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#### **Ridgewood Board of Education**

##### **Education Center**

49 Cottage Place  
Ridgewood, NJ 07450  
(P) 201-670-2700  
(F) 201-670-2668

#### **ADMINISTRATION**

Dr. Daniel Fishbein,  
Superintendent  
Cheryl Best,  
Asst. Supt. for CI&A  
Alfredo Aguilar  
Business Administrator/  
Board Secretary

*The following letter appeared in The Ridgewood News on October 16, 2015.*

To the Editor:

At our October 5<sup>th</sup> Board of Education meeting and in last week's letters to the editor, several of our teachers voiced opposition to the employee healthcare premium contributions phased in over the last four years under state law, known as Chapter 78. We would like to clarify the information on the healthcare contribution.

The rates by which Ridgewood teachers contribute to their individual healthcare premiums is determined by a graduated structure, with employees at higher end of salary grades paying a greater percentage of their individual premiums than those at the lower end. The highest paid teachers contribute 35 percent of their plans' premiums while the lowest paid teachers pay 12 percent.

The contribution level of 35 percent is applied to salaries of \$95,000 and above when the employee has single coverage and \$110,000 and above when the employee chooses family coverage. The majority of our teachers are enrolled in the School Employee Health Benefits Plan NJ Direct 10. At present, premiums are \$10,610 for single coverage and \$29,177 for family coverage. The teacher who earns \$95,000 and has single coverage would contribute \$3,713 and a teacher earning \$110,000 enrolled in the family plan would contribute \$10,212.

This year the total health insurance premium cost for the REA members is \$10,228,960. Of that amount, they contribute \$2,628,843. The net health insurance cost to the district is \$7,600,117.

With insurance premiums increasing annually, sometimes dramatically, controlling the growth of health care costs is challenging for all employers, in both the public and private sectors.

With the legislated 2 percent cap on property tax increases, keeping the school district's overall costs within the cap is particularly challenging when cost drivers such as healthcare grow at a rate in excess of 2 percent.

This year, the district offered employees 20 different plans through the School Employee Health Benefit Plan. Some of these plans have lower premiums. With lower premiums, the amount spent on insurance and the contribution cost would decrease.

The Board respects our teachers and appreciates the work they do. We share their concerns about rising healthcare costs as well as the increasing demands brought about by state mandates and our collective efforts to improve and update our curricula and programs. We know that through their great work our students thrive and our school district is well respected.

Our appreciation is demonstrated in their compensation. Our teachers' average salary of \$82,500 is near the top of all Bergen County districts, while our starting salary of \$55,693 for a first-year teacher

with a Bachelors of Arts degree is at the very top (based upon collective bargaining agreements on file at the New Jersey School Board Association). Currently, 107 of our 520 teachers earn \$100,000 or more.

As stated at the Board meeting, our negotiating team is willing to meet with the REA team to settle the contract.

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