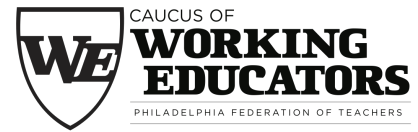


Are Philly Teachers “On Par”?

By George Bezanis, History Teacher, Central H.S.



SRC Chair Bill Green, Mayor Michael Nutter, and Governor Tom Corbett have recently said that the reason they decided to impose contract terms on the Philadelphia Federation of Teachers is because, unlike other school districts in Pennsylvania, Philadelphia teachers do not contribute toward health care. **Philadelphia teachers, they claim, have not sacrificed enough for the children of Philadelphia.**

The number Green, Nutter, Corbett, and the SRC have been throwing around is that it will only cost Philadelphia teachers 5-13% of the insurance premium, or approximately \$25-\$75 a month - a “reasonable request”.

The Truth Behind the Numbers

What they fail to mention, however, is that that particular quote is for a single individual under a high deductible plan. Under the District’s new benefits, the SRC is now eliminating their previously cheaper Keystone HMO 15 \$0 deductible plan. The new standard plan, Personal Choice 320, has higher deductibles and only covers 90% of inpatient hospital costs. **This move deceptively forces teachers to “buy-up” to the Personal Choice 20/30/70 plan**, which costs the district a total of \$24,239.64 per year ([\\$2019.97 x 12](#)).

For someone who earns \$55,000, the resulting [\\$6319 yearly premium](#) amounts to a 26% contribution -- not 13% as quoted in the papers -- and is, in fact, **an 11.5% pay-cut** for a Philadelphia teacher earning \$55,000. *If, God forbid, you have a spouse who works and would like to add them to your plan, it adds up to an astounding \$8139 premium, or a 34% contribution resulting in a nearly 15% pay cut.*

How do Philly Teachers Compare?

So what about those teachers in other schools that already pay towards their health care? How do Philadelphia teachers compare? Are Philadelphia teachers, as SRC Chair Bill Green stated, [on par with them](#)?

I decided to research what teachers who earn \$55,000 in other districts pay towards their health care for a \$0 deductible family plan (including spouse), and here are my findings:

DISTRICT	CONTRIBUTION	ANNUAL CONTRIBUTION	AVERAGE SALARY	MAXIMUM SALARY	SOURCES
Centennial	\$61 a month	\$732	\$87,237	\$111,867	CBA
Lower Merion	2.2% of salary	\$1,210	\$92,161	\$120,393	CBA
Wissahickon	14% of premium	\$3,393	\$81,412	\$112,376	CBA
Council Rock	16% of premium	\$3,878	\$91,138	\$107,469	CBA
Neshaminy	16% of premium	\$3,878	\$79,563	\$107,469	CBA
Central Bucks	16% of premium	\$3,878	\$75,141	\$109,596	CBA
Lower Moreland	6% of premium	\$1,454	\$82,415	\$105,612	expired CBA New CBA Updates
Tredyffrin/Easttown	11% of premium	\$2,666	\$81,394	\$111,900	CBA
PHILADELPHIA	26% of premium 34% of premium	\$6,319 or \$8,139 (spouse)	\$70,307	\$90,051	CBA Salary Schedule Proposed Contributions

*(Note: I researched over 20 districts, and while all the numbers are remarkably consistent with these findings, I only chose to include those districts that actually have their contracts posted online so that readers know the data is 100% accurate.)