

Grievance Procedures Available Online

A grievance may be filed when there is a violation of the collective bargaining agreement (contract), a memorandum of agreement, a district or administrative policy, or a state or federal law. Before a grievance is filed, we make every effort possible to handle the situation through open communication with the party who is committing the violation. If you feel you have a situation that requires a grievance to be filed, please discuss it with your senior building representative, who in turn will discuss the matter with

our **V.P. of Grievances, Ray Koretsky.**

If a grievance is the action we need to take, you can use the form available on the WCT web site (with the assistance of your senior building representative) to file a Stage I grievance. Depending on the results of the Stage I grievance, Ray Koretsky will then take over if it is necessary to file a Stage II grievance. Please be aware that there are many technicalities and time frames associated with each stage in the process. Therefore,

it is essential that your senior building representative and Ray Koretsky are involved in the filing from the beginning.

*The Grievance Form is available at <http://nysut.org/wappingers/grievanceform.doc>



UPCOMING '05-'06 BOARD MEETINGS

November: 14th & 28th
 December: 5th & 19th
 January: 9th & 23rd

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Wappingers Teachers Publish New 7th Grade Math Review

By Paul Stich
Chief Editor, N&N Publishing

Chellie Milanese and Carolyn Peck of WJHS have co-authored *Math 7 – X-treme Review*, a new review book for the March Grade 7 Intermediate Test. Released this month by N&N Publishing Company, Middletown, the new book covers the 6th and 7th Grade performance indicators, with informational reminders, practice drills, and test prep questions.

Chellie and Carolyn join a noteworthy group of teachers from Wappingers, Arlington, and other

New York schools who have produced review books to aid their colleagues in helping students through the myriad state assessments.

N&N Publishing was founded by Wappingers educators from John Jay and RCK over two decades ago. Now retired, Wayne Garnsey, Nancy Moreau, and Nick Romano first collaborated to produce a better Chemistry review. Other science reviews followed, along with a Social Studies series by Paul Stich and an English series by Anne

McCabe. Other WCT members who produced books for N&N include Phil Cameron, Gene Fairbanks, Ginny Page, and George Habib.

The company now offers a full line of review books for Regents and 8th grade exams in Math, Science, English, and Social Studies. Chellie and Carolyn's book is the first of a new series of reviews for the expanding intermediate testing program.

Notice to Retirees Age 65 +

RE: MEDICARE PRESCRIPTION DRUG COVERAGE

By Alice Baker, WCRT President

If you have questions related to the new Medicare Prescription Drug coverage, please call Carleen Scherer at (845) 298-5000, Ext. 113, for information. The WCSD is the provider of your health insurance benefits. The WCT can only provide information related to any WCT Welfare Trust Benefits to which you may have subscribed.

WCSD Factoid:

- Due to the October 21st direct deposit error, Michele Moloney sent out a memo on October 24th, apologizing for the error and inconvenience.

The memo states, "If you incurred any fees or service charges, please forward documentation to Kristen Hobson, Senior Accountant, and we will see that you are credited for these charges."

CONSIDERATIONS BEFORE ELECTING TO ENROLL IN MEDICARE PART D PRESCRIPTION DRUG COVERAGE

By Mirkin & Gordon, P.C.

Congress passed the Medicare Prescription Drug, Improvement and Modernization Act ("MMA") on December 8, 2003, which provides, among other things, a prescription drug benefit to Medicare eligible individuals, effective January 1, 2006, who enroll and pay for Medicare Part D.

If you or a dependent is currently eligible for Medicare coverage, or if you will become eligible for Medicare in the near future, you will likely receive information about the new Medicare prescription drug benefit.

There will be significant costs to participants who elect to be covered under Medicare Part D, which include:

- A monthly premium estimated on average to be about \$32;
- An annual deductible of \$250;
- A 25% co-payment on expenditures covered up to an initial coverage limit of \$2,250;
- No coverage for expenditures between \$2,250 and \$5,100, which has come to be known as the "doughnut hole";

- 95 percent coverage for expenditures of \$5,100 or higher with co-pays of generally the greater of \$2 for generics and preferred multiple source drugs and \$5 for all other drugs.

The decision of whether or not you should enroll in Medicare Part D is an individual decision dependent on your individual circumstances after review of the benefits offered under Medicare Part D.

However, you and/or any Medicare eligible dependents may wish to consider enrolling in Medicare Part D if you are eligible for the Medicare Part D Low Income Subsidy Individuals with very low incomes and limited assets are eligible for enhanced prescription drug benefits under Medicare Part D at no cost or a reduced cost. If you qualify for this extra help from Medicare, your out-of-pocket cost for the prescription drug benefits may be much lower through Medicare than under your current prescription drug coverage. If you have questions about the Low Income Subsidy or how to apply, call the Social Security Administration at 1-800-772-1213 or visit www.socialsecurity.gov.

***This article is not intended to be exhaustive on the subject of the Medicare Part D prescription drug program. For more information or answers to your questions, you may contact the Center for Medicare and Medicaid Services ("CMS") at 1-877-267-2323 or visit the CMS website at www.cms.hhs.gov.**

2005-2006

Pay Dates:

November 18th
December 2nd
December 16th
December 30th
January 13th
January 27th
February 10th
February 24th
March 10th
March 24th
April 7th
April 21st
May 5th
May 19th
June 2nd
June 16th
June 23rd

the WCT COMMENTATOR

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COMMENTATOR deadline for the next issue is the Monday after the pay-check. Send all information for the November 18th issue to WCTINK@HOTMAIL.COM, or to the WCT Office by Monday, November 7th.

MEMBERS' CLASSIFIED ADS

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