

UNITED STEELWORKERS  
**SOAR**  
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES

# CONNECTION

WE'RE STRONGER TOGETHER



SOAR activists participate at the 2024 Rapid Response, Legislative and Policy Conference held May 20-22 in Washington, D.C. Pictured are members of the USW Int'l. Executive Board, the SOAR Int'l. Executive Board and SOAR delegates of the conference.

## What Happens in Washington Matters



**Julie Stein, Director**

In mid-May, Tammie Botelho, a retiree from Bic Corporation and proud member of USW Local 134L in Milford, Connecticut, joined dozens of SOAR members and hundreds of rank-and-file Steelworkers for the USW's annual Rapid Response conference in Washington, D.C.

This three-day conference included plenary sessions, workshops, and opportunities to build solidarity with USW local unions and SOAR chapters. On the final day, conference goers met face-to-face with federal lawmakers and their staff to discuss various issues, including health care, union rights, workplace issues, retirement security, and more.

In meetings with two members of Congress and one senator, Tammie expressed her concerns about a controversial proposal to fast-track cuts to Social Security and Medicare.

"Our lawmakers need to hear from folks like me who have worked for decades and paid into programs like Social Security and Medicare, so we could someday retire with the dignity we deserve," said Botelho.

"But it's not just retirees' issues that concern me. We need to fight against all efforts to undercut the protections Steelworkers are fighting for on the job, and Rapid Response offers all of us an opportunity to do exactly that."

However, like so many SOAR members, Tammie's activism extends beyond attending the annual Rapid Response Conference.

As a new SOAR chapter president, Tammie leads by example in her community. "I wanted to start a SOAR chapter to stay involved in our union's work and help younger members and fellow retirees understand that what happens in Washington matters," she said.

During one of the conference's plenary sessions, Cheryl Omlor, a former healthcare worker who now works as an administrative assistant in the USW's SOAR office, participated in a panel discussion about unsafe staffing ratios in nursing homes.

During the panel discussion, Omlor reflected upon her time as an evening receptionist and Certified Nursing Assistant (CNA) at a senior living and supportive care community.

"Understaffing impacts the quality of care patients receive, as well as the mental and physical well-being of those working in the industry," Omlor explained to Steelworkers attending the panel discussion.

"One time, I found a resident on the floor who needed immediate help from a qualified nurse. However, with only one nurse working in the entire facility at the time of the emergency, they ended up passing away before they could get the appropriate care," she said.

The resident's family eventually sued the facility, and an investigation revealed a number of other families with similar stories of their loved ones not receiving assistance when their call bells were pressed.

Omlor testified in a hearing that their death resulted from understaffing and *not* an accidental fall like management alleged.



**Tammie Botelho**



**Cheryl Omlor**

After the hearing concluded, the family did receive some monetary compensation. However, the family of the resident who passed away did express to Omlor that it was her testimony and the subsequent termination of the facility director that made them believe justice had been served. Unfortunately, the issues of understaffing persisted even after a new director was appointed, forcing Omlor to decide a month later that it was time for her to move on. "The pandemic revealed to many of us the overwhelming struggles health care workers and those who work in nursing homes face each and every day," Omlor said recently. "That's why the voices of USW members are so important in the fight to address issues like staffing ratios, time off, health care, and so much more."

"It was such an honor to represent SOAR at the USW's 2024 Rapid Response Conference and to see firsthand the impact USW members and retirees can have when we work together," said Omlor.

### USW Endorses Kamala Harris for President

(PITTSBURGH) – On July 22, 2024, the United Steelworkers (USW) union proudly endorsed Vice President Kamala Harris for president.

“When our union endorses a candidate, we first and foremost consider their values, and even more importantly, how they put those values into action,” said USW International President David McCall. “And Vice President Harris is a crucial part of the most pro-labor administration of our lifetimes, backing innumerable initiatives to help advance the interests of working families.”

McCall pointed to Harris’ strong record of delivering for workers during her time in office, noting that the USW enthusiastically endorsed her twice before as a vice presidential candidate.



“Vice President Harris cast the critical, tie-breaking vote when it came to securing more than a million workers’ pensions, including those of 120,000 USW members,” said McCall. “She also was essential in the administration’s efforts to return the National Labor Relations Board to its mission of empowering working people, rather than serving the interests of wealthy corporations,” McCall said. “And her efforts chairing the White House Task Force on Worker Organizing and Empowerment are proving to be an essential part of the administration’s goal of helping more workers realize the benefits of union membership.”

These include more than 1,500 workers at bus manufacturer Blue Bird Corp. in Fort Valley, Ga., who now know the power of a union contract after voting in May 2023 to join the USW.

“Kamala Harris listens to working people, she understands their concerns, and she works hard to address those issues head-on, with real results,” McCall said. “We need to look no further than the fact that she has been instrumental in the administration developing this nation’s first real industrial policy in decades.

“Vice President Harris has been a true partner,” McCall said. “We look forward to continuing to work with her, and we are proud to give her our endorsement.”

## Why We Participate



We are commencing with the latest round of elections, including the presidential election. With this, members raise the same old question: "Why should we participate in these elections?"

Early in my involvement with the union, I was one of those asking that question. Over the years, I have found out why.

When I first became a member of the local union negotiation team, I wanted to make proposals or take positions regarding our contract. However:

- I found out that there were laws or regulations limiting or preventing those issues from being put on the table.
- I learned a company could file a waiver under certain circumstances, preventing an increase in the pension benefit from being negotiated.
- I also learned that the union could not negotiate for past retiree improvements without the company's approval.
- I discovered that bargaining proposals fell into different categories: mandatory, permissive, and prohibited.
- I learned that in bankruptcy, certain benefit provisions of a contract are not enforceable.

Some of us old-timers remember when appointed judges ruled that "lifetime benefit" meant "only for the life of the CURRENT agreement."

It is becoming more common for insurance companies to purchase pension plans and private equity firms to acquire healthcare service providers. Private equity firms are estimated to own 8% of all private hospitals in the United States.

What do these issues, and many others not listed, have in common? These regulations, laws or interpretations were all made or enforced by elected officials or someone they appointed to a position.

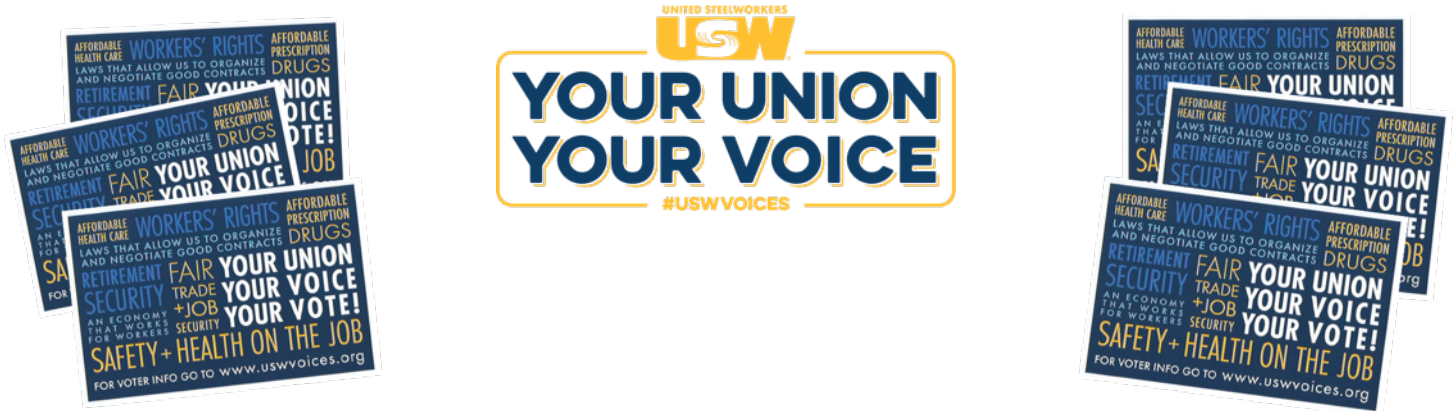
Ask someone from the USW Health, Safety and Environment Department if it makes a difference who is in office when they call OSHA about a safety complaint. Call the legal department to see if it matters who is in office when issues arise regarding the enforcement or interpretation of rules of the NLRB or ERISA.

I recently read testimony from two people at a Senate hearing on pensions. One was a UAW retiree, and the other was an employee of the Heritage Foundation. If you are not familiar with the Heritage Foundation, look them up. One spoke about strengthening defined benefit plans, and the other spoke about the advantages of eliminating them. I will let you guess who spoke about terminating pension plans.

I hope this article helps to explain why we must continue to be active during election cycles and why one candidate is selected over another. We cannot sit idly on the sidelines and hope the people who represent and share our interests will get elected. Instead, we must do all we can to ensure that they do.

I strongly urge you to participate in the USW’s Your Union, Your Voice program. Visit [www.uswvoices.org](http://www.uswvoices.org) to learn how you can get involved today. (Also, see below for more information.)

*Bill Pienta, SOAR President*



### SOAR Volunteers Needed for the USW’s Member-to-Member Post Card Campaign

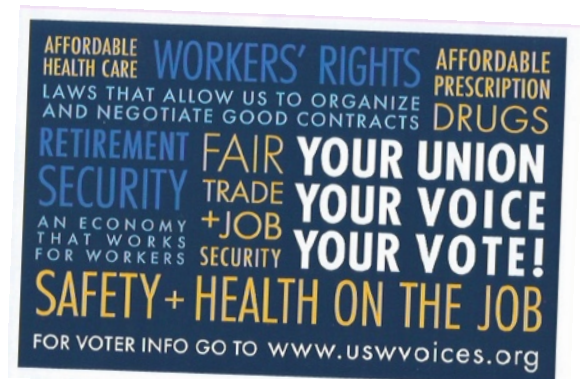
As in recent election cycles, one tactic our union will use during this year’s election work is personalized postcards written by USW members and retirees.

Whether the message urges someone to register or reminds them to vote, this particular outreach stands out in the mail. It’s also a way for SOAR members – no matter where they live in the U.S. – to easily get involved in our work to elect pro-worker, pro-retiree candidates.

Any member willing to help will receive a packet in the mail containing blank postcards, sample messages, instructions on where to return them, and a postage-paid return envelope. It’s a small step that can make a big impact.

Please visit the [www.uswvoices.org](http://www.uswvoices.org) website to get started. Or, call the SOAR office toll-free at 866-208-4420 or email your name, address and phone number to [comlor@usw.org](mailto:comlor@usw.org)

In addition to writing postcards, you can join us in these vital efforts by calling or texting voters and participating in neighborhood canvassing. Thank you in advance for helping out.



**SOAR Chapter Connection**

A bi-monthly publication of SOAR

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**Articles and Photos Requested**

The next deadline for the SOAR in Action magazine will be September 10, 2024 and articles should be emailed to the SOAR Director Julie Stein at [jstein@usw.org](mailto:jstein@usw.org)



The deadline to submit material for the next issue of the SOAR Connection newsletter is September 25, 2024. Email your article to [soar3@icloud.com](mailto:soar3@icloud.com).



**Take Advantage of Bad Weather**



We sure do like nice weather to get things done in the garden and around the house, whether it be washing or painting the walls, fixing this or that, planting in the garden or caring for any outside work that needs to be done. But, I don't mind confessing that I also like it when the weather outside keeps me indoors to allow me to keep up with reading books, writing a letter, or even watching some television or a good movie.

I used to grow lots of gourds, which I would hang in the trees after drilling holes big enough for the birds to nest and put them in trees all around my house.



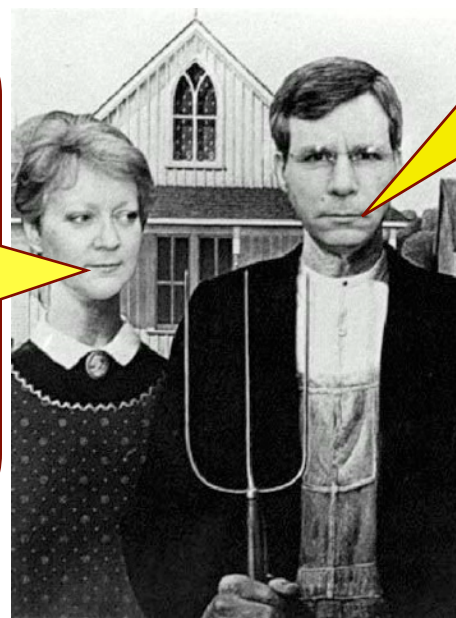
**Milio (Mimi) Rinna**

After sharing that with former District 2 SOAR Executive Board member, Milio Rinna, he said he would like to have one. So I mailed him a large gourd the size of a basketball. After a few months, Mimi mailed it back to me. I was amazed at his artistic talent which I never knew that he had.

*Charlie Averill*

**Old Charlie & Elaine Say:**

"I trimmed the grass, did the laundry, had the oil changed in the car, returned your book to the library, went to the store, paid the bills, and cleaned the house."



"What's for supper?"

## SOAR Chapter Officer Elections to Take Place This Fall

### SOAR Chapter – Standard Bylaws – Article 6: Elective Offices:

1. Elective offices of this chapter shall consist of the following: President, Vice President, Secretary-Treasurer, and three (3) Trustees and if provided for, Financial Secretary.
  
2. Nomination of officers shall be held at a membership meeting during the month of October 1992 and nomination and election of officers will be held in November of 1992 and every four years thereafter. Each term of office shall be for a period of four (4) years commencing with the month of November, 1992. No member shall hold more than one (1) office in a Chapter however Chapter officers shall be eligible to serve on the SOAR Executive Board or as a District SOAR Coordinator.
  
3. Members in good standing as of the date of the nominations and election of officers shall be eligible to hold Chapter office.
  
4. Vacancies caused by ineligibility, death, or resignation shall be filled by appointment by the remaining members of the Chapter Executive Board until the next election provided that if the vacancy is in the office of the President, the Vice President shall serve as President for the remainder of the term. In the performance of their duties all officers shall conform to the policies and directives of the International Executive Board of the United Steelworkers and the International Executive Board of SOAR.

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**Director’s Note: Based on the four-year schedule outlined in Article 6, Section 2 (above), the nomination of SOAR chapter officers will occur this October and again in November. Then, also in November, the election of chapter officers will be held.**

**Members in good standing as of the date of the election of officers shall be eligible to vote. In September, the SOAR office will send updated SOAR chapter membership lists to the chapter presidents to help identify their members in good standing before the nominations/elections occur.**



**APPENDIX A**

**SOAR CONFERENCE DELEGATES - NOMINATIONS AND ELECTIONS:**

**RULES OF PROCEDURE**

*As approved by the USW International Executive Board on December 13, 2022:*

**ARTICLE I INTRODUCTION**

**Section 1.** The SOAR By-laws, Article IX, provide that the current SOAR Officers and Executive Board members hold office until the International SOAR Conference, to be held in conjunction with the USW International Convention. The delegates to the SOAR Conference are to elect the new Officers and Executive Board members for a term of (3) years.

**Section 2.** The following procedures shall govern the nomination and election process for the delegates to the SOAR Conference.

Article VII, Section 2 of the SOAR By-laws as amended reads as follows:

“The District SOAR organizations shall consist of representatives from the geographic area covered by the corresponding District of the USW. The District Representatives shall be selected from the membership in each District. The District Representatives will constitute the delegates to the SOAR Conference. The number of District Representatives will be based upon the membership in each District in accordance with the procedures established by the SOAR Executive Board with the approval of the Executive Board of the USW.”

**ARTICLE II AUTOMATIC DELEGATES AND OBSERVERS**

**Section 1.** SOAR Officers, Executive Board members and Coordinators (one (1) Coordinator, who is a SOAR member and not on the USW staff, per District selected by the USW District Director) shall be considered automatic delegates to the SOAR Conference. SOAR Coordinators who are not automatic delegates or who are not elected as District Representatives and SOAR Coordinators who are employed by the USW may attend the SOAR Conference as observers.

**ARTICLE III ELECTION OF SOAR CONFERENCE DELEGATES**

**Section 1.** SOAR Chapters with more than 200 dues paying members. These SOAR Chapters shall elect their allotted delegate(s) at their regularly scheduled chapter meeting six (6) months prior to the date the International Conference is to be held. If a SOAR Chapter does not have a regularly scheduled meeting in that month the election may be held in either the month before or the month after, upon notification of such variance to the District Executive Board Member. The SOAR in Action magazine shall contain information alerting the membership to the upcoming election of delegates in an issue to be published no later than seven (7) months prior to the date the International SOAR Conference is to be held.



**Section 2. At-Large Delegates.** The remaining allotted delegates from each district will be known as “At-Large Delegates” and will be elected at a District Conference or several geographic Conferences within the District. To be considered a candidate for At-Large Delegate, any member in good standing must attend the District Conference in their geographic area or submit a letter to the District Executive Board Member at least seven (7) days prior to the date of the Conference indicating they would like their name submitted for nomination and will accept if nominated. Only the delegates to the District or Geographic Conference who are from a Chapter of 200 or less members shall be eligible to vote for the At-large delegates from that District or geographic area. Procedures for conducting this election may vary from District to District, but the election must be by secret ballot, unless no contest exists. This section may be amended to better serve the situation in the Districts as needed as long as such amendment is approved by the SOAR Executive Board and serves to allow for fair representation of the members from the smaller SOAR Chapters.

**Section 3. Allocation of Delegates.**

(a) The number of delegates allotted to each District shall be one per every 300 dues paying members or a majority fraction thereof; provided that each District shall have at least one representative.

(b) The number of delegates allotted to each SOAR Chapter of more than 200 members shall be as follows:

One delegate for each Chapter of 201 to 500 members

Two delegates for each Chapter of 501 to 700 members

Three delegates for each Chapter of 701 to 900 members

Delegates shall increase at the above rate for Chapters of larger size

The Director of SOAR shall furnish each SOAR Chapter with a report on their current membership and the number of delegate(s) they are eligible to elect at their SOAR Chapter meeting no later than seven (7) months prior to the date the International Conference is to be held.

**Section 4. Eligibility.** To be eligible to be elected as a SOAR Conference Delegate from a SOAR Chapter or as an At-large delegate a person must be a member in good standing.

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**Director's Note: The SOAR office will send updated membership lists to the SOAR chapter presidents to confirm the number of dues-paying members (members in good standing) their chapter has as of September 1, 2024.**

**As per the rules of procedure outlined in Appendix A, the chapter's membership size on September 1, 2024, will determine the chapter's allotment of delegates to the International SOAR Conference.**

### The SOAR Office Has T-shirts and Ball Caps Available for Purchase

**Now Available!**

**\$15**



**\$15 each + the cost of shipping. Contact the SOAR Office.**

**866-208-4420**

**Now Available!**



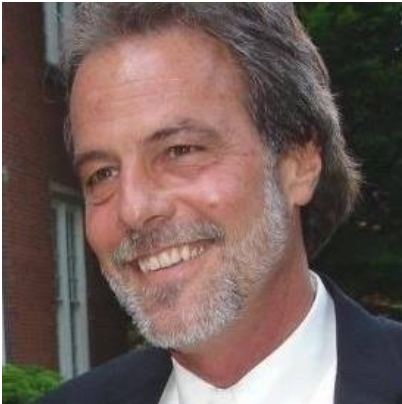
**SOAR ball caps for purchase!  
\$20 each + the cost of shipping.  
Contact the SOAR Office.  
866-208-4420**

**\$20**



**We hope our SOAR family enjoyed a safe and happy 4<sup>th</sup> of July!**

## We Will Be Watching



Back in May of this year, the Biden administration revealed plans to place new tariffs on a number of imported products from China, including those in strategically important industries like steel, aluminum, and electric vehicles.

China has spent decades utilizing a litany of unfair practices to dominate global industries and force competitors out of business. Tariffs serve to counter that malfeasance, working to prevent a deluge of artificially cheap goods from flooding the U.S. market and driving manufacturers out of business.

We've seen this play out before during the North American Free Trade Agreement (NAFTA) years when Mexico often served as a third-party exporter of Chinese steel into the American marketplace. This resulted in the shutdown of many U.S. steel mills and the loss of thousands of American jobs.

Steel from China is subject to 25% U.S. tariffs, so the communist nation is up to its old tricks again using Mexico and Vietnam to hide the actual production of steel and aluminum that most certainly originated in China. Mexico was a Chinese favorite to circumvent tariffs because the USMCA trade deal involving the U.S., Mexico and Canada prevents a U.S. tariff on goods from Mexico.

But because of proposed legislation known as the "Stop Mexico's Steel Surge Act," an agreement was reached by the Biden Administration and Mexico that gives the U.S. Trade Representative authority to impose 25 percent tariffs on steel coming from Mexico if it is thought to have originated in China.

China knows how to play the long game and will most certainly continue to search for ways to enter the American market through the back door.

Remember, China has its eyes on a bigger prize – getting its new EV automobiles into U.S. markets and already has plans for auto plants in Mexico.

We will be watching.

*Jeff Bonior* is a staff writer at the Alliance for American Manufacturing



## Protecting America's Freedoms

By Dave McCall

USW International President



Sean Clouatre promised accountability, stability and transparency when he ran for alderman in his hometown of French Settlement, La., in 2022.

That was the commitment that his colleagues demanded of him years earlier when they elected him president of United Steelworkers (USW) Local 620, the union representing hundreds of workers at BASF and Oxy plants in the state's chemical manufacturing corridor.

And Clouatre knew that voters in the village of 1,000 desired the same

kind of leadership as the community approached crucial decisions about finances, infrastructure and the future.

"The union gave me the knowledge and confidence to do this," said Clouatre, who won his race for alderman, noting that the USW not only showed him how to stand up for others but instilled in him the true meaning of leadership.

Unions protect Americans' freedoms. They model democracy, empowering members to elect leaders, vote on contracts and use their voice to advocate for safer working conditions along with other needs.

They also embody the nation's highest ideals, bringing workers together to fight for fairness, inclusiveness and the level playing field that gives everyone an equal say and a shot at getting ahead.

"I have one vote, just like everybody else," said Clouatre, an operator at the Oxy plant in Geismar, noting union members collectively set the union's agenda and expect him to carry it out.

"We stand up for workers' rights, and that's what this country was founded on," he said of unions. "We fight for those principles, still, to this day."

The democracy fostered in the union spills over into the community. Union members [vote at higher rates](#) than other workers in [congressional and presidential elections](#), for example, and their family members also turn out to vote more often than non-union households.

"To be clear: this is not just the result of any particular GOTV (get-out-the-vote) activity, but rather a function of being in a union, the transformative effect that it has," wrote Tova Wang, visiting democracy fellow at Harvard's Ash Center for Democratic Governance and Innovation, in a 2020 study.

"Unions have often been referred to as [schools of democracy](#)' because they are such central venues for ordinary people to engage in developing arguments, problem-solving, collective decision-making, and voting on issues and for candidates: the very practices one needs to be an active and effective participant in electoral politics," Wang observed.

This high level of civic participation directly safeguards the country.



Sean Clouatre

States with high numbers of union members tend to have [stronger voting rights laws](#) than states with low union density, according to a 2021 report from the Economic Policy Institute that hailed organized labor’s role in the nation’s “democratic well-being.”

Union members educate themselves about issues affecting their livelihoods, push legislation benefiting the middle class, and elect officials willing to promote the common good.

Cloutre became a political activist while working to elect a longtime member of Local 620, Ed Price, as he ran for Louisiana state representative more than a decade ago.

“It was a logical thing for me to do,” he said, noting Price, now a state senator, had personal experience with the issues important to labor.



**Jay McMurrin**

Jay McMurrin, a member of the Steelworkers Organization of Active Retirees (SOAR), recalled joining the USW “the minute I got out of high school” and began working at McLouth Steel in Detroit.

By the time he turned 20, he was serving on a union committee vetting candidates for public office in Michigan and recalled being deeply dismayed by how little they knew about labor issues.

“We sent a lot of them packing,” recalled McMurrin, noting the experience turned him into a diehard activist committed to electing the right people and

standing guard for Americans’ rights.

“If we don’t watch, they’ll be taken from us. And, by God, they were,” he said, noting that right-wing Michigan lawmakers used the end of the 2012 legislative session to ram through falsely named “right-to-work” (RTW) legislation aimed at gutting unions, silencing workers’ voices and weakening the middle class.

McMurrin, other union members and numerous allies spent a decade working to elect pro-worker majorities committed to repealing the RTW law. They [achieved](#) that victory early last year.

“We have to be involved,” McMurrin said, noting the role that union members play in protecting Social Security, advocating for workplace safety and other measures protecting average Americans.



**Bonnie Carey**

Bonnie Carey, who grew up poor and lost her parents at a young age, recalled the happiest period of her childhood being when her mom received a public assistance check that enabled the large family to make ends meet. “I think when you go through experiences like that, you have more empathy, and you see how government can help,” said Carey, president of SOAR Chapter 11-4 in Bettendorf, Iowa.

While her upbringing fueled her desire to assist others, her union empowered her to act. Carey, a longtime member of USW Local 105 who worked at what’s now the Arconic plant in Bettendorf, spent decades campaigning for pro-worker candidates, attending marches for workers’ rights and registering voters while also championing legislation that protected social supports and created jobs.

Both the Democratic Party of Rock Island County, Illinois, and the Quad Cities Federation of Labor presented her with awards for her activism. “Virtually everything we do is determined by politics. It’s just so important, from the smallest thing in your life to the biggest,” she said. “Union people need to understand how powerful their vote is – how important their vote is.”

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## Alliance for Retired Americans Thanks President Biden for his Service to the Nation



For Immediate Release  
July 21, 2024

Contact: David Blank, 202-637-5275 or [dblank@retiredamericans.org](mailto:dblank@retiredamericans.org)

Washington, DC -- Citing President Biden's record of commitment to seniors throughout his presidency and career in public service, the Alliance for Retired Americans, a national grassroots advocacy organization, today expressed their gratitude for his service and respect for his decision not to seek reelection.

The Alliance has 4.4 million members nationwide including more than 900,000 who live in the battleground states of Arizona, Florida, Michigan, Nevada, Pennsylvania, and Wisconsin.

"Every older American has to decide for themselves when the time is right to retire," said Robert Roach, Jr., President of the Alliance. "We respect President Biden's decision, and are grateful for his lifelong service and leadership."

"President Biden's accomplishments on behalf of older Americans are beyond comparison. He strengthened Social Security and Medicare, lowered drug prices and protected the pension benefits we have earned. Seniors could not have asked for anything more."

"Everything is at stake for seniors in the upcoming election and President Biden is giving the country the opportunity to cement his legacy," said Roach. "He is a great American who is putting our country before himself. We need more American leaders who put patriotism and service to others first."

"Thanks to the Biden-Harris administration, all Medicare beneficiaries are paying no more than \$35 per month for insulin; all recommended vaccines are free; and Medicare Part D beneficiaries will pay no more than \$3,200 out of pocket annually for drugs. President Biden also forced wealthy pharmaceutical corporations to [negotiate lower drug prices with Medicare](#) for the first time in history, which will save seniors and taxpayers billions of dollars over the next several years," Roach continued.

In addition, retirees with pensions are going to receive the benefits they earned. The Butch Lewis Act, signed into law by Biden as part of the American Rescue Plan in 2021, is keeping [2 to 3 million workers' pension plans](#) solvent and able to pay full benefits through at least 2051.

As a U.S. Senator, Biden earned a 96% lifetime score in the [Alliance for Retired Americans Congressional Voting Record](#).



**Attention: Defined Benefit Pension Plan and 401(k) Plan Participants, Surviving Spouses and Beneficiaries**

On October 17, 2023, the Alliance for Retired Americans held its annual Preparing for Retirement Symposium: Individual and Collective Efforts. The event brought together government officials, labor movement leaders, policy experts, Social Security and pension advocates, academics, attorneys, and economists to discuss retirement security and social insurance issues.

One of the topics covered at the symposium was the **\$1 trillion in individual pension plan accounts that have been abandoned by their sponsoring employers**. Senior officials from the Pension Benefit Guaranty Corporation (PBGC) and the U.S. Department of Labor (DOL's), Philadelphia Regional Office and Washington, DC District Office discussed the **PBGC's Missing Participants Program** and DOL's efforts to recover retirement funds beneficiaries did not know about or have lost track of.

**These funds may be owed to you or your surviving spouse or heir who worked for a company that was eliminated from a retirement plan** – if you have the proper documentation proving that you were a plan participant or are the heir to a participant.

If you earned a retirement benefit from a private-sector employer who lost track of you when your plan ended, your employer may have transferred those benefits to PBGC for safekeeping.

**PBGC holds unclaimed benefits for people that were not paid when their retirement plan ended.** To help connect them to their benefit, PBGC has created a searchable database. More information from PBGC is available by calling 1-800-400-7242 or by emailing [CustomerService@pbgc.gov](mailto:CustomerService@pbgc.gov). Additional information is available at [Find unclaimed retirement benefits | Pension Benefit Guaranty Corporation](#).

In addition, the **U.S. Department of Labor Employee Benefits Security Administration (EBSA) Abandoned Plan Program** facilitates the termination of, and distribution of benefits from, individual account pension and defined contribution plans that have been abandoned by their sponsoring employers.

Retirement and health benefit plans can be difficult to navigate. Contact EBSA's Benefits Advisors to get answers fast by calling 1-866-444-3272 or <https://www.askebsa.dol.gov/WebIntake>. Translation and relay services are available. You can also find more information at: [Abandoned Plans | U.S. Department of Labor](#).

The Alliance for Retired Americans will provide further information about this topic at our 2024 Retirement Symposium in November. If you have questions about the symposium, please contact me at [RRoach@retiredamericans.org](mailto:RRoach@retiredamericans.org).

Robert Roach, Jr.  
President, Alliance for Retired Americans

**Alliance Thanks Joe Biden for his Service to the Nation and Endorses Kamala Harris for President**

by Robert Roach, Jr.



Following his decision not to seek reelection, the Alliance for Retired Americans recently joined dozens of other labor unions and affiliated organizations in expressing our heartfelt gratitude to President Joe Biden for his service to the nation and dedication to the labor movement.

We respect his decision and deeply appreciate his lifelong service and leadership. His accomplishments on behalf of older Americans are beyond comparison. He strengthened Social Security and Medicare, lowered drug prices and protected the pension benefits we have earned. Seniors could not have asked for anything more.

President Biden is giving the country the opportunity to cement his legacy. He is a great American who is putting our country before himself. We need more American leaders who put patriotism and service to others first.

As we move forward, everything is at stake for seniors in the upcoming election. That is why the Alliance has wholeheartedly endorsed Kamala Harris to be the next President of the United States. And we fully expect, knowing her excellent judgment, that she will choose a strong running mate (that person has not been named as we go to press).

Older Americans can trust Kamala Harris. She not only respects older Americans, she has worked to protect our best interests. As President, she will fight to strengthen Social Security and Medicare and increase benefits, continue to lower drug prices and protect retirees’ hard earned pensions.

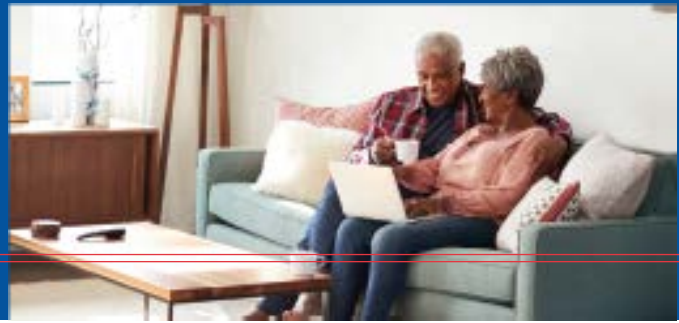
As a U.S. Senator, Harris earned a perfect score of 100% in the Alliance for Retired Americans Congressional Voting Record. As Vice President, she cast tie-breaking votes that helped millions of seniors by lowering the price of prescription drugs and protected at least 2 million Americans’ pension benefits.

The best way to enhance Social Security and Medicare and lower health care costs is to elect Kamala Harris and a Democratic House and Senate. Our members will make sure their friends and family are knowledgeable about the unparalleled success of the Biden-Harris administration.

We will do what seniors are best known for every election season: making phone calls, knocking on doors and providing accurate information about when and where to vote. We will work enthusiastically every day to make sure Kamala Harris is the next occupant of the White House.

***Robert Roach, Jr. is president of the Alliance for Retired Americans. He was previously General Secretary-Treasurer of the IAMAW. For more information, visit [www.retiredamericans.org](http://www.retiredamericans.org).***





## What is Pr~~o~~ject 2025

In April 2023 the Heritage Foundation, a conservative think tank in Washington, D.C., published "[Mandate for Leadership, the Conservative Promise, Project 2025.](#)"

The 900-page policy blueprint provides a policy roadmap for a second Trump Administration, should he be elected in November. It was developed by a number of former Trump administration officials, and it reflects input from over 100 conservative organizations.

Project 2025 would dramatically reshape the federal government by placing the entire Executive Branch of the U.S. government under direct presidential control, eliminating the independence of the Department of Justice, the Federal Bureau of Investigations, the Federal Communications Commission and all other federal agencies, as well as potentially firing thousands of federal government employees.<sup>1</sup>

Of particular concern to older Americans, Project 2025 would make dramatic cuts and changes to Medicare, increase the price of prescription drugs, and allow states to eliminate or reduce Medicaid coverage for nursing home care.<sup>2</sup>

### Medicare

The Project 2025 plan would make Medicare Advantage (MA) the default enrollment option for people who are newly eligible for Medicare. One problem with this is that when Medicare Advantage was created, insurance corporations argued that they could deliver more benefits to consumers at a lower cost to the government, yet this has not happened. In fact, the Kaiser Family Foundation found that in 2019 Medicare spending for MA enrollees was \$321 higher per person than if enrollees had instead been covered by traditional Medicare.<sup>3</sup>

Additionally people with chronic conditions or severe health needs face challenging pre-authorization requirements or difficulties to stay in-network under MA plans. For example, one may face numerous obstacles if it is necessary to see multiple specialists and obtain referrals for each appointment or appeal denials from the MA plan.

Moreover, for those who live in rural areas, where there are fewer doctors and hospitals, narrow MA plan networks may be a barrier to getting necessary care. And according to a study in the journal Health Affairs, people living in rural areas were nearly twice as likely to leave a MA plan for original Medicare as those living in urban or suburban areas.

## Prescription Drugs

The Project 2025 plan would increase the cost of prescription drugs for Medicare beneficiaries and hurt the solvency of the Medicare Trust fund by repealing the Inflation Reduction Act (IRA).<sup>3</sup>

Medicare would lose the ability to negotiate lower prices for prescription drugs.. Drug corporations would not be subject to financial penalties for raising the price of a drug more than the rate of inflation.

Under the Project 2025 proposal, seniors would pay more out of pocket for prescription drugs. The current \$35 per month out of pocket cap on insulin prices would be eliminated and recommended vaccines would no longer be free for beneficiaries. The \$2,000 out of pocket cap on prescription drug spending would also be eliminated for Medicare Part D and Medicare Advantage prescription drug beneficiaries.

## Medicaid

Medicaid is the largest payer of long term care and nursing home services with 3 million vulnerable seniors relying on it to help pay for care each year. Project 2025 would eliminate mandatory benefits in Medicaid, which would allow states to drop coverage of nursing home care.<sup>4</sup>

It would also allow states to increase premiums and cost-sharing on beneficiaries while eliminating existing federal Medicaid beneficiary protections and requirements. States could set time limits on Medicaid coverage and impose lifetime caps on benefits.

With regard to Long-Term Services and Supports (LTSS), the plan proposes to allow states to redesign “eligibility, financing and service delivery” and permit states to eliminate coverage of nursing home care and other LTSS services for some of those who now spend down their assets to become eligible under current law.

### Sources

1. Project 2025, Section 1, pages 19-85.
2. Project 2025, Section 3: General Welfare. Chapter 14, Department of Health and Human Services, pages 449-503, specifically 462-469 on the Centers for Medicare and Medicaid Services.
3. Project 2025, pages 462-469.
4. Project 2025, pages 466-469.



President

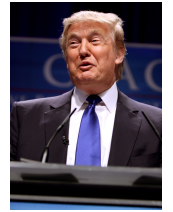


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Where They Stand

KAMALA HARRIS

DONALD TRUMP

SOCIAL SECURITY

Favors Increasing Social Security Benefits<sup>1</sup>

YES

NO

Proposed 4 Budgets that Cut Social Security<sup>2</sup>

NO

YES

Proposed to Cut "Entitlements"<sup>3</sup>

NO

YES

Promised to Cut Social Security's Funding<sup>4</sup>

NO

YES

PRESCRIPTION DRUG PRICES

Passed Law Capping Out of Pocket Prescription Drug Costs at \$2,000<sup>5</sup>

YES

NO

Enacted a Law Capping Insulin Copays at \$35 for ALL Medicare Beneficiaries<sup>5</sup>

YES

NO

Passed Law Requiring Medicare to Negotiate Lower Drug Prices with Drug Corporations<sup>5,6</sup>

YES

NO

Passed Law Making Vaccines Free for Medicare Beneficiaries<sup>5</sup>

YES

NO

Passed Law Penalizing Drug Corporations That Raise Drug Prices Faster Than Inflation<sup>5</sup>

YES

NO

MEDICARE

Proposed Budget That Cut \$500 Billion from Medicare Over 10 Years<sup>7</sup>

NO

YES

Supports Expanding Medicare to Include Guaranteed Vision, Dental, and Hearing Benefits<sup>8</sup>

YES

NO

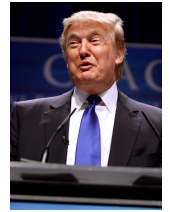


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*Where They Stand* **KAMALA HARRIS** **DONALD TRUMP**

**HEALTH CARE**

**Cut Safety Inspections at Nursing Homes<sup>9</sup>**

NO

YES

**Proposed 4 Budgets that Cut Medicaid<sup>2, 10</sup>**

NO

YES

**Promises to Repeal the Affordable Care Act and its Protections for People with Pre-Existing Health Conditions<sup>8, 11</sup>**

NO

YES

**PENSIONS**

**Voted for a Law that Saved More than 2 Million Workers' Pensions<sup>12</sup>**

YES

NO

The stakes are high. To learn how to cast your ballot, visit [vote.org](http://vote.org).

**Sources**

1. ("What Kamala Harris Has Said About Medicare, Social Security," Newsweek, July 22, 2024.), ("CNBC Transcript: Former President of the United States Donald Trump Speaks with CNBC's Squawk Box Today," CNBC, March 11, 2024.) 2. ("Trump Budget Gets Two-Thirds of Its Cuts From Programs for Low- and Moderate-Income People," Center on Budget and Policy Priorities, Sep. 29, 2017.), ("Trump Budget Deeply Cuts Health, Housing, Other Assistance for Low and Moderate Income," Center on Budget and Policy Priorities, Feb. 14, 2018.), ("Trump said he wouldn't cut Medicaid, Social Security, and Medicare. His 2020 budget cuts all 3.," Vox, March 12, 2019.), ("Trump's 2021 Budget Would Cut \$1.6 Trillion From Low-Income Programs," Center on Budget and Policy Priorities, March 9, 2020.) 3. ("Former President Donald Trump on Entitlements: 'There's Tremendous Numbers of Things You Can Do,'" CNBC, March 11, 2024.), ("Trump Mentions Cutting Entitlements and Biden Pounces," New York Times, March 11, 2024.) 4. ("Trump Eyes Social Security Cuts By Slashing Payroll Tax," Common Dreams, April 18, 2024.) 5. (H.R. 5376, Roll Call No. 325, August 7, 2022), ("Vice President Kamala Harris breaks deadlock in Inflation Reduction Act 'vote-a-rama,'" Salon, August 7, 2022.) 6. ("Trump Backs Off Medicare Drug Price Negotiations," ASH Clinical News, Nov. 24, 2019.), ("Trump Draws Ire After Retreat on Drug Prices Pledge," The Hill, Nov. 24, 2019.), ("Trump on Medicare Price Negotiations and Executive Power," Axios, February 7, 2024.) 7. ("Medicare in the 2021 Trump Budget," Center on Budget and Policy Priorities, Feb. 13, 2020.) 8. ("What a Kamala Harris presidency would mean for health care in America," NBC News, July 22, 2024.) 9. ("4 Ways a Kamala Harris Presidency Could Affect Retirees' Finances," GoBankingRates, July 22, 2024.), ("FACT SHEET: Biden-Harris Administration Takes Steps to Crack Down on Nursing Homes That Endanger Resident Safety," White House, September 1, 2023.), ("Long-Term Care Policy: Trump vs. Biden," Center for Medicare Advocacy, Oct 22, 2020.) 10. ("The Trump Medicaid Record: Big Goals, Yet Few Successes," KFF Health News, Oct. 29, 2020.) 11. ("Trump doubles down, saying 'Obamacare Sucks' and must be replaced," NBC News, November 29, 2023.), ("Obamacare Trump Administration," CNN, April 12, 2024.), ("Trump's Claim That He Will Always Protect Those with Pre-existing Conditions," Washington Post, June 29, 2020.), ("Trump 'Affirms' Preexisting Condition Protections Enacted by Obamacare," Kaiser Family Foundation, Sept. 25, 2020.) 12. (H.R. 1319, Roll Call No. 73, March 4, 2021), ("American Rescue Plan," White House Fact Sheet.), ("Marci Kaptur Slams Trump Administration Budget Chief Calling Much-Needed Pension Protections 'Horrible' for America," Representative Marcy Kaptur's Official Website, Jan. 20, 2018.), ("Trump Administration on Pensions," YouTube, Jan. 20, 2018.)

