



Retirees' Testimonials

***Seniors tell about health
care, drugs, pensions,
and life after retirement***

NRLN

NATIONAL RETIREE
LEGISLATIVE NETWORK

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**NRLN is a coalition of 30 Retiree Associations
advocating the rights of more than 2 million
American retirees from...**

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September 2011

Dear Member of Congress:

On behalf of the more than 2 million retirees from 125 U.S. corporations and public entities whose interests are represented by the National Retiree Legislative Network (NRLN), I want to thank you for taking the time to learn about our concerns.

Retirees suffer as their pensions, health care and life insurance benefits are stripped away. A great many retirees who reside in your state or district simply cannot afford to replace these benefits. Added to this is the fear that Social Security and Medicare benefits will be eroded in the misguided belief that Americans will be better off if Congress diminishes these benefits. Even with Medicare, many retirees cannot afford the high cost of prescription drugs and they often skip medications to pay for food and to keep a roof over their head. Others, under age 65, who have lost their jobs or were forced into early retirement often go without health care insurance because they can't afford it or are denied coverage because of a pre-existing condition. Even with the passage of the Affordable Care Act, it remains uncertain whether under-65 retirees will have adequate coverage that they can afford on top of prescription drug costs.

Retirees are a major part of a vanishing middle class whose incomes are fast eroding. For many retirees, their losses result in ruined credit, home foreclosures, and personal bankruptcy filings.

As you consider the future of Social Security and Medicare benefits and pension legislation, please remember that many retirees have been losing their retirement standard of living for many years!

In this "**Retirees' Testimonials**" document, you can read state-by-state, corporation-by-corporation, what is happening to America's retirees. Please take the time to learn what retirees are facing and take action to improve their retirement security. Help retirees keep what they earned through years of hard work and dedication to make businesses strong.

Members of Congress hear from corporate lobbyists every day. Our lawmakers should also give serious consideration to proposals that address the concerns expressed through personal testimony from constituents across this country whose income security and health care are in jeopardy. The over 2 million formerly salaried and union retirees represented by the NRLN urge you to read this document carefully and address the real problems facing America's retirees.

For additional information on retiree issues, please contact Marta Bascom, the NRLN's Executive Director in Washington, D.C. by phone at 703-863-9611 or by email at Marta.Bascom@linkspace.net.



Bill Kadereit, President

Hardship Testimonies

(Names of who submitted stories were included for Congress but removed for NRLN website posting.)

**From: Gulf Shores, AL
Delphi Retiree**

I worked for General Motors/ Delphi for thirty-five years and like many of my fellow Delphi retirees my life insurance and health benefits were cancelled April 2009. I cannot afford the life insurance premiums which leaves my wife in a vulnerable position should I die. We are paying \$1450 a month for health insurance and will continue to pay until each of us is Medicare eligible. This is a substantial amount of money that we had not forecasted in our retirement budget. We have lived very conservatively, and we now feel betrayed in our senior years.

###

**From: Alma, AR
CenturyLink (Qwest) Retiree, Age 66**

I worked 30 years for Qwest. If I lose my Pension Payment I would have to sell my home and move into Senior Housing where payment is based on income. I retired in 1995 and the pension payment remains the same while the price of everything increases. My Life Insurance was canceled when I turned age 65, and I was shocked and unaware that this would happen. Now I pay the same premium for a \$10,000 Final Expenses Policy instead of having a policy worth \$54,000 in Life Insurance.

Between pension payments and Social Security, I am able to pay my bills, but if either one of these were to end, I would be in poverty.

###

**From: Bella Vista, AR
Widow of General Motors Retiree, Age 77**

One of the primary reasons that my husband worked for GM for 30 years was that the benefits. He died eight years ago and would not believe what has happened and is happening to the senior citizens in our country. Not only have benefits been eliminated, but now we are being faced with drastic changes in both Medicare and Social Security.

I am sick to death of reading about rich Wall Street executives, rich CEOs, etc., and the misappropriated power of our government. It has almost become a challenge to continue to believe in our government and, as usual, the "middle class" continues to struggle and carry much of the burden. This scenario is almost unbelievable and has added to the fears that older people experience when faced with aging and its onset of health and financial problems.

###

**From: Hot Springs, AR
Alcatel-Lucent Retiree**

I have been retired for 18 years and have received only one cost of living increase and that was for a mere 2%. Go figure!

###

**From: Little Rock, AR
General Motors Retiree**

I retired in 1984 after 42 years as a salaried employee with a written offer and acceptance retirement contract. Part of the offer was \$64,750 in basic life insurance and \$150,000 in supplemental life insurance. At the time the "Your Benefits in Retirement" booklet did not contain a "Reservation of Rights Clause."

General Motors has notified me that my life insurance has been reduced to \$10,000. The amount of \$10,000 may be enough to bury me, but will leave nothing for my wife or children. At 88 years of age it is impossible for me to purchase additional life insurance now.

###

**From: Avondale, AZ
CenturyLink (Qwest) Retiree**

I want you to know how much we depend on our Social Security and Medicare. We pay our bills and our medicines through Social Security and Medicare. We wouldn't be able to live otherwise. I retired from Mountain Bell (Qwest) and my Social Security and my wife's barely pay our monthly bills. Without Medicare, (both of us are on medicine and go to our family doctor), we would not be able to do this.

The company did away with the death benefit which would go to my spouse, and now there is just a policy worth just \$10,000 from the company. I pay a separate life insurance policy premium which amounts to coverage for a little more than \$4,000. This isn't very much to leave my wife. We both are in our 80s and so we demand very little. We hope Social Security and Medicare keep going.

###

**From: Scottsdale, AZ
Eastman Kodak Retiree**

Even though I paid income tax on "imputed income" for the premiums for 10 years, Eastman Kodak eliminated my company-paid life insurance. At my age it is too costly to replace it. I am concerned about how my surviving family members will handle my final expenses and fear it will be a financial hardship for them. That life insurance was part of my retirement financial plan. It is one of several reduced or eliminated retiree benefits, but the one that seems most egregious to me, since I paid tax on the premiums for so long.

Kodak is also phasing out medical coverage for my spouse over 10 years because she "did not work for Kodak." Dental Insurance was also eliminated and the program I had is not available for me to purchase now.

###

**From: Tucson, AZ
CenturyLink (Qwest) Retiree, Age 73**

Qwest, like many other operating companies, tried to boost their bottom line by betraying their retirees, most of who retired long before Qwest even existed. When Qwest took over, the stock shares became worthless almost overnight, wiping out many retirees' only income. Then, the company went after retirees' benefits package.

First to go was the pension death benefit for surviving spouses, then the life insurance was capped at \$10,000. This forces retirees to shop for life insurance. If insurance can be found, it is very expensive, further reducing their retirement.

Then Qwest announced that there would be no cost of living adjustments ever made to the pensions and it has been years since the last increase. All of this was promised throughout my career with Mountain States Telephone & Telegraph and U S WEST and at the time of my retirement. Also, I was given no choice but to go on Medicare and my health insurance was cancelled. Now there are efforts to cut Medicare benefits. These losses combined created severe problems with our retirement plans with added insurance and medical costs and a pension that becomes more inadequate every year. In the meantime, Qwest spent millions of dollars to sponsor a sports arena in Seattle.

###

**From: Tucson, AZ
CenturyLink (Qwest, U S WEST) Retiree**

I am a 77 year old widow. Social Security is more than half of my income. I have a heart problem, diabetes and rheumatoid arthritis. Without Medicare I would be unable to afford doctor visits. I no longer have vision coverage. I take a lot of expensive medications. One heart medication is so expensive that I take only 1 pill a day instead of 2. I can no longer afford the Actonel for my osteoporosis. Although my retirement packet showed my life insurance amount "frozen," they have now reduced it by two-thirds. Now that my former employer has merged with another company, I have no assurances for the future. I will probably have to sell my home and live with relatives. This is the great American dream of my generation. We worked hard, paid Social Security and saved for the future which is now looking pretty bleak.

###

From: Oroville, CA

CenturyLink (Qwest) Retiree

I retired from U S WEST in February 1990 with 34 years of service. At that time I was given a choice of a lump sum or an annuity. I took the annuity. I was given documentation that my benefits would not change. I had full health coverage, a life insurance policy for \$20,000 and a death benefit payable to my spouse equal to my last year's wages. Also I was to get cost of living increases.

Some time around 1992, U S WEST threatened changes to my health benefits, and the retirees formed a group called the AUSWR (Association of U S WEST Retirees). AUSWR reached a settlement with U S WEST, so my health benefits cannot be changed. But I have received only one cost of living increase and in 1996 for less than 2%

U S WEST was taken over by Qwest in the year 2000. All the information that I received after the acquisition said that my benefits would not change. But Qwest took away the death benefit equal to one year's salary. AUSWR filed a lawsuit but the court ruled in favor of the company and I lost that benefit. My life insurance was reduced to a \$10,000. Now my wife and I have lost a lot of benefits that we had planned on to help take care of her after my death.

At 76 years old I cannot afford life insurance to replace the lost benefits. It seems like big business can do about anything they want to. When you are promised things 21 years ago when I retired, and then they take it away when it's too late for you to adjust, it hurts. Retired people need help.

###

From: Victorville, CA

Alcatel-Lucent Retiree

My Social Security and Medicare are my lifeline. Without my Social Security check I would not be able to survive on my own. I would have to depend on my children to take care of me and to me that's a no-no. I am 72 years old and very independent. However, I live in my daughter's house to help her try and keep it. But she is having trouble doing that because FHA has private lenders who won't let the banks help us.

###

From: Arvada, CO

I suffered a traumatic brain injury from some surgery I had. I went back to work and stayed there for a number of years and was laid off just before I was eligible for benefits. The company was having problems meeting environmental standards and eventually went out of business...I don't feel I was very handicapped, but I still couldn't find work for some reason.

I applied for Social Security Disability. After I obtained an attorney and sent in 3 different applications, I finally obtained Social Security Disability payments. During this time I had almost entirely spent my 401-K. My Social Security benefits are the only thing left to live on --and it makes me very nervous when Congress and the President talk about reducing them.

###

From: Littleton, CO

General Motors Retiree

I retired from General Motors in 1999 after 42 years of service. As part of my financial retirement plan I had a life insurance policy with a guaranteed amount of \$119,500. It was recently reduced to just \$10,000 as a result of the government sponsored GM bankruptcy plan.

I am now very concerned about my spouse's financial survival after I am gone. She does not have a retirement plan of her own other than a very small Social Security payment. Having this policy at its original amount would have helped considerably in her financial security.

###

From: Englewood, CO

CenturyLink (Qwest) Retiree and Widow of CenturyLink (Qwest) Retiree

My husband and I were married in 2001, when he was 66 and I was 49. Due to his age, he couldn't obtain an affordable life insurance policy on which to make me the beneficiary. But that was no problem, we thought he had group life insurance that would pay a lump-sum amount of his last working year's wages, which was \$47,367.

Although not munificent, we thought I could pay off any bills and make a few home repairs, enabling me to start fresh. My husband sadly passed away in 2010.

Because Qwest chose to reduce the amount of group life insurance to a flat \$10,000, I have been unable to make necessary repairs around the house, despite working fulltime.

Qwest executives who came close to bankrupting the company left with hundreds of millions of dollars. My husband had more than 33 years of service and his beneficiary received \$10,000 in life insurance at his death. Where is the fairness?

###

From: Littleton, CO

AT&T / Ameritech / SBC Retiree

If it had not been for Social Security Disability I would be living on the streets. I was involved in a car accident in 2004 which left me with a severe brain injury and not able to work. If Social Security was not there, my family and I would be on the streets. Now that my wife has lost her job due to corporate corruption, it is even more imperative that I receive my Social Security because her former employer found a way to not pay her for unemployment!

###

From: Newington, CT

Aetna Retiree

I rather doubt that I would be able to get along without the Social Security and Medicare benefits that I worked for in all my years before retirement. A reduction of any amount would have a serious deleterious effect on my life without question. I don't see myself and my wife going back to work but somehow we would have to seriously consider that option. The medical bills are mounting even with the current level of medical benefits and it is becoming a serious burden. Who would hire us and how much would we be able to realize in additional income at this stage of our lives? Not a pretty picture at this juncture of our lives.

###

From: Fernandina Beach, FL

General Motors Retiree

I'm a 75- year old retiree with a 74 year old spouse who is a diabetic/cancer survivor. Both of us are on Medicare Part A and B. As all salaried GM retirees on Medicare know, we lost **all** our health, prescription drug, vision, dental, and extended care coverage effective January 1, 2009. Now we have our only life insurance policy reduced to \$10K.

Prior to 2009, my annual "health" expenses \$4,020. Effective July 2011, my estimated annual expense for these "lost" benefits is \$13,425.50. The additional annual expense puts hardships on a fixed income.

Now, take a look at the "inflation" since January 2009:

- Monthly utilities; electric from an average of \$161/mo to \$210/mo--up 31%
- Water from an average of \$44/mo to \$51/mo--up 15%
- Vehicle gas; from \$2.05/gal up to \$3.65/gal--up 78%
- Food; just ask the person who buys the groceries and hear the response you get!!!!
- Local services increase or start charging fuel "surcharge"--weekly trash pickup, any repair service (appliance, house)
- Increase in local taxes due to loss of income on lower value property and foreclosures (less people paying taxes)

All insurance premiums; flood, homeowners, hurricane, vehicle etc.

Also, let's not overlook the decline in my investment value, down about 7% since June 2009.

###

From: Miramar Beach, FL

General Motors Retiree

When I was approached with a retirement package, GM painted a pretty picture—a monthly pension based on my contribution for 43 years; health care; Rx drugs; vision and dental benefits and life insurance.

Imagine my surprise and disgust when GM was allowed to leave all of its legacy costs (me) in the old corpo-

ration and declare bankruptcy. Then take the good assets (plants, etc.) and form a new corporation. I feel like I was hijacked—with the help of the President. I found myself with a reduced pension, shopping for health care, Rx drugs, no vision and dental, and no life insurance.

However, as difficult as the lower pension, health care and Rx Drug issues are, the most concerning is the elimination of my life insurance. Had I known when I was in my 30s that I would have no live insurance at retirement, I would have planned accordingly. Now, at age 75 and with my health record obtaining life insurance is a joke.

###

From: Pensacola, FL

I am diabetic and I depend on Medicare for my supplies and other medicines.

###

From: Sarasota, FL

Delta Air Lines Retiree

I am a retired pilot. Due to bankruptcy and the judge not valuing the retired Delta employees, my pension was turned over to the Pension Benefits Guaranty Corporation (PBGC), who promptly reduced it by 75 % while Delta bought Northwest Airlines and is paying Northwest's retired pilots 100% of their salaries.

Delta used my stolen pension to give to the pilots of another airline so that they could purchase that airline, all with the blessing of the federal government in the offices of the PBGC and the Justice Department allowing the merger of Delta and Northwest.

This is definitely a hardship in that Social Security is absolutely necessary to survive in the face of such a drastic theft of our pensions. We have been totally screwed by the Judicial (bankruptcy judge), the Executive (PBGC) and the Legislative, by not requiring the PBGC to do what they were formed to do, protect pensions. We might as well be in Russia or some third world nation!

###

From: Winter Haven, FL

Alcatel-Lucent Retiree

I worked almost 34 consecutive years with Western Electric, AT&T and Lucent; retiring from Lucent in 1996. A retirement consideration was the “Death Benefit”, a payment promised upon my death. My “death benefit” was about \$100,000.00. In company sponsored Human Resources (HR) meetings, meetings designed to help employees understand their benefits and make retirement decisions, the “death benefit” was touted by HR as an integral part of retirement planning. It was supposed to be a payout that would be there for my spouse or heirs. Unfortunately, a few years into my retirement, the “Death Benefit” was eliminated. A classic bait and switch, promise a benefit to entice employees to retire, only to eliminate that benefit a few years later.

###

From: Peachtree City, GA

Delta Air Lines Retiree

After a career of 34 years, I lost 62% of my retirement income due to the bankruptcy of Delta Air Lines. Some Delta pilots lost 100% --others lost less depending on a very complex formula to determine the loss per pilot. The remainder is being paid by Pension Benefit Guaranty Corporation (PBGC). I know that the procedure of abusing retired people is rampant in industry and has been for many years.

Pilots were the only Delta group whose retirement was affected this way in the bankruptcy. It was a legal move that gave Delta a big pay day at the cost of many formerly loyal employees. Delta promptly bought new gates, new paint jobs, new uniforms, etc. at our expense. It was unethical, but legal.

Why should a legal contract with one group be thrown out while other contracts were honored? When Delta merged with Northwest Airlines, the retired Northwest pilots still got their full retirement pensions.

###

From: Lahaina, HI

Alcatel-Lucent Retiree, Age 62

My group health care & retirement pension are presently continuing. However, my Medicare HMO & spousal (non-Medicare) monthly premium continues to escalate at an average rate of \$1,200.00 per year while at

the same time our office visit co-pay costs continue to increase. Previously covered items, even preventive measures, are being increasingly charged for, such as shingles vaccination, x-rays, etc. on a more frequent basis. It should be noted that number of office visits co-pays are increasing because subsequent visits are no longer considered a "follow up." Monthly premiums are not covered as part of my pension but are deducted from my pension.

###

**From: Idaho Falls, ID
CenturyLink (Qwest) Retiree**

When our first round of layoffs came I had ten days to make the decision to go or stay. With 33-1/2 years, my wife and I agonized about living on half wages in retirement.

I have been living with a pituitary tumor for more than 8 years. The medication works fairly well, and I had lived with the headaches and side effects. To be healthy and free of the pain, dizziness, and blurred vision –I had to get the surgery. Little did I know how much the surgery had gone up. Follow that with a new reduction of \$150 from my pension check for medical coverage six months AFTER retiring,

###

**From: Batavia, IL
Alcatel-Lucent Retiree, Age 63**

We are young retirees. Yes, we chose to retire early; but we never fully comprehended...or planned for...the true cost of retiree health insurance. This year, our insurance premium for my husband and me is equal to 60% of my husband's gross pension. And to add insult to injury, the Affordable Care Act (Obamacare) excluded employer-sponsored retiree plans from its regulations. That means we must add a COBRA premium for our under age 26 dependent who is healthy, but has a pre-existing condition and does not qualify for individual coverage. Adding that COBRA premium means we pay 84% of my husband's gross pension for health insurance.

###

**From: Romeville, IL
Retired Teacher**

Retirement should not be complicated by hardships. Pension reforms, Social Security benefits being attacked, health care costs sky-rocketing, and penalties for the 'Windfall Elimination Provision and the Government Pension Offset' which was signed in 1983 seems to be the bad news lately.

I paid into Social Security each year since high school. Now six years after retirement as a schoolteacher, I work part time at Wal-Mart job as a greeter. I continue to pay for Social Security and realize that the benefits won't be recovered because I will lose two thirds of the rightful benefit of my contribution.

###

**From: Anderson, IN
Delphi Salaried Retiree**

I am a salaried retiree. I was employed by GM for 20 years until the spin-off to Delphi in 1999. I worked another 10 years at Delphi then was forced to retire in 2009. I am appalled and enraged at the treatment I am receiving in retirement.

During the GM/Delphi bankruptcy, those whose duty it was to protect the basic rights of all working men and women, gathered together and using TARP funds, unfairly facilitated an outcome that benefited only selected groups. As a the result of the Pension Benefit Guaranty Corporation (PBGC) takeover of the Delphi pension plan, my annual income in retirement is more than \$6,500 BELOW POVERTY LEVEL GUIDELINES for the state of Indiana. All of my health insurance has been eliminated. I do not exaggerate when I say my life has been devastated. I worked 30 years to earn my promised pension and benefits just like many of those at the same company whose pensions and benefits were protected by our government. I cannot understand why I am not worthy of the same protection.

###

**From: Converse, IN
Chrysler Retiree**

Since my retirement and the changes to my benefits, we had to take out of savings to pay extra bills such as medical costs and life insurances. I retired thinking that I'd have benefits and a paid-up life insurance. All of that

changed with a letter that reduced or eliminated our benefits.

Politicians should have their benefits cut and their retirement packages changed, and they would think different than they do today. It is unfair for the middle class people to pay all of the taxes and someone keeps taking away from retirement income.

With the financial climate as it has been for the last couple of years, stocks and 401-K accounts have taken a beating. The single biggest thing we should do is take away the insurance policies we pay our Representatives and Senators. Hospitals and doctors haven't lowered their costs and our insurance rates keep going up. I'm luckier than most as far as finances but at the rate we are going in a few years things will be difficult.

###

From: Kokomo, IN

General Motors Retiree

So far General Motors has taken my health insurance benefits, reduced my life insurance to \$10,000, but I must be grateful that I still receive my pension and so far Social Security which either Congress or President Obama seem bound and determined to do away with. I am doing surprisingly well because I was able to make some wise investments, which of course have been hit by the recession. I am afraid if the other shoe drops, I may be hurting a whole lot from our country's and my company's poor financial management.

###

From: Kokomo, IN

Delphi Salaried Retiree

When I retired in 2008, I signed a document stating that I would have my pension, health insurance and life insurance. Less than a year later the still-bankrupt Delphi eliminated my health and life insurance benefits, but was forced to provide an alternative through the end of 2009. At that time my benefits package went from \$289 per month to \$698 per month. I was forced to dip into my retirement funds to pay for these higher premiums. Because I was forced into early retirement, my retirement funds were significantly lower, and in an effort to reduce bills in the face of possible reduced income, I used the remainder of the retirement funds to pay off some debts, leaving me without any back up funds. My total income is what I receive monthly from the Pension Benefit Guaranty Corporation (PBGC).

I have absolutely no health benefits. I have stopped all medications but one, because it only cost \$4 per month at WalMart. At 60 years of age, I am too young for Social Security--if I am ever able to collect any of the money which I paid in during my lifetime. I am too young for Medicare. And oh, I earn too much money for state/federal aid.

Rent is one-third of my income. Car payment and state required insurance is nearly another third of my income. That leaves just over one-third of my income for medicine, utilities, food and pet food, et al. Trying to hang on.

###

From: Dunkerton, IA

John Deere Retiree

In 2004 when I retired after 33 years, I paid \$40 a month for insurance which had a \$100 yearly deductible. After a series of annual premium and deductible increase by 2011, the premium increased to \$138 per month and the yearly deductible is \$4,500. John Deere has done this to over 5,000 retirees! This same company has repeatedly boasted of RECORD profits EVERY year since I retired.

There are NO golden years...they are now replaced by golden FEARS!!!! On any given day I could be in the situation of losing what I worked for all my life.

Since I retired, the consumer price index has risen from 1.9% to 3.2% today. Gasoline has risen 232%. Groceries we estimate has risen over 100%. Our out-of-pocket medical cost ratio is 13.4% of our yearly income. We pay almost 5% in insurance premiums and 12.15% in taxes per month. Where does it end?

###

From: Overland Park, KS

Alcatel-Lucent Retiree

Our medical benefits are not what they were when we retired. One of my benefits was not having to pay

for health care insurance. But it has been reduced since I retired. My husband's medicine is more than double mine due to his diabetes. My husband's 96 year old aunt told him yesterday she could not afford her meds if Medicare goes away. I doubt that we could either. I think this has gone on long enough. And I do not think the current congressional leaders really give a DAMN! I wonder how all of them would like it if their livelihood was threatened first thing every day? I believe a great deal of this is political posturing of the worst kind!!

###

**From: Richmond, KY
General Motors Retiree**

I am a General Motors retiree (Salaried, Non-Union Executive) who had nothing but loyalty for the company. I trusted them to abide by their commitments. In 1987 I was forced into early retirement at the age of 58, which reduced my pension. I accepted in good faith the promise of a pension, health insurance and life insurance for myself and my spouse. Because of the reduced pension and subsequent reduced Social Security at age 62 we opted for no surviving spouse pension benefit, anticipating that my life insurance policies would fund her future.

I am now 82 years old. My wife and I have been married for 34 years. Without the life insurance monies of \$233,000, which were part of my earned retirement package, my spouse will have nothing to live on except for Social Security benefits. It's not possible to recoup any of this nor can I afford the premium on private life insurance. I accepted my retirement package in good faith. I trusted that General Motors would take care of its retirees. I never in a million years thought that at 82 years old I would be thrown to the wolves.

###

**From: Phoenix, MD
Alcatel-Lucent Retiree**

Over 30 years ago when I went to work for New York Telephone (AT&T and Lucent Technologies), I felt comfortable with my "planned" package. I retired in 1998 with the understanding that Lucent would provide medical coverage, including dental at a reasonable cost for both my husband and me. Shortly after retiring I received a letter that if we wanted dental coverage to continue it would be at full cost to us. The following year I received another letter stating that spousal coverage was being eliminated. I made my retirement decision based on Lucent's promises in my pension agreement. It would have been great for Lucent to honor its promises. I fully understand the rising cost of medical, but promised benefits should have been in pension funding and 'grandfathered.'

Likewise, my husband, Bruce worked 30 years for Bethlehem Steel Corp. We made our retirement financial plan based on both our pensions and benefits. With the takeover Bethlehem's pension plan by the PBGC (because of bankruptcy), Bruce's pension was reduced by 50% with no medical coverage. Needless to say that when we started working little did we know that both of us would be denied the pensions and benefits we worked 30 years for. So much for company loyalty.

###

**From: Bellingham, MA
Delta Air Lines Retiree, Age 69**

I worked for over 32 years and was injured on the job for which I had to obtain an attorney for workers comp. It's over 10 years later and the case has not been settled. I've lost my medical insurance, life insurance and many other benefits. My spouse lost his medical insurance after working 33 years with a large company. We could not afford the medical premiums therefore lost the insurance. Even with drug coverage we have been able to afford the prescriptions. One prescription is \$44 monthly, and we cannot afford to pay; therefore we do without and try to stay healthy.

We are 69 years of age and find it disgusting that the government wishes to rid the seniors of their Medicare and Social Security when we worked since we were 15 years old hoping to enjoy our senior years.

###

From: Chestnut Hill, MA

Day-to-day I seem to have less with the cost of living increased and no [Social Security] cost of living adjustment (COLA) being given lately. The rich just get richer as do all the members in Congress and all the countries we take care of and nothing for the retiree but reduced payments.

###

From: Ludlow, MA

Solutia (previously Monsanto) Retiree

I'm 80 years old and my wife is 79. I retired from Monsanto in 1985 after 31 years of service. I was told that I had a medical cap of \$200,000 when I retired. Several years later Monsanto was broken up into different segments, one of which was a company named Solutia. My retirement was changed from a Monsanto retiree to a Solutia retiree even though there was no such company in existence when I retired.

Solutia went into bankruptcy and some years later when they came out of bankruptcy they were allowed to change our retiree medical cap from \$200,000 to \$65,000 retroactive to when I was 65 years of age. Over the years I've had several medical problems.

Sometime in early 2009, I received two notices from Solutia that I was approaching my maximum and I would be dropped from their plan when I did. I spoke to them a few times wanting to know what my figures were but they couldn't tell me. I received a letter from them telling me that I had reached my maximum and would be dropped from their plan in November 2009. Fortunately I was able to find another insurance plan.

Our medical expenses are over 44% of our Social Security income, and our only other income is my pension of \$8,424 annually. Our medical expenses have been between \$10,000 and \$15,000 each of the last three years.

Having been retired for over 25 years now, the last few years of my life have not been easy. With the increases in real estate taxes, heating oil, gas, etc., our "nest egg" has completely dried up. We live from month to month. With talk about possible changes in Social Security and in Medicare, the future scares the hell out of us.

###

From: South Thomaston, ME

AT&T Retiree

I enjoyed a rewarding middle management career with AT&T. I had left a Civil Service job in New York State based on promises from AT&T of a retirement that would equal approximately 48% of my final three years salary plus bonuses. But then in 1998, AT&T dropped our promised pension plan and switched to a "Cash Balance" plan. Then to add insult to injury AT&T outsourced my job and gave me early retirement in 2002. I had over 25 years of service at that time. If I had retired on the plan AT&T promised me, I would have received approximately \$50,000 a year. But with "Cash Balance" I now receive \$18,000 per year. In addition, when I was hired by AT&T, the retirement plan would have paid my medical and life insurance premiums plus other benefits. Instead I have to pay over \$500 per month for insurance and after taxes, etc. I take home about \$600.00 per month. I now work as a security guard. I am in debt to everyone. My credit rating went from 800 to about 500. Creditors call the house every day. I know I will have to work at menial jobs until I die. Why has the government allowed this to happen?

###

From: West Bloomfield, MI

General Motors Retiree

I worked for 42 years and my husband worked for 38 years –both contributing to Social Security and Medicare. Now we hear this is an 'entitlement' and needs to be reduced. This is how my government repays me? I deserve everything I paid into forced Social Security and Medicare.

Because I MUST take brand name drugs (tier 2 and 3), I am paying more out of pocket. I hit the donut hole in June. My cancer medication didn't have a generic so it was \$500 out of pocket every 3 months.

My previous employer's insurance that did pay for vision and dental is now an additional \$50 a month. I get only half the benefit I previously got for dental and nothing for vision.

I was forced to pay Social Security and could not invest that money elsewhere. Now, while prices are going up, i.e., house insurance has gone up 14%, auto insurance has gone up 7%, water and sewer has gone up 5%, Medicare went up 4%, health insurance went up 9%, we receive not even a 3% raise in Social Security and a threat to cut what is remaining.

###

From: Boyne, MI

Delphi Salaried Retiree

I'm 61, worked 31 years at GM/Delphi and was forced into retirement in March 2009. The takeover of the Delphi Salaried Pension Plan by the Pension Benefit Guaranty Corporation for allegedly being

"underfunded," caused a 30% reduction in my pension payments. This has put my wife and me in a situation where, in order to make ends meet, we're having to live apart Monday - Friday, working in two separate towns. It's very hard on both of us! We counted on my full pension and our savings, to avoid an austere life-style as we move into our elderly years.

###

From: Brooklyn, MI

General Motors Retiree, Age 70

I retired from GM in May 2006. My savings, held in the company's 401-K, was dried up when the company filed for and was helped by the U S government to claim bankruptcy. The balance of my 401-K account in 2006 was \$150,000. I sold my stock in the company in 2010 and now have approximately \$20,000.

We need our Social Security benefits. To see a reduction in our "take-home pay" would devastate us.

###

From: Cheboygan, MI

Chrysler Retiree

As I am writing this note, I am crying because I don't know how much my Social Security check will be tomorrow because the Medicare price will be deducted for the first time.

My pension check is substantially less than I planned because I have to have medical insurance because of pre-existing conditions. I currently don't have prescription insurance because I can't afford it. One of the pills that I have to discontinue because of lack of insurance is over \$300.

Because my check is less and less, I have to take turns paying on the phone, electric, gas and food. I have to schedule my trips to town carefully because of the price of gas. My children are 300 miles from me and I can't afford to go see them. Very sad.

If anything else is taken away, hopefully the State of Michigan is able to provide my food and shelter, because the thought of sleeping outside in the winter in upper Michigan is not a pleasant thought.

###

From: Durand, MI

General Motors Retiree

I do not have any employer health care and my life insurance was also canceled. It is important to continue receiving my Social Security and Medicare. I paid into these services for 37 years at the maximum rate and amount. I wish to continue these services without and cuts.

###

From: Fenton, MI

Widow of General Motors Retiree

Any intelligent person knows the problem with Social Security. It was started as a means by which working Americans could invest in a fund during their working life that would then pay them back when they retired and could no longer be wage earners. If the money had been invested properly instead of being stuck in the general fund to run the government programs, Social Security would not be in trouble. Instead, it has become a social "welfare system" that children, injured, and all types of others that did not pay into are using up. Why not just get it back to where it was meant to be in the first place. Might it be because if it were not considered a federal government asset used to prop up this country's bottom line our debt would be even greater than the trillions already owed?

As a widow of a GM engineering executive, I now find myself with a frozen pension (2006 figures), no dental, nor vision insurance and a \$300 a month premium to come up with for health care. I dare you to try to do this. My real estate is worth a fraction of its pre-2007 value, my stock portfolio tanked with Citibank. I am on such a budget just to be self-sufficient for the rest of my life that I cannot travel or live the life style which we enjoyed in this country that we were so proud of for so many years. We worked our way to the top and played by the rules. We deserve more.

###

**From: Grand Blanc, MI
Delphi Salaried Retiree**

I was employed as a senior engineer for 30 years until forced to retire in 2009, due to outsourcing of work to Mexico and by Delphi's efforts to emerge from bankruptcy. I've suffered additional serious setbacks over the past year, including the devastating loss of my wife to cancer and an organ transplant for my daughter. I have thus far been unable to secure work in this economy, and I am at risk of losing my home very soon thanks to these unfortunate and chaotic events.

Consequently, I'm highly dependent on the pension that I receive from the Pension Benefit Guaranty Corporation (PBGC) for a very significant portion of my monthly income at present. I've been severely hurt by the government's unfair, unjust handling of my pension, of which I receive slightly more than 50% of what I was promised by my employer. It was not my intention to stop working in my profession at age 53, but now it's absolutely imperative to find work as soon as possible because of this pension situation, even if I have to leave Michigan, my home and my family.

###

**From: Grandville, MI
General Motors Retiree, Ages 61 & 58**

Thirteen years ago, my husband was a 28-year employee of General Motors when he had a massive stroke at age 48. He was forced to retire and go on Social Security Disability. GM had promised us life insurance and health insurance for life, so we felt fortunate. Unfortunately, they did not keep that promise and replaced the \$100,000+ life insurance policy we had depended on in retirement with a \$10,000 policy (enough for a funeral maybe?). He only has Medicare now.

People our age and in our position are not able to make up the difference in income, when we have planned our retirement based on the promises that have been made.

Please do not do the same thing and make cuts in Social Security or Medicare, as some lawmakers have suggested. It would be devastating to the segment of our society least able to replace the loss.

###

From: Grosse Pointe Woods, MI

If Congress changes our Social Security benefits, how am I suppose to pay my property taxes? After all our monies that were put into Social Security are ours, not Congress. Medicare takes \$96 dollars out of my Social Security every month. Plus, we have to have a supplemental insurance to cover our doctors and prescription drugs. Why isn't Congress looking into the profits that the pharmaceutical industry making?

###

**From: Hartland, MI
Chrysler Retiree**

I signed an agreement to retire. Since retirement, my monthly medical plan cost has risen by \$300 a month. My life insurance was eliminated even though my agreement was one year salary for life insurance until 65 then \$50,000. I lost money per month on my pension going through bankruptcy court, but the business unit did not lose a dime. Michigan has adopted a 4.35% income tax on my pension; it was not taxed before this. And now Washington, DC wants to cut my Social Security... baloney!

###

**From: Harrison, MI
General Motors Retirees**

My husband is 72 and I am 68. Both of us were salaried employees. We always figured we'd have a nice sized pension and Social Security to be able to afford a mortgage payment even into retirement, and if needed we could get a reverse mortgage if the payment got too much.

Life insurance was not a worry as we had our insurances and benefits through the "Best Company, in the world to work for". WHAT A JOKE THAT TURNED OUT TO BE.

It sure hit us right in the jaw when we heard General Motors was going bankrupt, and we were losing

all our benefits --health care, dental, vision and the biggest loss was the life insurance.

At the time my husband retired in 1994, he got a letter about a week after retiring which stated, "Your life insurance has reduced to its maximum, and \$54,974 will be your life insurance for Life." That turned out to be a lie because in 2009 his life insurance was reduced to \$10,000--barely enough to bury a person today.

Medicare does help, but it does not cover all costs. It covers no dental or vision.

We worked hard all our lives, counting on benefits that we gave up pay increases to get, and find out with a stroke of a pen they can all be taken away from you.

Washington has spent money for years they didn't have, and a lot of it borrowed from the Social Security Trust Fund, giving back I.O.U's. Now those of us in retirement the losers...

###

From: Lake Orion, MI

Chrysler Retiree

Auto industry (Chrysler and General Motors) salaried retirees lost life insurance and health care benefits that can be substantial over the years resulting in significant financial loss. In my own case, I have lost up to \$250,000 in benefits over my lifetime. When I retired, I did not anticipate such losses. The point is that middle-class retirees risk bankruptcy in future years.

###

From: Lake Orion, MI

General Motors Retiree, Age 63

Many members of Congress are proposing legislation that would reduce Social Security and Medicare. I was forced to retire at least two years sooner than I had wanted, and changes to Social Security and Medicare could prove even more disastrous to my retirement plans.

My employer-sponsored health care insurance now requires \$5,000 in out-of-pocket before any coverage begins. This health insurance coverage will be eliminated entirely when I turn 65 in early 2013, and I will be forced to depend on Medicare.

Since my retirement, my employer-sponsored prescription, dental and vision coverage has been eliminated. I have already had to forego buying a prescribed medicine because the cost would devastate my monthly retirement budget. The high prices for prescription drugs has already changed the life my wife and I had expected to live in retirement.

My company-sponsored life insurance was equal to my annual salary. I had budgeted to supplement it to provide adequate coverage. It was drastically reduced after my retirement and now barely covers the cost of a funeral. When I turn 65, I will no longer be able to afford to pay for replacement coverage. Since that life insurance coverage was part of my retirement financial plan, I am worried about how my spouse will survive financially after my death.

###

From: Lansing, MI

General Motors Retiree, Age 76

GM has taken away our health, dental, and vision coverage. In 2010 we were paying \$368.19 per month for a Medigap policy plus \$33.90 each for prescription drug coverage plus a co-pay. Some prescriptions were over \$100 per month because they were not generic. We ran up a large credit card bill in order to get some dental and vision and prescriptions that we needed.

GM took away three fourths of my life insurance which at today's prices is hardly enough to bury me.

And now Michigan is going to tax our pensions which we will have less to live on. Plus the government is talking about cutting Social Security and Medicare which is necessary for me to get by.

###

From: Madison Heights, MI

Chrysler Retiree

I have lost benefits starting with the life insurance that I counted on for my wife. Also, the dental and

vision coverage was eliminated. No raise in Social Security and yet prices keep going up. Certainly there are ways to reduce health care costs, but nobody has the guts or wants to take on the challenge.

###

From: Monroe, MI
Alcatel-Lucent Retiree

I retired after 33 years in 1989 --being told that my benefit package was part of my compensation package. In 1996 my line of business was transferred to Lucent and I now receive my pension from Alcatel-Lucent. Since 1996 I have lost: Vision care, Dental plan, Death benefit equal to my last year's salary. My wife and I live on my pension and my Social Security checks and with the rising costs of daily needs it is getting difficult to make ends meet. We had envisioned doing a lot of traveling but the money is not there. I do not understand how Congress and Federal employees can get COLAs and retirees on Social Security are denied them. Social Security was set up as a trust fund and the monies should be used only to pay the retirees who paid into it.

###

From: Onaway, MI
Chrysler Retiree

Any reduction in Social Security and Medicare would dramatically affect our ability to sustain our health, as we would have to eliminate medications, health exams, and doctor visitations. Prescription requirements have increased as we age. Vision and most of the dental benefits we had when I retired have been eliminated. Life insurance, which was a large part of my retirement plan, was eliminated.

As my wife is younger and causes me concerns about her welfare should something happen to me. Increases in most living expenses, utilities, fuel, food, home and car insurance, health care co-pays, have already put a strain on fixed retirement incomes.

###

From: Oscoda, MI
General Motors Retiree

I retired in 1992 after 31 years of dedicated service as a salaried manager. I have zero savings, a small home worth about 75K --and I am totally dependent on my pension and Social Security. I receive \$1,371 monthly from Social Security and \$930 from my GM Pension.

My income does not cover my expenses. I have to use credit cards to supplement my income. My current credit card balances exceed \$30K and are rising monthly. My car is ten years old, and I doubt I can get financing if and when I need to buy a new vehicle.

The current economic conditions and resultant increased costs have exacerbated the situation and any reductions to my Social Security and/or pension would be disastrous!

###

From: Pinckney, MI
General Motors Retiree

We have to depend on Medicare for health care coverage, which my employer eliminated, and purchase dental and vision care at our own expense. We no longer have catastrophic coverage.

Please remember that Medicare and Social Security are not welfare programs. We were forced to pay into Medicare and Social Security with the promise of having our money returned in retirement, either as cash or medical services.

In order to pay for housing, food, and maintenance, I have decided not to purchase some of my costly medication as recently as this month. Some of my medications do not have a generic available and this makes them costly. I need my medications. I am disabled and unable to find work, even if I could find work with the present high unemployment.

When I was requested to consider retirement, my employer hired a consultant to show us how we could live on our benefits. The consultant did not consider the reduction of benefits that are being proposed. We made our decision that we could survive on the benefits we were to receive. It appears now that we are

“stuck” in a corner. To reduce any benefits for seniors would be most unfair.

###

From: Rochester Hills, MI

MichCon (DTE Energy) Retiree, Age 90

I am 90 and my wife is 89. We currently have secondary health coverage and prescription drugs from my former employer. If I were to lose this coverage, we will have to discontinue our medication which would surely result in death in a short time. Without prescription drug coverage our meds would cost \$1,500 a month and who knows what health care would cost if available to us.

Over the years I wrote as indicated on the Medicare forms that I received showing money owed doctors that were for services I never received. Medicare never responds and keeps paying the robbers. If you get a response, it is about something other than the fraud you were reporting. I gave up.

Social security should have all kinds of funds to carry the system had not the politicians tapped it for self-serving reasons. How come if they like this country, they destroy it, ravage the taxpayer and live in luxury?

###

From: Rochester Hills, MI

Delphi Salaried Retiree

I am a salaried retiree. Delphi declared bankruptcy and our pensions were turned over to the Pension Benefit Guaranty Corporation (PBGC). I lost my medical and life insurance. I must depend on Medicare. I pay for part B Medicare. I still must pay for supplemental and dental insurance. At my age I cannot afford to pay for life insurance. I live in Michigan and beginning next year I will have to pay taxes on what remains of my retirement pension which in the past was tax exempt.

I can barely afford to pay for my medical insurance and a cut in Social Security and Medicare benefits will force me into poverty.

###

From: Saginaw, MI

Delphi Salaried Retiree

My pension was terminated and turned over to the Pension Benefits Guaranty Corporation (PBGC). It was reduced by 45%. I have had to take on two part-time jobs to try to get by. I am hoping that I won't end up losing my house.

The Delphi hourly co-workers represented by unions were provided their full pensions. Don't get me wrong, I am glad that the hourly workers are receiving their full pensions by receiving “top ups” through General Motors. The hourly workers worked hard and deserve their full pensions. But, I firmly believe that the salaried workers also deserve our full pensions as had been promised to us by General Motors and Delphi.

My father is in advanced stages of Alzheimer's and I retired to be able to help my mother take care of him, so he can stay home and not have to go into a nursing home. Now I have less time than before to help her because I'm off to two different jobs each week. I feel that I am letting my parents down immensely.

As a result of the deal orchestrated by the Obama Administration (the U.S. Treasury Department, the Auto Task Force, and the PBGC) on Delphi pensions, GM is sending UAW and IUE-CWA retirees separate “top-up” checks each month to make up the difference between the lower PBGC checks and what they were promised by GM and Delphi. No such “top-up” arrangement was offered to the salaried retirees.

Our lawsuit in Federal District Court in Detroit challenges the Administration's actions as unjust (former UAW President Ron Gettelfinger called what happened to us “a grave injustice”), unfair, and discriminatory. We are asking that we, also, be provided the full pensions we earned, deserve, and were promised by GM and Delphi.

We have also appealed directly to President Obama and Vice President Biden and are asking that the pension treatment we received in the GM bankruptcy be reviewed and remedied. Please help us to receive justice and turn our lives back to normal. ###

**From: Shelby Township, MI
Chrysler Retiree, Age 57**

I am 57 and have been retired since I was 55. I collect Social Security disability that supplements my pension due to a very serious accident I was in many years ago

Watching the news terrifies me and I don't know what I would do if these proposals to reduce Social Security and Medicare make things any tighter. I am just able to pay my bills, long term care insurance, house payments, medical bills, premiums, medication costs, food, etc. now. My employer dropped my life insurance program, so I have to carry Optional Group Life Insurance and due to my health and age, it's very expensive.

How can this be happening in this country? I worked for 35 years and paid into Social Security --never dreaming this could happen to me. `These changes that may affect retirees are tragic and should not be allowed to happen.

###

**From: Shelby Township, MI
Public School Retiree**

It is impossible for me to understand how anyone can tamper with our Social Security. My husband and I retired in 2010 and based our retirement years on income from our pensions and our Social Security. The first attack came from Michigan that passed legislation to tax pensions which was never done before. There is another attack coming at us from Washington, DC on our Social Security... we paid into it for about 70 years combined for the two of us. We did not give anyone permission to remove any of our monies to fund anything other than Social Security. We gave up our jobs, and we can't get them back.

###

**From: Warren, MI
Wife of Chrysler Retiree**

My husband worked almost 40 years. A few years ago, Chrysler discontinued the health insurance benefits of its non-union retirees and gave us a small amount in which to purchase our own. We are now paying the bulk of our health insurance. We have no dental coverage and pay a fortune for medications.

We had \$95,000 in life insurance. Now we have none. He is 73 years old and in poor health. He will never pass a physical so buying life insurance at this time is out of the question for him. If we had ever thought Chrysler would take this benefit away, we would have purchased additional life insurance when he was young and healthy. We trusted the company. That dream of retirement has gone up in smoke as we now worry his pension may be the next to go.

###

**From: Ham Lake, MN
CenturyLink (Qwest) Retiree, Age 70**

I just turned 70 years of age and find it imperative to continue working full time. I retired in 1996 and have never received a pension cost-of-living increase. The life Insurance I HAD was part of my overall plan but was reduced, and it is far too expensive to replace at my age. My 401-k took major hits in 2000 --and the former Qwest CEO is now in federal prison convicted of insider trading --and 2008 and has not recovered. This scenario is not exactly what I expected in retirement, although I'm far better off than several friends.

###

**From: Longville, MN
CenturyLink (Qwest/Northwestern Bell) Retiree**

I retired from 1995. As I prepared to retire I took a reduced pension that would leave my wife with a survivor's pension if I should pass away first. But this option would reduce the amount of pension check I would receive. I had no option for a lump sum, it had to be the monthly plan.

In addition, I had about \$83,000 in basic life insurance in my retirement package...and about \$83,000

in a death benefit [for my surviving spouse]. My financial advisor and I thought we had a good, workable plan for any contingency. However the life insurance was greatly reduced to \$10,000 ... and the death benefit was eliminated. Should I die first, there is probably not enough to replace my pension money. And it is cost-prohibitive to add more life insurance at this stage of my life.

Health care premiums increase and coverage reduces. The pension amount has never gone up, so we are living on a fixed income, especially now that Social Security has not gone up the past two years.

I know that there are many people worse off than I am, but it is still disconcerting when promises are broken and benefits are taken away.

###

**From: Florissant, MO
GM Retiree**

Since the General Motors bankruptcy took away our benefits, it has really hurt us a lot. My husband who is 79 years old has been retired for 26 years. When he retired the pension was not very big, and since then everything has gone up so much it's hard to get by anymore.

Our situation is not at all good and hard just trying to get by. We are both in bad health and now GM won't pay for some of the medicine we need. My husband and I both are on a lot of medicine at \$50.00 for each prescription. We don't think we will be able to afford it. They also cancelled our dental and our vision insurance and raised our deductible.

We are both on Social Security and as you must know we can't live on that either. This has been a very emotional situation. GM should have done this to some of the younger ones who have retired with a much larger pension. My pension after 30 years of working for GM is \$825 a month.

We are wondering how we are going to deal with all the rising cost of everything. The Golden years have not been so Golden for us.

###

**From: Nixa, MO
Alcatel-Lucent Retiree**

After working for Western Electric/AT&T/Lucent for 33 years, 3 months and 3 days, I decided to retire at age 55 because my father died at age 64 and didn't get to retire. Just after I retired my company was bought by Alcatel. I've now been retired for 25 years without any increase in my pension amount. I do feel very fortunate that they are still paying me my pension but the increases in the cost of living are making it more difficult to live. In addition my medical costs are extremely high and it is becoming difficult to make ends meet each month. I have diabetes and the increases in medicine costs are terrible.

###

**From: Helena, MT
CenturyLink (Qwest) Retiree**

Getting Social Security allows me to stay in my home, buy groceries and gas. Without it I would be poor and trying and get a job at 68 years of age. Medicare allows me to have a free yearly exam, but and pays very little else. My insurance from my former employer picks up other health care costs.

###

**From: Black Eagle, MT
Widow of CenturyLink (Qwest) Retiree, Age 78**

I am 78 years old. My husband passed in 2010. With his loss, I lost medical, dental, vision, and drugs which were provided by his benefits. I was not entitled to his pension. I worked for a hospital as a dialysis tech for 27 years. My pension is \$206.52 a month. With my husband's Social Security and my pension, I now have \$1,356.52 a month. I purchase health insurance for \$146 a month and drugs for \$62.50. I own my home, but utilities, taxes, car license, gas, food take most of my income. I know others have it worse than I. I pray that the government will not keep borrowing from Social Security. I paid into Social Security for 62 years. It was set up to help senior citizens not other programs. ###

From: Las Vegas, NV
Alcatel-Lucent retiree

Now we order pills double the dosage recommended and cut them in half whenever possible. This saves some money. ###

From: Atkinson, NH
Alcatel-Lucent Retiree

When I made a decision to retire in 2002 Lucent provided a packet of information explaining what the pension, health care, life insurance and other benefits would be. One of the crucial turning points for my husband and I deciding to take the offer of early retirement was family health care coverage would be provided. There was no mention in the retirement package of any benefits increasing, decreasing or changing in cost or coverage. After retiring I started getting notices from Lucent of my new obligation to pay part of the health care premiums. I complained and the company said they had the right to do this. Maybe it's time we had some laws governing retiree benefits so that companies like this cannot in the future decide to change the terms of the agreement. Maybe at least companies should be required to make full disclosure regarding the possibility of benefit changes after we retire.

The courts have said that if the information was not in the documents we were presented with (known as the Summary Plan), then they are in the full documents that the company keeps (known as the Master Plan) and that is the right to make the changes --a little like the 'fine print issue' I guess.

In my case, if I had known up front that the terms and conditions of my benefits could change at the will of the company in the future I would not have retired early.

###

From: Boonton Township, NJ
AT&T Retiree

I was an employee and I HAD a defined benefit pension plan. But in 1998 AT&T converted the defined benefit pension plan to a Cash Balance pension plan. In March of 1998, I had 26 years of service, and I was 48 years old.

First, my defined benefit pension value (based on the 1998 calculation) was frozen in 1998 and converted to the cash balance plan. I continued working until I was laid off in February 2005. So, my pension value DID NOT INCREASE from the value that was calculated in 1998. This means from January 1, 1998 to February 2005 (7 years & 1 month), I DID NOT receive any pension contributions. When I was laid off, my pension would have been approximately \$42,300 per year under a defined benefit plan, but now I receive \$22,500 under the cash balance plan. In a subsequent court class action case, the federal court ruled in favor of AT&T, and on appeal retirees lost again.

###

From: Franklinville, NJ
AT&T Retiree

Many companies are cutting back on health care and life insurance plans for retirees and weakening pension plans. Leaders in this country want to take away many of the Social Security and Medicare benefits we all need. Now that we are older and not working at a full-time job or maybe can't work or can't find work, Congress wants to take away benefits we can't replace and can't do without. Where does Congress get off cutting Social Security and Medicare?

###

From: Gibbstown, NJ
Solutia (previously Monsanto) Retiree

I was given "early retirement" by Solutia (Monsanto) in 1997. I worked for the company for 35 years. Every year when pay raises came up, we were told "your health care, Social Security, etc. are also part of your pay package and they have gone up also." So every year part of my salary went to pay for my benefits.

About 6 months after I retired, Solutia declared bankruptcy and asked the court to cancel health insur-

ance benefits and pensions for retirees. At the same time, the managers who put the company in bankruptcy asked the judge to give them \$25 million for executive bonuses. The judge granted the \$25 million in bonuses to the same executives that put the company in bankruptcy and cancelled health benefits to all the retirees who had nothing to do with the bankruptcy and who had paid for those benefits all those years...in my case, 35 years.

I am now paying \$6200 a year for a Medigap policy, with Medicare paying 80% of the costs, and another \$2,316 a year for Medicare. My total cost for health insurance is \$8,516 a year --and growing in leaps and bounds.

If you also cut Social Security benefits, which account for 50% of my living wages my wife and I are in big trouble. I can't depend on Wall Street since Morgan Stanley already has lost 50% of my IRA. Exactly how much of the shared sacrifice must we share? When I can't afford to pay the taxes on my house anymore, or buy food, do we live in a tent city somewhere? Is this what I deserve for working for a company 35 years and paying taxes all those years?

###

**From: Roswell, NM
CenturyLink (Qwest) Retiree**

My company has told reduced our life insurance to \$10,000 and our Death Benefit (of one year's salary) has been eliminated. This is less than half what I have always been told. My wife and I used the original amounts when doing our estate planning. If I die first it will make it hard for my wife. She will receive about \$40,000 less than planned.

Social Security has not provided a cost of living adjustment for the past two years. This is completely unreasonable as we have always planned on this raise.

I believe that the government should leave the ones of who have earned our Social Security alone. Please don't overhaul Social Security.

###

**From: Brooklyn, NY
Port Authority of NY & NJ Retiree**

I just started collecting Social Security benefits in March...I turned 62 in January of this year. In August 2010, I found myself without a place to stay due to abandonment of a building I was staying in by the landlord. My retirement income was not enough to get any type of affordable housing, and I was not employed. I turned to the New York City shelter system for assistance. I stayed in the system until May 2011 when I finally was able to afford a room at the YWCA. If my Social Security benefit is reduced or eliminated, then I will have no alternative but to return to a tax-supported way of living, and at my age that would be detrimental.

I don't think our Congressional representatives have a clue what it is like to live under certain conditions...doing without meals, medications, or living in deplorable conditions because of the high cost of living in a major city like New York. There is NO middle class like myself anymore.

###

**From: Caneadea, NY
Eastman Kodak Retiree, Age 75**

When I decided to go to work for Eastman Kodak in 1966, I was offered what was considered to be a complete compensation package. This package consisted of a salary and very good benefits that were promised for life. As a result, my wife and I made irrevocable financial decisions based on what we had been promised at retirement time. Had we been told that nothing was guaranteed, our personal decisions would have taken retirement into account and we would have planned accordingly for our golden years.

What I cannot believe is that we have companies who take away from their former workers while rewarding under achieving CEOs and Directors for their ineptness. This coupled with out-of-touch politicians who allow such actions to occur is beyond any reasonable comprehension.

Had retirees been grandfathered when benefit cuts were introduced based on the true fact that the benefits

were a segment of the total compensation package no injustice would have taken place because new employees would have known up front what to expect and plan for.

###

From: Port Ewen, NY

IBM Retiree

My wife and I were supposed to get full medical coverage for life from IBM as a retirement benefit. Now over half of my retirement check currently is required to pay health care premiums and another \$4,000 to \$6,000 to pay the co-pays and deductibles. I get a monthly pension check of \$995. It is a very poor situation.

I have received no increase in my retirement pension in approximately 20 years.

###

From: Rochester, NY

Eastman Kodak Retiree, Age 76

I have been retired for 18 years after working 35 years for Eastman Kodak. American companies promised retiree benefits, but now business is poor and survival takes over. I have lost my dental insurance, life insurance, and now they are billing me for my wife's health care coverage

Now the government is in survival mode and wants to take away Social Security benefits which are paying for our lost health care coverage.

Next the government wants to reduce and maybe eliminate Medicare and increase taxes. All of this is leading to how to eliminate old people...don't give us anything and let us die!

###

From: Rochester, NY

Eastman Kodak Retiree

I retired from Kodak in 2006 after 34 years and I am 60 years old. My wife is 2 years younger than I so neither of us is eligible for Medicare. In 2011, my cost for a "high deductible" health plan went from \$0 a month to \$409 a month with a \$2,400 deductible – OUTRAGEOUS!! That's a \$4,908 a year increase in a single year!

A few years ago Kodak arbitrarily decided to split the retirees and employees into separate health care pools for insurance purposes. That naturally means that retiree costs are going to be much higher than the younger healthier employees. Now it looks like younger retirees that aren't yet on Medicare are getting hurt further by bearing the brunt of the cost increases. Where's the oversight to ensure fairness and transparency?

I think there's a case here for taking a closer look into self-funded health care, because of the arbitrariness of the process and the lack of oversight. A 100% increase in costs with the retiree picking up 90% of it is outrageous. Kodak seems to be able to do anything it pleases without any recourse for retirees.

###

From: Springwater, NY

Eastman Kodak Retiree

My wife and I both have life threatening conditions. While we are not poor, we just discovered that the "doughnut hole" in Medicare Part D will affect us both in terms of what we can afford. Fortunately, we live within 100 miles from Canada. We are getting our passports and will travel once a month to Canada to purchase our medicines. Shouldn't be this way, and we're pissed!

###

From: Webster, NY

Xerox Retiree

My wife and I presently live on Social Security and a small annuity to pay for all our household cost (heat, electric, water, auto, home insurance, school-property taxes, telephone and auto gas). Besides these expenses, we are paying for health insurance, food and prescription drugs. My former employer reduced and eliminated any medical coverage when I was 65. I am now paying additional coverage for my wife's medical and prescription drug insurance. Our local utilities and taxes just keep going up and up every year and our income is fixed and constantly shrinking month by month.

We are barely making ends meet when we receive a utility bill and new medical costs. We both feel that with a reduction in our current Social Security payments, we will be forced to give up our medical insurance for my wife and myself. We will have less money to pay for our food, and regular household expenses just to keep and live in our home.

There have been no cost of living adjustments to Social Security for the past 2 years. The government claims there is no inflation; I would like to know what planet they are living on. Our monthly income is fixed and the price of everything is going up on all food and car gas. Our Congress and our government is going to put senior citizens out of their homes with their runaway spending on useless programs. We will be another senior couple living in poverty in the near future. Just another two seniors trying to survive. God Bless America!

###

**From: Webster, NY
Eastman Kodak Retiree**

I worked for 37 years. Kodak took away my life insurance (\$44k, and not available after 75), my dental insurance (the next year my dental bill was \$20k) and my wife's medical insurance over 10 years.

When I worked, my wife and 4 kids never had any medical bills; I had only 9 sick days in total. We haven't had a Cost of Living Adjustment (COLA) in 20 yrs. Now at age 80 when I could use some help, what I worked for and earned is being taken away.

###

From: New Bern, NC

I have been working since I was 14 years old. I am now 81 years of age. Without my Social Security income I would not eat or have a roof over my head. Without Medicare I would not be able to pay any Medical bills.

So, without both I would be dead.

###

**From: Cincinnati, OH
Prudential Retiree, Age 67**

Back when I retired from Prudential in 1994, it took me about 9 months fighting the company to get the variable annuity I was entitled to. Since I retired my dental coverage was taken away, my life insurances reduced and my health care coverage costs have gone up and the coverage got much worse.

###

**From: Germantown, OH
Delphi Salaried Retiree**

I worked for General Motors until 1999 when GM spun off their parts divisions of Delco and Delphi was formed. I was transferred to Delphi and worked there until December 2008. I took a forced retirement after approximately 33 years of service and age 57. I received a full pension based on my years of service.

In June of 2009 Delphi "dumped" their pensions on the Pension Benefit Guarantee Corporation (PBGC) as part of their emergence from bankruptcy and my pension was cut approximately by \$900 month and there will be additional cuts in my pension when I turn 62.

The Auto Task Force, under the guidance of the Treasury Department and working on the GM bankruptcy, negotiated a deal where the union Delphi employees' pensions were "topped off" by General Motors to their full pension amount, and those of the non-union salaried employees were not topped off and remain reduced.

Far from being saved, I was betrayed and discriminated against by General Motors and our government. We were provided no "equal protection under the law" and our tax dollars were used to fund this outrage.

###

**From: Hubbard, OH
Wife of General Motors Retiree**

My husband, a 35-year salaried employee retired in 2002. What we were contracted to have and what we are left with is unacceptable in corporate America. GM canceled the health insurance, dental, vision and left us with \$10,000 in life insurance out of a promised \$52,000 life insurance plan. We lost around 8,000 shares of stock, and this was our living in retirement. At the age of 74, my husband feels he did everything right by the company, and this is what GM thought he was worth, just a disposable piece of garbage. This is how he feels.

###

**From: New Albany, OH
Widow of Alcatel-Lucent Retiree, Age 79**

I'm a widow of 28-year Lucent employee.

He worked faithfully in his job as an engineer. When he retired, he had good insurance, enough promised him to feel his wife would be able to survive. But his death benefit was eliminated, his paid insurance was eliminated, and other

things were eliminated or cut.

Now, I am a widow with cancer and my cost in insurance and medical bills have increased. I have had to deal with his illness and mine. Now there are additional cuts and eliminations proposed so the government can place more costs on the backs of the people of this country.

###

**From: Springboro, OH
Delphi Salaried Retiree**

The following is a brief summary of the financial hardships that are now creating irreversible damage to my family as a result of Delphi canceling my health care and turning my pension over to the Pension Benefit Guaranty Corporation (PBGC). I was forced to retire after 31 years at age 54 years old. I was not ready to retire, but had no other options.

When I was forced to retire in 2008, my pension was \$3,400 per month with a \$200 co-pay for health insurance. Health insurance was canceled in 2009. I was able to get the Health Care Tax Credit (HCTC) coverage, then a monthly cost of \$375. A year later I learned my pension was being turned over to the PBGC and reduced to \$2,375. Another blow was the HCTC was reduced from 80% to 65%, raising our premium from \$375 to \$675 per month. The total net effect of my pension from these unjust acts leaves my wife and me with \$1,700 a month. This translates into a loss of nearly 50% of my original Delphi Pension. Yes... 50%!!!

My wife and I are now officially at or below poverty levels as determined by most government agencies. After paying \$4,000 a year in real estate taxes, we are left with \$1,367 a month! With food, gasoline, utilities and virtually everything else increasing in cost we cannot meet these expenses on even a very modest life style. I am close to turning 58, so over four years away from collecting Social Security. Thus I have a projected shortfall of around \$50,000, exactly what I lost in my Delphi Pension.

###

**From: Strongsville, OH
General Motors Retiree**

Eleven years ago I received a heart transplant , but because I was only 58 I cannot get my anti-rejection drugs thru Medicare Part B which has really hurt us in the cost of prescription drugs. I have gone to generic names to help with the expense in Medicare Part D. We need help from our Congress to slow down the high cost of yearly increases that we are experiencing. We have noticed that we are starting to lose a lot of ground since our pension is fixed and Social Security hasn't had a cost of living increase in two years.

###

**From: West Chester, OH
Chrysler Retiree**

PLEASE...PLEASE...PLEASE do not let the government reduce Social Security and Medicare. I could not make it if this was to occur. Money is tight as it is now for us retired "oldies." By the time we buy our medicine, food, pay bills, etc., there just isn't anything much left.

###

**From: Youngstown, OH
General Motors Retiree, Age 72**

I worked for 43 yrs and have been retired since 1997. In 2009, my supplemental health insurance ended. I get \$1,170 a month as my retirement pension and pay out \$240 for health insurance. I lost my dental and vision and two-thirds of my life insurance benefits. I cannot replace these things because the cost is way too high for my budget.

I am unable to stretch my money after earning my benefits --only to lose them because of government approval of looting the retirement benefits of retirees. The government should not allow retirees to be robbed by companies that are run into financial ruin by managers who destroyed the corporations with huge bonuses. I always believe that our country was obligated to protect the retirees and workers who made this country great. However our government started to abandoned us as far back as steel mills. Now GM is back on top because the government let the corporation loot and plunder retirees.

Now my Social Security is in jeopardy. So how do seniors recover? America has treated the retirees disgustingly! I worked hard all my life and was proud to be a "Rosy Riveter," only to be devastated at my age and have to watch my pennies and buy less food and necessities at my age. SHAME SHAME SHAME!

I BEG members of Congress to stop the INSANITY against the American retirees and workers!

###

From: Choctaw, OK
General Motors Retiree

My really big problem came when GM waited until I was 70 years old and cut my life insurance from \$125,000 to \$10,000. Have you checked on insurance rates at age 70? I hope the \$300 supplement for my medical doesn't disappear. I was told that I would have these benefits until I died. Had they informed me that I would not have any life insurance, I could have made my own decisions on what insurance I carried.

###

From: Norman, OK
General Motors Retiree

Since General Motors went bankrupt, we have lost a lot of our health care benefits. We now have a family deductible of \$5,000 before any medical bills are paid by insurance. It is very hard to come up with that much money at the beginning of the year. The last prescription I filled was \$538 for 3 months. We did not plan this into our retirement. We also did not expect to lose our life insurance which was to be for our grandchildren's college expenses.

Retirement has not been what we expected. It just seems to get worse, never knowing what is going to be cut next and how bills will be paid. As seniors, the medical problems just become worse and the money becomes less.

###

From: Cottage Grove, OR
IBM Retiree

My pension is \$644 per month. Our health insurance and prescriptions are \$366 per month for me and my husband. Our prescription co-pays are on average \$200 monthly. Our doctor visit co-pays on average are \$100 monthly. As you can see this adds up to \$666 per month – an amount \$22 more than my pension.

###

From: Hatboro, PA
Prudential Retiree

I am an 80-year-old retiree from Prudential Insurance Co. I worked there for 20 years. What do politicians want from the average American worker? Have we worked hard for the American dream only to see it raided at the hands of these people? Are they facing the same problems as we are? Somehow, I doubt it. The American dream is becoming a nightmare!!

###

From: Myrtle Beach, SC
Alcatel-Lucent Retiree, Age 63

Perhaps our story is not so uncommon these days for retirees as one might think. Our daughter has a nice little condominium which we are trying to save (avoid foreclosure). We would really hate to see it slip away, thus we are paying her mortgage, insurance, HOA dues, utilities, etc. Plus, some of our own health issues are starting to create an additional expense. At age 63, I have a decent pension (my wife has none). I started collecting Social Security at 62 –not originally planned, but circumstances basically mandated it.

I had acquired reasonable wealth through years of saving, company 401-k, other personal investing, and some inheritance. We're not broke yet, but the line on the chart is running downhill rather quickly due to withdrawing \$1,500 a month from a mutual fund. The end is mathematically in sight. The American dream and the vision of a wonderful retirement is all going "Up in Smoke"

###

From: Okatie, SC
General Motors Retiree

I retired in 1991 after 40 years. I was informed that my medical benefits would never be taken away from me unless they were taken away from the whole corporation. We all know that this wasn't the case in 2009. I now have to make up all the expense of medical insurance out of my pension. Now our government wants to reduce the Social Security and Medicare benefits. What is next? If those voting to reduce my benefit would have to live on the same scale as we are forced to do, I wonder how fast they would vote for the reductions.

###

From: Emery, SD
CenturyLink (Qwest) Retiree

It has become a hardship for us to continue paying for our health insurance after retirement. It was a paid bene-

fit before retirement, so that my funds now required for health care were to be used for food and other living expenses. Our retirement fund consists of the "buy-out amount" that was transferred into an IRA. But it was based on the stock market and with the loss of funds from the recent drops, our retirement isn't what we had anticipated. Social Security is helping.

I feel that the speculators with Wall Street, that had blown the price of fuel out of reach for the normal family, should be held responsible. Not only was the price of fuel extreme, but all of the products and services that we normally would use were also affected by this increase.

###

From: Cordova, TN

Chrysler Retiree

As we grow older we continue to feel the need for "long-term care insurance." It was part of our retiree insurance package that has with other insurance been cancelled. The price of long-term care insurance is prohibitive. We certainly need it, but we need to live today also.

###

From: Kingston, TN

Pontiac Police Department Retiree

Five months ago, I developed a foot problem (bone spur) and called my doctor's office to make an appointment. To my surprise, the woman taking the call advised me that since I had not been there in two years, they considered me a new patient. Because of the new Health Care law, they had stopped taking new Medicare patients.

For the next two weeks I called doctors' offices, but was advised that they were not taking new Medicare patients... with the new Health Care laws coming, doctors will find ways to remove Medicare patients from their practices.

###

From: Maryville, TN

In 1982 I was diagnosed with systemic Lupus. In 1999 I was in a head on collision and had 3 skull fractures. I am scared and worried as I cannot walk. If the government takes away my Social Security disability and Medicare, I might as well be dead.

###

From: Austin, TX

Widow of General Motors Retiree

All salaried retirees lost their health insurance. I am 69 and need extensive dental work. I have never had a lot of medical problems but I know they are coming. I am a surviving spouse and feel General Motors, the union and the administration in Washington, DC only care about union workers.

###

From: Livingston, TX

CenturyLink (Qwest) Retiree

We are still working at 72 years old. Lucky to be healthy enough to still be able to work. We don't own a home—can't afford that luxury. Some of our children have lived in their cars. We do what we can for them. No savings. We had company stock. We know the former Qwest CEO is in prison and others got away clean. It is the culture in America to rob the poor and give to the rich. What little we had, we watched as companies trashed their pensions and cut wages. The tax codes are not in the little folks favor. GE paid no taxes and received tax money back last year. There is little money in supporting the little people.

###

From: Reklaw, TX

Wife of Delta Air Lines Retiree

My husband is a retired airline captain. Before the Delta Air Lines bankruptcy proceeding, we thought his pension [would be] \$7,800 a month. After the Pension Benefit Guaranty Corporation (PBGC) took over the Delta pension plan, we are now receiving \$1,531 a month.

At the same time, our medical insurance with a \$1 million maximum cap was dropped. He now receives only \$289 quarterly toward Medicare Part B. To make matters worse, the Delta Air Lines Retirees Committee (DALRC) told him in error that if he stops receiving their medical plan for a year, he can always renew the next year. After he did so to save a bit of money, then he was told that once it is stopped it can never be renewed. They refused to honor the error they made in their instructions, and now he is out of their medical plan entirely, and has lost what Delta paid into it as well.

I am 58, he is 72. He worked for Delta 32 years 7 months, and left at age 58 on a special early retirement package. Delta has totally destroyed our lives. I will be working the rest of my life now.

###

**From: Spring, TX
General Motors Retiree**

The two main things that GM did that really put us as well as other GM retirees in a bind was dropping our health care and reducing my guaranteed life insurance policy to \$10,000. I take a cancer medication that costs \$15,000 for three months supply, which is just one of the health items, but a real drain on resources.

I have a letter from GM that states I will receive a guaranteed life insurance but now after bankruptcy, it is only worth \$10,000.. We had planned on these coverages when planning retirement. Both my wife and I are extremely disappointed with how GM has treated their salaried retirees.

Hopefully our politicians will not start reducing or eliminating Medicare and Social Security benefits, which would mean complete disaster for retirees.

###

**From: Texas City, TX
Solutia (previously Monsanto) Retiree**

When Robert Shapero took over the helm of then Monsanto Company, he decided to spin the company into two different entities. One was named Monsanto and the other Solutia. I along with many others found through the mail that we were now retirees of Solutia. I retired from Monsanto, all my retirement papers say Monsanto .I still have the full retirement package that states on the cover, "Your free lifetime medical benefits."

This turned out to be a joke as it started with a federal judge siding with Solutia in court, and we started paying for health insurance. First it was modest, but each year it got so expensive with terrible coverage that it was cheaper to secure coverage in the private market with better benefits. Next came our paid up life insurance that was cut to more than half the benefit. One other negative allows to companies take "excess" pension money and use it for non-pension expenses.

###

**From: Whitt, TX
Delta Air Lines Retiree**

I retired in 2004 as a captain after 26 years of service with no accidents or incidents on my FAA or Delta record. My pension plan was terminated in bankruptcy, and I now receive 17% of my pension from the Pension Benefit Guaranty Corporation (PBGC). Meanwhile the executives of Delta still have 100% of their pension.

I am paying for my own health insurance with the help of Health Care Tax Credit (HCTC) at 65% of the premium cost. I wish Congress would restore it to the 80% level.

###

**From: St. George, UT
CenturyLink (Qwest) Retiree**

I am a member of AUSWR – the Association of U S WEST Retirees. For the last seven years I have had CML leukemia. There is no cure, but there is a standoff by taking a \$150 per day pill called Glevac, This amounts to \$4,500.00 per month. If I were to lose my health care benefits, I could not afford to pay for this daily treatment. To compound matters, my investments that my wife and I have lived off of has not done well , so we will soon be living off only Social Security. If we take any reductions on Social Security or Medicare, we don't know what we will do.

###

**From: Midlothian, VA
Alcatel-Lucent Retiree**

I retired from AT&T (originally worked for Western Electric) in 1989. Although I do not have to pay for my medical coverage based on my pre-1990 retirement, my current provider, Alcatel-Lucent, rarely pays any benefits if Medicare partially covers any treatments or medications. They also require me to pay a monthly fee for dental insurance which was not the case when I retired. I am definitely losing ground with respect to medical/dental coverage. Up to this point, fortunately, I have been relatively healthy. If and when the tide changes, I will be hurting financially.

There has been only one small cost-of-living adjustment in my pension since 1989. Social Security has not provided one for two years either.

###

From: Normandy Park, WA
Delta Air Lines Retiree, Age 66

When I retired in 2005, I thought I had a good retirement income. Unfortunately, Delta Air Lines shopped for a friendly Bankruptcy Court in the Southern District of New York and hit the jackpot with a judge who seemed happy to punish union pilots. My qualified and non-qualified pension plans were terminated in proceedings that made it difficult to be heard. My union declined to represent the retired pilots at the 11th hour, after taking \$650 million dollars for the active pilots.

I tried to send an electronic reply when final termination hearings were set for a holiday weekend, but the court rejected my reply as not complying with court rules for electronic filings. The Pension Benefit Guaranty Corporation (PBGC) made no objections to this termination even though the retirement plan was reported to the court as 92% funded not counting the illegal \$650 million payment to "my" union to not object. I became another unsecured creditor of Delta Air Lines even though pensions are supposed to be "Trust Funds." They terminated the pension plan because they could as retaliation and without true negotiations.

The PBGC ultimately accepted the Delta Pilots Retirement Plan and proceeded to greatly reduce my pension rather than guarantee it as their title would indicate. I receive about 50% of my qualified pension. My non-qualified pensions are gone. Younger active pilots receive 100% or more of their qualified pension and get to work past age 60 to boot.

I also lost my medical benefits and only had COBRA benefits which are really expensive. Thank goodness that the Health Coverage Tax Credit (HCTC) program became available until my wife and I turned 65.

The major loss of most of my pension income required that we begin Social Security at age 62 permanently reducing those benefits by 25%.

We are getting by but it is difficult to see Delta Air Lines use it's saving to merge with Northwest Airlines and pay the NWA retired pilots all their qualified and non-qualified pension benefits. When I say the Pledge of Allegiance at meetings I now add... "and justice for all, *except in bankruptcy court.*"

###

From: Madison, WI
General Motors Retirees, Age 76

Retirement hardships come in many forms. I retired in May 1999 after 35 years. I am really concerned about the state of our U S economy. Upon the beginning of my retirement, I was awarded a pension, health insurance, and life insurance which were based on my financial corporate earnings.

As of today, the health insurance and life insurance are null and void. We pray that that the pension stays intact, so that we may maintain our home and the various other related expenses. Social Security and Medicare also play a part for our well being.

###



NRLN

—About the NRLN

Based in Washington, D.C., the National Retiree Legislative Network (NRLN) is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees.

Formed in 2002, the NRLN's endeavors to secure federal legislation to protect retirees' employer-sponsored pensions and benefits in addition to keeping Social Security and Medicare strong.

The NRLN is a non-partisan, grassroots coalition representing more than 2 million retirees who came to the NRLN from retiree associations and as individual members who retired from 125 different U.S. corporations and public entities.

Members live in all 50 states and nearly all Congressional districts. All are working together to preserve the retirement benefits they earned during their many years of employment.

For more information about the NRLN, visit our website at

<http://www.NRLN.org>