This document includes a final report and curriculum guide developed by a project to improve the basic skills of adults enrolled in a union-based, preallied health, adult basic education program. Its objective was to prepare learners to become more effective workers and union members by incorporating worker-centered materials into the curriculum. Union and job-related materials were used to develop the curriculum. Instructors were trained in the materials and used the curriculum and materials successfully in class. The curriculum guide is titled Worker-Centered Learning: A Curriculum to Develop Union Members’ Basic and Higher Order Skills. It contains ideas, techniques, suggestions, guidelines, and sample activities. Section 1—Background Information contains information about learner-centered teaching methods, such as discussion, building background knowledge, emphasizing meaning, and collaborative learning. The information is illustrated with union materials. Section 2—Curriculum Materials includes the following: ideas for open sessions; language arts and mathematics activities to accompany An Overview of Health Care Benefits, Pension Plan for hospital and Health Care Employees, and the union contract; and ideas for a culminating project. Section 3—Appendixes contains: a list of 33 resources and related readings to learn more about worker-centered methods, materials, and programs; response sheets to record reactions and responses to activities; and a list of terminology. (YLB)
WORKER-CENTERED LEARNING: DEVELOPING A BASIC SKILLS CURRICULUM AND MATERIALS IN A UNION-SETTING

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Contract No. 098-4013
Federal Project Cost: $18,793

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BEST COPY AVAILABLE
Title: Worker-Centered Learning: Developing a Basic Skills Curriculum and Materials in a Union Setting

Project No: 098-4013

Funding: $18,793

Project Director: Dr. Fred M. Schied

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Purpose: The purpose of this study was to develop an innovative curriculum and materials to improve the basic skills of adults enrolled in an union based pre-allied health adult basic education program. The project sought to prepare learners to become more effective workers and union members by incorporating worker-centered materials into the curriculum.

Objective 1: To develop a curriculum and materials using worker-centered approaches to improve adult learners' basic skills.

Objective 2: To train site staff in use of curriculum and materials.

Objective 3: To implement the use of the curriculum and materials in allied health and basic education programs.

Objective 4: To evaluate the impact of the curriculum on the existing instructional program.

Procedures: Union materials and job-related materials were used to develop the curriculum. The materials were pilot tested in a union-based pre-allied health adult basic education setting.

Summary of Findings: All curriculum and materials were developed. Instructors were trained in the materials and successfully used the curriculum and materials in class.

Comments: The development of a worker-centered curriculum within a unionized context requires a high degree of cooperation between union and project staff. Union staff must be actively involved in all phases of development if the project is to be a success.

Product: Worker-Centered Learning: A Curriculum to Develop Union Members, Basic and Higher Order Skills was produced.

Descriptors:
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ABSTRACT

The Institute for Study of Adult Literacy has developed and field tested an innovative curriculum and instructional materials to improve the basic skills of adults enrolled in an union based pre-allied health adult basic education program. The curriculum and materials use a worker-centered approach, relying heavily on union produced and job-related materials.

The materials were tested with union members at two classes in an educational program located within a unionized health care context. Interviews with instructors and union members was positive with all reporting satisfaction with the materials.

The project points out the necessity of actively involving union staff in the creation and development of curricula and instructional materials. A curriculum, Worker-Centered Learning A Curriculum to Develop Union Members’ Basic and Higher Order Skills, was developed.
INTRODUCTION

The Institute for the Study of Adult Literacy, in cooperation with the Philadelphia Hospital and Health Care Workers, District 1199C, AFL-CIO, has developed an innovative curriculum and materials to improve the basic skills of adults enrolled in an union based pre-allied health adult basic education program. The curriculum and materials build writing, reading comprehension, and problem-solving skills within the context of the adult learners work and union experience. The curriculum assists instructors in using worker-centered materials and methods to help learners develop their basic and higher order skills.

Rationale and Background

The efficacy of a workplace literacy effort rests on its ability to deal with on-the-job issues and concerns. In order to be successful, workplace literacy programs must integrate various perspectives and components into workplace literacy programs. In an unionized environment, workplace literacy programs that focus exclusively on workers as employees fail to address on-the-job issues such as contracts, worker rights, grievance procedures, and union representation (Sarmiento & Kay 1990).

The District 1199C Training and Upgrading Fund, a non-profit education trust fund, provides adult basic education programs, including a pre-allied health adult basic skills program designed to upgrade the skills of union members in
order to prepare them for a career in the allied health area. However, problems with resources, staff time, and expertise served as impediments to fully integrating workplace issues into the curriculum. Thus such union issues as the role and responsibility of the worker as a union member, employment contract matters, union pension concerns, and other issues affecting the immediate job opportunities of health care workers could not be addressed. Supported by research on union involvement in literacy programs and confirmed in discussion with District 1199C personnel, it became clear that the role of the union and worker-centered issues were of paramount importance if a workplace literacy program was to reflect the on-the-job experiences of men and women working in an unionized hospital and health care environment.

**Purposes and Objectives**

The purpose of the project was to prepare learners to become more effective workers and union members by increasing their writing, reading comprehension, and problem-solving skills. These skills were taught within the context of the individuals own work and union experience.

**Objective 1:** To develop a curriculum and materials using worker-centered approaches to improve adult learners' basic skills.

**Objective 2:** To train site staff in the use of the curriculum and materials.
Objective 3: To implement the use of the curriculum and materials in a pre-allied health and basic education program.

Objective 4: To evaluate the impact of the curriculum on the existing instructional program.

Objective 5: To disseminate project findings.

Time Frame

This project was funded during the Fiscal Year 1993-1994.

July 1, 1993 - September 30, 1993

During this quarter project staff conducted a review of union materials and began to prepare instructional materials. Materials were sent to site staff for review. Initial meetings with site instructional staff explaining the project were conducted.

October 1, 1994 - December 31, 1994

During this quarter, project staff refined materials. Instructors were selected and students began to be recruited.

January 1, 1994 - March 31, 1994

Project staff continued to develop curriculum. Project staff conducted several informal meetings by phone with instructors and District 1199C staff.

April 1, 1994 - June 30, 1994

During this final quarter curriculum and materials were tested in class. Project staff met with instructors and District 1199C staff and interviewed them to gauge
perceptions of the materials. The final curriculum was completed.

**Staff and Other Key Personnel**

The project was a cooperative effort between the Institute for the Study of Adult Education, Dr. Eunice N. Askov, Director and District 1199C Training and Upgrading Fund, Dr. James T. Ryan, Director. Dr. Fred M. Schied, Assistant Professor of Adult Education, was the principal investigator. Dr. Schied was responsible for overall project direction, communication with staff and facilitated meetings and orientation/training sessions. Priscilla S. Carman, Project Associate specialist was responsible for the development of the curriculum and materials.

Cheryl Feldman, Training Director, District 1199C Training and Upgrading Fund served as site coordinator, reviewed the curriculum and materials, and recruited students and instructors for the project.

**Audience**

The target audience for which the curriculum and materials were developed were union members enrolled in pre-allied health adult basic education classes conducted at the District 1199C’s Breslin Learning Center. The curriculum and materials developed in this project can be used by other adult basic education programs within District 1199C, other unions involved in worker-centered education programs in the health and hospital care industry, and by adult and basic
and literacy (ABLE) instructors conducting work-related projects in workplace learning environments.

**Addresses**

Permanent copies of all curriculum materials and the final report will be filled at:

Division of Adult Basic and Literacy Education Programs
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

and will be available from the Department of Education’s adult education resource clearinghouse:

Advance
Pennsylvania Department of Education
PDE Resource Center - 11th Floor
Harrisburg, PA 17126-0333

Copies will also be available from:

Western Pennsylvania Adult Basic and Literacy Education Resource Center
5347 William Flynn Hwy., Route 8
Gibsonia, PA 15044-9644

**STATEMENT OF THE PROBLEM**

Research confirms the importance of adults participating in educational programs in order to improve or advance in their current jobs or to improve their chances of finding better employment (Darkenwald & Merriam, 1982; Knowles, 1980; Sticht, 1987). In addition, adults prefer problem or performance centered instruction rather than general instruction. This approach, called functional context education, also results in better transfer of skills to job tasks (Sticht, 1987).
The concept of worker-centered learning recognizes that workers, through their unions, play a central role in developing their own educational programs. A worker-centered approach makes the worker, in context of his/her union, the cornerstone of the educational program. By building on the experiences of the health and hospital care workers, the process of education can be placed within the context of the union and the labor movement (Sarmiento & Kay, 1990; AFL-CIO Department of Education, 1987).

A key principle of worker-centered learning is the notion that the learner and union education staff are actively involved in the development of the curriculum. Therefore the project staff worked closely with District 1199C staff to develop the curriculum and materials. Materials were developed around union pension policies, the union’s contract with the employer, and issues facing the health care industry in general and District 1199C members in particular.

GOALS AND OBJECTIVES

The goal of the project was to prepare District 1199C members to become more effective workers and union members by increasing their writing, reading comprehension, and problem solving skills. These skills were taught within the context of the individuals own work and union experience.

Objective 1: To develop a curriculum and materials using worker-centered approaches to improve adult learners’ basic skills.
Objective 1: To develop a curriculum and materials using worker-centered approaches to improve adult learners' basic skills.

After a series of meetings with District 1199C staff, union materials and job-related materials were selected for use in developing materials and curriculum. Lesson plans were developed on a trial basis and submitted to District 1199C staff for comment and review. After modification, lesson plans were given to instructors for use in class. Based on instructors and student comments, adjustments and changes were made.

Thus, for example, the unions booklet of Overview of Health Care Benefits was used as the basis for developing math skills. Members were able to determine the various options available to them, the cost associated with each option, and develop a better understanding of the issues involved when the unions' bargaining unit enters into
negotiations with the employer. Similar units were developed around District 1199C publications Pension Plan and Union Contract (see Appendix A for specific details).

**Objective 2:** To train site staff in use of curriculum and materials.

Instructors in District 1199C were introduced to the concept of worker-centered learning in two sessions held at the Breslin Learning Center by the Principal Investigator. Suggested topics and materials were reviewed. Those instructors interested in continuing with the project received further training and information.

The District 1199C Training Director had a long standing relationship with the instructors who were in part selected because of their commitment to the labor movement. Moreover, Sarmiento and Kay (1990) strongly suggest that the union play an active role in all aspects of the literacy program. Thus it was decided that the second phase of the training be carried out by the District 1199C Training Director with input from the Principal Investigator and the Project Associate.

**Objective 3:** To implement the use of the curriculum and materials in a pre-allied health and basic education program.

Two classes at District 1199C’s Breslin Learning Center participated in this project. One English and one mathematics class were established with the specific intent
of using the materials, commenting on their appropriateness, and suggesting suitable changes and modifications.

**Objective 4:** To evaluate the impact of the curriculum on the existing instructional program.

Response forms were developed for use by students and instructors. The District 1199C Training Director discussed student reactions on an ongoing basis with member-workers enrolled in the two classes. The Principal Investigator conducted interviews with the instructors on site both during and at the conclusion of the project. In addition, informal conversations were held between the District 1199C Training Director, the Principal Investigator, and the Project Associate.

**Objective 5:** To disseminate project findings.

Project staff have submitted a proposal to present results of the study at the Pennsylvania Association of Adult and Continuing Education Midwinter Conference to be held in February.

**RESULTS**

This section reviews the results of the project by objective. Included are both the descriptions of those objectives fully met and those objectives partially met.

**Objective 1:** To develop a curriculum and materials using worker-centered approaches to improve adult learners' basic skills.

All curriculum and materials were developed. Originally, it was thought that workplace incident reports
would also be included in the curriculum. However, because of the variability of these reports, and at the suggestion of District 1199C staff and instructors, the use of workplace incident reports was dropped from the curriculum.

**Objective 2:** To train site staff in use of curriculum and materials.

Two orientation/training session were held at the Breslin Learning Center. In the original plan all training was to be conducted by the principal investigator. However, District 1199C, in accordance with its mission to stay actively involved with its members, conducted follow-up sessions with instructors. The Principal Investigator and the Project Associate advised District 1199C in this process.

**Objective 3:** To implement the use of the curriculum and materials in a pre-allied health and basic education programs.

Two classes at the Breslin Learning Center tested the material and curriculum. Project participants were volunteers recruited by the District 1199C Training Director. Two instructors were selected after an orientation session to District 1199C instructors.

**Objective 4:** To evaluate the impact of the curriculum on the existing instructional program.

Interviews were conducted with members and instructors. Originally members were to be interviewed by the Principal Investigator. However, members were interviewed by the
District Training Director while Instructors were interviewed by both the District Training Director and the Principal Investigator. Responses were very favorable. Instructors were able to integrate the curriculum activities into their classes. Members responded favorably to understanding their various union contracts.

CONCLUSIONS AND RECOMMENDATIONS

From the indications of this study, the following conclusions can be made.

- A worker-centered curriculum that incorporates union materials can be integrated into a pre-allied health basic education program.
- Union materials can be successfully adopted to meet the needs of union members.
- The development of a worker-centered curriculum within a unionized context reburies a high degree of cooperation between union and project staff. Union staff need to be actively involved in all phases of development and implementation.
- Instructors successfully used the curriculum.
- Students were generally pleased with the curriculum.

More studies will be necessary to determine if this curriculum can be successfully adopted in other union contexts.
PRODUCTS

A curriculum entitled Worker-Centered Learning: A Curriculum to Develop Union Members' Basic and Higher Order Skills was produced (see Appendix A).
REFERENCES


APPENDIX A

WORKER-CENTERED LEARNING:
A CURRICULUM TO DEVELOP UNION MEMBERS'
BASIC AND HIGHER ORDER SKILLS
Worker-Centered Learning

A Curriculum to Develop Union Members' Basic and Higher Order Skills

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Acknowledgments

We wish to thank the administrators and teachers at the District 1199 C Training and Upgrading Fund Program in Philadelphia, PA for their cooperation and assistance during the project period. Special thanks go to Cheryl Feldman for her insightful comments and suggestions to guide curriculum development, and for her support throughout the project.
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To the Teachers

This curriculum will assist you in using worker-centered materials and methods to help learners develop their basic and higher order skills. The term basic skills refers to reading, writing, speaking, listening, and computation. The term higher order skills refers to the thinking skills used to put basic skills and other knowledge together to solve problems, make decisions, and better understand information, situations, and people. For example, higher order skills help learners recognize when to apply certain mathematical operations in real-life situations. In reading, higher order thinking helps readers go beyond the surface-level facts to a deeper understanding and interpretation of a reading. In writing, higher order thinking skills allow writers to adapt their knowledge of the mechanics of writing (like spelling and grammar) to their purpose for writing and to the characteristics of their audience.

In this curriculum, the term worker-centered materials refers to the materials provided to prospective and new members of the District 1199C National Union of Hospital and Health Care Workers as well as other materials relevant to learners. The union materials include the Pension Plan for Hospital and Health Care Employees, An Overview of Health Care Benefits, Handbook for New Members, Legal Services Plan, and the union contract. Other materials may include anything learners wish to better understand, such as pay stubs, parenting materials, literature, or correspondence from school.

The term worker-centered methods (or learner-centered methods) refers to teaching techniques that focus on learners' experiences and their construction of knowledge. Worker-centered methods are democratic and build cooperation and group interaction. They provide realistic opportunities for learners to discuss and apply basic and higher order skills in meaningful situations. In addition, worker-centered methods encourage learners to discuss their roles as wage earners and union members.
This curriculum contains ideas, techniques, suggestions, guidelines, and sample activities.

Section 1: Background Information contains information about learner-centered teaching methods, such as discussion, emphasizing meaning, and collaborative learning. The information is illustrated with union materials. Thus, review Section 1 first because the examples and ideas in this section can be used in classroom.

Section 2: Curriculum Materials includes ideas for opening sessions; language arts and mathematics activities to accompany An Overview of Health Care Benefits, Pension Plan for Hospital and Health Care Employees, and the union contract; and ideas for a culminating project.

Section 3: Appendices Appendix A contains a list of resources and related readings to learn more about worker-centered methods, materials, and programs. Appendix B contains response sheets to record reactions and responses to the activities. Appendix C lists terminology in the union materials. It can be used to create your own vocabulary and concept-building activities.
Section 1:
Background Information
Discussion

Discussion plays a key role in a learner- and worker-centered curriculum. Through discussion, teachers and learners explore the world from the learners' point of view and work together to see how new skills and knowledge can be used in learners' lives. Learners feel free to discuss the world as they see it. In a worker-centered program, learners specifically discuss their work-related needs, goals, and concerns.

Teachers must be sensitive to and respectful of learners' knowledge and experiences. In addition, the teacher must be skilled at recognizing when and how discussions (or "teachable moments") become the basis for instruction. The following section provides questioning techniques to guide discussions.

Questioning

One style of questioning is for teachers to question learners to help them clarify their thinking processes. This is sometimes called Socratic questioning. Learners may be asked:

- to explain or support an idea or belief
- to analyze how their perceptions or values affect their beliefs
- for the sources of their information and to evaluate those sources
- to weigh the pros and cons of different points of view to better understand and defend their own position.

For example, suppose a student says, "I don't think bosses really understand what goes on at work." This is an example of a teachable moment when the teacher might ask the learner to support his views with examples. Then, the discussion could focus on other points of view and how they might be supported.

Another variation is for teachers to question learners to help them expand their thinking processes. Learners may be asked to hypothesize, predict, look for similarities or differences, or to imagine and brainstorm answers to "What might happen if ..." questions. In the previous example, the discussion might be extended by asking, "What are some ideas you have for communicating the workers' point of view to management?"
Learners may be asked to examine their thinking and learning skills. For example, they may be asked questions such as,

- What do you do when you're not sure how to solve a problem?
- Do you ever have trouble concentrating while you are reading? If so, what do you do?
- Where do you get most of your information -- from print, television, friends? How is the information different from each of these sources?
- Can you explain how you knew what to do about this problem?

Learners may be asked to explore the world around them through discussion. The following ideas adapted from Gowen (1992) can be explored through discussion:

- What is your role in the workplace?
- How do you view their past educational experiences?
- How do you define success?
- What skills do they need on the job? To advance on the job?
- What skills do you need in the community? In the home?
- What are the differences between using skills and knowledge in public (on the job) and in private (in one's home)?
- How can a union help you on the job?
- What's more important to you: job security, higher wages, better working conditions, benefits? What are your reasons?
Building Background Knowledge

Concept building helps learners extend and organize their background knowledge of important terms and ideas. It is especially important for learners who lack adequate or appropriate background knowledge about a topic or issue. (Appendix C lists the terms and concepts in the union materials. Individual concepts or groups of related concepts can be used for concept building.)

Concept Building

Some learners may have little or no experience with the information in the union materials. This section provides ideas for using discussion and mapping to build background knowledge about the concepts in the materials.

Discussing concepts or terms before using the materials will help learners better understand and use the materials later on. Think about experiences learners may have that are related to the concept/s you wish to discuss. Develop a list of open-ended questions to tap into these experiences. For example, concept building about health insurance benefits might include questions such as: “Why do people need health insurance? What happens when you don’t have health insurance? Have you had health insurance in the past? What kinds of benefits did you have? Did you ever have to pay for health care expenses out of your pocket? What were the expenses like? Have you seen any changes in health insurance in the past ten years? Have these changes made life easier or harder?”

Expand the discussion by asking students to visualize certain aspects of the concept. Use prompts that create strong mental images. For example: “Picture a person you know dying of a terminal illness. Her health insurance has decided not to cover certain treatments that may prolong her life and give her some comfort. How do you think this person might feel about her health insurance company? What kinds of things might be done to change the situation?”

Record what learners already know about the concept/s. Use a flip chart page labeled, “What we know about health care benefits.”

Be sure to clarify any misconceptions that learners may have. For example, suppose someone mentions that “major medical” means serious
diseases or illnesses. This misunderstanding might prevent the learner from accurately comprehending the information in the brochure.

In addition, record what students want to find out about the concept/s. For example, suppose you are building background knowledge about health care benefits prior to using the *Overview of Health Care Benefits* brochure. Ask students to think about what they want to learn from the brochure. Record their responses on a flip chart page labeled, “What we want to learn about health care benefits.”

Another concept building activity is mapping. Learners brainstorm ideas, experiences, and terms related to the concept. Record their responses on a flip chart or chalkboard. For example, learners can brainstorm what they already know about health care benefits. They might mention experiences such as getting medicine, knee surgery, having oxygen delivered to the home, getting checkups for my children, getting a physical, getting an X-ray, and taking my husband to the emergency room (ER).

Look for ways to group the terms. For example, the examples above can be grouped into benefits that pertain to hospital stays, emergency, surgery, medical visits, vision, dental, etc.

The concept map might look like the following:

```
HEALTH CARE BENEFITS

<table>
<thead>
<tr>
<th>Major Medical</th>
<th>Doctor Visits</th>
</tr>
</thead>
<tbody>
<tr>
<td>oxygen in the home</td>
<td>check-ups for children</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emergency</th>
<th>Surgery</th>
</tr>
</thead>
<tbody>
<tr>
<td>taking husband to ER</td>
<td>knee surgery</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prescriptions</th>
<th>Hospital</th>
</tr>
</thead>
<tbody>
<tr>
<td>medicines</td>
<td>hospital stay for surgery</td>
</tr>
</tbody>
</table>
```
Emphasizing Meaning

This section discusses five ways to emphasize thinking and meaning when helping learners develop basic skills. The techniques build on the way learners construct knowledge and help learners connect what they do in the classroom to their lives.

**Language Experience Approach (LEA)**

The language experience approach helps learners put ideas, experiences, or information into their own words. The LEA should be used with the union materials since the vocabulary and text structure of the materials may be confusing.

This section describes a modified version of the LEA. Learners put the union materials in their own words as well as explore how and when the information might be used.

After concept building about the topic in the material, the teacher or learner reads aloud a section of the material. The group discusses the selection and learners put the information in their own words. Either the teacher or a learner writes down what is discussed. The story or piece of writing generated by this activity is then read by everyone. Changes are made as needed to improve clarity. After a second reading, learners discuss how the information can be used. For example, suppose learners develop a language experience story about "Vacation Policies." They can brainstorm different scenarios or situations and how the policy would be applied.

**Guided Reading**

With guided reading, the teacher guides learners before, during, and after reading a piece of text. Guided reading helps learners see that meaning is not always readily apparent and that reading is an active process of making sense of text.

Before reading, guide learners to preview the material and discuss what they know and what they want to learn. Discuss the purpose for reading, such as reading the whole text to get the "big picture" vs. reading only a particular section to find a specific bit of information. For example, learners may read the entire *Handbook for New Members* to learn
background information about the union. But they may use the *Legal Services Plan* to locate a specific bit of information. Before-reading activities should also focus on text features, such as using bold print and headings and sub-headings to aid understanding.

While reading, have learners read and discuss one section at a time. Discussion should focus on the meaning of the section. Suggest strategies for comprehension when learners are struggling. For example, suppose learners are reading page 1, General Information, of the *Legal Services Plan*. Direct their attention to the second paragraph and ask which part of the paragraph give examples of legal services. Then make a "map" on the board that includes consultation, representation, and general assistance. Discuss the differences in the three kinds of services.

After-reading activities should focus on summarizing the information and discussing ideas, thoughts, and concerns generated by the text. For example, in the above example learners might brainstorm different scenarios and which kind of legal service might be appropriate.

**Process Writing**

Process writing puts the focus on writing as a way to communicate meaning. Learners simultaneously develop their writing and their thinking skills when they use the six steps in process writing. In a worker-centered curriculum, any idea or topic that is relevant to learners can be explored through process writing.

**Prewriting:** Talk with learners about their purpose for writing, their ideas, and the style of writing best suited for their purpose. For example, a prewriting activity for incident reports might involve a discussion about the purpose and audience for the reports.

**Drafting:** Learners think about their ideas and how to organize them. Then, learners concentrate on getting their thoughts and ideas on paper. Spelling and grammar are not the focus during this step.

**Sharing:** Learners read and discuss their writing with teachers or other learners. Teachers or other learners act as guides who make suggestions or ask questions to help writers clarify and expand their writing. For example, a teacher might say something like, "I'm not sure what you mean here. Can you tell me what you mean?" (Some editors and teachers
call this the “WIRMI” method—“What I really mean is .....”) Or, teachers might guide learners to consider important information they left out. They might make suggestions for organizing the information.

Revising: Learners make changes and additions, based on feedback from the previous step. The focus is still on meaning in this step.

Editing: Learners focus on eliminating mechanical and grammatical errors. They should do as much editing as possible on their own. Then, teachers or other learners can provide additional guidance.

Publishing: Learners share their work with a wider audience. They may read their writing to each other and discuss its potential audience and the context in which it may be read. For example, suppose students have been writing about how pension plans can help them. They can discuss how they might share their writing with union representatives to ensure that their pension needs and concerns are heard by the union.

**Thinking Aloud**

Thinking aloud means teachers and learners discuss the thinking strategies and processes used to solve a problem or to understand information or situations. It helps to make hidden thinking processes and strategies apparent for learners who may not be aware of them. It also breaks complex thought processes into smaller, more manageable steps.

Teachers or learners can discuss their own thinking strategies, such as the steps they took to solve a math problem. This helps learners see how others view and approach problems, situations, and information. For example, suppose learners are calculating a sample pension plan. An experienced learner or the teacher can describe, step by step, the steps he or she took to solve and problem and why. This may be difficult at first but research shows it is an effective technique for improving problem solving skills.

For a more private approach to thinking aloud, learners can write in journals about the ways they solved problems. Teachers can review the journals and offer suggestions and guidance.
Teaching for Transfer

Learners need to be able to take what they learn in the classroom and apply it in their lives, be it in the workplace, the community, or at home. This section discusses how bridging helps learners make connections from current learning to future learning.

Bridging to the future helps learners connect current learning and experience to new applications. Learners can discuss how, where, or in what situations new skills or knowledge may be helpful or important. They can discuss how the skills may be used in the same ways and how they may be used differently. For example, suppose you are discussing strategies to understand labels in the workplace, such as noticing the differences between the warnings and the directions on the labels. Learners can discuss other situations when the strategy might apply. For example, they may read labels on food, health, or beauty supplies in the home. Learners can discuss how the strategy might be used differently in these other situations, such as when the warnings may be more important than the directions and vice versa.
Collaborative Learning

In a collaborative learning environment, learning focuses on the construction of knowledge rather than the transmission of knowledge from teachers to learners. For example, teachers ask leading questions to help learners clarify or expand their knowledge about a topic rather than telling them what to think.

Collaborative learning also builds on social interaction to create a sense of community and mutual support in the learning environment. Learners are encouraged to support rather than compete with each other in the learning environment.

Collaborative learning may be a new experience for many learners, especially older learners whose past educational experiences may have stressed individual learning or knowledge transmission. Therefore, collaborative learning works best when the group has developed rapport and learners are comfortable expressing their ideas and concerns in the classroom. To prepare learners for collaborative learning, discuss the following aspects of working with others:

- Listening with respect to others' opinions and ideas
- Staying flexible to work together
- Asking rather than telling others to do something
- Being specific about your own needs and concerns

This section discusses two grouping patterns that foster collaborative learning. Small groups and paired learning supplement whole group instruction and one on one tutoring.

Small Groups

Small groups (or teams) of 3-6 learners can work together toward a common goal, such as solving a problem or writing an incident report. Working in small groups helps learners develop the communication and cooperation skills essential in the health care field. In time, learners develop trust in each other and work together to share information, resources, effort, and encouragement. They learn to listen with respect to the opinions of others. They offer constructive criticism to one another and feel comfortable when they are challenged.
The organization of a small group depends partly on the abilities and number of learners in the whole group. For example, some classes may have students with a variety of backgrounds or abilities that affect the organization of the groups. Or, the group size may be affected if a class only has five students. The organization of small groups also depends on the mix of individual personalities in the class. For example, some learners may naturally gravitate to each other to form a small, productive group for an activity. Other groups may need to be structured to eliminate potential problems, such as groups that want to socialize instead of focusing on the task.

The teacher plays the role of a facilitator who encourages interaction and development within each group. For example, teachers may suggest questions or offer ideas for possible directions a discussion can take in a group that is stalled. Or, teachers may offer suggestions for setting "ground rules" in groups having trouble listening with respect to each other's opinions. Also, teachers may have to adjust their role according to the developmental stage of a group. For example, some groups may require more direction at first and in later stages may be more self-directed.

**Paired Learning**

Paired learning means learners work in pairs to teach and learn from each other. For example, learners may work in pairs to write a story on a word processor. A learner who knows how to use a word processing program can be paired with a learner who has a talent for telling stories.

Learners can work in pairs on mathematical problem solving. Each learner solves the problem individually and then they get together to discuss how they solved the problem. Learners can offer suggestions to each other about thinking strategies that might be more effective.

Learners can also work together to understand a piece of text. For example, more experienced readers can lead a dialogue with less experienced learners about how to work through a difficult selection. Experienced learners can model strategies, such as previewing, to help less experienced readers understand the active approach to understanding text.
Section 2:
Curriculum Materials
Ideas for Opening Sessions
Ideas for Opening Sessions

**Purpose of the Sessions**
- Help learners develop ownership of the program
- Help learners buy into a nontraditional educational experience
- Identify learners' views of the purpose of education
- Identify skill areas, materials, and topics that are important to learners

**Icebreaker Activity**
1) As a whole group, discuss positive educational experiences from the past. Record input and experiences on the board or flip chart. Analyze the experiences for common elements. For example, ask "What was it about this experience that was so memorable? What was the physical environment like? What was the classroom arrangement like? What were you doing/feeling? What were teachers doing? What were other learners doing/feeling?"

2) As a whole group, discuss negative educational experiences from the past. Record input and experiences on the board or flip chart. Analyze the experiences for common elements. For example, ask, "What was negative about the experience? What was the physical environment like? What was the classroom arrangement like? What were you doing/feeling? What were teachers doing? What were other learners doing/feeling?"

3) Stress that you will explore together ways to make the current project a positive experience. Explain that learners will be actively involved throughout the program discussing their needs and goals and if they are (or aren't) being met.
Identifying Learners' Needs and Goals

1) Discuss together the skills, topics, or curriculum materials emphasized in the past two class rotations.

2) Explain that you are now going to explore what learners most want to accomplish in the next 15 weeks and why. Write on the board:

- Learning skills in class
- Using skills outside of class

Stress that by "skills" we mean reading, writing, speaking, listening, and math. Ask learners for examples of how learning skills in class is different from using them in "real life." Write their responses under the headings. Ask questions that encourage learners to analyze how the situations are different. For example:

- What's different about the situations?
- Are the situations alike in any ways?
- Are there other people involved? How does that change the situation?
- Does being in a different environment make the situations different?
- Are you more/less sure of how to use your skills inside/outside of class?
- Do you feel you have less information or resources available to you in/outside of class?"

3) Stress that the current project is going to focus on using skills in life. Learners will be asked to give as much input as possible about how they use or want to use these skills in their lives.
4) For each area on the following pages, have learners discuss the following:

- what is (reading/writing/math/speaking/listening)

- how is (reading/writing/math/speaking/listening) an act of communication

- give examples of the kinds of (reading/writing/speaking/listening/math) they do in their lives

- what is easy/hard for them about (reading/writing/speaking/listening/math)

- their strong points in (r/w/s/l/m)

- what they want to work on in (r/w/s/l/m)

- what materials they would like to use (try to get specific examples, especially when discussing "others")

Tips:

During all discussions, try to stress that reading, writing, math, speaking, and listening are all acts of communication and that the problems we have are often because we are not communicating, be it through numbers, words, or ideas.

Throughout the discussion, ask learners to try to put into words why these skills, topics and materials are important to them. This will help to broaden and personalize the discussion. Also, as people discuss what is important to them individually, ask the whole group if they feel the same way. This will give you an idea if learners have similar goals and interests.
Identifying Learners' Reading Needs and Goals:

1) Skill areas:

- Vocabulary and concept building (recognizing and understanding words and concepts in print)
- Comprehending (recognizing and understanding the author's message; knowing when you do and don't understand)
- Locating and Using Information (reading styles for various purposes; finding and using different resources)

2) Materials for instruction:
- Union materials/situations
- Workplace materials/situations
- GED materials
- Others

Discussion starters:
Give some examples of the kinds of reading you do in your life. What kinds of reading do you enjoy? What kind of reading do you dislike or avoid?
Do you have trouble understanding the words and concepts in materials?
Do you have trouble understanding the ideas or the author's message in materials?
Do you have trouble figuring out what materials you need to use for a certain purpose?
What would help you become a better, more confident reader?
What materials would you like to read and discuss in class?
Identifying Learners' Writing Needs and Goals:

1) Skill areas:
   - Content (clarity, organization, voice, style)
   - Writing for different audiences and purposes
   - Technical aspects (spelling, grammar, punctuation)

2) Materials for instruction:
   - Union materials/situations
   - Workplace materials/situations
   - GED materials
   - Others

Discussion starters:
How do you use writing in your life? Give some examples. What kinds of writing do you enjoy? What kinds of writing do you dislike or avoid? Do you have more trouble with the content (what you write) or the mechanics (spelling, grammar, punctuation) of writing? Are some writing tasks easier than others? If so, what kinds? Are some writing tasks harder than others? If so, what kinds? What would help you become a better, more confident writer? What kind of materials would you like to focus on in writing?
Identifying Learners' Speaking and Listening Needs and Goals:

1) Skill areas:

- Speaking
  - nonverbal communication--body language;
  - verbal communication--voice and content;
  - confidence

- Listening
  - role of listener
  - styles of listening
  - feedback

2) Materials for instruction:

- Union materials/situations
- Workplace materials/situations
- GED materials
- Others

Discussion starters:
When do you feel comfortable speaking to others?
When do you feel uncomfortable speaking to others?
What part of speaking is easier/harder for you--what you say or how you say it?
Do you ever have trouble listening to and understanding what another person is saying? What are the circumstances? Do you have trouble physically hearing the person?
Finish this sentence: I'm a really good listener when people are ..... 
What could help you become a better, more confident speaker?
How would you like to improve your listening skills?
What are some speaking/listening situations you would like to discuss in class?
Identifying Learners' Math Needs and Goals:

1) Skill areas:

- Operations
  - whole numbers
  - fractions, percents, and decimals

- Converting and using fractions, percents, and decimals

- Charts and Graphs
  - understanding
  - creating them to display information

- Measurement

- Math and Thinking (estimating, accuracy, detecting errors)

2) Materials for instruction:

- Union materials/situations
- Workplace materials/situations
- GED materials
- Other materials/situations important to learners

Discussion starters:
Give some examples of how you use math in your life.
What math skills are you good at?
Complete this sentence: I like math when......
What math skills would you like to improve?
I don't like math when.....
Do you have trouble taking what you learn in math class and using it in real life? If yes, can you give an example?
What kinds of materials would you like to work with in class?
What would help you become a better, more confident problem solver?
Identifying Learners' Union-Related Needs and Goals:
Topics to be explored:
- History of union
- Role of union
- The workplace and the union
- Racism in the workplace
- Future of the health care field and the role of the union

Discussion starters:
What do you know about unions?
What experiences have you or someone you know had with unions?
How do unions help workers?
What role do unions play in the workplace?

Others:
1) Ask learners if there's anything else they would like to discuss or address in the program, such as balancing work, school, and home life or getting and keeping a job.

2) Stress again that the curriculum is flexible and learners should feel free to discuss and express their needs and concerns as they change throughout the program.
Follow-up for Learners:

1) To supplement the session, learners can write about:
   • three things they most want to accomplish in the program
   • three strengths they have to build on
   • three topics they most want to focus on
   • three things they don't want to focus on
   • three examples of materials they would like to work with.

2) Or, you can turn the outline into a checklist for learners to fill out individually after the discussion. For example, have them put a star by the skill areas they feel are their strengths and a circle by the ones they want to improve. Have them list specific examples of materials or situations that they want to focus on. Have them number the union topics in priority order.
Follow-up for Teachers:

Spend some time reflecting on the session/s and all the input you received. Write about:

Learners' Reactions to "New" Curriculum (Did they buy into it? Do they seem to have different attitudes about the program? Were there any specific reactions that surprised or concerned you? Will you do anything differently next session?)

Core Skill Areas to Emphasize

Core Materials to Emphasize

Core Topics of Interest to Emphasize
Ideas for Introducing the Union Materials

Purpose:
- Give overview of union materials

Materials:
- Union materials
- Overhead #1
- Flip chart or chalkboard

Procedures:
1) Begin discussion about union materials. Give a brief overview of each material in the packet.

2) Use Overhead #1 to discuss the various union programs and benefits. Discuss:
   - what everyone would like to learn from the materials,
   - why it's important to know what is in the materials,
   - how the materials can help learners on the job and in their lives.
Union Programs and Benefits

Legal Services Plan

Training and Upgrading Fund

Employment and Training Program

Health Care Benefits

Retired Members Division

Pension Funds

(OH #1)
Ideas for Using Language Experience Approach to Explore Workers' Point of View

**Purpose:**
- Provide an opportunity for learners to express their opinions and thoughts about the world of work and the union
- Develop language skills

**Materials:**
- Flip chart or chalkboard
- Photographs or other objects (such as newspaper headlines or magazine covers) that generate interest in the topic
- Union materials

**Procedures:**
1) The following list contains ideas to get to the workers' point of view. The list is just a beginning so please add your ideas.

- How is the health care field changing?
- How does the union help workers?
- How can workers get better jobs?
- What makes people unhappy (happy) in their jobs?
- What can you do if you are unhappy in your job?
- What makes a successful life?
- What kinds of tensions exist between workers and management?
- How do you feel about wages in this country?
- How can this program help you?
- What was school like for you as a child or young adult?
- Does work interfere with your personal life? If so, how? (or vice versa)
- What are the effects of racism in the workplace?
- What can be done about racism in the workplace?
- What are the ideal working conditions? (or the ideal job?)
- Have you experienced racism in the workplace?
- What kind of job opportunities are available to you?
- Are people ever in danger in the workplace? If so, describe.
- How does your future look in the workplace?
Curriculum Materials
*Overview of Health Care Benefits*
**Reading:** (An Overview of Health Care Benefits)

**Purpose:**
- Help learners read and interpret An Overview of Health Care Benefits
- Help learners develop independent reading strategies

**Materials:**
- An Overview of Health Care Benefits
- Overheads #2, 2A, and 3
- One copy/student Worksheets on pages 33-34, 36

**Procedures:**
1) Do some concept building activities first.
   - Discuss:
     - What are health care benefits?
     - Why are they important?
     - Why do employers/union provide them?
     - What happens when people don't have health care benefits?
     - Did you ever have to pay out-of-pocket health care expenses?
     - What were they like?
     - Have you ever had any problems with benefits? If so, what kind?
     - How have health care benefits changed in the past 15 years?
     - What do you want to learn about these benefits?

   - Make a concept map of what learners know about the different kinds of benefits. For example, learners brainstorm ideas, experiences, and terms related to health care benefits. Record their responses on a flip chart or chalkboard. For example, learners might mention experiences such as getting medicine, knee surgery, having oxygen delivered to the home, getting checkups for my children, getting a physical, getting an X-ray, and taking my husband to the emergency room (ER).

   Look for ways to group the terms. For example, the examples above can be grouped into benefits that pertain to hospital stays, emergency, surgery, medical visits, vision, dental, etc. For example:
2) Introduce the *Overview of Health Care Benefits* brochure. Ask learners what an "overview" is and what they want to learn from the brochure. Ask them when and why they might need this information. Have learners look over the brochure and then discuss:

- the different kinds of information it contains
- how the information is organized (charts, questions & answers)
- why the brochure may be hard to understand (unfamiliar words and concepts; assumes you know things you don't; unclear information)

3) Discuss the brochure section by section.

- First, ask learners to use the headings and subheadings to find the particular section you will be discussing. Ask them what they think the section will be about. For example, "Where on the brochure will you find information about Panel Providers? What do you think you will learn in this section?"

- Then, have them read the section and discuss questions such as the following:

  * **Overview of Your Benefits**
  - Tell what each benefit means in your own words
  - What kinds of procedures or treatments does (the benefit) cover?
• Suppose you went for a routine physical. Which benefit would cover it?
• Suppose you need an ambulance. Which benefit would cover it?
• What kind of pharmacy will you use for a prescription for less than 34 days? for more than 34 days? What is the difference? What are generic drugs?
• Suppose you break a leg and go to the emergency room. Will you have coverage? How soon after an accident or illness should you go to the emergency room?
• Look at the chart with the check marks. What does it compare? Which wage class does not include x-rays and major medical benefits? Which is the only wage class that includes dental and prescription benefits?

Determining Your Benefits
• Which wage class covers full-time employees?
• Which wage class does not cover dependents?
• Which wage class covers part-time workers who make as much as the lowest paid full-time worker? at least 60%? less than 60%
• Is there dental coverage with wage class II or III?
• Is there prescription drug coverage with wage class II or III?
• What should you do if you work part-time and aren't sure what wage class you're in?

Panel Providers and Other Provider Groups
• What's the difference between panel providers and a provider of your choice?
• Which will probably cost you more -- a panel provider or a provider of your choice?
• Do you have to use panel providers?
• Will panel providers accept the fund's payment as payment in full?

When Does Coverage Begin?
• What is a probationary period? How many days after a probationary period does your coverage begin?
• Suppose you pass your probationary period, but your employer hasn't contributed to the Find yet. Are you covered? Why or why not? Where does it tell you this on the brochure?
• What is a lag time? What are the reasons for a lag time?

When Your Coverage Ends
• When does your coverage end?
• What happens if you are on unpaid personal leave?
• When do disability and dental benefits end?
• What should you do if you think you are eligible for extended coverage?
When might you be eligible for extended coverage?

What’s Not Covered By the Plan
• Give some examples of procedures not covered by the plan. Why do you think they are not covered?
• What should you do if you’re not sure if a procedure is covered?

Coordination of Benefits
• What are coordination of benefits?
• What happens when you and your spouse have coverage?
• What is a primary insurer?
• What is a secondary insurer?
• If both parents have coverage for their dependents, which insurer pays the hospital bill? all other claims?

How to Use Your Benefits
• What two things should you do to the hospital? Where should the hospital bill for physician services?
• When will you need a claim form?
• If you have dental coverage, what will you need to do at the dentist's office?
Prescription Drugs

- What are generic drugs? What kind of drugs are the "opposite" of generic drugs?
- What should you do if you want a brand name drug?
- What is not covered by this benefit? What will you do if you need these items?

Important Addresses and Phone Numbers (How to Contact the Fund)

- Why do you need this information?
- When would you use the FORMPHONE?
- Where will you send claim forms?
- What will you do with disability forms? (see Overview chart, Disability section)

How to File Your Enrollment Form

- Where can you get a form?
- What kinds of information should be on the form?
- Suppose your form is incomplete. What will happen? How do you know? (See "Please Note" in blue, under this section.)

4) During discussion, be alert for instances when you can teach specific reading strategies. For example, suppose you are discussing the "Medical Visits, X-ray and Laboratory" section of the overview chart. Learners may have a hard time with words such as podiatrist, chiropractor, or gynecologic. This would be a good opportunity to build in an activity on how to use word parts to figure out new words. See OH #2, 2A, and 3 and "Worksheet: Common Word Parts" and "Worksheet: Context Clues" for additional ideas and activities.

5) Follow up activity: Have learners create a scenario of a make believe person who earns a certain wage, may or may not have a spouse and dependents, and has a certain medical situation. Have learners exchange scenarios with each other to find the wage class, coverage, and what action the person in the scenario should take.
dis-
disability disproportionate discount
discriminatory discriminate

non-
nonviolence non-contributory
nondiscriminatory non-prescription

un-
unemployment uncompensated
uncontested unsatisfactory unreasonable

ex-
exclude exclusive exemplify
ex-officio expenses excluding

in-
infirm ineffective inconsistent
in-patient include

pre-
pre-admission pre-existing prevent
preclude precedes

(OH #2)
semi-
  semi-private  semi-annual

annu-
  annual  annualized  annuity  annually

trans-
  transfusion  transaction  transition  transcript

sub-
  subdivision  subscriber  sublease  suburban

re-
  reimbursement  rehabilitation  refund  refundable

mal-
  malpractice

bene-
  benefits  beneficiary  beneficial

(OH #2 A)
Worksheet: Common Word Parts

Directions: The word in bold print contains a common word part. Figure out its meaning using the word part and context. Write what you think it means in the blank spaces.

1. The Legal Services Plan does not cover malpractice suits.

2. This is a non-contributory plan. The employer pays all of the cost.

3. The Benefit Fund does not provide coverage for unreasonable charges.

4. Hospital benefits cover pre-admission testing within seven days of hospitalization.

5. The plan does not cover legal matters concerning business transactions for profit.

6. Beneficiary Information: Insert the name and address of person to whom your death benefit is to be paid.
7. Hospital benefits include a semi-private room for medically necessary services.

8. The Benefit Fund does not provide coverage for ineffective or experimental procedures.

9. Your Past Service Pay is your annualized rate of base pay.

10. Union dues are reduced if you are not working because of an accident. You pay 1.6% of your gross wages, excluding overtime.

11. There is a refundable registration fee.

12. An interview will be scheduled once the applicant's transcript has been received.

13. This policy will not apply to loans or grants which must be repaid by the member-student.
Context Clues

Definition
A word or words are defined in the sentence or paragraph. They are often set off by commas, dashes, or parentheses.

You may have a grievance (complaint about something wrong that happened) and you may want to talk with someone about it.

Example
A new word can be figured out by the examples given to illustrate it.

Lag time occurs when the electricity goes off, the computer breaks down, or someone doesn't show up for work.

Contrast
The meaning of a new word can be figured out from a word or phrase in the context that has an opposite meaning.

Many hospital employees have learned a lot on-the-job, but do not have a formal education.

Logic
The definition can be figured out by using logic, reasoning, or common sense.

Ken is versatile at work: he runs his equipment, helps other workers solve their problems, entertains us, gets along well with the boss, and helps out in the kitchen.
Directions: Here are some sentences from *An Overview of Health Care Benefits*. Use the context clues to figure out the words in bold print. Put the definition in your own words.

1. **Coordination of benefits** is a method of sharing the cost of medical care between insurers, whereby one plan is determined to be primary and others are secondary. When your spouse is covered by another insurer, that insurer is primary and his or her claim must be sent for processing to that insurer first.

2. You are covered for benefits 30 days after you pass your **probationary** period.

3. You are covered for benefits 30 days after you pass your probationary period, **contingent** upon receipt of contributions on your behalf by your employer.
Writing: (An Overview of Health Care Benefits)

Purpose:
- Help learners develop GED test writing skills
- Provide opportunities for real-life applications of writing skills

Materials:
- An Overview of Health Care Benefits

Procedures:
1) Review with learners what goes on during each phase of process writing.
   For example:

   Plan
   - Identify audience and purpose (who and why you will write)
   - Brainstorm ideas (what you will write)
   - Organize ideas (how you will write)

   Draft
   - Put thoughts on paper in sentence and paragraph form
   - Don't worry about "technical" aspects

   Revise
   - Look at organization of ideas--add, move, or replace
     topic sentences and supporting details
     parallel structure
   - Look for and revise:
     sentence fragments
     run-on sentences

   Edit
   Content: Read the essay as if you are the audience. Does it make
   sense? Does it include all necessary information? Is there any information
   that can be taken out? Are the paragraphs in logical order?
   Are there any mistakes in:
     Spelling
     Grammar
Punctuation
Verb Tenses
Subject/Verb Agreement
Capitalization
Word Choice

*Publish—Many GED books do not include this phase, but you may add it if you wish to get learners more involved using writing to communicate their thoughts and ideas with management or the union. Learners can read their essays to each other. They can brainstorm ways to use their essays to communicate to the union or their employer.

2) Have learners do process writing activities related to An Overview of Health Care Benefits. Decide whether learners will write as they would for the GED test or for another audience and purpose (choose from the suggestions below). Offer feedback as needed by individual learners.

- Write for 45 minutes as a practice GED essay. Have learners plan, organize and communicate their thoughts in writing (as they would on the GED test) about any of the following:
  - Why people need health care benefits
  - Problems people have when they do not have health care benefits
  - Why people want a choice of health care providers
  - A personal experience with the health care system
  - Their concerns about the future of the health care system

- Write a sample letter to the Benefit Fund to:
  - request forms
  - keep your records up to date
  - notify the hospital that you and your husband both have coverage and which one is primary
  - request more information about what the plan does not cover
  - find out why your coverage did not begin
  - ask questions you may have about the fund
Math Activity #1 (An Overview of Health Care Benefits)

Purpose:
- Illustrate how to use thinking strategies to help solve real-life math problems

Materials:
- One copy/student of "Thinking Strategies for Solving Math Problems" (p.41)
- An Overview of Health Care Benefits

Procedure:
1) Make a copy of the following scenario or put it on the board. Use the "Thinking Strategies" handout to work through the scenario as a group. Sample answers are in parentheses.

Scenario: You received the Overview of Health Care Benefits brochure. You're not sure which Wage Class you're in. You work part-time and make $8,000 a year. The lowest paid full-time worker makes $12,000 a year.

What's the problem? What do I have to find out?
(my Wage Class)

Where do I get the information I need?
(in the problem and on the brochure under Wage Class section; it tells me I have to find 60% of the lowest paid full-time worker's salary)
Is this problem like any I have solved before? What do I already know that can help me solve this?  
(it's not really like any I have solved before, but I know how to take the percentage of a number)

Do I have enough information? If not, where do I get it? Do I already know it or should I ask someone?  
(I have to know how to take a percentage; if I didn't know I would have to ask someone or look it up in a reference material)

**Mention that many problem solvers get tripped up at this step. They don't realize they need to "know" something else.

What steps should I take? What mathematical operation should I use?  
• change 60% to a decimal .60 
• multiply .60 by $12,000 = $7,200 
• I make at least 60% of $12,000 (in fact I make slightly more) so I must be in Wage Class II)

Can I make a "picture" to help me understand or solve the problem?  
(I don't really need to make a picture with this problem)

Does the answer make sense? Is it too "way out" or does it seem logical?  
(My answer -- $7200-- seems to make sense. An answer like $14,000 would be too way out; there's no way 60% of $12,000 could be greater than $12,000.)

Did I choose the correct procedure (math operation) for solving the problem?  
(Yes)

Are the calculations correct? Did I check my work for accuracy? 
(Yes)

If there is more than one possible answer, is this the best possible solution?  
(this is the only solution)
Thinking Strategies for Solving Math Problems

Before and During:
What's the problem? What do I have to find out?

Where do I get the information I need?

Is this problem like any I have solved before? What do I already know that can help me solve this?

Do I have enough information? If not, where do I get it? Do I already know it or should I ask someone?

What steps should I take? What mathematical operation should I use?

Can I make a "picture" to help me understand or solve the problem?

After:
Does the answer make sense? Is it too "way out" or does it seem logical?

Did I choose the correct procedure (math operation) for solving the problem?

Are the calculations correct? Did I check my work for accuracy?

If there is more than one possible answer, is this the best possible solution?
Math Activity #2 (An Overview of Health Care Benefits)

Purpose:
- Compare the requirements of the three Wage Classes
- Choose the appropriate Wage Class for various incomes and situations

Materials:
- An Overview of Health Care Benefits
- "Thinking Strategies and Math" handout (page 41)

Procedure:
1) Make copies or put the following question on the board. Discuss it as a group. Ask learners to show where on the brochure they got the information to answer the question.

- Which Wage Class are you in if you work full-time? How do you know?
- Can you be in Wage Class I if you work part-time? Why or why not? How do you know?

2) Make copies or put the following scenarios on the board. Discuss them as a group. Use the "Thinking Strategies and Math" handout to guide the discussion.

Scenario: You work full-time and make $15,000 a year. Your friend works part-time and makes $16,000 a year. Are you in the same Wage Class? Why or why not?

Scenario: You work part-time and make $7,200. The lowest paid full-time worker in Wage Class I earns $12,000 a year. How do you figure out which Wage Class you're in? Where do you get the information to figure out this problem?
Curriculum Materials
for
_Pension Plan for Hospital and Health Care Employees_ Booklet
Reading: (Pension Plan for Hospital and Health Care Employees)

Purpose:
- Help learners read and interpret Pension Plan for Hospital and Health Care Employees
- Develop learners' independent reading strategies

Materials:
- Pension Plan for Hospital and Health Care Employees
- One copy/student of Word List (pp. 48-49)
- One copy/student of Reading Activities 1-5 (pp. 50-54)

Procedures:
1) Do a concept building activity first. Discuss:
   - What is a pension?
   - Why is it important to have a pension?
   - Why do employers/union provide pension plans?
   - What happens when people don't have pensions?
   - Do you know any retired people? Do they have pensions? What is their life like?
   - What are some different kinds of pensions?
   - Have you heard anything about pension plans in the news recently?
   - What do you want to learn about pensions?

   Record learners' responses to the last question on a flip chart page. Save it for the end of the unit on the Pension Plan booklet. At that time, ask learners if they had their questions answered. Discuss any areas of concern or problems learners still have with the information.

2) Do vocabulary building activities. First, give learners copies of the definitions (pages 39-40) and use the questions below to guide the discussion. Then, use some or all of the reading activities. The activities encompass a variety of skill-building activities to develop learners' word identification strategies as well as their speaking, listening, reading, and
writing vocabularies. Follow up with dictionary work for learners who need the practice.

- Give learners copies of the definitions. Ask the following questions about the words. Fill in any gaps in learners' knowledge about the words.
  1. Have you ever seen the word? Do you already know what it means?
  2. Have you ever seen or heard it used in another way?
  3. What do you think this word has to do with pensions?
  4. Ask learners to use the word in a sentence, either in writing or aloud.
  5. Say a word aloud and have learners define the word.

3) Introduce the Pension Plan booklet. Ask learners when and why they might need this information. Have them look over the booklet and then discuss:

- the different kinds of information it contains
- how the information is organized (sections with questions and answers)
- why the booklet may be hard to understand (unfamiliar words and concepts; assumes you know things you don't; unclear information)

4) Read and discuss the booklet section by section.

• First, ask learners to use the headings and subheadings to find the particular section you will be discussing. Ask them what they think the section will be about. For example, "Where in the booklet will you find information about early retirement? What do you think you will learn in this section?"

• Then, have learners read the section and discuss questions such as:
  A Message from the Board of Trustees
  The first paragraph describes how a pension helps you plan for retirement. What are the other sources of income in retirement? What does this section tell you about the rest of the booklet? What do you think you will learn in the rest of the booklet?

Glossary
Does the information in the glossary help you? If yes, can you explain how it helps you understand the rest of the information in the booklet? If not, why not?
Does the glossary contain enough information? If you think it does not, what else do you think should be included?

Section 1
If your employer has been making contributions on your behalf to the National Pension Fund since 1985, are you a participant in this plan? If your employer began making contributions for you in February of 1991 are you a participant? How much do you have to contribute? Where can you find out what the Plan means by "extended" period of time?

Sections 4-6
• (Section 4): Who might be interested in an early retirement?

• (Section 4): Look at the questions "How is my early retirement pension calculated?" It tells you to see Section 3. Does your book have a Section 3? This is an example of a mistake in the text. It should refer you to the unnumbered page after page 29.

• (Section 4): If you retire early, are you required to take your benefits right away? How do you know?

• (Section 5): Who is eligible for a disability retirement?

• (Section 6): Can you describe a deferred vested pension in your own words?

• (Section 6): Which kind of pension might you be eligible for in the following situation:

You are 40 years old and have 15 years of Credited Service. You are no longer eligible for coverage under the plan.

Use the following chart to clarify the information:
## PENSION OPTIONS

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>How is it Calculated?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Early Retirement</strong></td>
<td>first day of month following the date you reach age 55</td>
</tr>
<tr>
<td><strong>Disability</strong></td>
<td>totally/permanently disabled; 10 years of credited service; if you receive disability benefits</td>
</tr>
<tr>
<td><strong>Deferred Vested</strong></td>
<td>if your coverage ends after 10 years of vested service but before early, normal, or disability pension</td>
</tr>
</tbody>
</table>

### Section 7: Optional Forms of Payment.

What are the different payment options?
Who might want the Life Annuity option?
Who might want the Joint/Survivor option?
If you have no relatives, which option would you choose?
Which plan do you think is best for your beneficiary?
With the 120 Guaranteed Payment option, would your beneficiary get any benefits if you live 20 years beyond retirement? How do you know?

Use the following concept map (or have learners create one) for clarification:
Section 8
This section discusses various options to provide for a surviving spouse. What is a surviving spouse? What kind of pension plan will your surviving spouse get? How do you know? Why would someone want the pre-retirement spouse option? How is it different from a pension plan? Read the last paragraph in Section 8. Why would someone want to cancel this option? Why do you think a "notarized consent" from the spouse is required to cancel the option?

Section 11
What do you think is the most important piece of information in this section? When and why would you need the information?
accumulated - piled up or collected

annuity - money paid at a regular time, often throughout a person's life

assets - valuable things to have or own

beneficiary - person who receives benefits or advantages

convalescent - getting back health and strength after an illness

convert - change from one form to another

credited - added to a person's account

deferred - put off until later

denial - act of saying "no" to a request

disability - condition of not being able or fit to do something

incur - bring upon oneself
infirmity - illness

interim - period of time in between

joint - together

notarized - established or marked as genuine

optional - allowing person to make a choice

pension - money paid at regular times to a person who has retired from work. Some different kinds of pensions are: normal, early, disability.

precedes - comes before

provision - condition or requirement

recipient - person who receives something

survivor - person who continues to live

vested - held completely
Reading Activity #1: Fill in the Blanks

Directions: Fill in the blanks with the correct word from the box.

<table>
<thead>
<tr>
<th>accumulated</th>
<th>assets</th>
<th>beneficiary</th>
<th>precedes</th>
</tr>
</thead>
<tbody>
<tr>
<td>pension</td>
<td>convalescent</td>
<td>convert</td>
<td></td>
</tr>
<tr>
<td>disability</td>
<td>credited</td>
<td>incur</td>
<td>denial</td>
</tr>
</tbody>
</table>

1. Gerald was unable to work because of his _________________.

2. After 35 years of working at the hospital, Vivian was anxious to retire and collect her _________________.

3. Juan _________________ ten years of Credited Service.

4. Be sure to decline the coverage or you will _________________ a charge for it.

5. Mrs. Johnson put her mother in a _________________ home.

6. Who will you name as the _________________ of your benefits after your death?

7. You will receive a written explanation of the reason for the _________________ of your claim.

8. Henry will fill out many forms in the month that _________________ his retirement.

9. An early pension will _________________ to a disability pension after you have been approved for disability benefits.

10. You receive _________________ service for every month in which your employer contributes to the Plan.
Reading Activity #2: Which Word Doesn't Belong?

Directions: Three of the words in each group have something in common. Underline the word that doesn't belong in each group. Then, discuss with your group what the other three words have in common. For example, the three words may all be verbs or nouns. They may all describe a similar aspect of pensions. Write in the space what your group decides.

Example:

| doctor | nurse | technician | X-ray machine |

You might discuss with your group how the three words describe people who work in a hospital.

The words all describe people who work in a hospital.

1. beneficiary  survivor  incur  recipient

2. denial  accumulated  credited  notarized

3. annuity  precedes  pension  assets

4. infirmity  convalescent  disability  joint
Reading Activity #3: Which Word Makes Sense?

Directions: Write the correct word in the blank.

1. You won’t receive benefits during the ___________ between when you fill out the form and when you retire.
   (interim – pension – denial)

2. When you want to cancel coverage, your spouse must write a letter and have it ___________.
   (optional – notarized – assets)

3. Philipe had not missed a day of work in three years. He ___________ more sick days than any other emp’ yee.
   (credited – vested – accumulated)

4. Have you decided who will be the ___________ of the benefits?
   (convert – convalescent – recipient)

5. Your ___________ will be taken away if you go too far into debt.
   (disability – survivor – assets)

6. Which kind of ___________ will you choose to provide you with money in your retirement?
   (beneficiary – interim – annuity)
Reading Activity #4: Compare and Contrast

Directions: In each group, choose the sentence that uses the vocabulary word correctly.

O Choose one of the optional forms of payment for your pension plan.
O The pension plan was paid to her in optional.

O Bill was notarized for his ability to do math problems.
O We must have the document notarized before we return it.

O Calla deferred to buy her groceries in the local market.
O Payment on your new furniture is deferred until late June.

O Did you agree to the provisions of the Plan before you signed it?
O Paula put the provisions of the Plan in the refrigerator for later.

O Because of his infirmity, Jack was not able to continue working.
O Darcy went to the infirmity when she was ill.

O The company will joint new employees each week.
O They signed a joint agreement to work on the project.

O Carmen did not join the convert.
O The company will convert your plan when you retire.
Reading Activity #5: Crossword Puzzle

Use the words from the list to fill in the spaces.

Across:
3. bring upon oneself
5. person who receives benefits or advantages
6. money paid at regular times to a person who has retired from work
9. valuable things to have or own
12. time in between
13. together
14. allowing a person to make a choice
15. put off until later

Down:
1. condition of not being able or fit to do something
2. comes before
4. held completely
7. piled up, collected
8. established as genuine
9. money paid at a regular time, often throughout a person's life
10. added to a person's account
11. act of saying "no" to a request
Writing: (Pension Plan for Hospital and Health Care Employees)

Purpose:
- Help learners develop writing skills needed for GED test
- Provide opportunities for real-life applications of writing skills

Materials:
- Pension Plan for Hospital and Health Care Employees

Procedures:
1) Review with learners what goes on during each phase of process writing.
   For example:

   Plan
   - Identify audience and purpose (who and why you will write)
   - Brainstorm ideas (what you will write)
   - Organize ideas (how you will write)

   Draft
   - Put thoughts on paper in sentence and paragraph form
   - Don't worry about "technical" aspects

   Revise
   - Look at organization of ideas—add, move, or replace
     topic sentences and supporting details
   - parallel structure
   - Look for and revise:
     sentence fragments
     run-on sentences

   Edit
   Content: Read the essay as if you are the audience. Does it make
   sense? Does it include all necessary information? Is there any information
   that can be taken out? Are the paragraphs in logical order?

   Are there any mistakes in:
   - Spelling
   - Grammar
   - Punctuation
   - Verb Tenses
   - Capitalization
   - Word Choice
   - Subject/Verb Agreement
*Publish—Many GED books do not include this phase, but you may add it if you wish to get learners more involved using writing to communicate their thoughts and ideas with management or the union. Learners can read their essays to each other. They can brainstorm ways to use their essays to communicate to the union or their employer.

2) Have learners do process writing activities related to the Pension Plan booklet. Decide whether learners will write as they would for the GED test or for another audience and purpose. Choose from these suggestions:
   • Write for 45 minutes as a practice GED essay. Have learners plan, organize and communicate their thoughts in writing (as they would on the GED test) about any of the following:
     Why people need pensions
     Problems people have when they do not have pensions
     Describe what life is like for an a retired person with no pension
     Write a persuasive essay to convince employers to provide pension plan
     A personal experience with an elderly person who had little or no pension benefits
     Concerns about your retirement
   • Write a sample letter to the Pension Plan to:
     notify them which pension payment option you choose (life annuity, joint and 50% or 100% survivor annuity, 120 payments)
     request more information about how to choose the pension payment option that might be right for you
     ask questions you may have about the Pension Plan
   • Choose five vocabulary words from the list. Write a short paragraph that uses the words. Leave the five vocabulary words blank. Then, exchange papers with a partner. Fill in the blanks on a partner's paper then read them aloud to each other.
   • Write in a journal to explore your thoughts and concerns about your future.

3) Follow up process writing activities with work in GED books for specific writing skills individual learners need, as indicated during the process writing activity.
Math Activity #1: (Pension Plan for Hospital and Health Care Employees)

Section 7: Optional Forms of Payment

Purpose:
- Compare the pension payment options

Materials:
- Pension Plan booklet

Procedure:
1) Make copies of the following questions or put them on the board. Discuss them as a group. Encourage learners to "talk through" how they solved the problem. Use role playing if appropriate.

You chose the Joint 100% Survivor Annuity. Your friend Thomas chose the Joint 50% Survivor Annuity. You and Thomas had identical conditions when you retired (pay rate and years of service).

- Whose beneficiary will receive more, yours or Thomas'?' Why?
- Both you and Thomas will receive reduced pensions throughout your lifetimes. But who will probably have a larger monthly pension, you or Thomas? Why?

There are four different pension payment options. With which one would you get the biggest pension at retirement? Why?

Suppose you die shortly after retirement. With which option would your beneficiary receive the greatest benefit, the Joint 100% Survivor Annuity or the 120 Payments Guaranteed option? How do you know? Can you tell for sure with the information given here?
Math Activity #2: (Pension Plan for Hospital and Health Care Employees)

Section 8: Surviving Spouse Benefits

Purpose:
• Compute pre-retirement option payments for people of different ages

Materials:
• Pension Plan booklet
• "Thinking Strategies and Math" handout (page 41)

Procedures:
1) Make copies of the scenario or put it on the board. Use the "Thinking Strategies" handout to work through and discuss the problem.

Scenario: You are 67 years old and make $12,000 a year. The chart says you pay 1/10 of one percent for each month the coverage is in effect after you reach age 65. How much do you pay each month?

2) Have learners choose a yearly income they would like to make. Have them figure out how much they would pay for the pre-retirement coverage in each age group. Have them use the "Thinking Strategies" handout, if needed, to guide the problem solving process.
Math Activity #3: (Pension Plan for Hospital and Health Care Employees)

Normal and Early Retirement Pension

Purpose:
- Illustrate how to do the calculations to figure various retirement pensions

Materials:
- Pension Plan booklet
- Overheads #4 and #5 and overhead projector
- Worksheets #1 and #2

Procedures:
1) Discuss the formula for calculating your retirement pension. Mention that the sample at the bottom does not show all the steps to take; discuss why it may be confusing.

2) Tell learners that you will work through sample calculations with them to figure out normal retirement as well as early retirement.

3) Overhead #4 can be used to illustrate how to work through the calculations to figure the normal retirement pension. Have learners do Worksheet #1 for practice.

4) Overhead #5 can be used to illustrate how to work through the early retirement calculations. Have learners practice the calculations with Worksheet #2.
Calculating Your Normal Retirement Pension (OH #4)

1960 - 1973  14 years  Credited Past Service
1974 - 1990  17 years  Credited Future Service
1991 - 1992  1 year   Credited Future Service

Average Final Pay  $20,000
Past Service Pay    $12,000

[(1.70% x $20,000) x 18]

Step 1: Find 1.70% of Average Final Pay ($20,000)

Change 1.70% to a decimal

.017 x $20,000 = $340

Step 2: Multiply previous answer by Credited Future Service


$340 x 18 = $6,120

[(1.6% x $12,000) x 14]

Step 3: Find 1.6% of your Past Service Pay ($12,000)

Change 1.6% to a decimal = .016

Multiply .016 by $12,000 = $192

Step 4: Multiply previous answer by Credited Past Service

$192 x 14 = $2,688

Step 5: Put the two parts of the equation together.

[(1.70% x $20,000) x 18] + [(1.6% x $12,000) x 14]

$6,120 + $2,688 = $8,808
Worksheet #1: Calculating your Retirement Pension

1. Use the following information to calculate a retirement pension:

   1965 - 1973  9 years  Credited Past Service
   1974 - 1990  17 years Credited Future Service
   1990 - 1993  4 years  Credited Future Service

   Your Average Final Pay is $25,000
   Your Past Service Pay is $15,000

2. Use the following information to calculate a retirement pension:

   1958 - 1973  16 years  Credited Past Service
   1974 - 1990  17 years  Credited Future Service
   1990 - 1993  4 years  Credited Future Service

   Your Average Final Pay is $36,000
   Your Past Service Pay is $17,500
Calculating your Early Retirement Pension (OH #5)

You take an early retirement at age 63.
If you had retired at age 65, your annual pension would have been $8,808.
Calculate your early annual retirement.

Step One: Find the number of months that precedes your 65th birthday.

\[ 2 \times 12 = 24 \]

Step Two: Take 1/2% of 24

\[ \frac{1}{2}\% \times 24 = \frac{24}{2} = 12\% \]

Step Three: Find 12 % of $8,808

Change 12 % to a decimal

\[ .12 \times 8,808 = 1,056.96 \]
Worksheet #2: Calculating your Early Retirement Pension

1. Use the following information to calculate an early retirement pension.

   You decide to take an early retirement at age 57.
   If you had retired at age 65, your annual pension
   would have been $9,500.

2. Use the following information to calculate an early retirement pension.

   You decide to take an early retirement at age 60.
   If you had retired at age 65, your annual pension
   would have been $10,000.

3. Use the following information to calculate an early retirement pension.

   You decide to take an early retirement at age 62.
   If you had retired at age 65, your annual pension
   would have been $8,900.
Curriculum Materials

Union Contract
Math (Agreement between Thomas Jefferson University and The National Union of Hospital and Health Care Employees and District 1199C)

Article V: Wages (pages 6-11)

1. Discuss the organization and meaning of the information on the charts:
   - Down the left side -- job titles
   - Across the top -- three main sections according to a 6 month period; each of these sections are further divided into the start rate and job rate (if necessary, discuss the probationary period as described on page 5 -- 60 days for full-time employees of 20 or more hours/wk., and 6 months for part-time employees of between 8-20 hours/wk)

2. Discuss the process to get information from the charts:
   - Find the chart for the appropriate 6 month period
   - Scan down the left side to find your job title
   - If necessary, illustrate how a ruler or paper can guide their eyes when they get information from the chart
   - Compare the start rate and job rate

3. Discuss how the charts relate to other aspects of wages, such as figuring shift differential, overtime, and cost-of-living adjustments. The following pages provide a teacher's guide for discussing each aspect followed by worksheets for learner practice.

4. Supplemental or follow-up activities for this unit can include the following:
   - Students make up scenarios for each other (like the ones in the activities). They exchange papers, complete the exercises, then check each other's work.
   - Students pick a wage then compute and compare straight-time wage, overtime, shift differential, and cost-of-living increase if CPI is up x%.
   - Students write about their wages, including when, why, and how their wages may be different (i.e., students put into their own words their understandings of the concepts). They can include real-life examples from their own paychecks, if desired.
1. Review important terms and concepts such as differential—literally, "different," how to find a percentage, and straight-time rate.

2. Illustrate and discuss the steps for finding a shift differential. For each step, ask students where and how to find the information needed to complete the step.
   A. Determine if the person is past probationary period. (p.5)
   B. Determine the job rate for the position. (Article V)
   C. Determine if the person's hours fall during the appropriate time period to be eligible for shift differential. (p.22)
   D. Find 10% of straight-time rate. (p.22) Add together to find differential.

3. Discuss the circumstances in which a person is not eligible for shift differential. Then use the following worksheet for practice.
Worksheet for Shift Differential (p. 22)

Scenario #1:
You have been working full-time for the past six months as a transportation aide at Thomas Jefferson University Hospital. Your shift runs from 4 p.m. to midnight. Are you eligible for a shift differential? If so, what is it?

Scenario #2:
For the past year, you have been working 25 hours per week as a press operator at Thomas Jefferson University Hospital. Your shift runs from midnight to 5 a.m. Are you eligible for a shift differential? If so, what is it?

Scenario #3:
You have been working full-time for three months as a tumbler operator. Your shift runs from 1 a.m. to 9 p.m. Are you eligible for a shift differential? If so, what is it?

Scenario #4:
Determine if you are eligible for shift differential based on your employment circumstances. If you are eligible, calculate your shift differential.
Article XVI: Overtime (pages 21-22, 25)

1. Discuss the concepts, "overtime" and "time and one-half."

2. Illustrate the process for figuring time and one-half:
   A. Figure the overtime rate for an hourly wage (such as $10).
   B. Figure the overtime for an 11 hour shift.
   C. Figure the overtime for an 8 1/2 hour shift.

3. Refer to page 25, Section 21.4 to discuss holiday overtime pay.

3. Provide practice with the following worksheet.
Worksheet for Overtime Wages (pages 21-22, 25)

Scenario #1:
You have been working full-time for 8 months as an animal caretaker at Thomas Jefferson University Hospital. For the past week, you have worked 8.5 hours each day. Are you eligible for overtime pay? If so, what will be your gross wages for the past week?

Scenario #2:
You have been working full-time for 3 months as a baker at the Thomas Jefferson University Hospital. You have worked from 8 p.m. to 6 a.m. for the past two weeks. Are you eligible for overtime pay? If so, what are your gross wages for the past two weeks?

Scenario #3:
You have been working full-time as a receiving clerk at the Thomas Jefferson University Hospital. In the next week, you expect to work 8 hours every day, including on Wednesday, July 4. Are you eligible for overtime pay? If so, what will be your gross wages next week?

Scenario #4:
You are a licensed practical nurse (LPN) at Thomas Jefferson University Hospital. Your supervisor asks if you would like to work overtime for the next two weeks. Decide how many additional hours you would like to work and compute your gross wages for the next two weeks.
Article VI: Cost-of-Living (pages 12-13)

1. Discuss cost-of-living increases in general. Discuss the concept of Consumer Price Index (CPI or "Index") and how it relates to inflation and cost-of-living increases. For example, Contemporary’s GED Social Studies book uses the following definitions:
   - **CPI**: "The measure of change in prices of a group of goods or services that a typical consumer might purchase"
   - **Inflation**: "An increase in the supply of money and credit accompanied by an increased demand for fewer goods resulting in reduced purchasing power"

Discuss the terms in everyday language. For example, ask questions such as:
   - "Suppose you notice you are paying a lot more for a box of cereal than you did a year ago. Do you think the CPI went up or down? How would that affect your wages? Do you think you would get a cost-of-living increase?"
   - "Suppose the price of gasoline rises drastically and you must wait in line for an hour to fill your tank. What does your experience tell you about the economy? How would this situation affect the CPI? How would it affect your wages?"

2. If necessary, use the attached pages from Contemporary's GED Social Studies book to provide further explanation of CPI.

3. Discuss section 6.1 and its implications. For example:
   - "Under what conditions will there be a cost-of-living increase?"

Illustrate the process for figuring the percentage change when the CPI goes up.

4. Discuss Section 6.2 and its implications. For example:
   - "Describe in your own words what happens if the Index goes down."
   - "Is it possible for you to get fewer wages than you received two years ago?"

5. Discuss Section 6.6 and its implications. For example:
   - "Suppose the CPI increases by 12%. Would you get a cost-of-living increase? If so, why and how much?"

Worksheet for Cost-of-Living Adjustments (pages 12-13)

Scenario #1:
Suppose the Consumer Price Index (CPI) was 120.4 last year and it is 130.5 this year.
What is the percent change?

Will there be a cost-of-living increase? If so, how much more will you earn per week?

Suppose you work full-time as an elevator operator. How much more will you make per week?

Scenario #2:
The CPI was 217.4 last year and it is 244.4 this year.
What is the percent change?

Will there be a cost-of-living increase? If so, how much more will you earn per week?

Suppose you work full-time as a chauffeur. How much more will you make per week?
Scenario #3:
The CPI was 133.1 last year and it is 147.1 this year.
What is the percent change?

Will there be a cost-of-living increase? If so, how much more will you earn per week?

Suppose you work full-time as a messenger. What will be your cost-of-living increase?

Scenario #4:
The CPI was 195.4 last year and it is 181.5 this year.
What is the percent change?

Will there be a cost-of-living increase? If so, how much more will you earn per week?

Suppose you work full-time as a drug distributor. Last year, you received a $4.00 per week cost-of-living increase. How will your wages be adjusted this year?
Ideas for Culminating Activity
Ideas for Culminating Activity:

Students can:

• Create fliers (with a question and answer format) for new union members or new students to answer some of the most commonly asked questions about benefits. Related math activities can include investigating and figuring the cost of creating the fliers, how large is the potential audience, creating pie charts for the fliers to illustrate how much the union contributes in benefits, etc.

• Design and conduct a research study amongst themselves and former students to investigate which benefits and working conditions are most important to them and why. Related math activities include making charts of and interpreting the data. For example, students can ask others how important each of the following is (or have them prioritize) and whether they are currently satisfied:
  - job security
  - formal education opportunities (upgrading)
  - informal education opportunities (learning on the job--by doing and from others)
  - vacation and sick days
  - kind of work
  - salary--straight time, overtime, and differential
  - relationship with boss and coworkers
  - hours--regular or shift
  - health care benefits
  - pension plan
  - legal fund
  - job stress
  - working close to home
Research health care reform from different perspectives:
- Who are the players
- When will it be instituted
- Who will oversee
- What will be covered
- How will it be financed

Research the impact of health care reform on various health care providers:
- Public Hospitals
- Developmentally Disabled Community
- Mental Health Community
- Long-Term Care Community
- Private Hospitals
Section 3: Appendices
Appendix A: Resources and Readings
Resources

Curriculum Materials


National Organizations

AFL-CIO Human Resources Development Institute
815 16th Street, N.W.
Washington, DC  20006
(202) 637-5144

American Society for Training and Development
1640 King Street, Box 1443
Alexandria, VA  22313-2043
(703) 683-8158

Association for Community Based Education (ACBE)
1805 Florida Avenue, NW
Washington, DC  20009
(202) 462-6333

Institute for the Study of Adult Literacy
204 Calder Square, Suite 209
University Park, PA  16801
(814) 863-3777

Literacy South
Snow Building, Room 202
331 West Main Street
Durham, NC  27701
(919) 682-8108

National Center on Adult Literacy (NCAL)
3910 Chestnut Street
Philadelphia, PA  19104-3111
(215) 898-2100
Pennsylvania Organizations

AdvancE
Pennsylvania Department of Education Resource Center
333 Market Street, 11th Floor
Harrisburg, PA 17126-0333
1-800-992-2283  (717) 783-9541

Region 9 Staff Development Center
Director: Donna Cooper
Coordinator: Diane Inverso
Mayor's Commission on Literacy
1500 Walnut St., 18th Floor
Philadelphia, PA 19102
(215) 875-6602  FAX: (215) 735-6586

Pennsylvania Association for Adult and Continuing Education (PAACE)
P.O. Box 3796
Harrisburg, PA 17105
Readings

Worker-Centered Learning


Emphasizing Meaning

Learner-Centered Approach


Appendix B: Response Sheets
Response Sheet

Briefly describe:

Activity

Materials

Methods

Skills developed by the activity

What worked

What didn't work

What you would do differently

What you would do the same

Learners liked/disliked (circle one) this activity because

Specific reactions from learners include
For Your Own Reflection

From this experience I've realized

I may need to reconsider my beliefs about

Some questions this raises for me are
Appendix C: Terminology
Welcome to New Members
(pp. 1-2)
civil rights
committee
contract
delegates
dues/initiation fees
grievance
hearing and appeals procedure
labor movement
membership
nominated
responsibilities
rights
specific proposals
union
volunteer

History of the National....
(pp. 3-5)
affiliate
autonomous
boycott
commitment
constitutional convention
court order
dedicates
direct charter
disability benefits
discord
division
environ
expanded
geriatric
honorary
job protection
minimum wage
nonviolence
"organize the unorganized"
organizer
partial
pharmacists
political clout
prevailed

protest
racial discrimination
settlement
slain
strike
tactics
tragically
unemployment insurance

Union Programs and Benefits
(pp. 6-7)
cabaret
campaigns
candidates
causes
consultation
continuing education
contribute
coverage
dependents
discount
election
eligible
entitled
equivalency diploma
exemplify
financed
legal
occupations
pension
political action
provider
responsive
retiree
services
solidarity
support
upgrade
workmen's compensation
worthy

Letter from the President  (p. 8)
authorization
cost containment
An Overview of Health Care Benefits

acute admissions allergists allowable ambulatory anesthesia anesthesiologist approval authorization balance behalf beneficiary benefit board certified contribution cooperating coordination cosmetic surgery coverage dependents disability durable eligible embodies enrollment exclusions expenses experimental explanation of benefits facilities fee-for-service generic gynecologic in-patient ineffective insurers itemized laboratory limitations lost wage compensation marital maternity medical medically justified obstetricians out-of-pocket per podiatrists pre-admission preferred provider networks primary prior probationary procedure processing prosthetics psychiatric reimbursement rendered respective specialties routine secondary semi-private surgery surgical syringes transfusions wage class
Legal Services Plan

Message (page ii)
benefits
dependents
eligible
procedures
proceed
safeguarded
secure

General Information and Purpose
(p. 1)
alleged
amend
collective bargaining
consultation
herein/hereinafter
indemnify
liability
modify
personal legal affairs
representation

Eligibility (pp. 2-3)
cease
conflict of interest
consent
dependent
member
termination

Benefits and Available Services
(pp. 3-4)
alimony
annulments
bankruptcy
codicil
consolidation
consumer
contested, uncontested
debt
drafting
exclusively
guardianship
incurred

limitations
negotiations
no-fault
"out-of-pocket"
proceedings
reimburse
settlement
subject
thereto
unlimited
verification
witness

Exclusions and Limitations
(pp. 4-5)
admiralty
amicus curiae
arbitration
collateral
condemnation
contemplate
contingent
deposition
exclusion
interventions
liability
limitation
malpractice
mutually
negligence
pre-existing
quasi-criminal
transactions

How to Use the Plan (p. 6)
 accordance
 confidentiality
 consultation
 correspondence
 ethical adhere
 exclusive
 frivolous
 merit
 retaining
Appeal Procedures (pp. 6-8)
aggrieved
appeal
claim
deemed
denial
denying
entitled
extension
furnish
granting
grounds
independent
initial
pertinent
receipt
rendered
sufficient
validity

Miscellaneous (pp. 8-9)
derived
entity
inure
prejudice
rendition
sole
subrogated
trustee
vest

Statement of ERISA Rights
(pp. 9-10)
ERISA: (Employee Retirement Income Security Act of 1974)

fiduciaries
prudently
Benefit Fund:
Claim Form for Medical Visits

anesthesia
authorize
benefits
condition
consultation
dependent
diagnosis code
employer
employment
hospitalization
initial
inpatient
insurer
lab
member
outpatient
patient
preventive
primary
referring
rendered
spouse
subscriber
supplier
surgery
treatment
undersigned
voucher
x-ray
Pension Plan for Hospital and Health Care Employees

A Message From the Board of Trustees
beneficiary
benefits
disability
discrepancies
financial
disability
pension
provisions
Social Security
standard of living
vested pension

Glossary (p. 3)
annualized
convalescent
jurisdiction

Section 1 (pp. 5-7)
automatically
credited
extended provisions

Section 4 (p. 9)
calculated
factor
precedes
reduction
vesting service

Section 5 (p. 11)
awarded
convert
disability
interim
permanently

Section 6 (p. 13)
defered
vested/vesting

Section 7 (p. 15)
anuity
joint
optional
survivor

Section 8 (pp. 17-21)
accumulating
consent
incur
non-contributory
notarized
retain
terminate

Section 11 (pp. 23-31)
administered
alimony
assets
competent
delegate
denial
discretion
discriminate
domestic relations
exercising your rights
fiduciaries
frivolous
infirmity
recipient's
status

Amendment No.1 (pp. 1-4)
accrues
actuarially reduced
attainment
commence
deferred
Benefit Fund Enrollment Form
Beneficiary Information

beneficiary
confidential
currently
death benefit
dependent
enrollment
foregoing
full-time
guardian
job title
marriage certificate
minor
part-time
percentage
policy
previous
primary
relationship
secondary
share
strictly
Career Selection Guidelines

academic preparedness
accreditation
adverse
aggrieved
bi-weekly
collective bargaining
collegiate level
commitment
comply
consistently
contemplating
continuing education; preparatory programs
continuous
criteria
deficiencies
denial
diligently
criteria
eligible/eligibility
guidance/counseling
mandatory
professional and technical personnel
projected
promptly
pro-rata
pursue
scholarship
seniority
stipend
stipulated
transcript
tuition
unsatisfactory/satisfactory
upgrading/improvement/promotion/advancement
Training and Upgrading Fund (brochure)

academic
annually
competency
demand
eligible
entry level
equivalency
exercise
licensed
literacy
maintain
pension
preparation
professional
psychiatric
refresher
register
reimbursement
resources
scholarship
seminars
stature
stipend
technician
tuition
academic
advanced
agencies
assessment
assistance
audio-visual
available
committed
conducts
convenient
CPR
facility
founding
GED
guidance
honor
professional
refundable
tuition
By-Laws District 1199C

amended (title page)

Article 1 (p. 1)
affiliation
inconsistent
inseparable
issuance

Article 2 (pp. 1-2)
abolish
accrue
advocate
democratic
execution
facilitate
formulation
jurisdiction
prevail
regardless

Article 3 (p. 2)
embrace
paraprofessional

Article 4 (pp. 2-5)
applicable
audit
bonded
comprise
conformity
consultation
disbursements
emanates
ex-officio
fiscal
preside
promissory
subdivision
Executive Summary
abominably
access
advocacy
cooperative
cost containment
developmental disability
discriminatory
enforceability
implementing
instituting
insufficient
integrated
managed-competition
mechanism
opt-out
progressive
reform
reimbursed
sectors
shortchanged
single-payer
subsidization
transition
underfunding

Managed Competition
(pp. 3-5)
access
advocacy
ambulatory
bare-bones
chronic care
compliance
components
fringe benefits
government subsidized
inclusion
inevitability
inpatient
monitoring
opposes
outpatient
preclude
premium
preventive
recipients
regulated
solicits
suburban
urban
value added tax

Introduction (pp. 1-2)
access
accountable
corporate
global
impact
paramount
pharmaceutical
potential
proprietary
resolution.
segmentation
solve
special interest groups
structural
uncompensated

Employer Opt-Out Provision
(pp. 6-7)
accountable
adverse
bureaucracy
excessive
exclusion
incentives
inequity
jeopardizes
opposition
premiums
primary
public sector
sacrificial
solicits bids
Impact on Public Hospitals (pp. 8-11)
acute care
adjusted capitation rates
bonds
capacity
capital
case mix
compounding
comprehensive
dependencies
disproportionate
expenditures
fragile
gatekeeper
guarantees
HIV
infrastructure
neonatal
pediatric
ravage
reconstruction
remedy
specialty
substance abuse
trauma
tuberculosis
undercapitalized
unique
universal
utilization
vital

Impact on Developmentally Disabled Community (pp. 12-17)
advocates
assistive
budget conscious
caretakers
classifications
coaesced
coalition
compromise
consensus

Impact on Mental Health Consumer and Worker Interests (pp. 18-21)
mental health
consumer
mandates
chronic
 closures
co-pay
community-based
consolidation
fragmentation of services
impairments
labor intensive
psychiatric
utilization

Worker Impact on Long-Term Care Workers (pp. 22-25)
AARP
adamantly
client-focused/centered
coalition
congenital
corporate nursing homes
exploitation
locus
multi-disciplinary
rehabilitative
"sandwich generation"
simultaneously
staff to patient ratios
universal benefit coverage