

# AT&T Ameritech /SBC Retirees

We are AASBCR®

Proudly working on behalf of retirees of the Bell System and successor companies of the New AT&T, located worldwide



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## Fourth Quarter Newsletter, December, 2011

### FROM THE PRESIDENT'S DESK, December, 2011

My fellow retirees,



AASBCR® recently sent a personal letter from me as well as two membership brochures. I requested that you find a few retiree friends who are not members and pass the flyers to them. Please, as you attend lunches with retiree friends, remember to bring these professionally created flyers and share them. As a reminder, AASBCR® is offering \$25.00 gift cards for its members who bring four new members to your retiree group, AASBCR®. Please consider sharing the membership brochures and sending retiree friends to

the AASBCR® website [www.aasbcr.org](http://www.aasbcr.org) to see what AASBCR® is all about. If you feel uncomfortable in this role, just provide the names, telephone numbers, and email addresses to me and I will personally follow up with these retirees.

To restate what I have previously said, right now, AASBCR® is blessed with a handful of dedicated volunteers. This small group of assistants has worked tirelessly to

- Communicate by sending all the bulletins and newsletters.
- Track the legislation and regulations being presented in Washington DC.
- Handle constant documentation, bookkeeping, banking and webpage work.
- Communicate with retirees and AT&T Human Resources.

### AASBCR® State Representatives

<b>Florida, Louisiana</b>	<b>Pat Reichard</b>	<b>Ohio</b>	<b>Lee Grimes</b>
<b>Illinois</b>	<b>Ralph Kolderup</b>	<b>Ohio</b>	<b>Jim Martin</b>
<b>Illinois</b>	<b>Phil Schelinski</b>	<b>Ohio</b>	<b>Elaine Wolan</b>
<b>Illinois</b>	<b>Larry Smith</b>	<b>Texas, Kansas, Missouri</b>	<b>Rene Miller</b>
<b>Indiana</b>	<b>Loretta McDowell</b>	<b>Wisconsin</b>	<b>Bob Ledvina</b>
<b>Michigan</b>	<b>Ron Rhodes</b>	<b>Wisconsin</b>	<b>Corey Parollina</b>

Office / Fax Number (312) 962-2770

P.O. Box 7477, Buffalo Grove, IL 60089-7477

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We will be losing our Vice President of Communications. Communications is a vital part of AASBCR®. I have appointed a nominating committee to accept nominations for AASBCR® board positions, including Vice President Communications. See announcement and list shown separately. Please seriously consider assisting in the effort to support your retiree group, AASBCR®. Even if you can just spare a few hours a week, consider donating those hours to AASBCR®. Just call our virtual office number at (312) 962-2770 and leave a message, someone will return your call.

I hope that you are enjoying this holiday season. It means family, friends, parties, too much food, and, hopefully some reflection on your life and what is important. I wish each and every one of you a Merry Christmas, Happy New Year, Happy Kwanzaa and Happy Hanukkah. Enjoy any or all of these holidays.

Stay safe and healthy.



Carole Lovell

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### From the Desk of Ray Sternot, VP-Legislation

#### Contact Your Congressmen/Senators



**I believe that everyone will agree that this year has been a very unusual year in Congress. The Congressional Super Committee failed to agree on how to address our country's financial woes. As your Legislative VP, I'm not sure if that is bad or good for retirees. In the short run, we can say that they haven't passed any laws that would have a negative impact on retirees, at least not yet. That's the good news! The bad news is that they haven't done anything. Sooner than later, in my opinion, Congress will need to address concerns that retirees have with the economy, with pension asset protection, with Pension Benefit Guarantee Corporation (PBGC) reform, with addressing retiree healthcare programs and shoring up Social Security and Medicare.**

**We expect Congress to address these issues over the coming months or soon after next year's election. But, who knows what drives Congress to act other**

than negative publicity. This coming election year should prove to be interesting. All I can say is hold on for the ride and be prepared to react to plans in Congress that could reduce benefits or cause harm to retirees. That is why as your representative to the NRLN on both the Regulatory Committee and Legislation Committee it is gratifying to help clarify retiree concerns that could affect us AT&T retirees. I've often said that good companies are just one dumb CEO or one poor decision away from disaster. I think we've seen it just recently with the bankruptcies of GM, Delphi and mergers of Northwest and Delta. We've seen how those decisions caused substantial harm to retirees. Just recently in the news we have the pending bankruptcy filing by American Airlines (AMR).

The fact is that retirees don't fare well in bankruptcies or mergers. Some Qwest retirees have been recently told that their healthcare costs are going to skyrocket since they were moved to Frontier/Century Link. My training and years as a telco planner has me concerned about the future. I feel the need and desire to be ready with a plan to address any negative changes in our retiree environment that could negatively impact us. I believe that retiree concerns are genuinely reflected in the 2012 NRLN Legislative Agenda. (See <http://www.nrln.org/documents/NRLN.Legislative.Agenda.2012.pdf> for the Legislative Agenda).

The plan is to make sure that Congress knows of our concerns when it comes to preserving pensions and healthcare for retirees. We all can continue to say, "That can't happen to me." But, I would point out that it has happened to Lucent, GM, Delta and now Qwest retirees. You can help! In fact, you as an AASBCR<sup>®</sup> member are a critical element to the sustaining of our benefits and helping AASBCR<sup>®</sup> and the NRLN to protect retirees.

Please take the time to look at the 2012 NRLN Legislative Agenda. In summary major retiree issues are:

- Saving Social Security and Retirees' Faith in America's Promise
- Protecting Medicare & Trimming the Deficit
- Pension Asset Protection (PAP) – Back Door Reversions
- Protecting Retirees in Mergers & Acquisitions
- Prescription Drug Costs – A Call For Action
- Pension Benefit Guaranty Corporation (PBGC) Reform

These issues are covered in the NRLN white papers on the NRLN site. (<http://www.nrln.org/pvtflyin.html>). After reading these documents, we

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**encourage you to take the time to tell your members of Congress to be considerate of retirees and their limited ability to create additional income during these economic times when they discuss changes to Social Security, Pensions and Medicare that retirees count on. Our point . . . . Retirees should not have the major burden of putting our financial house in order. Congress has to do the right thing and do it fairly! That's why we are here watching and acting on the behalf of all retirees. We encourage your participation to do the same! Let them know that you are an active member of AASBCR<sup>®</sup> which is associated with the NRLN. Tell them that you support the 2012 Legislative Agenda and will measure them come election time on whether they treat retirees as fair as the top 1%.**

**Thanks for all you do on behalf of AASBCR<sup>®</sup> and all retirees!**

*Ray Sternot*

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### **In case you didn't know....**

One of our members was informed by UHC that AT&T had decided to retroactively ask for their money back for a procedure where AT&T had paid the claim several months ago. The documentation for the procedure indicated that this procedure was eligible for payment under that member's plan. Our member took his complaint to his state insurance regulator. He was informed by his state regulator that they did not have jurisdiction. Below is the explanation provided.

UHC does not function as an insurance company for our healthcare.

Most of AT&T retirees are covered under a self-funded ERISA (Employee Retirement Income Security Act of 1974) plan, established and sponsored by AT&T Inc. United HealthCare Services, Inc. provides only administrative and claim payment services to the plan. This type of plan is not subject to state insurance laws or regulations.

Any complaints are under the jurisdiction of the U.S. Department of Labor and must be filed under an ERISA claim appeal procedure outlined in your insurance booklet or Summary Plan Description. Inquiries or complaints about self-funded plans or their operation may also be sent to

US Department of Labor  
Employee Benefits Security Administration  
230 South Dearborn St. Ste 2160  
Chicago IL 60604  
(312) 353-0900

[www.dol.gov](http://www.dol.gov)

We will be following this issue and keeping you informed as we support our member while he makes his appeal.

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### **More from Carole:**

**Carole Lovell** indicated that the AASBCR<sup>®</sup> is continuing to intervene with AT&T for members in many benefit issues. This is one of the many benefits of membership.

**Carole Lovell** is again issuing a plea for members to go to the AASBCR<sup>®</sup> web site [www.aasbcr.org](http://www.aasbcr.org), print out membership applications, and distribute them to their AT&T retiree friends. Members can also get tri-fold brochures which include application blanks to give to non-members by requesting them via an Email to [info@aaabcr.org](mailto:info@aaabcr.org) or calling and leaving a verbal request at (312) 962-2770. It's one of the best ways to protect our AT&T benefits. The more members we have the larger and stronger the voice we have with AT&T.

## **News Flashes**

### **Important Announcement:**

Do you want to insure we all get to keep our retiree benefits in 2012? Well, here's an exciting way to help on that score. Join the AASBCR<sup>®</sup> Board. It's Free and Easy to volunteer! See how below!

It's that time of year when we nominate new AASBCR<sup>®</sup> officers. Members please give this very serious thought, right now, and send us your own and/or other member names as suggestions for candidates. Any member of the nominating committee will be glad to accept your recommendations. This can be an exciting way to volunteer a wee bit of time to helping us all retain our, increasingly threatened, retiree benefits.

### ***Nominating Committee Members***

Rich Runge [secretary@aaabcr.org](mailto:secretary@aaabcr.org)

Ray Sternot [vplegis@aaabcr.org](mailto:vplegis@aaabcr.org)

Carole Lovell [pres@aaabcr.org](mailto:pres@aaabcr.org)

Pat Reichard [staterepfl1@aaabcr.org](mailto:staterepfl1@aaabcr.org)

Ron Rhodes [staterepmi1@aaabcr.org](mailto:staterepmi1@aaabcr.org)

## **Fund To Help Cover Early Retirees Nearly Out of Money**

*By Christian Torres; Kaiser Health News ~ Dec 10, 2011*

A \$5 billion fund that helped cover health insurance for more than five million early retirees will stop taking claims for expenses incurred after Dec. 31 because it is running out of money, according to a notice Friday in the Federal Register.

The funds were used to reimburse employers who subsidize health insurance for early retirees, ages 55 to 64, not yet eligible for Medicare. The Centers for Medicare and Medicaid Services posted an update on the Early Retiree Reinsurance Program, part of the 2010 health law, noting that \$4.5 billion had been spent as of Dec. 9. The early exhaustion of funds due to heavy enrollment had been anticipated.

Employers could file claims for 80 percent reimbursement of an annual employee coverage cost between \$15,000 and \$90,000. With funds dwindling, however, claims for costs incurred after Dec. 31 will no longer be accepted, officials said. The program stopped accepting applications for participation on May 6.

The temporary program was intended to last through 2013, when other provisions of the 2010 health law that make it easier for people to find affordable coverage take effect, but employers took advantage of the fund much faster than expected. In late September, the Government Accountability Office reported that between the program's start on June 1, 2010 and June 30 of this year, \$2.7 billion had been spent. By Nov. 18, it was up to \$4.1 billion.

This entry was posted on Friday, December 9th, 2011 at 1:23 pm.

*From KHN Daily News; Kaiser Health News ~ Dec 10, 2011*

## **Internet Usage Among Seniors**

*by: Jeremy Trogg*

The main reason seniors start using computers is because of e-mail. Next, they begin researching topics such as health, investing and entertainment. Then, they start shopping and join discussion groups.

Most Internet marketing experts agree that this usage pattern is the same as the general public's.

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Older Americans also have financial clout, which should also attract marketer's attention. According to the American Banking Association, older adults own 77 percent of the country's financial assets. It is just a matter of mistaken assumption right now that seniors are not using the Internet.

It is truly amazing that corporate America has yet to wake up to the idea that seniors are online with many retirees spending hours online every day and learning to shop online as well.

The biggest mistake is that marketers fail to attract older adults to their Web sites when they use flashy and complex designs. Older eyes generally have to work harder to focus on text, but companies that are interested in attracting senior markets can easily make those modifications on their site.

Plenty of white space is critical along with keeping the text on each line relatively short. This is good marketing in general but especially important to older adults.

The National Institute on Aging and the National Library of Medicine have published a brochure on how to make Web sites senior friendly. The brochure emphasizes consistent design and clearly presented text and simple backgrounds to make reading easier for older eyes.

Seniors are not adverse to learning technology. They're just unfamiliar with it, and once they have access to these new tools and the knowledge of how to use them, their lives are enriched.

### Health Tips



Here is a video explaining the new CPR method we all should know. It is claimed to be effective in 23% of heart attack recovery vs. 14% for the traditional method. And it doesn't involve mouth-to-mouth.

<http://medicine.arizona.edu/spotlight/learn-sarver-heart-centers-continuous-chest-compression-cpr>

**Worth Repeating: Below is a Reprint from the 3rd Quarter Newsletter:**

### **Slips and Falls Steal the Independence of Older Adults and Their Families**

Each year 1 in 3 older adults experience a fall in the United States. After a fall and hospitalization, only 28% of older adults return to their homes. But falls are not an inevitable consequence of aging. Falls can be prevented. There are several things that you can do to reduce your fall risk. Research has shown the best way to prevent falls is through a combination approach - that is, taking a few simple steps to effectively reduce fall risk. The most common include a combination of the following:

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1. Participate in regular physical activity for improved balance and coordination.
2. Make your home safer by removing things you might trip over, like papers, books, cords, clothing and shoes.
3. Review your medication with health care providers - some medications can make you feel sleepy or dizzy.
4. Have your vision checked at least once a year. Poor vision can increase your chances of falling.

### *Word for the Day*

### **LIQUIDITY**

*Definition: Liquidity is when you look at your retirement funds and wet your pants!*

### **New Law Passed by Congress**

To save the economy, on 30 December 2011, Congress ordered the immigration department to start deporting retired people instead of illegals in order to lower Social Security and Medicare costs. We are easier to catch, and will not remember how to get back home! See you on the bus. I wonder where we're going?

## *The Jim Kempe AASBCR<sup>®</sup> Memorial Fund*

A founding AASBCR<sup>®</sup> Member and our first attorney, Jim took care of all the forms necessary to launch and maintain the AASBCR<sup>®</sup>. And he did it without charging the Association for his professional work. A Memorial Fund has been established to help defray future legal costs incurred by the AASBCR<sup>®</sup>.

Contributions to the fund may be made using a credit card on the AASBCR<sup>®</sup> website [www.aasbcr.org](http://www.aasbcr.org) or by mailing a check to:

**AASBCR**  
**Jim Kempe Memorial Fund**  
**P.O. Box 7477**  
**Buffalo Grove, IL 60089-7477**

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The AASBCR<sup>®</sup> accepts a limited amount of advertisements from its members and friends. These advertisements are of wide interest to our membership. The revenue from these ads is used to offset the publication of our Quarterly Newsletter. AASBCR<sup>®</sup> offers these ads with no warranties expressed or implied.

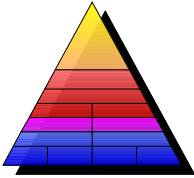
**Robert F. Papierniak**  
**Certified Financial Planner**  
*(Retired Ameritech Finance Director)*

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**Many of our clients are retired telecommunications employees  
and we are committed to understanding their  
benefits and serving their needs**

**If you would like a review of your retirement plans or an  
analysis of your portfolio, I can be reached at:**



**Strategic Planning Group**  
16 N 486 Penny Road  
Barrington Hills, IL 60010  
847.428.4038  
[bob@IRAPRO.net](mailto:bob@IRAPRO.net)

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**QUARTERLY CORRESPONDENCE:**

During the past quarter we have sent the following correspondence via e-mail.  
*(E-mail recipients please press and hold down the Ctrl key & Click on the  
following links to re-read these publications.)*

- [AASBCR® BLUE BULLETIN VOL.6 NO.15](#) It is the fifth in a series of Blue Bulletins covering the topic of Medicare. Monthly Premiums for Medicare Part B in 2012 - 12/13/11
- [11/09/2011 LEGISLATIVE LEDGER](#) - It is a call to write to your Representative about their role in a legislative action the outcome of which was favorable to retirees! Did your Representative help or hinder this successful effort? This Legislative Ledger shows it is easy to find out and recognize their vote. - 11/10/11
- [11/04/2011 LEGISLATIVE LEDGER](#) - It is a call to get involved and take action before it is too late - 11/5/11

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- [2011, OCT 28 LETTER FROM THE AASBCR® BOARD](#) REQUEST FOR VOLUNTEERS. ASSISTANCE IS NEEDED TO RUN THE AASBCR® ORGANIZATION IN THE INTEREST OF ITS MEMBERS. - 11/1/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.14](#) It contains some AASBCR® hints on dealing with some CVS Caremark Benefits policies. - 10/29/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.12](#) It updates the AASBCR® coverage of the 2012 Healthcare enrollment process in order to provide clarification of Dental Plan Benefits.- 10/29/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.11](#) This is the fourth in a series of Blue Bulletins covering the topic of Medicare "Learning a new set of rules at age 65" - 10/20/11
- [10/11/2011 LEGISLATIVE LEDGER](#) It covers the NRLN Call to Action. -10/12/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.10](#) It updates the AASBCR® coverage of the 2012 Healthcare enrollment process in order to provide additional previously undisclosed facts. - 10/12/11
- [10/04/2011 LEGISLATIVE LEDGER](#) - It covers the Annual NRLN Washington DC Fly-in held on Tuesday, September 20, 2011 - 10/7/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.9](#) It covers the 2012 Healthcare enrollment process. - 10/6/11
- [AASBCR® BLUE BULLETIN VOL.6 NO.8](#) It covers some additional background information AASBCR® Members can use to help understand where their Health Care Benefits are likely heading - 10/6/11
- [12/22/2011 NEWS REGISTER](#) - Retirees (at least Telecom Retirees) Seem to Prefer Technology! - 12/24/11

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### The Final Word



Art Comings who has been the Newsletter Editor for many years was unable to participate in creating the newsletter due to ill health. He has been one of our most stalwart volunteers and we wish Art a speedy recovery and hope he is able to participate in the future.

*The opinions expressed above are NOT the position of the AASBCR® or the Board of Directors, and may not even be the position of the Editor by the time you are reading this.*

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