Your Union

Changes Coming to Health Plans

Change is hard, we say.

And with good reason: a lot of change these days, especially with health insurance, is coming with greater costs and financial risk to working families. Our state’s – and the country’s – unwillingness to muster the political will to guarantee comprehensive, publicly funded and administered, affordable health insurance as a right of citizenship continues to undermine the economic and medical security of employers and employees alike.

In our own backyard, Gov. Peter Shumlin’s decision not to present a financing package to the legislature in 2015 for a universal, publicly funded health care system – Green Mountain Care – means that Vermont’s future health insurance market and benefit plans will be determined chiefly by the sweeping reforms of the national 2010 Affordable Care Act.

It is this powerful dynamic that is compelling major changes to VEHF’s health plans in 2018.

Before we explain the ins-and-outs of the coming change, you need to understand one very important point:

Changes to your health insurance plans are about how insurance is continued on p. 6.

Your Power

When Montpelier Messes Up the Math

This op-ed was written by Vermont-NEA President Martha Allen last month. At press time, it was unclear whether the spending caps would be repealed or not. Get the latest at www.vntnea.org/scrapthecaps

It will come as no surprise that I have long opposed caps on what local communities can spend on their children’s education.

Our long history of local voters, taxpayers, parents and educators coming together to determine how much to invest in their local schools has served generations of Vermonters well, giving us a public school system that is rivaled by few in the country.

Montpelier has tried – and largely stumbled – to “do something” about schools because of the notion that the public is telling them to do something (despite a long record of more than 90 percent passage of local school budgets).

Last year, that something was Act 46, the school district consolidation law. To make districts want to merge, politicians claimed that the act would lead to more opportunities for more children.

But another part of the law is doing just the opposite: The two-year allowable growth percentages are already causing more than 125 districts to reduce educational opportunities for students as they struggle to fit under this arbitrary spending cap.

And the kicker? Montpelier can’t even get the math right. To me and my fellow members, this is a fundamentally dangerous path for our state’s children.

In Montpelier, this is nothing more than a dispute about numbers.

But to me, and my fellow 12,000 public school educators, this is a fundamentally dangerous path for our state’s children.

Vermont-NEA is hardly alone in our opposition to arbitrary caps: the state’s school boards, superintendents and principals also understand that caps, in any form, are bad public policy because they always lead to shortchanging our kids.

In a list of proposed cuts recently compiled by the Vermont Principals’ Association, the breadth and depth of lost opportunities is stunning:

- And the kicker? Montpelier can’t even get the math right. To me and my fellow members, this is a fundamentally dangerous path for our state’s children.

- In Ferrisburgh, band will be eliminated and technology programs for students are on the chopping block.

- At Vergennes Union High School, crossing guards, field trips, soccer, basketball and student enrichment programs are threatened.

- In Ludlow, the theater and cross country programs will be slashed.

- In Mill River, the cuts will affect math, social studies, English and science (at a time when the governor and others are claiming we need to double-down on math and science).

- In other districts around the state, boards are proposing the elimination of French, arts, music, remedial math, guidance counseling services and many other programs that benefit Vermont’s students.

We testified against the spending caps (as did hundreds of educators in emails and phone calls to their legislators) for this very reason. The quality of what we can offer Vermont’s children is one of the reasons why the quality of life in our state is ranked among the best in the country. So why on earth would Montpelier actively work to decrease opportunity for Vermont’s children by weakening our schools?

Obviously, I can’t answer that question. I’ve worked my entire professional life in Vermont public schools, and I can tell you that every single educator in Vermont puts students first.

These caps should never have been signed into law, as they are having the exact effect we warned about last year when we testified against them. Even before the cap miscalculations, these caps were a bad idea. They are even more of a bad idea now.

The only math that adds up is to repeal the caps. Let those closest to our children – local school boards, parents, taxpayers, and educators – do what they’ve done for generations when it comes to making decisions about their schools.

It’s time for Montpelier to admit its mistake. For our children’s sake, let’s follow the lead of Gov. Peter Shumlin, the American Civil Liberties Union, the state Senate and many others and vote to repeal the caps now, before even more harm is done to Vermont’s future.
Welcome to the New Healthcare Reality

Martha Allen

Fear, anxiety, insecurity, and confusion: these conditions are seeping into many of our members’ thoughts as we move into the new healthcare reality.

Keep in mind, however, that the changes heading our way are not of our choosing. Although the Affordable Care Act (ACA) may be a very positive thing for our country as a whole, we have found that as a result of the ACA, the healthcare world as we know it has become very complicated, with a forecast that is very different from what many of you have been accustomed to for over twenty years. If you watched the January 17th Democratic debate, you heard that healthcare is one of the leading topics of discussion. Hillary Clinton supports the ACA and wants to keep it and improve it. Bernie continues to push for Medicare for all. Both have their challenges in this Republican-dominated Congress. What we can’t deny is that something must be done in our country.

Far too many people remain either uninsured or underinsured, in spite of the improvements gained through the ACA. Many of us have never had to live in a world without health coverage. We have been fortunate to have this as a benefit of employment and have often sacrificed salary increases in order to keep the excellent coverage that we enjoy.

The Vermont Education Health Initiative, affectionately known as VEHI, has been nothing short of amazing. Our members have benefited from very low premium increases and very comprehensive coverage plans when other plans have suffered huge premium increases and out-of-pocket costs with lesser coverage. Vermont-NEA has worked closely with the Vermont School Boards Insurance Trust (VSBIT) in order to provide affordable health coverage for most people in our public school system. This partnership has proved to be a positive experience for all involved.

It is notable that we have held our plans in grandfathered status for eight years, unlike anywhere else in the nation. However, the changes in federal law have forced VEHI to change its method of operation and its offerings, resulting in this new reality for all involved.

Eventually, some districts may opt to leave VEHI and purchase insurance from Vermont Health Connect -- the state’s healthcare exchange. However, the enrollment requirements for large and small employers are different, causing concern for the districts with both large and small employers. These decisions will be up to the district and local association in the end.

The VEHI board voted to close all current plans and move to new plan offerings by January 1, 2018. In the world of healthcare, that is not much time. But, be assured that we are on it! Vermont-NEA staff, (in particular, our healthcare guru, Mark Hage) have worked tirelessly to make sure that our members will continue to receive comprehensive health coverage as we navigate this new landscape.

Plans will change but the offerings are comparable to the current plans negotiated by our members. However, what we don’t have control over is the cost of this coverage. The end result will be higher premiums and higher out of pocket costs, regardless of the plan offered.

We are following these changes very carefully to make sure that you, the subscribers in these insurance plans, will have a full understanding of this new healthcare world. We will keep you informed and assist as you bargain cost sharing language while you transition to the new plans offered through VEHI, or head into the Exchange.

Our staff is heading your way in the near future as we enter this new reality. Yes, we will feel anxious, insecure, and confused at times, but in the end we will find that our health insurance coverage will continue to be of high quality and we will insist that it remain affordable for all. We have much work ahead of us, but it is valuable and necessary work.

Stay tuned for meetings, online communications, and possible webinars that will inform you of the latest news on the healthcare front!
6 Tips to Help Achieve a Better Work-life Balance

By NEA Member Benefits

You don't have to choose between being a good parent and being a good teacher with these helpful productivity tips.

For Mike Anderson, fatherhood felt like a second full-time job. He would come home from a long day with his fifth graders, and his wife would hand off their two-year-old and newborn to him, leaving him with no time (or hands) to grade papers or plan lessons.

“Up until I had kids, I always had this luxury of time,” says Anderson, who authored “The Well-Balanced Teacher” and now works as an independent education consultant. “I could go into school on the weekends or bring work home. All of a sudden, when I became a dad, I felt like I had to choose between being a good father and being a good teacher. And I thought, I don’t want to make that choice.”

It’s a familiar struggle for many educators. If you’re one of them, try these tips.

1. **Find your most productive time**
   Anderson is a morning person, and so he began waking up at 4:30 a.m., swam laps at five and was at school by seven—almost two hours before he first saw his students.

   This gave him the time to power through the bulk of his work when he was at his most productive, rather than waiting until later in the day when he was sluggish.

   “If I try to do something in the late afternoon, it could take me an hour to do something that would take me 10 minutes in the morning,” he says. “That’s a huge waste of time.”

   Erica Douglas, who taught elementary school in Waukee, Iowa, when her two oldest children were young, found that she did still have the energy at the end of the day to plan her lessons and communicate with parents after her kids were in bed, so she made that her work time. She says, “I got used to working on the couch for a couple of hours, until 10 or 10:30 p.m.”

2. **Prioritize**
   Before you had kids, you had time to coach track, lead the yearbook club, learn Mandarin and train for a marathon. Now that you’re dealing with diapers and drop-offs, something’s got to go.

   “I had to force myself to only be on one committee at school at a time,” says Trisha Hall, a first-grade teacher in Madbury, New Hampshire, and mother of two children.

   Anderson found extra time by skimming students’ homework and giving them a completion grade, rather than fully grading every assignment. “I realized that the homework just wasn’t as important as other things that I needed to do,” he says. “We have to admit that we can’t do it all. There isn’t enough time.”

3. **Disconnect during dinner**
   At certain times of the day, including dinner, Anderson makes a point of charging his phone in one room of the house and spending time with his kids in another. It’s a way to make sure he’s fully present for family time.

   “When I feel the buzz of an email coming in, my mind shifts away from what my son is saying,” he says.

   Douglas didn’t get work emails on her phone at all. “I knew if I got my school email set up on my phone, I would be on it all the time, so I just didn’t hook it up,” she says.

4. **Ditch the guilt**
   Hall looks ahead to busy times of the school year, like when report cards are due, and makes plans to “call in all the troops,” getting friends, relatives and babysitters to cover for her at home while she works.

   “I say, it’s going to be two weeks, and it’s going to be crazy, and other people are going to spend time with my kids, but that’s okay,” Hall says.

   She says she’s learned to “let go” and not beat herself up over these periods. “You’re going to have times that are down,” she says. But, she notes, there are other periods when her teaching schedule allows for more family time. This summer, for example, she’s planning a months-long family road trip.

5. **Remember to enjoy parenting!**
   After work, it can seem like you only have time to feed your kids, read them a story and tuck them into bed.

   But Ann-Marie Cunniff, a Boston teacher and a single mother to two daughters, says she tries to find time to do small, special things as often as possible. These can be as simple as doing their nails together, baking cupcakes or cuddling up on the couch to watch a DVD.

   “It’s figuring out what you can do in 15 minutes, because you don’t have a couple of hours,” she says.

6. **Take care of yourself**
   If you’re not sleeping, exercising and eating right—as well as taking some time to recharge your batteries with a hobby or two—you’re likely to burn out, in which case you won’t be much help to your kids at school or at home.

   “Like on a plane, they say put your own mask on first and then help your child,” says Cunniff. “You can’t do anybody any good if you can’t breathe.”

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Save the date!
Your Vermont-NEA Representative Assembly
April 8-9, 2016
Killington Grand Hotel
MLK Jr.’s Legacy in Schools Lives On

For two weeks, my students were immersed in this history. They asked amazing questions and shared wondrous insights. They understood the price that was paid for an American ideal: Justice for all.

Later, I was put in charge of our school’s observance of the holiday. This was after the state legislature finally decided, in 2000, to rename our faceless “Human Rights Day” in honor of Dr. King. Utah was the last state to do so.

At a faculty meeting, I was enthusiastically running down a long list of activities when a teacher raised his hand. Genuinely confused, he said, “I don’t get why we’re doing this. We don’t have any black students here.”

I was stunned and speechless. Thankfully, another teacher filled the silence. “That’s why it’s even more important that we do something,” she said. “Otherwise, our kids might think Martin Luther King was a black hero instead of an American hero.”

Many years later, I was privileged to be present in October 2011 when President Barack Obama dedicated the Martin Luther King Jr. Memorial on the National Mall. It is a monument to untold millions who struggled for equality and respect. But it is fitting that the memorial tell one person’s story. It is in the stories of our heroes that we recognize their humanity and glimpse our courage.

As I think about what so many people did to bring about the holiday in Dr. King’s honor, I am awed by their sense of purpose and relentlessness. And I am even more inspired when I reflect on Dr. King’s too-short life of activism and leadership. In fewer than 13 years, hand-in-hand with many whose names we’ll never know, he changed America and the world.

All of that tells me that wherever we are in our journey, we can choose to be activists.

We can be like the 17-year-old Native American student in California who created a program to encourage other Native Americans to stay in school, or the educators in Minneapolis who galvanized the community to pull the plug on a phonics program that was filled with race, gender, and cultural stereotypes.

Whether our activism happens in the classroom or in the neighborhood, in the state capital or at the U.S. Congress, we can decide at any point to speak up for justice and opportunity.

The arc continues to bend toward justice. That is reason enough to reflect and be inspired by a movement.

Your Board: Pension Divestment Decisions Don’t Belong in the Legislature

Gov. Peter Shumlin wants the legislature to pass a law that would force Vermont’s public pensions -- including the Vermont State Teachers Retirement System -- to divest from coal and oil companies generally, and Exxon-Mobil specifically.

In September, the Executive Committee of the Vermont-NEA Board of Directors made it clear that the pensions should be managed in a socially responsible manner without political interference. Here is the text of the committee’s resolution.

Vermont-NEA supports efforts to move more of its members’ funds in the Vermont State Teachers’ and Vermont Municipal Employees’ Retirement Systems into socially responsible investments. At the same time, Vermont-NEA supports retaining all authority for investment decisions in the boards constituted to make them. Therefore, Vermont-NEA will inform the retirement systems and the Legislature, as warranted, that it (a) encourages the systems to engage increasingly in socially responsible investments and (b) supports not having the Legislature impose any investment requirements on the retirement systems.
Changes to VEHI Push Changes to Your Health Plans

from p. 1

VEHI's new offerings will have lower premiums and higher out-of-pocket costs (OOP) - deductibles, co-insurance charges, and co-pays. The emergence of health plans in Vermont that reflect these cost structures is, to a large degree, a consequence of the "metal" plan designs (e.g., platinum, gold, silver, and bronze) mandated by the ACA.

Why are VEHI's benefit plans changing?

To date, VEHI's current benefit plans have been allowed to exist alongside those offered on the VHC because they were "grandfathered" under the ACA. The pool was not required to mirror what the exchange was doing with plan design in most cases because the ACA and state regulation permitted VEHI to operate independently of the exchange, provided our plans retained grandfathered status and met certain other conditions required by the federal law.

It is also important to remember that in Vermont, if "small" employers (those with 100 or fewer full-time employees) do not offer grandfathered plans or are not self-insured, they must purchase insurance on Vermont Health Connect if they elect to provide health benefits. (There is more flexibility for large employers in Vermont in this regard, but we will come to that later when we discuss VEHI's future regulatory status.)

VEHI made the decision to preserve grandfathered status for its plans - a move supported almost universally at the local level by school boards and unions via negotiations for two reasons:

- To give the pool and its members time to understand and assess the impact of the reforms of the ACA on schools and their employees and, as critically:
- To preserve a stable, popular slate of health benefit plans while Vermont laid the foundation for a move to Green Mountain Care.

Gov. Shumlin set his sights on a transition to Green Mountain Care by 2018, and key health care reforms at the state level were designed to make that possible.

As VEHI saw it, virtually every employer and individual in the state would be changed over to a universal, publicly funded system by 2018 or thereabouts, it made sense to retain our pool and move everyone together to Green Mountain Care when the time came.

In short, why make a short-term transition to the exchange, with all the administrative and bargaining complexity that would entail, when one change process for all schools was likely to happen in 2018?

The myriad problems associated with the roll-out of Vermont Health Connect further confirmed our thinking on this point.

VEHI Board of Directors: Limitations of Grandfathered Status & Mounting Cost Pressures on Schools

Of course, Green Mountain Care never even got off the starting blocks, meaning the VEHI Board had to grapple with the full implications of the federal law and the exchange. Foremost among them are the limitations of grandfathered status built into the ACA and rising insurance costs.

Basically, grandfathered status under the ACA was not structured to last forever; in particular, the cost-sharing restrictions on employers and employees that must be observed to keep grandfathered status are not acceptable any longer to most school districts now that Green Mountain Care is not in the offering. The ACA's grandfathering rules also restrict what VEHI can do with modifying its benefit plans.

As you'll recall, the ACA stipulates that to keep grandfathered status for its health benefit plans, an employer's contribution to the cost of premium cannot decrease by more than 5 percentage points from what it was March 23, 2010, the day President Obama signed the ACA. Health benefit costs are still rising, and will continue to do so, and employers want to share some portion of these costs with their employees and local unions, as they have in the past.

But once they hit the 5 percentage point threshold under the ACA - and some have - they cannot pass along additional premium costs to their employees without compromising grandfathered status.

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School districts, generally speaking, in an environment of rising costs, no longer wish to be constrained by the ACA’s grandfathering rules. It’s also true, of course, that local unions accepted lower salary gains over the last six years to preserve grandfathered status. Both employees and districts, then, accepted compromises at the bargaining table to keep VEHI’s health benefits grandfathered.

At the end of the day, VEHI is a partnership between representatives of schools and union employees. Thus, in light of the demise of Green Mountain Care, increasing costs, and grandfathering limitations on cost-sharing and benefit design, the VEHI Board decided to close its current plans on December 31, 2017, and move to a benefit design model that reflects trends in the insurance market driven by the ACA and Vermont Health Connect.

What are the new plans?

There are four new plans, each of which must be offered to school employees whose districts remain with VEHI beyond December 31, 2017. They, too, carry “metal” names, since that lexicon has become the dominant one in the insurance market since VHC opened in 2014. Again, these plans are similar to but not identical to Vermont Health Connect plans, and, like VEHI’s current plans, will be offered in collaboration with Blue Cross Blue Shield of Vermont.

The new VEHI plans, as mentioned earlier, are for active employees and their dependents. No changes have been proposed at this time to current VEHI health plans offered by the Vermont Teachers’ Retirement System.

VEHI’s Four New Plans for Active Employees (effective January 1, 2018)

1. **VEHI Platinum with a $500 Deductible (HRA Compatible)**
2. **VEHI Gold with a $1,200 Deductible (HRA Compatible)**
3. **VEHI Gold CDHP with a $1,800 Deductible (HRA and HSA Compatible)**
4. **VEHI Silver CDHP with a $3,000 Deductible (HRA and HSA Compatible)**

For an introductory overview of the new plans, go to: www.vtnea.org/healthplans. VEHI will be providing more detailed and comprehensive written and electronic materials to educate school districts and employees about the new plans. But this will come later in 2016 and 2017.

Understanding & Mastering the World of Medical Savings Accounts

The initial “HRA” above stand for Health Reimbursement Arrangement and “HSA” for Health Savings Account. As is the case with plans on Vermont Health Connect, each of VEHI’s new plans can be integrated with a medical savings account. All of them can accommodate an HRA; two of them are compatible with an HSA.

HRAs and HSAs are not recent inventions, and they are often paired with health plans with high out-of-pocket costs. They are not required to be offered by law or VEHI, but they will become very important to local union negotiators and their members in the near future, because they can help tremendously to lower out-of-pocket cost exposure for workers and their families.

What this means when negotiations over these plans begin in FY 17 is that local unions will have to factor into their thinking how to bargain cost sharing for both premium and out-of-pocket costs.

For most union members and their negotiation teams, this is a new development. Historically, most bargaining has focused on premium costs alone, because medical services in VEHI’s most popular plans are paid for mostly through modest co-pays. The world of high deductibles is a substantial departure from the past for most union members.

Local union negotiators must learn what HRAs and HSAs are, their structural relationship to the new plans, and what is permitted under law in the way of financial contributions to both, by employers and employees, to protect school employees from the heaviest liability of out-of-pocket costs.

School employees, for their part, will also have to learn what these accounts are, how they are similar and different, and how to maximize their potential. Vermont-NEA and VEHI will provide substantial education on how to do this.

VEHI is also contracting with Health Equity, the largest, most sophisticated business in the country when it comes to setting up and managing HRAs and HSAs. Health Equity will be preparing, in addition to written materials, an on-line tool to assist employees in their choice of plans, and their customer service division will be available to school districts, local union representatives, bargaining teams, and employees for consultations and guidance.

VEHI’s Future Regulatory Status & the Schools It will be allowed to serve?

VEHI’s new plans have been designed with small and large schools in mind – that is, for the benefit of every school district the pool currently serves. Future membership in VEHI, as now, will be voluntary.

The pool’s ability to keep serving every district, regardless of size, will depend on securing authorization to do so from the appropriate regulators and/or legislators. As noted above, this is essential because, currently, small employers without grandfathered status or ERISA protections must purchase plans on the Vermont exchange and have the contribution rates for these plans set collectively with other exchange purchasers.

Large employers are not subject to the same ACA rules in this regard.

If VEHI does not secure the authorization it is seeking, small schools would be compelled to purchase on Vermont Health Connect effective January 1, 2018, and large schools could choose to stay in VEHI. This bifurcation of health benefit provisions at most supervisory unions in the state – one option for small schools, another for large ones – will add enormous complexity to bargaining, to the work of business offices, to the Act 46 consolidation process, and, of course, to the lives of our members.

We are hoping to avoid this split. Legislation has been proposed in both chambers of the Vermont legislature in support of our goal, and VEHI is aggressively exploring alternative regulatory options to this desired end as well.

We remain positive that there is a way forward, and, fortunately, there is no conceptual opposition to our proposal from legislative leaders, the administration, the school boards’ association, or the Department of Financial Regulation.

The challenge, again, is to find a way to accomplish what we seek within the legal and regulatory paths available to us.

VEHI trust administrators will keep schools and local unions apprised of its advocacy in this regard. We are working strenuously to have a definitive answer by June, 2016.

What happens now?

Between now and January 1, 2018, Vermont-NEA advises the following:

- **Continue to preserve the grandfathered status of your current VEHI plans.**
- **Attend VEHI scheduled workshops over the course of 2016 and 2017.** Some are targeted to union leaders and negotiators, school administrators, and business officers; others to school employees.
- **Make sure your local Association is consistently represented at Regional Bargaining Council meetings.** The work of RBCs during this transition will be critically important.
- **Stay in contact with your UniServ Directors, and take advantage of the advocacy services of Mark Hage, your Director of Benefit Programs and VEHI trust administrator.**
- **Read everything that comes your way from VEHI or Vermont-NEA.**
- **Verify assertions made about VEHI and its current or future plans, coming from school boards or the school boards’ association, with your UniServ Directors.**
- **Your union continues to press forward with health care reforms that will make health care and insurance more affordable and equitable. Please stay informed about and support these efforts.**
Martin Luther King Jr. Left a Legacy in Our Classrooms

(This commentary first appeared in Lily’s Blackboard, NEA President Lily Eskelsen-Garcia’s blog)

In 1983, Congress passed and President Ronald Reagan signed the law honoring Martin Luther King, Jr. with a federal holiday. That’s a historical fact. But that single fact doesn’t acknowledge the complex, multi-level, multi-year strategy and activism that achieved that victory.

As the 30th national holiday approaches, it’s a good time to remember what it took for us to get here and to consider — in light of the ongoing challenges to equal opportunity — our continuing obligation to “stand up for the best in the American dream.”

The campaign for the holiday began only days after Dr. King’s assassination. Legislation was introduced in Congress on April 8, 1968 by Rep. John Conyers of Michigan, but that bill and several others were consistently derailed by lawmakers who resented both Dr. King and the Civil Rights Movement. After a long campaign that included the largest petition drive in history, the law passed. The holiday was observed for the first time on Jan. 20, 1986.

Back then, my suburban Salt Lake City school district did not close for the holiday. That first year, I decided that my class was going to celebrate. There was not a black or brown face among my 6th-graders. That made it imperative that we honor Dr. King. I thought we should read an excerpt from one of Dr. King’s speeches and learn a movement song like “We Shall Overcome.” I decided, however, that my students needed more context to understand Dr. King and the Civil Rights Movement. So I constructed a two-week curriculum using a video from the documentary “Eyes on the Prize,” and we talked about the death in 1955 – the year I was born – of a Black 14-year-old named Emmett Till in Money, Miss.

My students were shocked by the brutal murder of Emmett, who was just a few years older than them. They understood it was a warning to all Black Mississippian: Stay in your place. But instead, his murder inspired boys and girls and their mothers and fathers, ministers and neighbors, to fight injustice with the only power they had – pure moral integrity.

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Always be in the Know

Did you know that we break most major news on social media and our webpage? Follow us at facebook.com/vermontnea; twitter.com/vermontnea; and at www.vtnea.org for the latest and freshest news from your union! Come on, be social...and be informed.

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Montpelier EA members organize and unite prior to reaching a 2-year contract deal! Congrats!