



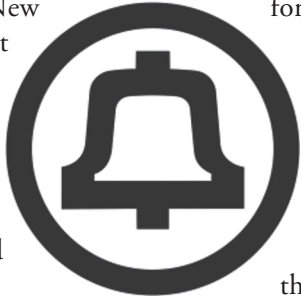
Looking back 30 Years on the 1989 CWA & IBEW Strike

It was the first week of August 1989, when 40,000 members of the Communications Workers of America (CWA) in New York walked off the jobs at NYNEX and went on strike. Another 20,000, represented by the International Brotherhood of Electrical Workers, followed in New England and New Jersey.

Why? The company had begun to push its union workers to pay part of their health insurance costs. In response, workers took action. This year is the 30th anniversary of the labor clash that lasted over 120 days.

Customers who needed phones installed were told that it might be weeks, even a month, before help might come. There were many instances when customers reported having to walk multiple city blocks just to find a working payphone, in the years before cell phones were in every pocket.

NYNEX managers had to step in to conduct priority services although they could not cover as much ground as the army of 60,000 union workers. These managers included people like Ivan "Ike" Seidenberg, who would



NYNEX

later go onto become the chairman and CEO of Verizon.

The Member Relief Fund paid for the rent, mortgages, and utilities of union workers during the work stoppage, said Tom Steed, union worker during that time, and now longtime Bell-Tel board member. It did not pay their phone bills though. Many union workers turned to working odd jobs to make some extra money. Tom worked on the side doing construction site security.

Among the negotiators were Rick Martini, for the CWA, and Fred Salerno, one of the major negotiators for NYNEX. Morton Bahr was the CWA International President at the time. William C. Ferguson was the chairman of NYNEX. Mr. Ferguson served as chairman of NYNEX until 1995. He passed away in October 2015.

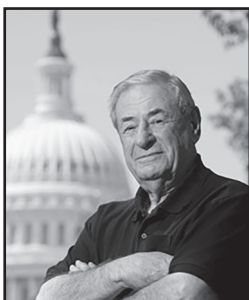
The struggle continued for four months. Workers picketed outside every NYNEX building and work garage.

Some of our members shared their recollections of the strike.

(Continued to page 4)

Long Time CWA President Morton Bahr Dies at 93

As this edition of the newsletter was preparing to go to press, we received sad news that on July 30, longtime Communications Workers of America leader Morton Bahr passed away, at age 93.



Mr. Bahr was nationally recognized as a key leader of the American labor movement. He served for decades in leadership roles with the CWA and many of our members likely have stories of their personal interactions with him.

Morty, as he was affectionally known, was born in Brooklyn, N.Y., and attended college beginning at age 16, but that education was cut short by WWII. He enlisted in the Merchant

Marines and served as a radio operator. He became a member of the CWA in 1951, as a telegraph operator at McKay Radio and Telegraph. He was elected president of his local, L-1172 in 1954. Then in 1971, as CWA's District 1 VP, overseeing New York and New Jersey, Bahr led a 218-day strike against New York Telephone.

Those in the New York region will recall him as a frequent name and face in the media.

In 1985 he assumed the role as International President of the CWA, a post he held until 2005. In retirement, Bahr served as chair of the board of the National Housing Partnership Foundation.

Retirees of Dow & DuPont File Federal Lawsuits to Protect Pensions

A group of Dow Chemical and DuPont retirees have filed a pending federal class action litigation accusing the companies of undermining retiree and employee pensions by spinning off the pension assets into a third company after the two merged in 2017.

In the DuPont plan there are over 121,000 pensions. The lawsuit says it is unacceptable to have this many retirees' and workers' pensions placed in an uncertain environment.

The suit, Thondukolam-V-Corteva Inc., alleges that the merged chemical and defense firm threatens employee pensions by transferring them to the newly created Corteva, Inc, who the retirees never worked for.

The liability of DuPont's U.S. pension plan is \$19 billion dollars!

This may sound familiar, as Verizon did the very same sleight-of-hand in spinning off its directory operations business, saddling it with pension liabilities of our many fellow retirees that its lines of business could not sustain.

The complaint estimates the liability of DuPont's U.S pension plan is \$19 billion dollars! By moving the pension plan to Corteva, Dupont is alleged, by the complaint, to be attempting to undercut that liability. If Corteva ran into financial problems and filed for bankruptcy, Dow and Dupont could say they have no responsibility to pay pensions, leaving employees and retirees with pennies on the dollar, if that.

By spinning off the pension assets to a new "unaffiliated" corporation, Dow and Dupont save themselves billions of dollars owed to loyal retirees.

After DuPont, a biotechnology company, merged with Dow Chemical, the marriage gave birth to a new entity, Corteva, whose business is focused on agriculture. Workers and retirees of Dow and Dupont were told they would now receive their pensions from Corteva.

According to the federal lawsuit, if Corteva's business suffers, every pension will be in jeopardy.

(Continued to page 5)

The Myth of “Leisure Time” in Retirement



Chairman's Report

By Jack Cohen

How many of you out there have thought of going back to work for a rest? It has been almost twenty-five years since I retired and I really have never been as busy as I am these days.

I had been warned about how I was going to manage my upcoming leisure time before I retired in 1994, but the reality really hit home soon after.

There were questions from my loving wife about what I had planned to do with all this newfound time on my hands. Would there be new hobbies or past ones or I know some turn to golf, but that was not for me.

Then I was presented with what I call “the badges of retirement.” These are the little keychain tags granting discount “membership” at places like ShopRite, Panera Bread, Staples, the Public Library and so many more places to occupy our time and lives. I must have over a dozen taking possession of my key ring along with a little room left for my actual keys.

More 2019 Mini-Meetings Announced All Are Welcome to Attend!

With the Summer now in our rearview mirror, it's incredible to believe 2019 is more than halfway over. We have enjoyed all of the opportunities we have had to meet with all of you who attended our mini meetings this year, in addition to our annual member meeting in Atlantic City back on June 5th.

The Association of BellTel Retirees is continuing with our aggressive regional mini-meeting schedule for the balance of 2019.

If you're able to attend any of the below meetings, please RSVP by emailing association@belltelretirees.org or calling our office at 1-800-261-9222. There's no such thing as too early!

If you don't see a meeting near you and want to change that, we are ALL EARS and encourage you to reach out with a suggested location. We can try to bring a meeting to a community closer to where many members reside.

Now, I don't mind hard work...not at all. I never really had an allergic reaction to hard work and spent many hours where I said goodnight to the cleaning lady and she went home while I stayed. However, somebody really had a major sense of humor, when our aging minds started writing checks that our bodies could no longer cash. Where's the fun in that?

Leisure for me, too rapidly evolved to the point where my relaxing became an eyesore to my immediate family.

I have met so many retirees in my time with the Association. Frequently, they tend to be leaders in their communities and local organizations and families. They are “go-to” people for virtually anything. They are relied on to fix what is broken.

They are the surrogate mothers to children of the family when needed for advice, comfort, encouragement, money, or just to be there during trying times. They readily drop everything to help a sister in trouble or a nephew who needs counseling, or maybe a kick in the behind. These are proud telephone people who are the focal point of their family, community, or general environment.

Such people make up our membership and comprise our board of directors of the Association.

They are busy people. There is a saying: “When something needs to get done, give it to a busy person.”

These meetings are a great chance to reconnect with old friends while learning about all the important issues surrounding your retirement and health benefits. If you know any non-Association member retirees or soon-to-be retirees, we highly encourage you to bring them along.

Wednesday, September 18

Northern New Jersey

Elks Post #2290
1 Patrolman Woods Lane
New Milford, NJ 07646
1PM - 3PM

Tuesday, October 8

Staten Island, New York

All Saints Church
2329 Victory Blvd.
Staten Island NY, 10314
10AM - Noon

Wednesday, November 13

Hudson Valley, New York

Highland Falls Library
298 Main Street
Highland Falls, NY 10928
1PM-3PM

Frankly, there is really no such thing as “leisure time” for such people.

They thrive on being busy. They don't know the meaning of the word – Quit.

The Association is in a major battle to protect our healthcare and pensions for all retirees of the old Bell System. In my heart I know we will persevere.

Why? – just look at our loyal membership. They know we are in a battle. They know that there exists no other “army” doing battle on their behalf.

They provide the ammunition and support for our efforts. Knowing that all of you reading this message are “the doers” in your respective communities, what I am about to say you will all understand, 100% of you!

We need everyone to join in. Sitting on the sidelines is not an option and will not work for any of us.

Please exercise your “get it done” leadership know-how today to commit or re-commit to achievements of the Association of BellTel Retirees. Give of your time, be an activist leader in your home state or make a contribution to make sure we continue to provide protections for all of our retirees, now and in the future.

I thank you in advance for your faith and your support for our cause.

JACK



Association of BellTel Retirees Inc.
UNITED, TO PROTECT OUR FUTURE

Published by: Association of BellTel Retirees Inc.

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At 90 This Marine Won't Stop The Fight...For Retirees

A decorated United States Marine Veteran in North Kingstown, Rhode Island, is stepping up to lead the charge in the fight for the protection of retirees' pension assets. Harold "Bud" Brennan, a 90-year-old retiree of the Bell System, is one of the 41,000 retirees who learned that he would be getting his pension transferred as an annuity. Bud is a veteran of World War II and the Korean War. Now, he is fighting a different battle, for the security of retirement funds for himself and tens of thousands of his fellow retirees.

Bud was born in Springfield, Mass. in 1929.

Towards the end of World War II, Bud enlisted in the Marine Corps, joining the Eighth Marine Regiment. Then in 1950, he served his country once again in the Korean War, as a member of the Seventh Marine Regiment, where he would start out as an infantry marine and would eventually be promoted to Sergeant. Bud served through the entirety of the war and came back to his hometown in 1953.

At first, Bud found work as an insurance agent, where he made a decent wage. However, he wanted a more secure future. He was engaged to his future wife, Marilyn, and they wanted to start a family. If he was going to support his own family, he needed to have a job that would provide the kinds of opportunities and security he needed.

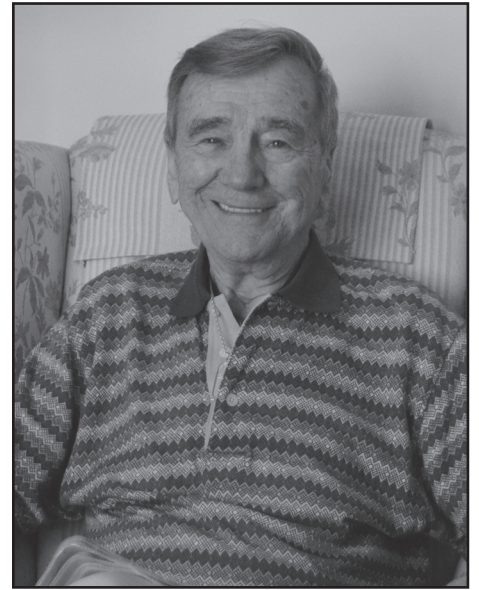
He decided to take a test to work for the phone company. Bud hadn't previously thought about working for Ma Bell, but he figured there was nothing to lose by taking the test. A week later, Bud received a call offering him a job.

For Bud, the Bell System was a place where he could not only have steady work but move up in the company too. With his job, he would be able to have a career, health insurance, and a someday pension that would allow him to live a comfortable life and allow him to support his wife and children.

Bud started out as a lineman in his hometown. From there, he would later receive a promotion to assistant manager of the Springfield office. Eventually, he was transferred to North Adams, Mass., as an office manager. He says throughout his career, he met some truly wonderful people with whom he is still in contact today.

Eventually, Bud would get another transfer that would take him to Boston, where he would do many different jobs, ranging from consolidating offices to public relations.

In 1990, Bud retired, after spending nearly 40 years with what is now Verizon. During those many decades, Bud says that he had a lot of fun and learning experiences. He was not only able to grow as an employee, but also as a person.



Since being retired, Bud has enjoyed spending time with Marilyn, his wife of 66 years, playing golf, and bragging about his wonderful grandchildren.

He is also grateful for advancements in the communications industry, such as Skype, Facetime, and video chat that he uses regularly to be in constant contact with the five grandchildren. However, he admits he could no longer fix a telephone, given the technology advancement.

Now a retiree advocate, Bud has become very concerned over the current state of pension de-risking around the country, particularly for Verizon retirees. He was shocked to find himself among the 41,000 retirees whose pensions were sold off to Prudential as an annuity instead of the pension he was guaranteed.

Bud says: "When I was coming up, certain things were guaranteed to you. Now, those things aren't guaranteed anymore."

This concern has inspired Bud to help push for legislation in his home state of Rhode Island, that would better secure pension assets for retirees and current employees alike. Through the

Association of BellTel Retirees, he is working as an advocate for the issue, as he attempts to alert state legislators to what's going on. Bud is constantly calling around to his fellow retirees to learn more about how the de-risking of pensions is affecting them.

As a regional team leader, he frequently keeps in contact with BellTel Retirees to talk about guarding our pensions.

In his own home state he has been successful in getting politicians involved with this ongoing problem. He continues to fight against the de-risking of pensions.

Bud says: "I'm lucky because I have a lot of people that I can just call up. Not everyone has that though."

Bud has been a supporter of the Association for decades, ever since he attended one of the first meetings, held in Dartmouth, Mass.

Bud is eager to see some of the Verizon employees who currently work for the company learn of the crucial work the Association is doing now and get involved and join to protect their retirement future. He believes that the "young guys" should be involved in the future of pension security.

We've Changed Our Appearance

On this occasion of our 91st edition of the Association of BellTel Retirees newsletter, you probably noticed we have made a few changes. While still providing the same quality of coverage and discussion of critical retirement, pension, and benefits news concerning our retirement community and the companies we dedicated our careers to, the newsletter itself has been modified.

We found that by moving to a longer-sized, 8-page newsletter format, from our traditional 12-page editions, we are able to conserve considerable overhead costs, while the longer pages allow for only very minimal reductions in the amount of

information we can continue delivering to you.

All the time we hear from our members about how important the BellTel newsletter is as a valued information source and to keep them connected. We value that commitment you have made to our Association and the continued trust you have in the volunteer work our board members have continued to provide for over 20 years now. We encourage you to keep reading, connect with us on social media and always give us your feedback, because this organization starts with you! Only through your support and participation can we remain strong and effective.

Looking Back 30 Years

(Continued from page 1)

Lourdes Lozano.

"I had just returned after 3 months of maternity leave. I came back early because of the strike talks. It was my 3rd child. It was nice to be home with my children, but the hardships were tough and so were the long term effects. I retired after 31 yrs Nov. 2010."

Justine B. Cip.

"I picketed at Horace Harding Expressway...had only a year in with New York Telephone..I still lived at home and my Dad was trimming our hedges and accidentally cut the wires in the back of the house....I was so paranoid thinking I was going to get fired....Luckily it wasn't the phone line..... and I just retired in October of 2018!"

Patti Page.

"I picketed in Binghamton, NY where I was a NYNEX Order Writer in the Business Marketing Office. The day after the strike, I broke 3 bones in my ankle, had surgery where I had hardware installed to repair it. I was told to not come to the picket line...but, no way...I went crutches and all and joined my sister and brothers. It was a rough time filled with pain, physical therapy and no pay! Thank goodness my doctors understood and let me pay what I could until the strike ended!"

Manhattan was where the most unrest was. NYNEX reported over 325 acts of vandalism, including the burning of phone boxes and cables being cut. The company sought blame for the damage to their property, which the union steadfastly denied. At one point, hundreds of CWA members were also fired over incidents involving pickets. Even more members were put on suspension.

It took until December for the sides to come to an agreement. IBEW union members in New England and New Jersey came to an agreement with NYNEX first, followed by the CWA members in New York.

As Tom Steed recalls, Rick Martini was one of the heroes of the 1989 strike. He faced pressure from both union workers and management to come to a settlement as soon as possible. Martini was able to keep both groups focused as he negotiated a deal that would protect employee health benefits and allow them to go back to work.

Jan Pierce, the CWA district one Vice President, was another hero to the union workforce. Mr. Pierce was the CWA district one Vice President

THEN



from 1985 to 1996. How ironic that this same benefit protection issue is something your Association of BellTel Retirees has needed to prioritize now for many years.

In the end, the company agreed not to force union workers to shoulder the cost of their health care premiums. In return, the unions provided concessions on wages. NYNEX agreed to increase pay by six percent over three years.

The CWA members who were dismissed by the company during the strike were offered their jobs back. Union workers went back to work in the first week of December, right before Christmas. It would take a few months, but eventually phone service was running normally again.

This 17-week strike was a difficult struggle for everyone involved, including the spouses and families of all the workforce.

If you are one of our members who lived through it, please share some of your photos and recollections with us on Facebook, or with emails and letters about your memories and reflection of the long and painful fight for work equity.

Members Re

SHELLEY ADAMS WHITMORE.— '89 was a long strike but I believe '68 was longer. I was a DA operator in '89. It started in August so at first it seemed like vacation, but as the weather got colder, reality set in. I went to work in a retail store and was glad to have something to do and a little money.

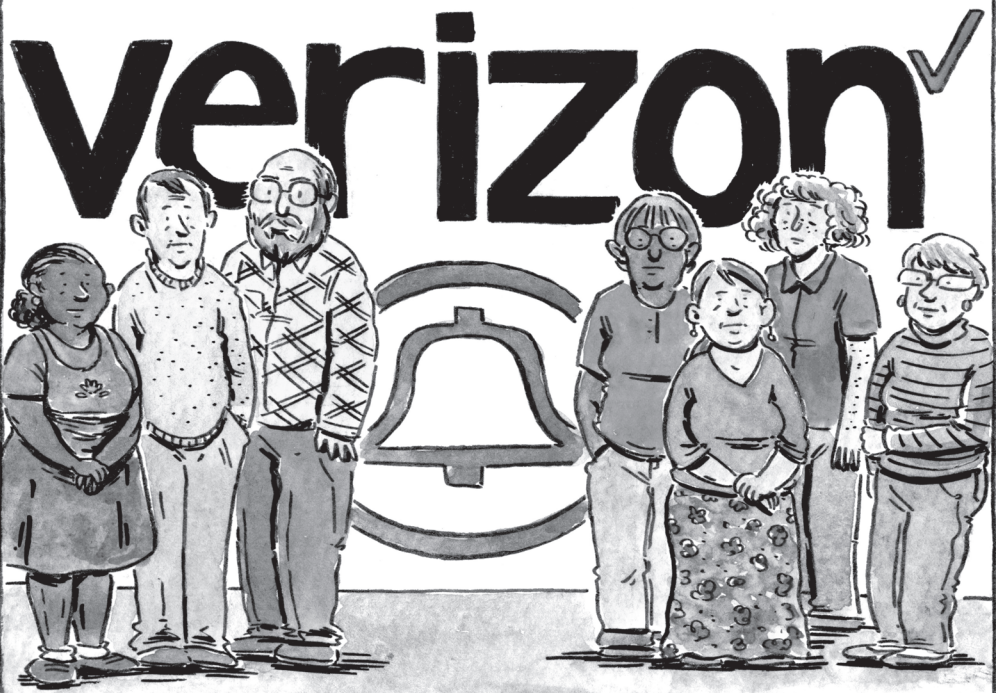
LICIA DECAMBRE.— In 1989, I was an Assistant personnel manager for Local 1199 Healthcare Union...I set up phone banking for CWA members to use our facilities. The 1989 Strike was about better healthcare for members and local 1199 members walked in solidarity with our brothers & sisters of CWA for a better contract. After a long strike, we won!! I started working for NY Tel in 1990 as a Rep for 27 yrs and retired. What a company to work for, thanks to our Union.

NANCY CARR PEARSON.— Picketed at 1690 Main St., Brockton MA. On payday, my manager, Alan Murphy, came out to give us the pay checks. Much appreciated. Then picketed on Pleasant St., Taunton. Don't remember anything outstanding except it was a very long strike.

JOANN GREENBERG.— I recall, George Jannini, a friend being arrested for sitting in front of the door at Franklin street in Boston. I bought a copy of the newspaper and framed it for his retirement in '92.

NOW

WE GAVE OUR SERVICE, WE GAVE OUR SPIRIT,
WE GAVE OUR LOYALTY. NOW WHERE IS THEIR
LOYALTY TO THE "BEST AND BRIGHTEST" WHO
CONCEIVED AND BUILT OUR MODERN
COMMUNICATIONS INFRASTRUCTURE?



SUPPORT THE ASSOCIATION OF
BELLTEL RETIREES' FIGHT TO PROTECT
OUR RETIREMENT FUTURE!

Recall 1989

TONI CATANIA SASSO.— I worked strike duty at 1155 Avenue of the Americas in New York City with carrier services. Myself and other 2nd & 3rd level managers issued AT&T complex access orders. We worked 10-hour days, the district manager bought lunch for us every day. Most customer work orders were on hold because no one worked large job installations.

JOHN B STEAN JR.— I began my employment with New York Telephone in November, 1979 and retired from Verizon In July, 2010. Do I remember the strike of 1989? My wife was unemployed during that time caring for our 6 year old daughter and our 3 year old son...no paycheck... I thank God for family!

MAUREEN HALLIGAN.— I was 4 months pregnant with my daughter when the strike started. No one back in Boston at my office knew but my manager. I got a strike assignment close to home working DA in Manchester, N.H. The picketers had a great relationship with the manager there and both sides were respectful. I came back 7 months pregnant and everyone did a double take when they saw me

BARBARA SMITH.— My husband had Parkinson's in 1989, and he was able to work until a customer reported him thinking he was drunk, not realizing he had health



problems. So the Company brought him inside. Then the strike. He walked the picket line when he was supposed to. When he went back to work, he was not able to work anymore and soon retired on disability. We laughed after, and I jokingly asked him why "you couldn't retire the day before instead of the day after the strike?"

FERN FRANK.— I remember drinking for free at The Blarney Stone on 46th or 47th St. and 6 Ave. in Manhattan between picketing. They never charged anyone for drinks!

BOB TEEDEN.— I had picket duty at Albion road in Lincoln, R.I and was on the picket line when the cops rode their horses into the picketers in Providence. The worst

Retirees of Dow & DuPont

(Continued from page 1)

DuPont CEO Edward Breen sought to assure retirees that their pensions would be with a good company with good growth potential. However, given that Corteva is a new company with no track record, it is uncertain exactly how accurate his assessment might be.

According to W. Daniel "Dee" Miles, a lawyer for the Dupont retirees:

"Workers for DuPont have given decades of their working lives to the company to secure a pension for retirement that they were promised. These companies are now attempting to find ways to not only avoid funding the plan, but also are placing it in jeopardy of failing, leaving the workers with little or no pension after a lifetime of savings."

"DuPont by law must fund these plans but had an increasing unfunded liability in their pension. Using traditional ERISA numbers, it went from \$4.45 billion underfunded in 2015 to \$5.98 billion underfunded in 2018. DuPont could not simply get rid of the pension without fully funding it by paying that massive unfunded liability.

So, Dow, DuPont, and their boards, through the merger, appear to have worked together from the beginning to concoct a plan to get rid of the massive liability from the underfunded pension by taking away the historical business operations of the plan sponsor, E. I. du Pont de Nemours and Company, and transferring the now empty shell company to Corteva as a subsidiary, still holding the bag for all pension liability. While all of this happened, DuPont assured pensioners that their retirement was well funded and safe."

This may bring back memories of the 2006 Verizon Directory Operations spin-off which included unwanted company assets, billions in accumulated corporate debts and thousands of pensions. Over the next few years, SuperMedia, DexMedia or Idearc – whatever you might call it – proved to be financially unstable. This is the very type of situation is that Dow DuPont retirees are attempting to avoid with their lawsuit.

day on the picket line is when some jerk road by and yelled "get a job."

DON PETERSON.— I remember getting chased down W. 36 street in NYC by cops on horses and scooters after we egged some execs going by. Fifty of us cover them! It was a really long and tough strike that got nasty the longer it went on.

DIANE KROMHOUT.—Picketed in Bay Shore NY. Rough Time. Several stores & restaurants let us use restrooms & cool off in them or warm up! We won. Union strong!

Legislation In Your Home State

By Edward Stone, Special Counsel

The Association's advocacy for retirees' financial security takes many forms and the battle is waged on many fronts.

Unfortunately, pension stripping, or "de-risking" as companies and the insurance industry prefer to call it, has been running rampant, and retirees need more protections.

Your Association, surveying this landscape, has been active in supporting new state level protections for retirees, like the 41,000 of us who lost the federal protections afforded to pensions before the assets were converted to group insurance annuities.

Here is a roundup of advocacy efforts by our members across numerous states.

NY — In New York, Assemblyman Peter Abbate sponsored Assembly Bill 5818 and State Senator Andrew Gounardes sponsored a "same as" bill in the Senate (S4864) that would provide added protections to retirees impacted by pension de-risking transactions. Under this bill, companies that transfer their pensions must disclose clear details about the transaction to retirees. The bill also states that an insurance company is prohibited from transferring that group annuity contract to another company unless that company is proven to be financial stable.

This bill was stalled in the State Assembly Insurance Committees. If you

are a New York resident show your support by contacting State Senator Neil Breslin, chair of the Senate Insurance Committee, and Assemblyman Kevin Cahill, chair of the Assembly Insurance Committee, asking them to help move this legislation forward.

PA — In Pennsylvania this year, representatives introduced House Bill 1283, which is similar to the proposed New York legislation, and would demand that companies transferring pensions into annuities disclose all information about the transaction to beneficiaries. It would also protect retirees from a subsequent transfer to a poorly-capitalized insurance company.

This bill was on the edge of passage in December 2018, but fell short in 2019. It's currently facing some new opposition from the state AFL-CIO and CWA. However, the Association is currently working with the unions to try to resolve any differences and move forward. If you are a CWA or AFL-CIO union member or retired union member from Pennsylvania, we'd like your input.

MA — In Massachusetts, Bill Braulich has been our ambassador on the ground and is working with Senator Bruce Tarr to protect retirees' assets. Senator Tarr has assured us that some form of legislation will be introduced. Massachusetts residents, please get involved, and make your voices heard.

RI — Representative Robert Craven has been altered to our issues by Rhode Island activist Bud Brennan, one of our highly engaged members. Rep. Craven has said that he will support legislation protecting the benefits of retirees' pensions.

NJ — There are hopes to introduce new legislation in New Jersey. It has been difficult to gain the attention of the Chairs of the appropriate committees in the state legislature, but our goal is to have legislation next year

New Jersey is Prudential's home state and the company enjoys powerful influence in the Garden State. We need active leadership on the ground, as well as some new fresh faces for our New Jersey leadership team.

We also seek to support legislation in other states, such as Delaware, Florida, and Wisconsin, once enough local retiree support is found.

Pension de-risking continues to negatively affect retirees. We must remain patient and steadfast.

There has been progress made, notably in Virginia and Connecticut, where our efforts have already helped result in new legislation to protect retirees. However, there is still much more to be done.

We ask for your support in the continued fight for your pensions and benefits. Please volunteer or donate to the Association of BellTel retirees so that we can continue to fight for your rights.

You Provide The Fuel To Keep The Association Running

By Don Kaufmann

The Association is a key element in being an advocate to protect your hard-earned benefits and represent you on a national level.

We need your help to continue fighting Verizon about your pension and benefits; and as the Wall Street Journal says, "The Association of BellTel Retirees is a group of unlikely activists who have found great success effecting change at their former employer, corporate behemoth Verizon, via shareholder proxy."

But we cannot do it without the fuel you our members, provide through your generous contributions. In part due to

an aging membership, contributions have fallen off in recent years.

We understand the pressures seniors face with rising costs and a continuous stream of solicitations to support many worthy organizations. But the Association is the only organization that exists solely and exclusively to protect you.

Your Association runs on unbelievable amounts of work and energy supplied by our volunteer Board and staff.

We are asking you to be equally generous with a financial contribution. We spend extra effort to protect every single dollar you donate.

If you have already contributed, thank you.

If you are able to do more, please consider it. Remember, you are able to donate directly from your IRA, using your Required Minimum Distribution (RMD), which gets you a tax benefit—a Win, Win situation. Reference our Fall 2018 Newsletter for details or call us.

So, think about what happens if the Association did not exist—who would jump into the fight? The answer is no one would.

We need your support to continue our efforts. We thank you for your generosity as we continue to represent you.

**ASSOCIATION OF BELLTEL RETIREES INC.
P.O. Box 61, Glen Head, NY 11545-0061**

Yes, I want to support the Association of BellTel Retirees Inc. in our fight to protect the pensions and benefits of all retirees and active employees. Enclosed is my tax-deductible donation:

Other \$ _____ \$100 \$75 \$50 \$36.50 \$30 We appreciate any amount you can donate \$ _____

Or use your credit card. Visa Discover Amex MasterCard Credit Card

Acct.# _____ / _____ / _____ / _____ Expiration Date _____ Security code on card: _____

Name _____

Address _____ City/State/Zip Code _____

E-mail _____ Telephone # _____

I am a: Management retiree _____ Union retiree _____ Other _____ Company Retired from: _____

You can also donate online by going to our web-site www.belltelretirees.org and click on the DONATE NOW button. Consider a recurring donation—which is an easy and safe way to budget your contribution.

I am interested in learning more about Planned Giving. Please contact me.

The Association of BellTel Retirees Inc. is a 501(c)3 tax-exempt organization representing retirees and active employees of Verizon, its subsidiaries and retirees who were transferred to Idearc/SuperMedia/DexMedia.

While UMass Memorial Health Care vs. United Healthcare Medicare Advantage Slug It Out, Retirees Lose

Jack Cohen

As of this writing I regret the news for Massachusetts retirees is far from encouraging.

In the fall of 2018, UMass Memorial Healthcare notified all of their members in the Worcester region, that effective Jan 1, the popular medical group would no longer serve those with United Healthcare Medicare Advantage Plans through Verizon.

This issue also affects the people with AARP Medicare advantage plans.

Your Association had intervened on behalf of thousands of our members who were impacted hoping to get the various parties to renegotiate and at least begin talking to each other. These appeals were successful, with Verizon also stepping up to the plate to encourage talks. The weight of intervention at least got extensions first until May 31st and then again extended to the end of 2019.

Our latest update is bleak. United Healthcare has rejected UMass' offer to extend the agreement expiring 12/31/19, for the entirety of 2020. They've begun reaching out to employers to let them know and allow employers and plan sponsors to consider other options for 2020.

This is a difficult pill to swallow. From a provider's perspective, dealing with United Healthcare Medicare Advantage is labor intensive and intrusive.

On the operations side, United Healthcare applies significantly more operational requirements, not otherwise required under the traditional Medicare program and the "hassle factor" imposed is significantly greater.

According to my source within UMass Memorial Healthcare, this issue is not specific to UMass Memorial. A number of providers across the State have expressed concerns about United Healthcare with respect to its policies and procedures about the following:

- Excessive audits and documentation requests
- Retroactive application of utilization review guidelines without regard to professional judgment
- Automatic Down-coding of claims
- Slow response time when operational issues are raised
- Ever increasing prior authorization requirements
- Excessive volume of mid-contract term policy changes (recent newsletter communicating policy changes was 70 pages long)
- Treatment of patients without regard to clinical concerns of providers (e.g. mandating use of a home infusion v. hospital outpatient settings for medications requiring clinical supervision or being provided in combination with chemotherapy and other services)

Therefore, the administrative burdens involved with United Healthcare are an important consideration for any medical provider.

We must all be concerned that other medical groups could react as UMass did. As our healthcare costs increase, we are all placed in jeopardy of losing our prized access to doctors and healthcare facilities.

Our Massachusetts members are an important part of the Association family. We will continue interceding on their behalf. This battle is far from over.

2019 Highlights From Annual Member Meeting Posted

If you have not had the opportunity to join us in person or join in for our Facebook livestream of the 2019 Annual Membership Meeting in Atlantic City, you can now watch highlights right on your home computer or mobile device via our Facebook Page or on YouTube.



In a 4-minute presentation, Association Chairman Jack Cohen, speaks passionately about the importance of our "cousin," retirees from across the communications industry spectrum, coming together to join our ranks.



This important point underscores the fact that we are not just an Association of Verizon retirees, but also companies such as MCI, Western Electric, AT&T and many more. In fact, did you know that many of the attendees of this year's conference worked for a company other than Verizon?

Jack also reminds us how important it is that members of the Association stay engaged and remain mobilized for the fights ahead. He addresses the ongoing battle for your pensions and the other for your healthcare.

A video from BellTel Special Counsel Edward Stone covers the efforts being undertaken to protect our de-risked pension annuities.

He shines a light on the advocacy of member Bud Brennan in Rhode Island (see his story on page 3), who has been a loud voice for retirees in his home state. While advocating on behalf of BellTel, Bud has met with elected officials, who have the power to protect our pensions and retirement security. However, he can't do it alone. Bud maintains relationships with members from across the country to offer his assistance and to stay current on other advocacy campaigns taking place.

Not everyone can be an advocate in their state capital, but there are many ways you can volunteer to help grow our online and membership community. Please go online to view these videos and share them across your social network.

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Irregularities Say, Hold VZ Accountable-No More Accounting Gimmicks That Disregard Wireline Service

On June 3rd, 2019, a group calling themselves the IRREGULATORS won the right to take the Federal Communications Commission (FCC) to court over its cost accounting rulings. Evidence in the case is backed by Verizon New York financial reports.

The group is suggesting that there is a significant accounting issue which could be impacting wireline telecommunications in the United States and relates back to the FCC since their rulings set it in motion.

The group is an independent collection of retired and semi-retired telecommunications experts, analysts, forensic auditors, telecom auditors, consultants and lawyers, who were employed by the FCC, states advocates, and Attorneys General Offices. The group is led by its Executive Director, Bruce Kushnick.

According to the group, the FCC was supposed to separate and monitor expenses that are assigned to different parts of a telecom business, for instance, the usage of infrastructure management and services for public use. When it comes to Verizon, the FCC rule was supposed to separate funds going to different divisions, such as Verizon Wireless and Verizon wireline business.

The IRREGULATORS claims that the FCC has failed to monitor the transfer of funds throughout Verizon, AT&T, and Century Link for the past 19 years. In addition to that, the group states that there has been no examination by the FCC on how their ruling could potentially be harmful. In doing so, the FCC has allowed these companies to gain billions of dollars.

Based on the Verizon New York annual reports, the group alleges that billions of dollars are being misallocated, allowing companies to overcharge customers and provide lesser service. Customers are being charged for everything from company expenses, to construction payments for wireless development. While the companies, the group alleges, has avoided paying billions in taxes.

According to the official report from the group:

“Verizon NY 2017 Local Service was charged \$1.8 billion, 61%, of Corporate Operations expense, making it unprofitable. Local Service had revenues of \$1.1 billion.

The Verizon NY 2017 Annual Report showed losses of \$2.6 billion and a tax benefit to the company of over \$900 million. Verizon NY has shown losses of over \$2 billion a year for almost the last decade.

Local service paid the majority, \$1.2 billion, in construction and maintenance, but only an estimated hundred million was attributed to copper wires.

The NY Attorney General’s Office in 2012 found 75% of the utility construction budgets were being diverted to wireless or FiOS video services. This is instead of upgrading its existing wireline infrastructure.

The group alleges that since 2005, every wireline customer paid over \$3,000 a line based on increases granted as result of these artificial losses, through 2018.”

The group claims that AT&T and CenturyLink have similar practices, which undercut and overcharged customers.

Based off this data, the group believes that Verizon, by claiming areas of the state utility were unprofitable, saved billions of dollars by not upgrading services for customers. The group’s theory also claims that, in doing so, customers across all companies are being overcharged, nationwide, by an estimated of \$50–\$60 billion annually, based on the New York data set.

They claim this is happening in every state, as the FCC is a federal agency.

OUR MISSION:

The Association of BellTel Retirees Inc. is dedicated to promoting the protection and enhancement of the pensions and benefits for all retirees and beneficiaries of the companies and subsidiaries that make up the Verizon and Idearc/SuperMedia/Dex Media Corporations.

The Association will convince the company to properly care for its thousands of dedicated former union and management employees.

The Association will conduct activities designed to educate elected federal, state and local representatives and promote the passage of legislation which will protect and guarantee, rather than invade our hard-earned pension and benefits fund.

9/11 Victim Compensation Fund Permanently Extended for 70 Years and Fully Funded: All Verizon Workers Eligible for Free Health Care and Compensation

The Verizon community played a crucial role in the 9/11 recovery efforts by restoring communications for all of Lower Manhattan.

If you were working south of Canal Street on September 11, 2001 or at some point during the 8 months that followed, you are eligible for free health care and significant compensation. 68 cancers and many respiratory illnesses have been linked to World Trade Center toxins. Congress created the World Trade Center Health Program (free health care) and the \$10+ Billion Victim Compensation Fund (compensation for illnesses) for all responders who were in Lower Manhattan during or after 9/11/01.

Barasch & McGarry represents more than 15,000 sick 9/11 victims **including over 150 from the Verizon community**. We have recovered over \$2 billion for our clients.

Watch a 1 minute video here: <https://bit.ly/2yGSMcd> or call us



www.911victimfund.com

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