

Why Our Expanded OSHA Focus Matters

The Occupational Safety and Health Act was enacted in 1971, creating the federal Occupational Safety and Health Administration (OSHA).

This critical push for workers' health and safety, and the agency designed to enforce it, makes sure employers weren't continuing to put their employees into any risky health situations on the job.

OSHA is a law to protect the workers, and significantly reduced workplace deaths, injuries, and illnesses.

Throughout our working years, we were often assigned to work in situations that—unbeknownst to us—could cause negative health effects down the line. We can't know for sure if the company recognized they were putting some of us in harm's way at the time, but with advanced medical and record keeping, we now know better and are better informed.

For linesman and repair staff, our heads were often just a few feet away on ladders or bucket trucks, emitting high voltage power. We worked smelting lead or cutting cables. We were first responders in major catastrophes and weather events. We were frequently putting our

health and safety at risk, without question.

Our own Association Chairman, Thomas Steed, was present on the day of the 1975 New York Telephone Company Fire and for months, he worked underground in the closest manhole to the fire scene.



During the restoration, Steed has stated that they were given no respiratory protections, despite working in the toxic fumes and millions of pounds of melted polyvinyl chloride (PVC) cable and toxicity the fire left behind.

Hundreds, if not thousands of our members certainly have similar stories they could share.

For the FDNY firefighters who extinguished the fire back in 1975, each coincidentally received a "Red Star of Death" on their human resources and medical file, marking them as more likely to experience adverse health effects from that event. Cancers were prevalent among them.

(Continued on page 5)

Legislative Win for TelCo 9/11 First Responders

In late June 2023, after tireless support and advocacy from your Association, the 9/11 Notice Act (A75B/S2946B) unanimously passed in the New York State Senate (62-0) and Assembly (146-0). As of writing this, it is on the way to Governor Kathy Hochul's desk for signature.

In 2001 and 2002, Verizon, AT&T and Empire City Subway, from which a large number of our members retired, had significant operations in Lower Manhattan.

The 1.2 million square foot Verizon Building at 140 West Street was just a stone's throw from 5 World Trade Center; another massive 820,000 square foot office complex and switching station, at 375 Pearl Street, was also walking distance from the site of the 9/11 terrorist attack.

Sadly, many of our fellow retirees have illnesses and health issues stem-



NY State Assembly Member Nader Sayegh with BellTel Chair Thomas Steed

ming directly from their work in the toxic exposure zones. Our many members are among the civilian workers called in on 9/11 to restore essential communications.

Under this legislation, businesses and institutions will be required to notify their employees or past employees who

(Continued on page 5)

BellTel Leader Addresses DOL's ERISA Council

In late June, longtime BellTel Board Member, Don Kaufmann wrote to the leadership of U.S. Department of Labor's ERISA Advisory Council – about one month before it held hearings to address the growing concern of de-risking.

He was one of the 41,000 Verizon Retirees spun off in 2012. Since that time this same thing has happened to millions of defined benefit retirees totaling over a quarter trillion dollars transferred to insurance companies outside of the safety of the Pension Benefit Guaranty Corporation.

Mr. Kaufmann's important letter together with our presentation at the hearings helped set the tone of the event.



June 28, 2023

ERISA Advisory Council
Employee Benefits Security Admin.
US Department of Labor
Washington, D.C. 20210

I worked for Verizon and its predecessors for 30 years and received a hard-earned pension. It was called a defined benefit plan. At the end of 2012, Verizon notified me on very short notice that they were offloading my pension to the Prudential Insurance Company.

All this was done unilaterally. I was not given any options or choices, and it occurred without my consent. Prudential, thank goodness, has maintained my payments over the years. I know that ERISA is federal legislation designed to protect pensions such as mine; and, that insurance companies come under state jurisdiction and are not covered by ERISA.

I have heard about the billions of dollars companies are offloading and it is upsetting. As retirees, we are losing important protections. My wife and myself are 80 and thus at an age when we have little chance to make up for missteps. Companies are improving their balance sheets at the expense of lifelong workers, who helped to get them where they are.

Without ERISA protections we have no visibility to the type of investments companies are making with our funds, and there is no oversight on whether the companies receiving the funds have the financial strength to make payments for the duration of the pensioners' lives.

(Continued on page 2)



Chairman's Report

By Thomas Steed

Results in Action

The Association of BellTel Retirees has had a busy and results oriented 2023, so far.

Each and every one of our collective successes could not have happened without the leadership of our Board who volunteer countless hours, or our dedicated members who donate and financially support our campaigns and cause.

Here is a rundown of just some of that impact over the last 10 months:

At the end of September last year, editorials from myself and Counsel Eddie Stone were published in multiple Hearst Connecticut Newspapers. The articles were strategically placed in the home state of U.S. Senator Chris Murphy, main sponsor of the Pension Risk Transfer Accountability Act of 2021—the prime bill to protect retirees pension security, which then morphed into the Secure 2.0 Act.

This op-ed laid the groundwork of our support for an act that would begin to protect retirees against the practice of pension de-risking.

In late December, the Secure 2.0 Act was signed by President Biden as part of the federal Omnibus legislation.

This very important legislation means potentially stronger protections against pension de-risking for all. The Secure Act 2.0 will hopefully shed a necessary light on the dangers of pension de-risking which has exceeded \$250 billion in the last decade alone.

As detailed by Fox News Chane 8 in Cleveland, BellTel also achieved our 13th shareholder proxy win at Verizon.

Our Chief Financial Officer Frank Bruzek and I traveled to Salt Lake City for the Annual Meeting to be met with company leadership, who proactively adopted a bylaw change inspired by your Association's 2023 Golden Parachutes proxy proposal.

BellTel also advocated for the passage of the 9/11 Notice Act in New York.

This legislation compels businesses and schools who were operational in Lower Manhattan and North Brooklyn during the nine months following the 9/11 terrorist attacks to notify employees of their eligibility for federal aid programs. This means Verizon, AT&T, Empire City Subway employees, consultants, and retirees who were present must be notified and will be protected.

The legislation is currently sitting on the Governor's desk waiting to be signed.

Quietly, for the past seven months, our Association has been collaborating with the Wall Street Journal to report on the concerns related to toxic lead cables that run throughout the country and were laid by the Bell System.

Many of our members worked daily with lead cabling and, as a result, have suffered from serious debilitating health issues. This was a multi-part exposé from a Pulitzer Prize winning team of reporters that has spurred Congress to begin holding hearings.

Our 2023 Annual Member Meeting was also held in conjunction with Retirees for Justice in our first ever Bear Mountain Retiree Summit. It had some hundred participants, both in person and online. Retirees from Verizon, AT&T, GE, IBM, DuPont, and the union Unite Here!, all played a participatory role.

Most recently, in July, the ERISA Advisory Council met in Washington, D.C. with the U.S. Departments of Justice and Labor. This happening was propelled originally by the Pension Risk Transfer Accountability Act, getting rolled up into the Secure Act 2.0.

BellTel was there, plus it had a significant advisory role in advance of the meeting. You can read more about the event on page 3.

We encourage all our member to be active and engaged in your Association. It is through the generosity and support of our members donations that we are able to achieve these results.



UNITED, TO PROTECT OUR FUTURE

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BellTel Leader Addresses

(Continued from page 1)

This situation has gotten even more exacerbated as pension funds have been allowed to be transferred to offshore private equity companies. This results in retirees' lifelong pensions being controlled by firms they do not know; by managers they do not know who might be looking out only for their own short-term profit, and without any idea what investments are being made.

This is a recipe for a terrible outcome—but only the retirees will be hurt. Pensioners could be left high and dry—again at a time in their lives when they are most vulnerable.

I cannot think of any other current issue that is more Bipartisan than protecting funds earmarked for American workers. Federal legislation is needed to ensure that companies managing retirees' pensions are held to the highest standards and they have the financial strength to meet all their fiduciary responsibilities.

ERISA was passed by Congress in 1974 to protect American workers. Until recently it has done well. But now corporations and executives have found ways to circumvent the rules and enhance their own short term gains.

Action is needed urgently to amend the rules and put the teeth back into the Employee Retire Income Security Act and protect retirees, like myself. Amending Section 2509.95 of Title 1 of title 29, Code of Federal Regulations is an important first step towards protecting the future of retirees earned pension benefits.

Thank you in advance for your consideration.

Don Kaufmann

OUR MISSION:

The Association of BellTel Retirees is dedicated to promoting the protection and enhancement of the pensions and benefits for all retirees and for the current and future beneficiaries of the companies derived and evolving from the original Bell System.

Since 1996, the Association has worked to convince the companies to protect and guarantee, rather than raid or erode, the hard-earned retirement security for hundreds of thousands of dedicated current and former union and management personnel and their families.

BellTel Meets ERISA Advisory Council in D.C.

In late July, Association Special Counsel Edward Stone had the opportunity to testify before the Employee Retirement Income Security Act (ERISA) Advisory Council in Washington D.C. He appeared on behalf of our Association of BellTel Retirees, Retirees for Justice, along with the Association of DuPont Retirees, and GE Retiree Solutions.



Association Special Counsel Edward Stone

The ERISA Advisory Council is made up of 15 members appointed by the U.S. Secretary of Labor to advise the Department of Labor on policies and regulations affecting employee benefit plans that are governed by ERISA.

The Council meets at least 4 times each year, discussing issues, taking testimony, and ultimately making recommendations to the Department of Labor.



As many of you know, this was not the first time Mr. Stone appeared before the ERISA Advisory Council.

In May 2015, our late Chairman Jack Cohen traveled to Washington D.C. together with Mr. Stone and provided testimony regarding “model notices” and disclosures for pension de-risking transactions, addressing the question of: what useful information do participants need, to make an informed decision in a risk transfer transaction, and how would you suggest getting this information to participants?

Stone said, “It was great to be back in the nation’s capital, this time addressing potential revisions to the regulations governing the fiduciary standards pursuant to a review mandated by Congress in the Secure Act 2.0, Section 321.”

BellTel and Retirees for Justice were among early advocates in 2022 of the Secure Act’s predecessor legislation. The Council took testimony from 17 individuals, organizations, and companies specifically with regard to Interpretive Bulletin 95-1 which relates to the fiduciary standards applicable to a defined benefit plan sponsor when selecting an annuity provider, in a pension de-risking transaction.

Before the meeting, the Association provided the ERISA Advisory Council with written submissions advocating for revisions to the Interpretive Bulletin

and a statement by BellTel board member Don Kaufmann advocating for changes to the current rules in order to “put the teeth back into ERISA.”

Stone testified, saying, “Retirees want transparency and accountability when it comes to their pensions. Retirees want to know what is going on and why; most importantly, they want to know that their pensions are safe and secure.”

You, the retirees, were once the lifeblood of the company you worked for, and you want your former employer to live up to the promises it made with respect to your retirement benefits. If your former employer transfers its pension liabilities to an insurance company, you want to ensure they make a careful, well-reasoned, and financially sound decision that is in the best interest of the impacted retirees when choosing the safest available annuity provider.



RETIREES
FOR JUSTICE

We may not be able to stop pension de-risking, but we can certainly support laws and regulations that force defined benefit plan sponsors and annuity providers/insurance companies to be more transparent and accountable to retirees.

The ERISA Advisory Council will continue its investigation of the need, if any, to revise Interpretive Bulletin I-95 and will prepare a report for the Department of Labor later this fall. Then the Department of Labor will present its findings to Congress on or before December 31, 2023.

The Secure Act 2.0

As we told you in early January, on December 29, 2022, President Biden signed into law the Secure Act 2.0 as part of the year-end omnibus spending act, formally known as the “Consolidated Appropriations Act, 2023.” Two of the provisions of the Secure Act 2.0 related to pension de-risking.

One of these, Section 321, directed the Department of Labor to review the existing Interpretive Bulletin 95-1 and report to Congress within one year.

This is the existing Interpretive Bulletin that relates to the fiduciary standards applicable to a defined benefit plan sponsor choosing to de-risk, setting out the factors the sponsor should consider when choosing the safest available annuity provider.

The Interpretive Bulletin has not been updated since 2008, and many



things have changed in the world of insurance since 2008.

Why is the choice of annuity provider so important?

Many of you are among the 41,000 Verizon retirees who were subjected to pension de-risking in 2012 when Verizon transferred \$7.5 billion in pension liabilities to Prudential Life Insurance Company of America.

In a pension de-risking transaction, retirees lose all of the uniform protections intended by Congress under ERISA, including the protections offered by the Pension Benefit Guaranty Association (PBGC), as retirees’ rights become subject to non-uniform state laws.

The only companies in the U.S. that can provide group annuity contracts are insurance companies. Under the McCarran-Ferguson Act, the insurance companies are regulated at the state level. If the insurance company that takes over your pension goes belly up, that means bad news for your pension payments. And while insurance insolvencies are rare, they do happen.

So, it is incredibly important that the plan sponsor make a sound choice when picking the insurance company that will take over your pension payments, forever.

Take Aways from the Council Meeting

The ERISA Advisory Council and the Department of Labor treated this subject matter at the meeting very seriously. Everyone on the Council, those representing the Department of Labor, and the large majority of those testifying, recognized that protecting retirees is of the utmost importance.

It was uplifting to see so many people and organizations sounding warning alarms about private equity firms getting involved in the insurance industry.

What we need to do now is what we all do best—advocate!

Now is the time for us to seek stricter fiduciary standards under Interpretive Bulletin I-95, amendments to ERISA to strengthen its protective purposes, and state laws replacing those lost in pension de-risking transactions.

Be an active Association member and please help us to lead the fight to protect your earned pensions and benefits.

WSJ Exposes TelCo's Toxic Lead Legacy

In July 2023, the Wall Street Journal investigative unit published *Legacy of Lead*, a landmark editorial series of some ten news stories, addressing how “America is Wrapped in Miles of Toxic Lead Cables”.

The series spotlights AT&T, Verizon, Bell Labs, Western Electric, Frontier, Lumen Technologies and the role they and other companies had with the use and handling of lead cables all across the nation.

In its investigation, a Pulitzer prize winning team at the Journal found that the major legacy telecom companies were keenly aware, decades ago, of the health and environmental risks of the lead cables within their networks.

The highly detailed report – which includes dozens of interviews from members of our Association – determines corporate decision makers apparently did very little to protect their workers’ health and safety, despite some of their own testing and experts expressing concerns about workers’ over exposure to lead on the job.

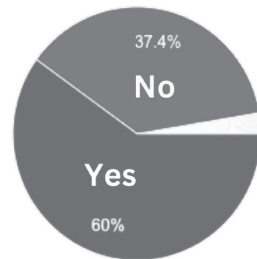
Here is a 30,000 foot overview of some of the findings reported in the series:

- AT&T refutes the Wall Street Journal’s reporting, saying it “conflicts not only with what independent experts and long-standing science have stated about the safety of lead-clad telecom cables but also our own testing.”
- Verizon responded saying the company is “taking these concerns regarding lead-sheathed cables very seriously.”
- Employee medical studies the companies had at - AT&T, Verizon, and Bell Labs - found those who regularly worked with lead had elevated lead levels in their blood.
- By 1956, Bell System companies were using roughly 100 million pounds of lead per year.
- In the 1970s, Bell Laboratories was an industry leader in lead research and had invented a device that required only a drop of blood to screen for lead exposure.
- In 1983, there were still more than 40,000 Bell system employees regularly working with lead.
- A former Senior Manager at AT&T explains lead-covered cables are throughout the country, saying “some older metropolitan areas may still have over 50% lead cable.” In his working years this manager argued for increased worker protection when handling lead, proper signage, respiratory protection, and Tyvek coveralls.
- A 45 year cable splicer claims Bell Systems companies “knew the

WALL STREET JOURNAL

Over 860 BellTel Members answered the following question:

Have you worked with lead-sheathed telephone cables or lead solder during your career?



risks, but they didn’t want to do a lot to mitigate it.” In the 1980s, company testing found high levels of lead in the splicer’s blood, but management instructed him to return to the job.

- A 1977 medical study of female Western Electric employees working with lead-soldering, found lead levels nearly triple of the general population level.
- In 1978, a letter between CWA officials noted that AT&T “has confirmed that cable splicers may be exposed to a lead hazard.”
- A 1980 paper jointly published by Mount Sinai, Bell Labs, and the New York City Health Department concluded that, of the 90 cable splicers examined, their average blood-lead levels were greater than 27 micrograms per deciliter, and 29% of them reported central nervous system symptoms.
- By the mid-1980s, through its Nassau Metals division, AT&T was recycling large quantities of this toxic lead in Gaston, SC, receiving roughly 50 million pounds of lead-covered cables per year. It identified “150 melt shop employees overexposed to lead.”
- 1985 environmental studies at Gaston, SC, found those Nassau Metals workers were “exposed to airborne lead nearly 17 times OSHA’s safety standard.”

- According to Verizon data of 208 of its employees, tested between 2007 and 2016, 85, or roughly 40%, had blood-lead levels above 3.5 micrograms per deciliter – which is the level at which the Centers for Disease Control and Prevention advises seeking medical treatment.
- A 2021 study by Mount Sinai of 20 Verizon employees with an average tenure at the company of 23 years, found that 60% of them had measurable lead levels in their tibias. The study’s lead researcher, Dr. Rabee Khan stated, “the fact that we can detect it in your bones suggests you have had long-term exposure.”
- One couple who both worked for the company – he spliced lead cables, she worked with lead solder, and her dad as an installer and repairman working with lead. Each worked for one of the key telecom companies for decades, and are now sick.
- One retiree recounted her experiences, of six years melting lead solder while wearing no respiratory protection and fingerless gloves.
- Another retiree spoke about her experience in AT&T’s San Diego central offices melting lead solder to connect wire without any respiratory protection.
- One Verizon employee that retired in 2021 after 40 years of working with lead told the Journal he had raised concerns with management but was told “if you don’t feel safe, we’ll send someone else.”

The Association of BellTel Retirees recognizes that our members are concerned, and we acknowledge that many members have contacted our office seeking guidance. We recommend:

- Consult your physician to explain your history of occupational lead exposure.
- Inquire if a bone-lead test or x-ray fluorescence (XRF) is appropriate for you.
- Follow your doctor’s professional recommendations.

BellTel Chairman Featured on Wall Street Journal Podcast

As part of its extensive series on toxic lead cables the Wall Street Journal published a 23-minute podcast it conducted with Association of BellTel Retirees Chairman Tommy Steed. Reporter Shalini Ramachandran, and podcast host Kate Linebaugh, speak on the decades long history of the telecom industry has with lead. During his career, Mr. Steed worked as a cable splicer maintaining and installing cables, whether that be at the top of

telephone poles, or in the ground, he was exposed.

As the reporters unpack and explain their findings from both scientific and medical documents, as well as the efforts of environmental laboratories, Mr. Steed gives his first-hand account as a worker on the front lines and the experiences of some of his peers at Ma Bell. Tune into listen by scanning the QR Code with your phone’s camera.

THE JOURNAL



WSJ

GIMLET

Legislative Win for TelCo 9/11 First Responders

(Continued from page 1)

were there of their eligibility to register for free 9/11 healthcare and compensation authorized by Congress. This includes Verizon, AT&T, Empire City Subway and countless telecommunications or engineering consulting firms that provided staff or services.

This is a non-adversarial program that will cost companies little more than a first-class stamp and envelope. Its focus is to educate and inform.

The efforts by our organization and its partners have earned major media coverage in the Fortune Magazine, PBS, New York Post, New York Daily News, USA Today, and many more.

Like the firefighters and police, telecommunications workers in manholes, inside residential and commercial buildings, and even within the World Financial Center and World Trade Center were told by the EPA that the air was safe. We know now that that was woefully false – the air was toxic.

Without telecommunications employees' work, New York City first responders would have been in the dark without communication. Our workforce was among the unsung heroes of 9/11 who deserve proper recognition after putting their health and safety on the line.

Thousands of our fellow retirees and company staff were assigned to work within the toxic exposure zone of Lower Manhattan and Northern Brooklyn between September 2001 and May 2002.

Each will now be notified that they qualify to enroll in the World Trade Center Health Program and Victim's Compensation Fund. Additionally, families of victims who have passed away may qualify for wrongful death compensation under the 9/11 Victim Compensation Fund.

BellTel Retirees Chairman Tommy Steed said, "Land lines were dead, cell phones had no signals, high-speed data could not transmit and federal, state, and regional first responders lacked a reliable means to connect. It was our members who were called in on Day 1 to restore service in Lower Manhattan and allow for the reopening of the financial markets. What we didn't plan for was being exposed to the world's largest and most toxic burn pit."

Currently, only about 10% of the 400,000 civilians in the exposure zone have registered for the World Trade Center Health Program or Victim Compensation Fund, in comparison to over 85% of first responders. The 9/11 Notice Act is expected to result in a drastic increase in civilian registrations.

The World Trade Center Health Program provides no-cost life-saving healthcare and prescription coverage, and the Victim Compensation Fund provides potential reimbursement of



Both 140 West Street (L) & 375 Pearl Street (R) were at the heart of the WTC toxic containment zone.



World Trade Center Health Program and 9/11 Victim Compensation Fund means we needed to act. The 9/11 Notice Act means that forgotten victims, including downtown office workers, doormen, construction workers, students, teachers, retail workers, delivery people, must be notified of their eligibility status by their ex-employer. No one should be left to suffer from 9/11-related illness and be burdened with overwhelming medical bills when the federal resources are FREE and available to help them."

Senator Kavanagh said, "There are many workers, including first responders, retail employees, cleanup workers, office workers, and others who were in the vicinity of the World Trade Center during and after the horrific 9/11 terrorist attacks who may be experiencing WTC related illnesses and may be eligible for financial and healthcare benefits, but may not realize that they are. Our bill seeks to remedy this by enlisting employers of those who worked in the area between 9/11 and July 31, 2002 to notify each person of their potential eligibility for these programs. I thank Assemblyman Nader Sayegh for championing this bill in the Assembly and all those who advocated for its passage."

previously paid out-of-pocket medical expenses related to their exposure.

To register for 9/11 healthcare or compensation, a member of the 9/11 community must gather documentation of their presence in the exposure zone during the allowable time period, and detail their potential 9/11-related illness, or that of a deceased loved one. This process can be time consuming, so the earlier our members organize their information, the faster they will get the coverage they deserve.

The legislation was introduced by State Senator Brian Kavanagh (D-Dist. 27 Manhattan) and Assemblyman Nader Sayegh (D-Dist. 90 Yonkers).

Assemblyman Sayegh said, "It is nearly 22 years after the terrorist attacks and an utter lack of awareness about the benefits and eligibility for the federal

Why Our Expanded OSHA Focus Matters

(Continued from page 1)

No such tracking was done for those present from the Telephone Company.

When the World Trade Center was attacked on 9/11, our workforce rushed to reestablish service for the New York Stock Exchange and critical financial industry businesses. We were breathing in the toxic air.

If you were working a job at 375 Pearl Street or 140 West Street in lower Manhattan, you were unknowingly putting yourself at risk.

The Association of BellTel Retirees has turned up the volume and increased its advocacy related to occupational health and safety for this very reason. Because even now in retirement, you have rights.

Our recent collaboration with Pulitzer Prize winning journalists from the Wall Street Journal resulted in a multi-part investigative story on lead toxicity that shows the damage done by the countless thousands of miles of toxic lead cables that were laid and maintained for many decades by our members.

As per the Journal reports, AT&T, Verizon, and Frontier have done very little to address the health and environmental damage done by them.

In these news reports, our member Jody Fischer recalled developing numerous health ailments, such as infertility, anemia, severe anxiety and brain fog, and repeated kidney-related illnesses, which have been associated with her exposure after working in AT&T's San Diego central office, maskless with lead solder for 40 years.

When working with lead during our careers, true protection against the dust, fumes and other toxins were simply not provided. High exposure is known to lead to kidney and brain damage, as well as affect your central nervous system, and the long-term health effects can be passed down your family tree.

Keeping our members' stories about their health and welfare quiet was never an option.



Why I Got Involved, and You Should Too

By: Laura Whitlock

After having the great honor to have served as the International Executive Director of the Pioneers, I recognize that there is so much work to be done for our retirees. There are so many concerns facing older Americans and I feel personally driven to work towards a solution.

The Association of BellTel Retirees is a vital organization in the modern fight to protect retiree pensions, benefits, and much more. And there is no other comparable group better suited to take action.

Many people might not realize how a group like the Pioneers connects to a retiree advocacy group like BellTel, but the two organizations are natural partners in helping people and bringing about positive change and impact.

BellTel's quarter-century-plus history of success is just one of the many things that draws people to it. Add to that, the dogged determination of the retiree vol-



unteers in this group, which has led to incredible results, achieved with such frequency and repetition.

The following illustrates our capacity and why we must engage and support BellTel's mission. The Association has helped propel key legislation that is important to retirees—easily exemplified by its early advocacy in Washington D.C. for the Secure Act 2.0 and the most recent push for the passage of New York's 9/11 Notice Act.

What other retiree advocacy group could boast that they took a case to protect its members all the way to the U.S. Supreme Court? Can you name any similar group with that same level of impact?

Let's not forget the decades of work on changing corporate policies as shareholder advocates within Verizon. Just this year the Association achieved its astounding 13th corporate bylaw change at Verizon.

This immense success on the corporate governance level, is a constant

reminder to company leaders and directors that the Association of BellTel Retirees is keeping a watchful eye on them.

BellTel is the only one among its peer groups out there fighting and winning for its fellow retirees at such a high performative level. The proof is in the results.

As I discovered in working with the Pioneers, telephone company employees and their loyal retirees are like a family. As the old commercials used to say, we truly are all connected, and connecting people is the goal to which we have dedicated our entire careers.

While it is my honor to now join the Board of Directors of the Association, I likewise encourage you to join, volunteer, and make a generous contribution. The future of our retirees hangs in the balance.

Maintaining social groups from our working years are important, but we also need to stay activated in fighting for the protection of retirees' rights in retirement. I urge you to take a closer look at this organization who is fighting the good fight on YOUR behalf.

**Reminder: The Association Lock Box Address
has Changed to: Department 3170,
PO Box 986500, Boston MA 02298-6500**

Laura Whitlock joined the Association's Board of Directors in 2023 and previously served as International Executive Director of the Pioneers.

ASSOCIATION OF BELLTEL RETIREES
Department 3170, PO Box 986500, Boston, MA 02298-6500

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

☐ \$100 ☐ \$50 ☐ \$40 ☐ OTHER _____ We appreciate any amount you can donate

Or use your credit card: VISA MASTERCARD DISC AMEX

Acct.# _____ / _____ / _____ Expiration Date _____ Zip Code: _____

**Please consider adding \$1.00 or more to help offset costly transaction fees
and ensuring your donation will fund the work we do on your behalf.**

Name _____

Address _____

E-mail _____

City/State/Zip Code _____

Telephone # _____

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

You can also donate online by going to www.belltelretirees.org and click on the DONATE NOW button.

Consider a recurring donation – an easy and safe way to budget your contribution.

The Association of BellTel Retirees Inc is a 501(c)3 tax-exempt organization.

Fall 2023

Watch Retiree Summit Online Now!

Your Association of BellTel Retirees' 2023 Bear Mountain Retiree Summit was held in late spring at the historic Bear Mountain Inn, adjacent to the West Point Military Academy, along the majestic Hudson River.

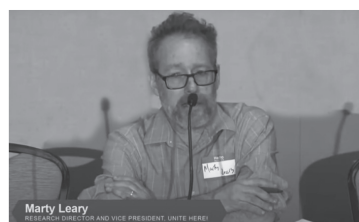
Co-hosted together with Retirees for Justice, the event was a great success. If you couldn't attend, you can still view the action via our BellTel Retiree YouTube channel.

There you can tune in to view multiple sessions presenting key retiree topics:

Pension De-Risking Panel: Legislative and Policy Issues

A panel discussing legislative and policy issues associated with pension de-risking was moderated by Association counsel Edward Stone.

Panelists included Marty Leary of Unite Here!, the 300,000 member hospitality labor union; Karen Friedman of the Pension Rights Center; and Steve Pilger, the Executive VP of Retirement for the Ash Brokerage agency.



Karen Friedman (Top), Pension Rights Center, and Marty Leary from Unite Here! at 2023 Retiree Summit.

The lively session centered around current de-risking concerns facing retirees as more and more corporations spin off their pension plans to private equity firms and insurance companies.

These issues could determine the future of our members' pension benefits if corporations are left unchecked. Panelists discussed what can be done by legislators to protect retirees' pensions, under the new Department of Labor and SECURE 2.0 Act of 2022.

Life, Health Insurance, Long Term Care and Other Sleep-Saving Solutions

This panel focused on life insurance, health insurance, long term care needs, and preparations that most industry rooted panelists recommended retirees do, sooner rather than later, to protect their financial futures.

The panel was moderated by Don

Trudeau of Benistar Administrative Services, and included Michael Roberts of CPT Wealth Strategies, elder law attorney David Dorfman, attorney Lori Epstein, and Eric St. Pierre, also of Benistar Administrative Services.

Panelists discussed AT&T and DuPont retirees recently having their company sponsored life insurance drastically reduced and eliminated.



Hundreds of thousands of retirees who gave their entire professional lives to those corporations were left abandoned, without the insurance safety net they were guaranteed.

The group discussed taking necessary steps to prevent being blindsided by a former employer cancelling earned benefit commitments, and how to replace and replicate those benefits after the fact.

Spin-Offs, The Texas Two-Step, and Consequences for Retirees

Another panel concerning corporations in pension benefits discussed corporate spin-offs, the so-called "Texas Two-Step," and consequences of both for retiree pensions.



Carol Knotts (Top Left), DuPont Retirees Association, John Phelps (Top Right), GE Retiree Benefit Solutions, and Pam Harrison (Bottom), BellTel Board Secretary at 2023 Retiree Summit.

This panel was moderated by Edward Stone of Retirees for Justice, with panelists including John Phelps of GE Retiree Benefit Solutions, Verizon Retiree and BellTel board secretary Pamela Harrison, and DuPont Retirees Association board member Carol Knotts.

Each panelist recalled how such corporate spin-offs have impacted their company and retirees.

Stone explains that a "Texas Two-Step" is when a corporation spins-off its pension plans to a new corporation,

and then that new corporation files for bankruptcy and thousands of retirees lose their promised benefits in the process.

Retirees from corporations were guaranteed certain benefits when they joined the companies, but over time, life insurance and pension benefits have been routinely slashed, often negating any preparations retirees made on the basis of their expected benefits.

Occupational Health and Safety: Resources Available to Retirees

The fourth panel of the 2023 Bear Mountain Retiree Summit available for viewing focused on different workplace health and safety issues that our members, and fellow retirees, encountered during their working years.

Moderated by BellTel board member Tom Butler, panelists included BellTel Chair Tommy Steed, GE Retirees Benefit Solutions President John Phelps, and Carol Knotts of the DuPont Retiree Association.



BellTel Chairman, Tommy Steed, at 2023 Retiree Summit.

Panelists recounted their own harrowing experiences with Occupational Health and Safety (OSHA) matters on the job, and what, if anything, their employers did to protect their staff.

Tommy Steed recalled the lack of respiratory protection given to workers during the 1975 NY Telephone Fire. Knotts spoke of developing a heart valve condition, as a direct result of her exposure to black mold while at DuPont.

During his time at GE, John Phelps spent four decades at the company's silicone plant exposed to countless toxic solvents without any personal protective equipment. Each of the panelists' experiences related a comprehensive lack of employee protection or transparency from the corporations.

If you are interested in viewing these engaging and lively panelists' discussions, all of the video recordings are available on our BellTel Retirees' YouTube channel.

Scan to Watch Retiree Summit Now!



VERIZON OVERTIME LAWSUIT

Yet another Verizon overtime lawsuit is proceeding in California, delivering a preliminary victory for employees.

In May 2021, 537 current and former employees of Verizon Connect Inc. filed a class action lawsuit against the company, alleging that they were denied overtime, meal and rest breaks, and expense reimbursement in violation of California and federal wage laws.

Verizon Connect Inc. (a subsidiary of Verizon Communications) offers fleet management software and solutions designed to help fleet managers optimize automation of, communicate with, and GPS track commercial vehicle fleets.

On January 30, 2023, the case entered mediation and both parties came to a \$1.6 million settlement agreement.

In mid-June 2023, U.S. District Judge Marilyn L. Huff granted the settlement preliminary approval, ruling that it represented an acceptable resolution for both parties.

Judge Huff also set a final approval hearing of the settlement agreement for October 30, 2023.



The case, *Santillan V. Verizon Connect Inc. Et Al.*, was first filed in San Diego County Superior Court by Antonio Hiram Santillan, who was a salaried, non-exempt Verizon employee between January 2020 to December 2020. His most recent position at Verizon Connect Inc. was as a Government Customer Success Manager.

Santillan claimed that Verizon Connect Inc. omitted nondiscretionary bonuses from its calculation of employee overtime pay, didn't provide or compensate employees for missed mandatory meal breaks, and didn't reimburse employees' expenses.

Specific claims outlined in the class action suit allege Verizon Connect Inc.:

- Failed to pay overtime wages according to legal overtime pay rate requirements
- Failed to provide all mandatory meal periods
- Failed to pay all due wages

- Failed to reimburse employees' business expenses
- Failed to file accurate wage statements in a timely manner
- Engaged in unfair business practices

The 537 class action members will receive some \$977,000 divided among them on a pro-rata basis. Each individual's payout will be calculated according to the weeks worked since May 2017, but is expected to average around \$1,800 per person.

Furthermore, workers who opt into a related collective action for damages brought by Verizon employees from 2018, alleging Fair Labor Standards Act violations, will be entitled to a portion of an additional \$25,000 award.

Anyone employed by Verizon Connect Inc. in California as a nonexempt employee during Fair Labor Standards Act Workweeks between May 19, 2017, and April 30, 2023, is eligible for the settlement.

BELLTEL IN THE NEWS

Your Association of BellTel Retirees has certainly been making waves this year, and the media is noticing.

Maintaining a presence in relevant news outlets is one of the many things that we do to spread BellTel's mission and message.

This year, the Association of BellTel Retirees was part of an important push in New York to pass the 9/11 Notice Act. This legislation would compel employers like Verizon, AT&T, Empire City Subway, and more to notify their employees of their eligibility in federal 9/11 programs if they were one of the thousands of our peers who worked on the restoration of service following the terrorist attack.

BellTel's efforts did not go unnoticed, as our Chairman, Thomas Steed, was quoted in the New York Post recounting the importance of the telephone workers who restored service to Lower Manhattan. Others reporting on this legislation included Fortune Magazine, Associated Press, Bloomberg, PBS, ABC News, NY Daily News, USA Today, and many more.

Your Association achieved its 13th shareholder proxy win at Verizon in 2023. Prior to our victorious trip to Salt Lake City, our campaign was seen on Yahoo Finance, MarketWatch, Boston Herald, Street Insider, and more. The articles detailed the two shareholder proxy proposals that we submitted for the Verizon meeting.



Later, when we emerged from the Verizon Annual Meeting with a lucky 13th win under our belt, the news ran in the Associated Press as well as Bloomberg, Moody's, and other online outlets.

For seven months earlier this year, BellTel worked in collaboration with a Pulitzer Prize winning team of investigative reporters from the Wall Street Journal on a story about toxic lead cabling that debuted on July 10th.

The multi-part series includes interviews from many of our members, including BellTel Chair Tommy Steed.

The interviews offer the experiences of Bell System employees working extensively with lead – a toxic material – throughout their careers, and connections to debilitating, health issues they have faced in the years since.

Mr. Steed also conducted a 23-minute podcast with The Wall Street Journal sharing his story and the overall greater magnitude of the health issues for the workforce.

We encourage all our members to read this important Wall Street Journal series, because it just may impact you and your family too.

MEMBER MAIL BAG



Dear BellTel Family,

Thank you for the Summer 2023 newsletter. My husband Joseph M. Graham is the retiree, but I also read and enjoy it. Please keep printing it and mailing it, as I have trouble with the computer and would hate to see you discontinue sending.

Thank you for the meeting you held in Saratoga, Florida in 2017 that informed us of the Pensioner Death Benefit. Joseph qualifies and we were not aware of that until you told all of us about it. Please find a contribution to help out with the very important work you are doing for all of us.

Sincerely,
Joan Graham

Many thanks for all you do for us.

Janice Jones
NY Tel Retiree 1990

BellTel is an amazing organization. What has been accomplished over the years is unbelievable. All the volunteers can be proud and are greatly appreciated. Thank you!

J.B. Calafos

I retired at the end of 1991. Thank you for all that you do.

Respectfully, May

Retired 32 years! Still going strong thanks to you!

Kenneth Besold, NJ

Thank you for the newsletter and all you do for us.

Sincerely, George Harry