality than they were in the past. Step Therapy plans can, and often do, result in significant savings for enrollees — between five and ten percent savings on prescriptions can be expected. Issues can arise however, for people who trust and rely on a percent savings on prescriptions can be expected. Issues should be noted that in general, generic medications are much more effective and better quality than they were in the past. Step Therapy plans can, and often do, result in significant savings for enrollees — between five and ten percent savings on prescriptions can be expected. Issues can arise however, for people who trust and rely on a specific name brand medication — perhaps having used a particular name brand drug for many years. If prior authorization is not gained for the name brand prescription drug, it can result in an enrollee being forced to choose between having to switch to the generic medication, or spending the money to cover the difference between the price of the generic and the name brand prescription drugs.