

**Text CH78 to 738674**

**SHARE YOUR CHAPTER 78 STORY**

Chapter 78, passed in 2011, increased member contribution rates to the pension fund and mandated payments for health benefits, rather than leaving it up to the collective bargaining process.  The premium sharing levels, combined with the increased pension contribution rates, have resulted in most school employees seeing significant decreases in their take home pay since 2011.

Lawmakers need to hear stories about the law’s impact on you, your family, and your school.  Write to your Senator and your Assembly members about how Chapter 78 has affected you.

Share your story about the impact of the premium sharing mandated by Chapter 78:

* Has your paycheck gone down since 2011?  How has this impacted you and your family?
* Do you have colleagues who have been significantly impacted?  Share their story.
* Is this law impacting your school?  (Are people leaving the profession?  Have other colleagues taken on second jobs and thus had less time for after school activities?)

You might want to include the following talking points in your letter:

* Chapter 78, which passed in 2011, mandated insurance premium sharing for all school employees.
* Prior to this law, these payments were part of the collective bargaining process.
* Allowing this to continue will hurt schools, as a career in education will become a less attractive career option and experienced educators leave the profession.

Be sure to include your contact information so lawmakers can contact you if they have any questions.

**Or, share your story on the NJEA website at:**

<https://www.njea.org/issues/chapter-78/chapter-78-share-your-story/>