



THE EAGLE

LOCAL 1103

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Verizon is hell-bent on destroying the middle class jobs CWA and IBEW have fought so hard to create over the last 50 years of collective bargaining. The battle is far from over. The Company must hear us loud and clear. We cannot allow this Company to strip our contract or our middle class way of life.

- CWA's Local 1103 Executive Board

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Elections Have Consequences: On Strike

As our Members walked the picket lines grabbing headlines and keeping the public interested in our struggle, CWA's LPAT worked in the background to gather political support and put external pressure on Verizon as a component in the fight to preserve our middle-class jobs.

We began our campaign after it became apparent that Verizon was not bargaining fairly. Objective one was to get members of the US House of Representatives (in the area we service) to write letters to CEOs Seinberg and McAddam demanding they bargain fairly. As several Congressmembers expressed in their letters, Verizon has a responsibility to our economy to keep CWA Members on the job. We are proud to say that out of the 20 congress members who wrote letters, 15 were from NY and all but one in our jurisdiction wrote a letter (Congresswomen Hayworth ignored all our requests).

Objective two was to get NYS Legislators to also write letters. CWA Locals 1103, 1107 & 1120 worked together in a joint effort to get letters from our shared jurisdictions. In total, NYS Assemblymembers wrote 54 letters and 15 NYS Senate letters were written. Across the state only a couple of republicans agreed to write letters, in particular within our shared jurisdiction NYS Senator Greg Ball ignored calls from Local 1120.

Our third objective in 1103's jurisdiction was to get elected officials to stand up in public and on video supporting the fight for middle-class jobs at Verizon. We held a Strike Watch at Horgan Hall on the expiration date to kick off this objective. Assemblymen Mike Spano, George Latimer, and Tom Abinanti attended the event and all made videos with CWA Members. Also surrounded by Members in a video were Westchester Legislator and Democratic Chairmen Ken Jenkins. At a later meeting, during the strike, Congresswoman Nita Lowey appeared in a video stating "In these hard economy times we have to keep these men and women on the job with the good paid and the benefits they have earned..."

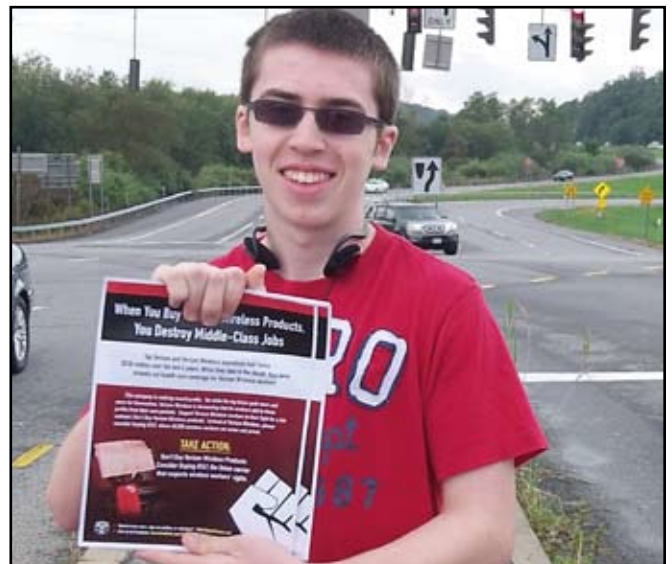
The second part of objective three occurred on the picket line. NYS Senators Andre Stewart-Cousins and Suzi Oppinhiemer along with NYS Assembly members Mike Spano, Gary Pretlow, George Latimer, and Tom Abinanti all stopped by our lines. We also received many visits from our Westchester Legislators Ken Jenkins, Peter Harckham, Jose Alvarado, Carmine BiDattista and Mike Kaplowitz.

LPAT took every media opportunity to carry our message to the public. We soon became a mainstay on local media by attending events hosted by MoveOn.org and Working Families Party. Whether the event was for cuts to Medicare and Social Security or Unemployment, we arrived with CWA Members from nearby picket lines and turn the conversation to the Verizon strike.

We even attended Congresswoman Nan Hayworth clandestine senior center event with our retiree Sisters and Brothers and 7 Members from the Mt. Kisco picket line (field techs and COTs). At first, we were told we could not attend because we were CWA Strikers, after insisting we had a right to attend we were allowed in the room. However, once seated, the Congresswomen told us we could not ask questions because we were not 65 years old. She was asked, "what are you going to do to support CWA Strikers and stop Verizon from sending jobs overseas?" Hayworth's answer, after attempting to filibuster, more tax cuts for companies like Verizon. Hayworth's comments were so outrageous it earned over 10,000 views on YouTube (find the video on cwa1103.org in the What's New section).

LPAT continues to play a big role in this contract's fight for our middle-class jobs. We have formed alliances with local Community Groups, conducted letters to the editor gatherings, and attend events to increase our influence in the political arena because elections have consequences.

**Joe Mayhew,
Business Agent**



Medical and Disability Benefits

Part 2 and Final

Appealing a Denied Claim

Claims are denied for various reasons. Perhaps the services you received are not covered by your plan. Or, perhaps the plan simply needs more information about your claim. Whatever the reason, you have at least 180 days to file an appeal (check your SPD or claims procedure to see if your plan provides a longer period).

Use the information in your claim denial notice in preparing your appeal. You should also be aware that the plan must provide claimants, on request and free of charge, copies of documents, records, and other information relevant to the claim for benefits. The plan also must identify, on your request, any medical or vocational expert whose advice was obtained by the plan. Be sure to include in your appeal all information related to your claim, particularly any additional information or evidence that you want the plan to consider, and get it to the person specified in the denial notice before the end of the 180-day period.

Reviewing an Appeal

On appeal, your claim must be reviewed by someone new who looks at all of the information submitted and consults with qualified medical professionals if a medical judgment is involved. This reviewer cannot be a subordinate of the person who made the initial decision and must give no consideration to that decision.

Plans have specific periods of time within which to review your appeal, depending on the type of claim.

“Urgent care claims must be reviewed as soon as possible, taking into account the medical needs of the patient, but not later than 72 hours after the plan receives your request to review a denied claim.” (www.dol.gov)

“Pre-service claims must be reviewed within a reasonable period of time appropriate to the medical circumstances, but not later than 30 days after the plan receives your request to review a denied claim.” (www.dol.gov)

“Post-service claims must be reviewed within a reasonable period of time, but not later than 60 days

after the plan receives your request to review a denied claim.” (www.dol.gov)

If a group health plan needs more time, the plan must get your consent. If you do not agree to more time, the plan must complete the review within the permitted time limit.

“Disability claims must be reviewed within a reasonable period of time, but not later than 45 days after the plan receives your request to review a denied claim. If the plan determines special circumstances exist and an extension is needed, the plan may take up to an additional 45 days to decide the appeal. However, before taking the extension, the plan must notify you in writing during the first 45-day period explaining the special circumstances, and the date by which the plan expects to make the decision.” (www.dol.gov)

The appeal process

If your claim is denied and you plan to appeal, first and foremost, you need to get a copy of the denial letter which should specify a reason for the denial and a reference to your plan explaining the basis for the denial. For example, did you need pre-authorization and not receive it for that treatment. If no pre-authorization was required review any specific exclusion listed in your plan. It is important to gather information to start your appeal. When did you get the notice of denial? What did it say specifically? Refer to your SPD and review it and determine if there is any deviation from what the denial states and what is actually in your plan. Place a call to your doctor’s office and ask them to send you a copy of the information that they submitted, including any letters that they have written to the insurance company seeking reimbursement.

To appeal the insurance company’s decision you must write an appeal letter, which should also include an attached letter from your doctor addressing your case, and any pertinent information from your medical records and even peer-reviewed medical journals that support your case.

Writing the Appeal Letter

When you have completed the process of gathering all the information that is pertinent to your case, you need to write an appeal letter. The purpose of the appeal letter is that you are disagreeing with the insurance company's decision and that you believe they should cover the procedure or claim. The letter must be factual and must include:

Identification- such as the policy number, claim number or anything else used to identify your case.

The reason for the denial that they explained in their letter

The correct information- perhaps the claim was denied because of a coding error and the insurance company's position is that this certain drug should not

be covered related to the illness described.

Why you believe that the decision was wrong- including factual information that demonstrates to the insurance company why the procedure or claim should be covered. For example, you are denied a certain procedure because it is out-of-network and the insurance company only pays for in-network services, but the facts show that it is medically necessary and there are no doctors that perform that procedure in-network.

Be clear that you are asking them to reconsider or overturn a decision of denial and approve coverage.

Please go to our website at www.CWA1103.org for samples of generic appeal letters that you can use as a reference when you are faced with this obstacle.

*Kevin Sheil,
Vice President*



Postal Unions Blast Scheme To Tear Up Contracts, Fire Workers

WASHINGTON—The nation's two big postal unions, the Postal Workers (APWU) and the Letter Carriers (NALC), blasted a Postal Service scheme – released just days before bargaining began with NALC – to have Congress tear up the unions' contracts and let the agency fire 120,000 workers.

NALC President Fredric Rolando and APWU President Cliff Guffey also alerted their members to call their lawmakers to try to stop the Postal Service plan, along with another GOP congressional scheme to put the agency under a virtual financial dictator who could order the same destruction.

The scheme was leaked to the *Washington Post*. Postal supervisors were ordered to explain the scheme to employees after the leak. Bargaining between NALC and the Postal Service started eight days later. Congress held hearings on it on Sept. 6.

The Postal Service told lawmakers it needs the drastic measures because it will run a \$9 billion deficit this year. It wants to close 3,700 post offices, cut 220,000 jobs – 100,000 of them by attrition -- and dump present health care and pension systems.

The union leaders replied that a \$5.5 billion yearly pre-payment of future retirees' health costs for a decade – mandated by a postal "reform" law pushed through Congress in 2006 by GOP President George W. Bush – accounts for most of the red ink. They noted no other business, public or private, faces such a requirement.

"Congress created this mess" through the 2006 law "and Congress can fix it," Guffey stated. He called the USPS plan "a clear attempt to abrogate our contract and destroy postal collective bargaining, adding that "crushing postal workers and slashing service will not solve the Postal Service's financial crisis." The APWU contract with USPS expires in 2015.

Guffey said USPS tried to hide its intent behind bland rhetoric saying the agency "is reviewing with Congress additional ways to improve our workforce flexibility" as it downsizes. But USPS' own "discussion draft" of the plan, which APWU posted on its website, says the real goal is to cut 220,000 workers – 120,000 by quick firing.

USPS needs congressional authority to do that, and Guffey admitted "some in Congress" may support its scheme, without flatly identifying who.

"But we will not allow the hard-working men and women of the Postal Service to be made the scapegoats for the outrageously poor judgment of Congress in instituting the pre-funding requirement."

He asked APWU members to lobby lawmakers not to let USPS get away with it, to lobby for legislation – which NALC also supports – removing the \$5.5 billion yearly requirement and letting the agency draw upon the overfunded pension plan.

Rolando called the USPS proposal "part of a concerted campaign by top postal management to convince Congress to slash postal employees' health and pension benefits and override lay-off protection provisions in the postal unions' contracts." Together the two unions represent almost half a million postal service employees.

"The Postal Service has sent a clear message: It intends to use the financial crisis caused by the deep recession and the crushing congressional pre-funding mandates to strip postal employees of our bargaining rights. Although we are prepared to seriously bargain over any proposal, we will resist this blatant attempt to subvert and circumvent collective bargaining," Rolando stated.

He also cited non-partisan auditors' reports showing USPS was forced to overpay its pension plans by billions of dollars in the last four years. If the overpayment is returned and the \$5.5 billion yearly requirement is dumped – actions up to Congress – the deficit disappears, Rolando said.

"Although the (postal supervisors') stand-up talk" on the postal agency's plan "claimed postal unions had been 'briefed,' the reality is quite different. The USPS developed their plans without any discussion or negotiation with NALC or any of the other unions," Rolando said. "Let me be clear: We would never agree to any benefit plan unilaterally designed by postal management."

Guffey also asked members to lobby against the financial czar proposal by House Oversight Committee Chairman Darrell Issa, R-Calif. Issa is a Right Wing multimillionaire former car alarm baron whose committee writes USPS legislation.

When bargaining began on Aug. 18, Rolando asked new Postmaster General Patrick Donahoe to "disavow" the "regressive and destructive" scheme. Donahoe refused, and defended it on Sept. 6.

"Despite the Postal Service's outrageous show of bad faith, we are prepared to negotiate a fair, responsible and innovative labor agreement to reward our members and to position the Postal Service for a stronger and better future," Rolando said. "We are not prepared to shut out the lights on one of America's greatest institutions."

While pushing for repeal of the required \$5.5 billion contribution, "We are also ready to roll-up our sleeves at the bargaining table to creatively negotiate a contract that helps the USPS better serve the American people and the \$1.2 trillion industry it supports," the NALC chief concluded.

The Retiree's Corner..

Fellow Retirees,

At this writing, the Union and Verizon are still in contract negotiations. Our active members did an outstanding job on the picket lines in August. They had the fight and spirit in them to bring down Goliath. I also want to thank all our retired members who came out and supported their brothers and sisters. What a great showing of true Union solidarity. Even though our active members are back at work, the struggle still continues. I believe that we started a groundswell during our strike. Since that time we have gotten the attention of the younger generation who now are leading the charge against Wall Street greed. It's time we let greedy corporations and Wall Street know "We ain't gonna take it anymore!"

The first "Tommy Wonsor Day" was held on Tuesday, September 20 at the FDR Park in Yorktown Heights. Despite the early morning rain we drew a good crowd. Tommy must have been looking down on us that day because the rain did stop and the sun peaked out. Some of the retirees who attended had some very nice memories of Tommy that they shared with all of us. All in all a great day for a great union man and all around good guy! The donation fee we collected from all attendees was donated to the SS Lane Victory Endowment Fund – US Merchant Marines.

As per our by-laws all positions on the executive board were up for election. Nominations were opened at the September general membership meeting. All members who are both council and chapter member have already received their postcards notifying them of the elections. We asked for and received 3 volunteers to serve on the election committee. Thanks to Bill Townsend, Lisa Cherry and Kevin Stockey for agreeing to serve. The actual election was scheduled to be held at the November 15 general membership meeting by secret ballot. Results are posted on the RMC webpage.

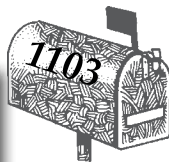
This year's Holiday Luncheon will be on Tuesday, December 13 from 12 to 3 PM. It will be held at the Traveler's Rest, located on Route 100 in Ossining (Millwood), NY. The cost will be \$40.00 per person. Please make your check out to CWA Local 1103 RMC and mail to:

CWA Local 1103 RMC
345 Westchester Ave
Port Chester, N.Y. 10573

We need your check by **December 6th** to get a head count. Don't delay do it today. Also, check our website at cwalocal1103rmc.org for the menu.

The CWA Local 1103 RMC Executive Board wishes all our members and their families a happy and safe Thanksgiving!

Jeanette Spoor - President ,
CWA Local 1103 RMC



LETTERS TO THE LOCAL

To Whom It May Concern:

I am honored to be recognized for my achievements as I embark on my college career at Virginia Wesleyan College. I am also blessed to be awarded the scholarship of \$2,000.00 from CWA Local 1103. This money will be used for my college expenses and will help alleviate some of the costs of attending college. I would also like to thank the board for acknowledging my credentials and their generosity is greatly appreciated.

Thank you,
Cierra Eldridge

* * *

Dear Local 1103;

I wanted to say thank you very much for the scholarship money. I really appreciate your kindness. Thank you very much.

Danielle Mastro

* * *

Dear CWA 1103,

Thank you so much for awarding me with such a generous gift. I truly appreciate it and will make sure to put it to good use at Fairfield University. So far in college it has been an enormous help because I am able to focus on my studies, rather than having to stress about getting an off-campus job.

Sincerely,
Stephen Murphy

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The Officers,
Executive Board
and Staff of Local 1103
would like to wish you
a very
Happy
Thanksgiving
as we begin this 2011
Holiday Season



COMMUNICATIONS WORKERS OF AMERICA - LOCAL 1103

(AFFILIATED WITH A.F.L.-C.I.O.-C.L.C.)

345 WESTCHESTER AVENUE • PORT CHESTER, NY 10573



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