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Mary Chowhan  
TREASURER

September 28, 2018

Dr. Eileen Shafer, Superintendent  
Paterson School District  
90 Delaware Avenue  
Paterson, NJ 07503

Dear Superintendent Shafer,

I am writing to appeal the District's decision to move its employees from the School Employees' Health Benefits Plan (SEHBP) to the current self-insurance plan. As you are aware, the PEA maintains that the switch was a blatant violation of our contractual right to be assured of health benefits that are equal to or better than we've held previously.

From the beginning, we've stated that the diminishment of benefits includes, but is not limited to, many differences between the plans, which inevitably would lead to problems for Paterson employees. Our belief is not just speculation; it is rooted in the real-life issues that PEA members are and have been experiencing since the switch. Consider the following:

- Doctor are writing letters to PEA members complaining that bills have not yet been paid since July and many are now refusing to accept Cigna because of the billing issues;
- Members are jumping through hoops to acquire doctor-prescribed MRI's;
- Ongoing promises to establish private contracts with out-of-network doctors have been denied and out-of-network billing continues to pose a challenge;
- Members are having issues obtaining mammograms, issues with medical massage and physical therapy coverage, issues with the delivery of medical equipment, and issues with nutritional counseling coverage;
- Members are using credit cards, accumulating interests on charges, while awaiting reimbursement that sometimes takes months to receive;
- Prescription medicines are being denied if issued more than 30 days prior, and employees are being encouraged to only take generic medications instead of name brand;

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- There is a lack of co-pay information on medical cards, lack of information about the wellness program, and an ongoing, inexplicable lack of regular and timely Explanation of Benefits (EOBs) sent to members;
- And, to add insult to injury, when members call to try and get answers to the myriad questions they have about these issues, they must deal with long wait times and rude employees in the WEBTPA office.

As a remedy, the PEA has requested that the District restore the level of benefits to that which we held as of July 1, and make all affected employees, and their dependents, whole for any losses they may have suffered, in addition to any other relief that is just and equitable. And while we cannot go back in time to reverse the District's original decision to move out of the SEHBP, we can put an end to this madness. As you know, SEHBP rates are set to decline—by drastic amounts—in the upcoming years. Further, with the SEHBP Commission's recent negotiations with Gov. Murphy, as well as its ongoing, progressive health care initiatives, public employees now have more options for quality, premium health care that cost both them and the district less.

For these reasons and more, I urge you to consider returning to the SEHBP: both to honor the spirit of negotiations and to show the hard-working men and women in our community's schools that they are valued. Frankly, we are worth it.

Respectfully,



John McEntee Jr., P.E.A. President