

*Proudly working on behalf of retirees of Ameritech, SBC and predecessor/successor Bell Companies of the New AT&T, located throughout the United States.*

## The Good and Bad News

**Good News** – AASBCR<sup>SM</sup> has been very successful in helping out some Upper Michigan AT&T retirees resolve an out of Network Healthcare classification problem even though these members contacted the AT&T Benefit Center (Hewitt) and UHC about the issue. While we'd like to think that AT&T vendors, Hewitt and UHC, could resolve the questions as to whether AT&T retirees in certain zip codes with no in-network doctors available within a certain distance, that didn't seem to happen for these individuals. When questioned by the retirees as to the problem often times they got nowhere even though they felt they had been erroneously classified as being in network and using non network doctors/facilities. The problem has been that as an individual, it is often difficult to get past the vendor front door to get to a decision/policy maker or someone knowledgeable enough about whether these people were being classified correctly. Nor could they get to the AT&T administrators supervising these vendors to question the classification process. Several of these retirees came to AASBCR<sup>SM</sup> for assistance. AASBCR<sup>SM</sup> interceded with AT&T HR on their behalf and got them properly re-classified as ONA – Out of Network Area. In some of these cases, hundreds of dollars of out-of-pocket expenses were saved. AASBCR<sup>SM</sup> is pressuring AT&T to get their vendors to improve their internal processes to eliminate these kinds of errors in the future.

**Bad News** – Recently AASBCR<sup>SM</sup> published a Legislative Letter about the EEOC ruling that allows companies to eliminate healthcare for retirees over 65 who are on Medicare. We are now seeing the negative impact that this ruling is having on retirees in the recent announcement by GM that they are eliminating retiree healthcare benefits for their management retirees over 65 in 2009. What's up next? GM will be used as a model in other industries. Their move is likely to open the door for CEOs and Boards of Directors of other more profitable companies to cut costs by eliminating healthcare benefits for their retirees over 65. Why? Because they can do it and there are no negative legal consequences. Retirees must wake up, join a retiree group, work with their prior employers to retain their healthcare benefits and begin lobbying congress for Healthcare changes. "Promised and earned retiree benefits are going away for retirees over 65. Maybe not right away but sooner than we might think!" says Ray Sternot, AASBCR<sup>SM</sup> VP of Legislation and a board member of the NRLN. We need to take action. Unfortunately, our window is short so we need to act fast. And, we need the support of retirees and retiree organizations to get our message heard in Congress.

Retirees not in a retiree group are retirees whose voices go unheard. Please, encourage all of your friends to join a retiree group, before it is too late, before our benefits and theirs are gone.