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TelCo Retirees Association

September 29, 2008

Committee on Education And Labor
U.S. House of Representatives
2181 Rayburn House Office Building,
Washington, DC 20515-6100

Dear Committee Members:

On behalf of the more than 2 million members of the National Retiree Legislative Network, I want to express the NRLN's appreciation for the opportunity to testify at the September 25, 2008 hearing on "*Safeguarding Retiree Health Benefits.*" The Committee is to be commended for its interest in the serious economic and social consequences caused by the erosion or cancellation of employer-sponsored health care benefits and the shifting of health care costs to retirees, most of whom exist on a fixed income. The document accompanying this letter is intended to provide additional support and elaboration on my testimony to the Committee.

The remarks made during the hearing by Representative John F. Tierney reflected his in-depth knowledge of the broken corporate promises to provide health care benefits that have victimized millions of retirees. The sponsorship of H.R. 1322 by Representative Tierney and other members of the Committee demonstrates their belief that legislative action is necessary to protect the health care benefits that retirees have earned through decades of their labor. The NRLN applauds their leadership and effort in this area.

The NRLN supports the concepts of H.R. 1322 and believes now is the time for Congress to integrate the NRLN's ideas and / or those of others and advance legislation as soon as possible. While cost-sharing must be capped, it is imperative that the cancellation of specific coverage and full plans be stopped.

The EEOC rule presumes that Medicare offers the equivalent to company health care plans, but it does not. The rule totally disregards the enormous loss of catastrophic coverage as well as dental, vision, hearing and other unique health care plan coverages that are being taken away from retirees.

The NRLN's proposals that were discussed at the hearing and elaborated upon in this accompanying document would protect over-age-65 retirees from further income erosion. In addition, our proposals stipulate protection for retirees under 65, whereas the EEOC rule leaves the under age 65 protection to the fate of future judgments made by employer plan sponsors.

I sincerely hope my testimony communicated to each of you that this is a huge issue regarding the loss of retiree fixed income that must be addressed now. It would be a grave error to think this issue can wait for national health care reform.

The NRLN firmly stands behind the efforts of this Committee. Marta Bascom, the NRLN's Washington-based Executive Director, is prepared to work with Committee staff to help stem the suffering that millions of retirees and their spouses are experiencing due to the increased cost of health care insurance that is robbing them of their retirement security. She can be reached at 703-863-9611.

Again, the NRLN deeply appreciates the invitation to participate in the hearing. The many emails and letters we have received from retirees across the nation who read my testimony emailed to them—and many viewed the webcast on the Committee's website—considered the hearing to be a glimmer of hope that some members of Congress recognize their plight and will try to help them.

Sincerely,

A handwritten signature in black ink that reads "Bill Kadoreit". The signature is written in a cursive, slightly slanted style.

President, National Retiree Legislative Network