

# The News Register

September 12, 2008

*“Intra-organization Communication is the Life-Blood of our organization.”*

The following true drama is further anecdotal evidence that all retirees need to belong to a retiree group:

A retiree's wife became very seriously ill. A claim was sent from her nursing home where she was receiving physical therapy and recovering from her illness to United Health Care (UHC). That claim was for the part of the bill not paid by Medicare - the remaining \$6,000 was denied by UHC.

The retiree, a well spoken, articulate person, retired in 1982. The first two times he called UHC to verify that all of the incurred expenses would be covered, he was told that they would. But when he filed his claim it was denied because the nursing home was a non-network facility and he did not secure “pre-certification” prior to treatment. AASBCR<sub>SM</sub> intervened for this retiree, contacted AT&T HR, and explained that the Summary Plan Description (SPD) clearly states that pre-certification is not required for Medicare eligible retirees/spouses. Further, Medicare is the primary insurer and the facility was Medicare approved so there is no in or out of network issue. The retiree pointed this out, but UHC still denied his claim. AASBCR<sub>SM</sub> got AT&T to resolve the problem and UHC paid the claim.

All retirees would like to feel that they can personally resolve similar situations but the sad fact is that retirees no longer have direct access to AT&T. The closest retirees can get is the Benefit Center, which is run by Hewitt, a company hired to manage the benefit plans.

Remember, AT&T and most large companies now avoid direct involvement with benefits for employees/retirees preferring to hire a management group to minimize expenses. Retirees need an advocate like AASBCR<sub>SM</sub> to help them receive their earned benefits. Give your friends a copy of the AASBCR<sub>SM</sub> application and tell them that they really must join a retiree group for their voices to be heard and assure they receive the benefits that they earned through their years of service to the corporation.

Also, help AASBCR<sub>SM</sub> and yourselves by volunteering. AASBCR<sub>SM</sub> is in need of clerical help, assistance with member contacts, outreach, and more. Call the AASBCR<sub>SM</sub> virtual office @ (312) 962-2770 to volunteer!