

Public pensions are under attack

If you don't believe this, please watch this video: <http://www.youtube.com/watch?v=TCq5kkHPo2k>

Our "gold plated" health care is attacked. Do we all know that we negotiate our health care? We give up other benefits/raises to have this coverage. We make an agreement with our employer for this benefit. It is not a gift.

Our defined benefit (pension) is attacked as "guaranteed future"—how is that bad?! People with 401K's don't have that guarantee. We should all be in the same sinking boat?

The following is a list of **FACTS** you can use when defending what we have and the myths attacking us.

- ◆ Minnesota's pension systems pay out more than \$2.5 billion, add \$3.3 billion to the state econo-

my, and create 22,500 additional jobs.

- ◆ State and local taxes collected on public pensions exceed public-employer pension contributions by \$80 million a year.
- ◆ Only 1% of the state budget goes to pay for pension contributions for state employees. If the state also paid for all local government and school district contributions, which it does not, then the number would be 4.7%.
- ◆ Public pensions are modest. The average AFSCME retiree has pension benefits of about \$13,000 a year.
- ◆ 90% of retired public workers stay in Minnesota. That benefits our economy and keeps seniors self-sufficient.
- ◆ More than 20% of senior citizens are living in pov-

erty with only Social Security.

- ◆ Minnesota taxpayers pay for only 15 cents of every dollar in public pension benefits.
- ◆ Most private pensions are 100% employer paid. Public employees pay for half of theirs.
- ◆ Defined benefit focuses on how much is paid to the retired worker. Defined contribution focuses on how much goes into the plan.
- ◆ Defined benefit plans cost half of what defined contribution plans cost to deliver the same benefit due to superior investment management and pooling of longevity risk.

Source: Retirement Systems of Minnesota, "Measuring the Economic Benefits"

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October Membership Meeting
Wednesday, October 6
7:00 p.m.
Brookdale Library

November Membership Meeting
Wednesday, November 3
6:30 - 8:00 p.m.
Golden Valley Library

Special order of business:
Vote on changes to Local 2822 Constitution including the vote on progressive dues

For our members who are physically challenged, please let us know if special accommodations are needed.

Self insurance approve by County Board

By Lynn Stetler President Local 2822 Hopkins Library

As president of this local, I serve on many committees and attend many meetings. One of the best and most effective Labor/Management committees I have served on is the Labor/Management Health Care Committee. This committee has been in existence for many years and helps shape

what type of insurance we get. The committee also looks at the relationship between plan design and cost. There are members from most unions and associations representing Hennepin County employees as well as managers and key players in Human Resources and Labor Relations on this committee.

When the county made the decision to investigate the feasibility of moving to a self-

insured funding arrangement, this committee began to research self-insured plans. A Request for Proposal (RFP) was released for the administrative services associated with a self-insured employee health benefit plan. Four proposals were evaluated based on overall costs, provider network, quality, wellness programs, and overall plan administration. Following evaluation, staff recommend-

ed PreferredOne for these third-party administrative duties. While the Committee is a **recommending** body, the unions gave significant input after requesting additional information. The unions also pushed for the decision not to be made hastily. As a result, the Committee continued to meet and the county continued to negotiate with both HealthPart-
(Insurance continued on page 2)

Progressive dues to be voted in November

Due to the delay in getting last month's newsletter out before the September membership meeting, the vote on progressive dues will be held over until the November meeting. Also, new information became available to correct the Executive Board's recommendation to have the progressive dues be 1.4% of gross salary. The Executive Board is now recommending the dues be 1.5%.

As stated in the last newsletter there are other housekeeping-type amendments to be made to the Local 2822 Constitution. All of the amendments can be seen on our website <http://afscme2822.org/>

The following is to refresh your memories about the progressive dues. This was in the July newsletter, submitted by Local 2822 treasurer Walter Hanson:

We are required by the International Constitution of AFSCME to change to progressive dues. This will require an amendment to the Local 2822 constitution by a vote at a membership meeting. Here are some questions and answers on progressive dues.

HOW WILL PROGRESSIVE DUES BE DIFFERENT THAN THE CURRENT DUES STRUCTURE?

Currently every full dues paying employee is paying the same dues rate, \$40.55 each month if he/she works 41 or more hours per pay period, and \$30.41 if he/she works 40 hours or less per pay period. Under progressive dues everyone will pay a percentage of their gross salary in that pay period. The for-

(Insurance continued from page 1)

ners (HP) and PreferredOne (P1). HP's and P1's proposals continued to change and to include more services and cheaper costs.

Finally County Administration recommended PreferredOne (P1) to the County Board as the third-party administrator. On September 7 the County Board authorized a three-year agreement with P1 to provide administrative services for the operation of a self-insured health benefit plan for Hennepin County em-

ployees. The County Board vote was 7-0 in favor of the recommendation.

IF EVERYBODY PAYS THE SAME FORMULA HOW IS THAT PROGRESSIVE?

What is progressive is that newer, lower paid workers will pay less dues than more experienced higher paid workers. The key is that while the formula is the same for all workers it will impact members differently. If two members, for example, earn \$18 per hour and one works 60 hours every two weeks versus the other who works 80 hours, the dues will be less for the 60 hour worker. The same principal applies if two employees work 80 hours every two weeks but earn different wage rates.

WHY NOW?

As stated above, at the 2008 International Convention a constitutional amendment was passed to implement progressive dues in all locals as of January 2011. The Council 5 Executive Board also voted that all locals in Council 5 implement this change by 2011. Local 2822 Executive Board has been working on rolling out this plan to our members. Hennepin County's Human Services Local 34 has had progressive dues for several years now. And it is compatible with the APEX Payroll system, wherein dues will be taken out of each paycheck. The impetus to do this now is that if we don't decide how we want to implement this and have it done, the International will impose a

formula will be computed differently for non-full dues paying employees.

For 2011, employees will continue with their current provider, HealthPartners, and hopefully an expanded network as well.

I'm sharing all this with you to remind you that we are in a very unique situation within Hennepin County. Most companies and public service employees, unionized and otherwise, do not get a chance to give input this way with regard to health care. In future negotia-

2% dues structure

WHAT DO YOU MEAN BY DUES RATE? WHAT WILL IT BE? HOW WILL IT BE DETERMINED?

Council 5 calculated what Local 2822 needs to collect to continue with the same income needed to operate this local. This calculation is quite a moving target with people leaving our local and new people being hired—with jobs not being filled. The rate they calculated is about 1.5% of gross pay.

WHAT ARE THE BENEFITS OF THIS NEW SYSTEM?

- ◆ Employees who work fewer hours and/or earn lower wages will pay less in dues.
- ◆ Dues will be collected from each paycheck instead of one large lump sum once a month.
- ◆ There will be fewer requests for dues increases as dues will increase as salaries increase.
- ◆ It will be fairer as it will be progressive, i.e. based on ability to pay rather than regressive where everyone pays the same amount regardless of their wage or income. The lower paid workers should not have to pay the same amount as the higher paid workers.

If you have more questions, please try to attend future membership meetings where this will be discussed in further detail.

Our union is certain that there will be much more discussion and bargaining surrounding how this self-insurance plan will look and what is offered to us. This should translate to better health care for us all. This is labor and management working at it's best for the welfare of all employees.

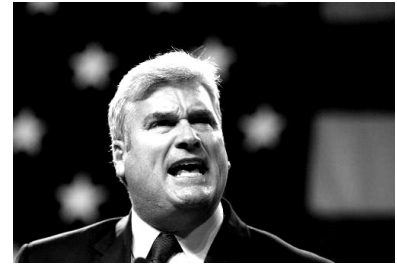
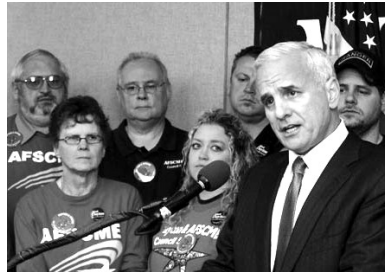
The county works because we do and we do good work.

P.S. Please remember to vote on November 2. Your job may be dependent on it—think about it.

AFSCME members need a governor who supports us and the work we do

Mark Dayton

Tom Emmer



QUOTES “I believe that good public services are essential.”

“I will cut government by a third.”

PUBLIC SERVICE Dayton understands and supports our work. He was a good boss at three state agencies. He’s been a teacher and a social worker.

Emmer would cut \$20 billion in vital public service and eliminate 14 state agencies and thousands of AFSCME jobs. (MPR—6/14/10)

FAIR TAXES The richest Minnesotans pay only two-thirds of their fair share of state and local taxes. Dayton supports raising taxes on the rich, NOT on the rest of us.

Emmer wants to gut public services and cut AFSCME jobs to protect tax breaks for the rich and big corporations.

PENSIONS Dayton will protect our public pensions so we can retire with dignity.

Emmer wants to eliminate our defined benefit pensions.

JOBS As Commissioner of Economic Development, Dayton brought MN thousands of new jobs with good wages and benefits.

Emmer voted against job creation in Minnesota. (HF 2695—3/29/10)

LEGISLATOR? No.

6 years. But, Emmer doesn’t show up for work. He missed 1 of every 5 votes this year. (*MN House Journal*, 2010)

Please vote Tuesday, November 2

New to Hennepin County?

If you haven't been approached by a union representative yet, please fill out this form and send to our membership secretary.

To sign up as a full union member or for Delta Dental Insurance, or to get answers to questions about AFSCME and membership benefits, please fill out this coupon and send to:

Dirk Schot
East Lake Library
Mail Code 760

Name _____

Job Title _____

Work Location _____

Mailcode _____

Phone _____

I want to sign up as a full member.

I want to sign up for Delta Dental.



Help us remember your co-workers with a card. Let us know to send a sympathy card, get well or congratulations. We will send a card, hand-made by President Lynn Stetler.

Contact Heather Clark, our Good and Welfare Coordinator at :952-847-8523 or by e-mail: hclark@hclib.org. The request should include the name of the member, the reason for the request and home address, if possible."



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651-406-5900 or 1-800-862-6042.

Always refer to your group number 538.

A New Voice deadline is October 6.

Articles will be accepted up to and including the day of the monthly Membership Meeting for inclusion in the following month's newsletter. Send your written contributions to Molly Malecki.



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