



CWA District 6 Retiree Informer

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Retiree Outreach

Right to Work Advocates Target Missouri

By Kara Hutchason CWA District 6 Staff Representative St Louis Missouri

We have all heard of Alec's (American Legislative Exchange Council) attack on Union's and the middle class and again Missouri is a targeted state to introduce "Right to Work" or "Workplace Freedom" bills. So far this year in the Missouri Legislature we have seen eight such Bills introduced. They are HB 1053, HB 1094, HB 1095, HB

1099, HB 1143, HJR 44, HB 1770 and HB 17723. We cannot be fooled by Right To Work (for less) bills that are nothing more than a power grab by CEO's to limit our collective bargaining rights and power. By man measures, the quality of life is worse in states with "Right to Work for less" laws. Wages are lower, poverty and lack of insurance are higher, educa-

tion is weaker, even infant mortality and the likelihood of being killed on the job are higher. Here are some facts and figures to consider:

- The average worker makes \$5,000 less in states with "Right to Work" laws.
- 12 of 14 states with the worst pay gap between men and women are "RTW" States.

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AT&T Retirees To Protest Changes in Healthcare

CWA Retired Members Council Executive President Ray Kramer has called for all AT&T Retirees to make their way to Dallas to stand in protest in front of AT&T Headquarters. We must let the Company know of our displeasure with the

recent changes to the Company's Retiree Health Care coverage plans. These changes were implemented even though the Company has refused to bargain with the Union over any Retiree Health Care issue. Local Chapters are busy

organizing busses to transport those not in the Dallas Area to the rally, which will be held on April 16, 2014 at 1pm. For more information, or if you can attend please contact your Local Retirees Chapter.

Join the Movement

By Claude Cummings Jr., Vice President, District 6



Hello Retirees and welcome to the second edition of our Retiree Newsletter. I again want to thank Kevin Kujawa for the great work he is doing with our Retiree outreach. Thanks to all of you who forwarded the newsletter on to other Retirees not on our list. Kevin has received a tremendous response from the first edition and I hope you will continue to reach out to others about what we are trying to do here in District 6 to engage our Retirees. More so than ever we need to stand together as one Union and focus our energies on those who want to eliminate us, and what we do! Here in our District we face the challenges of preserving the middle class in this country on a daily basis. Many of you understand the need to become involved in movement building in this country to restore our democracy and protect the middle class in this country. More so than ever we need to stand together as one Union and focus our energies on those who want to destroy us as well as the work we do on a daily basis representing working people in this country. Nothing can paint the picture clearer than what happened in the Union election at the Volkswagen plant in Tennessee where elected officials coerced and threatened employees' jobs to get to vote

against the Union. This happened although management took a neutral position on the election. We must Stand Up and Fight back against these types of actions that threaten our democracy!!! We have great involvement from many Districts and Sectors of CWA in this fight, but none fighting harder against the injustices to workers in this country than the active and retired Members of District 6!!!

In our 5 states we have upcoming elections, as well as the daily battle to bring more Members into our process. I am forever grateful to our Retirees and the movement they built for us and the continued work they do. On April 16, 2014, I will be there when we Retirees demonstrate at AT&T Headquarters to show the displeasure we all have with this Company changing their Retiree Health Care plans without bargaining with the Union. In my opinion, this Company is going back on their word and stealing what we bargained as deferred compensation and that is our Retiree Health Care.

The reason our District started the Retiree Outreach Program is to make sure our Retirees are educated about the issues of CWA and working men and women, and given every opportunity to stay involved with their Union. Our Retired Members Council and Local Chap-

ters do an excellent job in keeping Retirees active and informed. I encourage all of you to join and attend a Chapter meeting in your area. As we continue to build our movement I can guarantee you I will never forget our Retirees, and will do what I can to continue the fight for you. For CWA to succeed, we need you to be part of the movement, after all it is you who built our Union, it is you who fought most of the fights to get us where we are today. To think we can move forward without including the past is pure folly. That is why I believe our outreach to Retirees is important. As a District we must devote time and effort to growing and supporting our RMC Chapters. We will have a Benefit Representative assist Retirees through ever changing health care coverage. As your Vice President, I am committed to you, and I am asking you to be committed to CWA. If you know of Retirees who are not getting this newsletter, please send them to the District website to subscribe. If you can, come to Dallas on April 16 and stand with me and the rest of our brothers and sisters as we show AT&T we still matter, and we demand that AT&T keep their word. Together I am confident we can accomplish whatever we choose!

*"I will be there
April 16 when
our Retirees
demonstrate at
AT&T
Headquarters"*

We Need You!



By Sylvia J. Ramos, Assistant to the Vice President

Welcome to the second issue of the *Retiree Informer*, this was created to keep Retirees informed and active. Our belief is just because you leave payroll does not mean you are not needed in our struggle and fight against corporate greed. My name is Sylvia J. Ramos and I am the Assistant to the District 6 Vice President, Claude Cummings, Jr. Claude and I felt it was important to keep the information pipeline open for our Retirees who have put the blood, sweat and tears into our Labor Movement. We feel this program working alongside the Retired Members Council, and the Local Chapters, will make CWA a force to be reckoned with!

With all the support and participation we had from our Retirees last year working with our younger Members, we were successful with the NLRB appointments that President Obama had nominated. There is no doubt in my mind that CWA was the driving force for Labor that got this passed. That was a great success! Now we must move on to our next hurdle: the Fast Track

of the Trans Pacific Partnership (TPP). This agreement will gut Labor and destroy the Middle Class in America. In the last issue, there were many talking points on the TPP. What I feel is important to understand is that the Fast Track would mean an up or down vote with no amendments to be made. This agreement does not pass the smell test. To be honest, it stinks! Why is it only corporate advisers are included? We will not know what was agreed to until years after it is passed. With over 7% unemployment in our country, why would we open the door to the offshoring of our jobs to countries like Vietnam, whose minimum wage is .28¢ an hour and where child labor is condoned? It deeply saddens me to think of the 8 year old children forced to work in a factory instead of getting an education. The unsafe working conditions due to the lack of safety policies in these factories in Third World countries makes working there a danger in itself. I could go on for hours talking about the negative effects but that is time we need

to use fighting this legislation.

WE NEED YOU! We have a TPP postcard opposing Fast Track that once completed will be sent to your Senators and State Representatives. We encourage you to contact Kevin Kujawa and request some of these postcards and get them filled out by family, friends, co-workers, churchgoers and anyone over 18 years of age, that has an interest in this countries' future.

I would like to thank Kevin Kujawa for the outstanding job he has done in bringing our CWA District 6 Outreach Program to fruition, I know this program is going to do nothing short of strengthening our Union. An extra special thanks to all the Retirees who not only laid the foundation but also built our STRONG UNION---always remember, WE NEED YOU! I look forward to working with you and participating in our demonstration in Dallas this coming April 16.

Until then may God Bless you and your families!

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

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- Median household income in states with these laws is \$6,437 less than in other states.
- Of the States with the lowest minimum wages, 8 are “Right to Work”.
- States with RTW laws spend \$3,392 less per pupil on elementary and secondary education and students are less likely to be performing at their appropriate grade level in math and reading.
- Poverty is higher in states with RTW laws (15.3% overall and 21.5 % in children), compared with poverty rates of 13.1% overall

and 18.1% for children in states without these laws.

- In ‘Right to Work’ states, the workplace death rate is 51% higher.

Some in the Missouri Legislature are claiming “Right to Work” laws will bolster the economy, in fact adopting a Right To Work (for less) law is the wrong priority and would take Missouri in the wrong direction. The Missouri Legislature should focus on strengthening the economy and represent all Missourians not just carry out the agenda from the radical groups who want to eliminate labor unions and collective bargaining rights. Missouri like the rest of our country needs to create more good jobs. We need

to stop giving tax dollars to companies that ship our jobs overseas. We need to close unfair corporate tax loopholes and stop employer fraud that deprives workers of rights and allows corporations to cheat on their taxes. But none of that will happen if corporate special interests pass these extreme bills because it tilts the balance of power even more toward big business, at the expense of hard-working , middle class families. CWA activist and Retirees will be working hard to stop Missouri from becoming a Right to Work (for less) state. If you live in Missouri, and would like to help in this cause contact your Local Union.

Follow us on Facebook!

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

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

Medicare Seniors Beware of Observation Code

By Earline Jones, Vice President Retired Members Council St. Louis Chapter

I never knew about the financial hazards facing seniors who are hospitalized for legitimate medical reasons, only to find out later that they were not formally admitted to the hospital at all. Instead, their entire period of hospitalization was classified as *under observation*. Prior to reading a recent news article, I was satisfied that Medicare would pay their share of my hospital bills, no questions asked. Now I find that is simply not so. If your hospital stay was listed as *under observation instead of as formally admitted*, Medicare will not pay for any of your post-hospital care associated with that visit. Post-hospital care includes a stay in a skilled nursing facility, physical therapy or any other rehabilitation services that will make you whole again. Medicare's refusal to pay will leave you and your families scrambling to find the money to pay for those necessary services. With the *under observation coding*, the large majority of us seniors are placed in a position where we must pick and choose what rehabilitation care we can afford – and those costs can bankrupt you and your families. When I first heard about the increase in the *under observation* coding of seniors hospital stays, I was completely appalled. My first question was how did this happen? The news article stated that the problem stems from Medicare's cost-cutting program that began during the George W. Bush administration. Back then Medicare had

good intentions when they developed a program that audited hospitals for possible overpayments. When this program identified an improper hospital admission, the hospital had to refund all the Medicare payments it received for that stay. To protect their income, hospitals became cautious about admissions they thought could be challenged by Medicare. Medicare Part A covers hospitalizations. Medicare Part B covers outpatient programs and is applied to the under observation patients. Being the opportunist that they are, hospitals knew that the *under observation* code gave them a better chance of getting at least something from Medicare for the hospital stay. This partially accounted for the recent increase in the under observation coding! The Center for Medicare Advocacy filed a class action suit against Medicare to force the Federal government to change its policy. The news Article reports that Ohio's Senator Sherrod Brown is sponsoring legislation that would force Medicare to count all overnight hospital stays as formal admissions, and similar legislation has been introduced in the House as well. Medicare is set to apply a new rule in April of this year that would require doctors to formally admit people they expect to stay more than two midnights and to classify the others, not meeting the more than two midnights' criteria, as observation patients. This change is getting the attention of a growing coal-

tion of seniors, advocacy groups and healthcare providers who are pushing back against Medicare's proposed changes and are attempting to delay its implementation. This horrendous "under observation" rule disadvantages those seniors who uses the traditional fee-for-service Medicare. Seniors using Medicare's Advantage programs are subject to whatever rules their insurance plan provides. In closing, I want you to remember that Medicare will cover the first 100 days of care for patients who leave the hospital for a skilled nursing facility after a *formal admission* of three consecutive days. If you are leaving the hospital for a nursing facility after an *under observation stay*, Medicare pays nothing and you pay the full cost out of pocket. You can appeal to through Medicare's appeal process, but it is not easy. The article points out that "the process is lengthy and it doesn't make a lot of sense to people." If you meet Medicaid's low-income requirements, however, Medicaid will pay for the post-hospital care. The take away lesson today is to caution you, to make sure that any of your hospital stays are classified as formal admissions. Make your doctor your advocate. Let him know any coding less than a formal admission will bankrupt you if it is his intent to observe you for a couple of days and then discharge you to any post-hospital nursing care.

News from around the web

Labor Board Tries Again on Unions' Voting Rules

An interesting article from the New York Times as the Labor Board tries again to put fairness in the process of union elections.

<http://www.nytimes.com/2014/02/06/business/labor-board-tries-again-on-union-election-rules.html?smid=fb-share>

A Renewed Discourse on Inequality

An Op-Ed by Jed Morey discussing the treatment of corporations as individuals.

<http://truth-out.org/opinion/item/21708-a-renewed-discourse-on-inequality#.Uv41hZSODrg.facebook>

Net Neutrality Died With the Comcast/Netflix Deal

An Op-Ed by By The Daily Take, The Thom Hartmann Program dealing with the recent deal between Comcast and Netflix and what the future may hold.

<http://truth-out.org/opinion/item/22084-net-neutrality-died-with-the-comcast-netflix-deal>

Is Governor Nikki Haley Violating Her Own State Law?

Op-Ed piece by CWA President Larry Cohen on the South Carolina Governor.

http://www.cwa-union.org/blog/entry/is_governor_nikki_haley_violating_her_own_state_law/#.Uwz7S-GQ6ps.facebook

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.

One Retirees Opinion

By Kevin Kujawa

I find it puzzling sometimes the level of hate exhibited by those who oppose organized labor. After a long career working at the phone factory and spending most of that in some role of leadership in CWA, I understand that I should be used to the prevailing attitude of those against us, but I really don't understand it. I know some of the attitude and hatred is demonstrated by greed, the corporate elite who view organized labor as the mechanism that raises labor cost and fringe benefits. This is the easiest one to understand. It's all about the money. Then there is ignorance certain people hate what they don't understand. Then there are those that are like the wonderful Governor from South Carolina Nikki Haley who has publicly expressed her disdain for working people who decide they would rather bargain their fates collectively than trust that their benevolent employers will do the right thing. Ms. Haley recently said that "corporations with Union representation should not even think of relocating to her state." I find this humorous con-

sidering South Carolina is not the Union free zone she portrays to be. It was also an interesting story she told us at the Republican Convention about how proud she was when the first non-Union made Boeing planes rolled off their South Carolina assembly lines. The irony of course is that those planes were grounded shortly thereafter because of mechanical issues. Now I don't know if the fact they were made with non-Union labor or not caused the issue but I certainly did enjoy the irony. I really am no expert on Nikki Haley's state of mind but I think she probably falls a little into both the ignorance and greed categories. What probably troubles me the most is people like the Governor who constantly spew her particular form of venom and those who choose to believe it. Those who choose to work for substandard wages and in unsafe conditions because a "Union" is painted as an outsider instead of what we really are a collection of workers who elect our leaders democratically and speak together in one common

voice. Unfortunately those who choose to believe the negatives about Unions are leading in the fight for the hearts and souls of America's middle-class. I believe more so than ever as Retirees if we believe in our Union we must stay active in it and we must always be willing to help grow it. We are experiencing the benefits of a Union negotiated retirement. After all we are citizens in the greatest country on this planet and if it is to remain the greatest there must be a place for organized labor someone must stand up for the little guy those who built this country and will continue to build this country. As organized labor in this country is at some of its lowest numbers now more than ever we must realize that retirement means you no longer work for your employer, but you will be CWA for the rest of your life. My name is Kevin Kujawa and that is one Retiree's opinion

*Coming together is a beginning;
keeping together is progress; working
together is success.*

Henry Ford

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.

Benefit Plan Contact Numbers

Verizon 855-489-2367

AT&T 877-722-0020

Avaya 800-526-8056

**Check out the Retirees page on the CWA District 6 website
at: <http://district6.cwa-union.org/>**