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*“Fighting for the future of our members,
NOW, more than ever!!!!”*

Affiliated with the Rhode Island AFL-CIO



Publication 2014 / Issue 51
Published in house by the
RI ARA

December 22, 2014 E-Newsletter

MERRY CHRISTMAS & Happy Hanukkah from the RI ARA to ALL!!



**May all the sweet magic of Christmas conspire
to gladden your heart and fill every desire.
May this Christmas end the present year on a cheerful note
and make way for a fresh and bright New Year.
Here's wishing you a Merry Christmas and a Happy New Year!**

**Put On Your
Yarmulke**

**Happy
Hanukkah**



Facts About Multiemployer Pension Plan Funding Pension Rights Center

This fact sheet explains funding issues in multiemployer pension plans and links to our on-line calculators, which you can use to gauge the impact that **possible benefit cuts** or the **guarantee limits** set by the Pension Benefit Guaranty Corporation could have on your multiemployer plan pension.

Click on this link **[“Facts About Multiemployer Pension Plan Funding”](#)** to go directly to the Pension Rights Center.



Multi-employer Plans Provision Included in CROMNIBUS Bill

The 2015 CROMNIBUS spending bill that passed Congress and was signed by the President on Tuesday, December 16, 2014 contains a provision that affects certain multi-employer pension plans. The provision allows trustees in multiemployer plans in “critical and declining” status to suspend a portion of the accrued and vested pension benefits of their workers and retirees.

Retirees that are disabled and those 80 years of age and above are exempt from any benefit reductions. Retirees between would 75 and 80 would see partial benefit reductions compared to beneficiaries under 75.

Multi-employer plans that want to reduce or suspend the benefits must obtain approval from the Treasury Department and must comply with the following conditions:

- ◆ For plans with 10,000 or more participants, the plan's board of trustees must select a participant in pay status to act as a retiree representative whose role is to advocate for the retired and deferred vested participants throughout the suspension process.
- ◆ The plan's actuary must conclude that, with the proposed suspension, the plan will avoid insolvency, and the board of trustees must determine that the plan will become insolvent without the suspension, and that all other reasonable measures to avoid insolvency have been taken.
- ◆ The monthly benefit of any participant may not be reduced below 110% of the amount guaranteed by the Pension Benefit Guaranty Corporation (PBGC).
- ◆ Plan participants must vote before reductions can be implemented. If the plan participants reject the reductions, the Secretary of the Treasury may still permit the requested suspension, or a modification, to take effect for certain "systemically important" plans – those that pose the greatest financial exposure to the PBGC.
- ◆ The insurance premiums that multiemployer plans pay to the PBGC are increased from \$13 to \$26 (in 2015) per participant per year. Thereafter, premium increases are indexed based on the national average wage index.

In the Public Interest

A Comprehensive Resource Center on Privatization and Responsible Contracting

Conservative politicians across the country are accelerating their efforts to privatize public services and attack public sector unions. **In the Public Interest**, ITPI, is a comprehensive resource, policy and action center on privatization that fights outsourcing through the promotion of responsible contracting policies across the nation. We work closely with national unions representing public sector workers including AFSCME, AFT, NEA, SEIU, CWA, Teamsters, LIUNA, ATU, AFGE and others. We've also partnered with the AFL-CIO on several projects. We also work with a broad network of progressive think tanks, scholars, and advocacy groups.

We've developed a number of free resources and tools that have been used in anti-privatization campaigns across the country and have developed a responsible contracting legislative agenda that has been introduced in states across the country. Our **resource guide** has links to reports, backgrounders and other campaign materials that you, your affiliates and allies may find helpful.

To keep you informed on the latest privatization trends, horror stories, and how we are fighting back, we will be sending you emails periodically. If you do not wish to receive our emails, you can simply opt out by clicking the unsubscribe link.

Don't hesitate to call on us if we can help in any way.

Sincerely,

Donald Cohen, Executive Director

In the Public Interest (202)429-5091

NOTE:

FROM: RI AFL-CIO, George H. Nee, President, Maureen G. Martin, Secretary-Treasurer

RE: Fighting Privatization In light of what's being proposed in Providence regarding the bus monitors, this resource center may become very valuable.

Paul Ryan's Way of Cutting Medicare to Reemerge in New Congress



The next Republican budget will look a lot like those written by exiting House Budget Committee chairman **Paul Ryan** (R-WI), the incoming House Budget Committee Chairman said last Friday. That would mean eliminating deficits in 10 years by calling again for massive cuts to the federal Medicare and Medicaid programs. Rep. **Tom Price** (R-GA), who takes the reins of the U.S. House budget panel in January, told reporters he will "build on" Ryan's proposals by devising ways to put more federal benefits programs under the control of states. Ryan will take over as chairman of the tax-writing House Ways and Means Committee.

Price said a Republican-controlled Congress can now advance policies pioneered by Ryan, including his controversial Medicare plans. Those plans would cut Medicare by limiting beneficiaries to a set amount of money every year to buy private health care insurance. Known as "premium support," the program would mark a dramatic shift from the current Medicare system, under which the federal government helps pay for all medical services that an individual uses.

One potential way for Republicans to push through such a policy would be to employ a procedural tool that allows certain budget-related bills.

Known as "reconciliation," the maneuver was last used by Democrats in 2010 when they controlled both House and Senate, to pass Obamacare, President Barack Obama's landmark healthcare reform law.

"Premium support" is vouchers and would gut Medicare and shift costs to seniors," said **Richard Fiesta**, Executive Director of the Alliance. "It is another way of saying, 'Here's a nickel, you're on your own for the rest of your health care costs.'" More from Reuters at <http://tinyurl.com/nuuhany>.



Tiny sensors may soon monitor seniors' medicines from the inside

Managing medication conflicts and confusions more pressing as 10,000 baby boomers turn sixty-five every day, and 90 percent suffer at least one chronic illness.

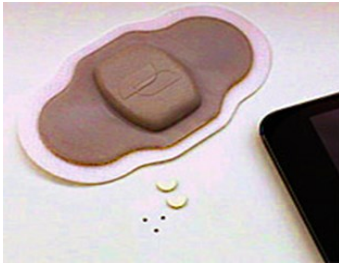
By *Frank Browning*

Ever been lost on a new trail on a hike? Or confused between north and south in a new city? Or after a certain age, unsure if you really took that anti-cholesterol pill last night, or was it the blood pressure pill? They kind-of look the same. Your gut may soon provide the answer.

GPS apps in your handheld may lead you back to the right path, but keeping track of your pills is another matter. Only **about 50 percent** of patients take their medications as prescribed. And, according to the **Centers for Disease Control and Prevention**, in 2010 almost 40 percent of adults older than 65 were taking five or more prescriptions a day.

Managing real and potential medication conflicts and confusions is more pressing as 10,000 baby boomers turn sixty-five every day, and 90 percent suffer at least one chronic illness. **Many boomers** are now swallowing a cocktail of medications prescribed by various specialists: pain medicines for aching backs, antidepressants, proton pump inhibitors to control gastric distress, vitamins and other over-the-counter supplements.

With families sometimes far away and many older people unable to afford personal caregivers, companies have searched for a technological solution to monitoring



Ingestible Wearable Mobile Computing

Tiny as BBs, these so-called nanomed, miniscule sensors embedded in a placebo pill that you swallow, set up shop in your gut. (Photo courtesy of Proteus Digital Health)

medicine....[Read More](#)

Senior citizens have special brain spot to help with holiday shopping

Senior shoppers use additional brain area to remember competing consumer products and choose the better one

Okay, the holiday season is in full swing but you still have shopping to do. Will that old senior brain be up to the task? It will, says new research, but the senior citizen will call on an additional brain area where it will find extra brainpower to make shopping decisions - especially those that rely on memory.

The Duke University study suggests that older shoppers use an additional brain area to remember competing consumer products and choose the better one.

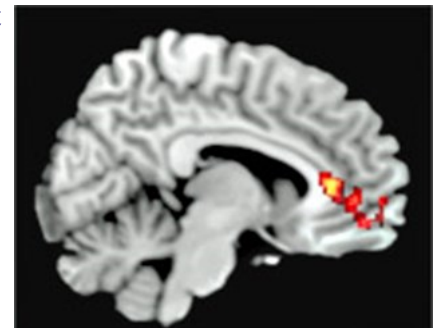
"The study gives a bright picture, actually," said lead author Nichole Lighthall, a postdoctoral researcher in Roberto Cabeza's lab at Duke's Center for Cognitive Neuroscience.

"It suggests that for healthy older adults, even though their memory might not be as good, they can naturally recruit other brain regions that are not typically involved in the task. It seems that it allows them to perform at a higher level."

The study used functional magnetic resonance imaging (fMRI) -- a noninvasive technique that indirectly measures changes in brain activity -- to scan the brains of 20 younger adults (25 years old, on average), and 22 older adults (around 70 years old) while the participants viewed pictures of consumer products with star ratings indicating their value, similar to online shopping sites like [Amazon.com](#).

Participants were asked to "keep shopping" by navigating from one screen to the next while trying to remember the value for each consumer product they encountered. They then had to select the better of two competing products, such as two different sweaters, based on which was a better value...

Some versions of the task were easy. For example, participants saw the first product, then the second product, and were asked to select the better one....[Read More](#)



A Senior's Ventromedial Prefrontal Cortex

Unlike adults in their 20s and 30s, senior citizens use a structure called the ventromedial prefrontal cortex for shopping decisions that rely on memory. *Photo: Nichole Lighthall, Duke University*

Most seniors with memory loss, dementia skip free testing from Medicare

Free dementia clinical testing now available to all senior citizens in Medicare



Alzheimer's disease and the associated loss of memory and cognitive ability is usually found to be the top fear of senior citizens. Yet, despite clear evidence that memory and cognitive abilities are sliding down hill, the majority of seniors with these symptoms have not been to a doctor for evaluation.

University of Michigan researchers and colleagues say their study suggests that as many as 1.8 million Americans over the age of 70 with dementia are not evaluated for cognitive symptoms by a medical provider, which in some patients, unfortunately, can lead to a failure to uncover modifiable causes of thinking or memory impairment.

The study, published online in *Neurology*, the medical journal of the American Academy of Neurology, documents a clear lack of clinical testing for seniors with signs of cognitive problems.

The study included people with mild cognitive impairment through severe dementia, from all causes....[Read More](#)

Making The Human Condition Computable

By Eric Whitney, Montana Public Radio

For centuries, the central challenge in health care was ignorance. There simply wasn't enough information to know what was making a person sick, or what to do to cure the patient.

Now, health care is being flooded with information. Advances in computing technology mean that gathering, storing and analyzing health information is relatively cheap, and it's getting cheaper by the day. As computers continue to fall in price, the cost of sequencing a single person's genome is tumbling, too.

Entrepreneur **Dr. Patrick Soon-Shiong** is working on wearable, real-time monitors to give doctors the ability to "interrogate" a person's individual blood cells "all the way down to the atom level" to see how a given drug works or why it fails.

Information from patients around the globe could then be compared, in theory. Computers could ultimately help doctors match specific treatments at the molecular level to the people for whom they would work best. Software might also detect patterns in data that would suggest new uses for existing drugs....[Read More](#)



Spanish Friday Alert now Available

The *Friday Alert* will now be available each week in Spanish! To see last week's *Alerta Semanal*, go to <http://tinyurl.com/mq7gpry>. For the Alliance's Spanish language page, which includes fact sheets and other translated documents from the main site, go to <http://tinyurl.com/nllcz6n>. More outreach from the Alliance to the Hispanic elder community will be coming in the next few months.

The New England ARA state affiliates are actively pursuing these Petitions.

Petition Subject: Observation Status: "Current Hospital Issues in the Medicare Program"

ADD
YOUR
NAME

**Get The Message Out:
SIGN THE PETITION!!!!**

Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.

ADD
YOUR
NAME

**Get The Message Out:
SIGN THE PETITION!!!!**

Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR 3118 & S 896

ADD
YOUR
NAME

**Get The Message Out:
SIGN THE PETITION!!!!**