FIGHTING FOR WHAT WE DESERVE
Why Health Insurance Isn't Done Yet

A) There are major financial hurdles.

- Rising medical expenses are driving health insurance costs up everywhere across the country.
- The district's financial crisis and the state Legislature's refusal to provide adequate and equitable support for public education in Detroit means there was little, in terms of resources, available for increases for educators.
- Given the district's financial realities, the DFT bargaining team wanted to lock in the best possible deal to get money for our members now.

B) Our goal is the best, most affordable coverage.

- We think we can do better for you than what the district proposed. We don't believe that the district's options provide the best alternative.
- Ratification of the tentative agreement gives us more time to find better alternatives, while locking in the economic gains now.
- It's important to remember that healthcare is negotiated by the Coalition of Unions, the group of unions representing education employees, not just the DFT.

C) Our own union experts are evaluating all options.

- Great Lakes Benefit Services consultants are assisting the Coalition of Unions and the DFT team.
- The bargaining schedule means that this will be resolved by Oct. 3, so that members have sufficient open enrollment time. Current health coverage continues through Dec. 31.

D) We are talking right now.

- We continue to negotiate with the district on health benefits and related coverage. We just met, and our consultants presented an innovative new plan.
- As a result, the district is now considering an alternative that would give us a chance to provide a healthcare alternative superior to their proposals so far.

E) Why it makes sense to vote yes now on the TA.

- Even with our discussions aiming for a healthcare plan in the next few weeks, finalizing the details will take a while.
- In the meantime, it makes sense to lock in the TA's economic gains right now so that the increases in bonus pay can start flowing immediately.

Detroit Federation of Teachers
7700 Second Ave., Suite 427 • Detroit, MI 48202
(313) 875-3500• dft231.com • facebook.com/DFT231 • @dft231