



CWA District 6 Retiree Informer

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Retiree Outreach

The Truth About the Affordable Care Act

By Melinda Gibson, CWA National Retiree Director

As we celebrate the 49th anniversary of Medicare CWA retirees across the country are facing changes to their health care. Some of these changes are the result of an ongoing search to drive down costs while maintain benefit levels. And, some of these changes are the result of anti-union efforts to cut retiree benefits. All the while the relentless onslaught of misinformation about the impact of Affordable Care Act continues. The Affordable Care Act (ACA), otherwise known as “Obamacare”, was signed into law in March of 2010. In the fall of 2013 the Health and Human Services Department began its major Obamacare enrollment effort and due to tech-

nical difficulties this was largely labeled a disaster. Despite early road bumps now, Obamacare enrollment has soared and totals over 8 million people. As we move forward with all of these health care changes it is important to have clarity on the effects of the Affordable Care Act in order to address any confusion. Below are some key facts to dispel some of the misinformation out there:

The ACA does not cut Medicare – In fact the Affordable Care Act prohibits cuts to Medicare benefits. The Affordable Care Act extends the life of the Medicare trust fund by about a decade. Obamacare does not cut retiree benefits – In fact the law provides subsi-

dies to many employers who continue to provide health care benefits to pre-Medicare retirees. The ACA provides all Medicare recipients with free preventative care – As a result of Obamacare many preventive services under Medicare are now free. Over 37 million seniors have received services such as cancer screenings, wellness visits, flu shots etc. The Affordable Care Act lowers prescription drug prices for seniors – The ACA closes the Medicare prescription drug coverage gap or “doughnut hole” by 2020. Until 2020 Medicare beneficiaries who still fall into the “doughnut hole” will receive discounts on both brand name and generic drugs.

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Claude Cummings Jr., Vice President,

Our CWA commitment cannot end at retirement

The Struggle Continues

By Claude Cummings, Jr. CWA District 6 Vice President

It was August of 1983 that CWA called a strike at AT&T nationwide and 675,000 Union Brothers and Sisters walked off the job in the battle for better wages, job security, pension plan changes and better health insurance. That was the last strike of the entire Bell System before divestiture took place and the Government ordered the break up of AT&T. Two things that strike means in that paragraph, the first that we had 675,000 Union Members working in the Bell System at that time, and the second is that it appears that the battles we fought back then are still the battles we face today. Most of us who read this newsletter and worked for AT&T or a Bell System Company remember 1983 as our last stand before we would bargain regional agreements and in some cases see our bargaining diminished. I don't believe anyone could have forecasted that AT&T would be put back together into the Company we know it as today, but I honestly believe everyone who was on that picket line realized we

would always have to continue the fight for decent wages, a retirement with dignity and health care in our retirement years. What I believe we could not have anticipated was the AT&T Leadership and their staunch attitude to refuse to bargain for Retiree Health Care for existing Retirees. As you may or may not know, this position was made possible by a Supreme Court ruling in 1971, basically stating companies do not as a mandatory subject of bargaining have to discuss existing Retiree Health Care. Through the remaining part of the twentieth century, AT&T did discuss Retiree Health Care at the bargaining tables and we were able to maintain somewhat of a status quo for those who came before us and built this Union. Although we heard rumblings from the company as well as threats in this District we got to the 2009 contract before the door was shut on us. During our last bargaining session we could not get Retiree Health Care on the table. While AT&T on occasion has committed to taking care of their retirees they will not

engage in collective bargaining over Retiree Health Care. So we come to today where we see over the last two years premium increases for our Retirees of AT&T as well as out Medicare Eligible retirees being moved to a private Health Care exchange being operated by AON Hewitt. As your District Vice President, I can assure you we don't take changes like this lightly. I am committed to make every effort I can to continue to secure a retirement with dignity for our Members and Retirees but it is not a job that I can do single handedly. IF we as a Union are to be successful and maintain good jobs, good pensions and good health care for our retirees not only at AT&T but any company, we need everyone's input and assistance. We need to build back our movement to include not only the active Members but our Retirees as well. Our CWA commitment cannot end at retirement we all have too much invested to allow that more than ever your union needs you to be the U in Union.

Share the news and build the cause. If you know a CWA Retiree who does not have internet access please print them a copy of this newsletter.

Falls and The Elderly

By Kathy Coker, CWA Retiree Activist

I recently attended a meeting at the Kauffman Foundation in Kansas City regarding older adults and falls. The speaker was from an area hospital, and had been invited to speak by the Kansas City Quality Improvement Consortium (KCQIC). In this meeting, I learned some disturbing facts: 1 in 3 adults aged 65-74 fall at least once a year, 1 in 2 adults aged 75+ fall at least once a year and 70% of falls in people over 65 result in an injury. Major injuries such as dislocations or fractures occurs in 13% of falls. Of those age 65+ who are admitted to the hospital due to a fracture of the femur or hip, 50% will not fully recover, and 30% will die within 12 months. The consequences of falls include physical injury, emotional trauma, psychological problems, social consequences, and financial impact. Some of the risk factors for falls include advanced age, one or more diseases, multiple medications (over 4), people with walking problems, and many more fac-

tors. If you are a female, you are at a higher risk of falls, and if you live alone you are also at higher risk. Falls normally occur in the daytime between 11 am and 6 pm, 49% of falls occur in and around the home, and 50% of those occur in either the living room or bedroom.

So, what can you do to help prevent falls? Here are some tips: Sit on the edge of your bed or chair for a few minutes before getting up. Make sure your feet are flat on the floor. Stand up slowly using both arms to push up for support, Make sure you have good balance and do not move if you feel dizzy or light headed. Use support when bending and stand back up slowly. Always keep your glasses within reach when you go to bed. Turn the light on at night before getting up. Keep a flashlight beside your bed if needed. Always know the side effects of your medications, and let your doctor know if they are causing dizziness or poor balance.

Keep a cordless phone or cell phone by your bed in case of falls at night, Avoid walking in socks, stockings, or loose slippers, Use a rubber mat in the shower or tub, and walk on grass when sidewalks are slippery Good exercises that promote stability and balance include water exercises, yoga, tai chi, walking, stretching, and weight training. Balance exercises that can be done at home include standing on one foot, walking heel to toe, hip extensions, side leg raises, and back leg raises.

I hope this article gave you some food for thought. There are many more causes of falls, and preventions, than this article can contain. The best way to prevent falls is to always be aware of your environment, your health, and your attitude. Falls always occur when we least expect them. Be aware and be safe.

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For the latest breaking news that all CWA Retirees need to know follow us on Facebook.

<https://www.facebook.com/groups/CWAD6RetireeOutreach/>

The Truth About The Affordable Care Act

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A few more Obamacare facts:

Insurance companies can no longer discriminate because of someone's gender. Women can no longer be charged higher premiums just because they are women.

Young adults up to age 26 are allowed to stay on their parents' medical plan, whether they attend school or not.

Children and adults cannot be discriminated against due to

pre-existing medical conditions. Health insurers are prohibited from imposing lifetime limits on coverage and are prohibited from rescinding coverage, except in cases of fraud.

We continue to monitor the impact of the Affordable Care Act on CWA retirees and will update folks as new information surfaces. If you have further questions or want to know more about a particular aspect check out the following resources.

Additional resources:

CWA: <http://www.cwa-union.org/issues/entry/c/health-care#.U-DjgNKsim4>

Department of Health and Human Services (HHS): <http://www.hhs.gov/healthcare/rights/index.html>



ATT Medicare Eligible Retirees AON Update

As many of you now know AON Education calls are now taking place for AT&T Retirees who are Medicare eligible and being moved to the private Health Care Exchange. I encourage all Retirees who will be moving to the private Health Care exchange managed by AON to make sure you have confirmed or rescheduled your "Education Appointment" and follow the procedures to ensure you don't get dropped from coverage.

Also, please check with friends and neighbors who are Retirees to make sure they are aware of these changes and have received the correspondence. It has been announced by AON that ATT will be funding the HRA accounts at \$2,700 per Medicare Eligible Retiree and \$1,500 for a Medicare Eligible Spouse or Dependent. Rates for plan year 2015 will not be announced until October 1st according to AON. AON also announced

that AT&T has set up a "catastrophic" prescription drug HRA for those who would incur out of pocket expenses of more than \$5,000. This possible reimbursement will have coverage of up to \$100,000. More information on this AON Exchange can be viewed at their website, myretiree-healthexchange.com. We will keep you up to date on any changes or more information as we receive it.

If you know a fellow CWA Retiree who is not receiving this newsletter please have them go to the District 6 Website at <http://district6.cwa-union.org/> and hit the For Retirees Tab to subscribe.

Main Street Let's Build America

By Jim Kolve, CWA Retiree Activist

American workers should be angry at Corporations who are using corporate inversions to reduce tax liabilities in the U.S. Over the next ten years, the U.S. is expecting to lose \$19.5 billion from the lost tax revenue, Fortune magazine even called these companies unpatriotic. Fortune magazine knows who will be holding the bag, other corporations who remain true to their country. This will last until other companies succumb to the com-

petitive disadvantage. Then the tax ball starts rolling downhill leaving only the American worker left to pick up the bill. This may sound cynical and it is. My frame of reference begins with the outsourcing rage. Corporations started one company at a time, outsourcing jobs to help create shareholder value. Soon other corporations were shipping jobs overseas because they could not lose that competitive edge. Millions of jobs lost so corpora-

tions could keep that competitive edge. The ball is still rolling downhill.

Who benefits from outsourcing and tax inversions, Wall Street or Main Street? When will America wake up and see what corporations have done to our country? I propose we reduce taxes for corporations that create jobs in American and end corporate tax loop holes for inversions.

DISH Workers Hold Onto Their Union

Great news! Local 6171 Members at DISH

Network beat back an attempted decert* by a vote of 13 to 8. These workers have been under attack by management for years.

DISH has been dragging negotiations out since 2010 when CWA organized DISH locations in Farmers Branch and North Richland Hills, both in the Dallas-Fort Worth area. Since then, CWA has been bargaining to reach a first contract. DISH has been a recalcitrant employer, however, so we still haven't reached an agreement.

During the course of the bargaining, two trials before the National

Labor Relations Board have resulted in findings that DISH committed unfair labor practices.

Despite all this, DISH employees at Farmers Branch rallied with CWA and voted against decertifying the Union. CWA returns to the bargaining table with Dish on July 23rd and 24th to continue bargaining.

Winning the decert was a very long, hard fight and our success would not have been possible without all of our team members, leading the campaign Assistant to the Vice President Sylvia J. Ramos, CWA Representative Tony Shaffer, and our legal team led by David Van Os and Matt Holder. Other team members include Local

6171 President Linda James, District Organizer Mike Gross, Special Assignment Organizer Yolanda Anderson, Administrative Directors Mark Franken, Mike Neumann, and Judy Graves and Department Vice President Dan Anguiano.

A special thanks to CWA President Larry Cohen and Secretary-Treasurer Annie Hill for their support and encouragement throughout this entire process.

*A decertification election, or decert, is an attempt to vote out the union. It is usually part of a union-busting campaign.

Problems or questions with your benefit plan?

You can contact the CWA District 6 Retiree Outreach Benefit Coordinator at 314.965.9024 or e-mail at D6Retirees@gmail.com

One Retirees Opinion

Just when you may start to lose faith that someone in the American Judicial System would act with logic and sense there is an example like the one we recently seen displayed in Indiana. You may or may not know that in 2012 Indiana became a "Right to Work" for less State. The Law made it illegal for Companies to compel non-union members to pay for Union services they receive. On July 17, Lake Circuit Judge George Paras became the second Indiana Judge to rule the law unconstitutional. He also ordered the law to be overturned upon the filing of his ruling. Almost immediately, Indiana Attorney General Greg Zoeller filed an appeal to stay Judge Paras' decision. Earlier Lake Superior Judge John Sedia also found the States law unconstitutional but stayed his ruling pending a hearing in the Indiana Supreme Court which is scheduled for September 4th. It will be interesting to watch these cases play out and to see if the Indiana Su-

preme Court exercises the same level of common sense that their fellow jurist at the lower levels of the system have applied in this case. As Union Members we all know that the falsely named right to work laws or their similar companions are designed to do one thing and that is to diminish the American workers ability to secure and maintain the right to collectively bargain. If those who support these laws would adopt an honest approach and change the name to accurately describe what they do, say "right to freeloader law" or "The right to take advantage of the efforts of my co-workers without paying a dime law", I wonder how many people would support such an abomination. Unfortunately a slick name and a well-funded political effort have led to the point where a large number of States in this country now have some version of "Right to Work" for less laws. Is it any wonder why the existence of a middle class in

this Country is in constant peril? How American is a law that allows a person to reap the benefits of a collective bargaining agreement fought for and won by a majority of his co-workers and not pay a representation fee? Better yet, most of these require the Union to represent this freeloader if he files a grievance. In principle I don't have a problem with those who choose not to join a Union, I learned a long time ago you can't fix stupid, but I do have a problem when they profit off of the effort of others and then mock the very system that allowed it to happen. As Retirees, many may believe that this is a battle that no longer affects us since we are past our working days, but I disagree. Remember the Union credo: an injury to one is an injury to all of us. As the "older" generation we must stay engaged in these battles and always stand up for what is right. My name is Kevin Kujawa and that is One Retirees Opinion.

30% Concession offered to AT&T Retirees on AT&T Mobility

As reported in the May edition of this publication AT&T is offering AT&T Retirees a 30% concession on wireless phone plans through AT&T Mobility. The information we have been given to sign up for this concession is a website address. Here is the link <https://www.att.com/dep/>.

Wendy Davis Visits Houston Chapter



Texas Gubernatorial Candidate Wendy Davis took time from her busy schedule to drop in a Retiree Chapter meeting of Local 6222 in Houston, Texas.

Ms. Davis visited with the Retirees as well as shared her vision of Texas under a Governor Wendy Davis. Pictured with Ms. Davis are Local 6222 acting Retiree Chapter President Bessie Mansfield (in pink) and Retiree Activist Glory Jones.

(Photos are courtesy of Glory Jones.)

News from around the web

Middle Class Americans Taking a battering Even as wealthiest Families Soar

http://www.cwa-union.org/news/entry/middle_class_americans_taking_a_battering_even_as_wealthiest_families_soar#.U-FdBfldWSp

Outlook For Medicare Trust Fund Improves, Though Shortfall Looms

http://www.nytimes.com/2014/07/29/us/outlook-for-medicare-trust-fund-improves-though-shortfall-looms-report-finds.html?smid=fb-share&_r=0

Some seniors win Medicare exemptions for nursing-home coverage in pilot program

http://www.washingtonpost.com/politics/some-seniors-win-medicare-exemptions-for-nursing-home-coverage-in-pilot-program/2014/07/20/6cde4030-0eaf-11e4-8c9a-923ecc0c7d23_story.html

Benefit Plan Contact Numbers

Verizon 855-489-2367

AT&T 877-722-0020

Avaya 800-526-8056

Lucent Aetna POS 800-872-7136

Blue Cross/Blue Shield (Oklahoma) 800-6610083

HMO Medicare Option 888-232-4111

Aon Retiree Health Exchange 800-928-8027

Editors Note

This newsletter is published for the purpose of keeping CWA District 6 Retirees informed and educated on issues you may face in retirement as well as to keep you current with CWA. If you have an article or story you would like to see published please do not hesitate to contact us and we will do our best to meet your request. You can send your request or comments to D6retirees@gmail.com or you can leave a message on our phone line at 314-965-9024.