



Volume 106 No.12

Monthly Publication • Port Chester, New York

December 2007



The CWA Speed Matters and our efforts to see cable franchise agreements are successfully working hand in hand. As of this writing, we have twenty-four communities that have voted for these agreements and another ten are in the works. I say that SMAC and FiOS are working hand in hand because when we go to these cities, towns and villages, we bring up all the positives that come with FiOS, such as better and more services at lower costs. And when we go to our state legislators, we point out these same pluses, but also the need for universal service, not like what Veri-

zon wants, which is to pick and choose high density communities and leave rural areas abandoned.

Many 1103 Members have been showing up at these public hearings on their own time at night, so you can thank them for fighting for jobs. These are the same union Brothers and Sisters who are also SMAC advocates and are pushing our State Senators to co-sponsor S.5124, the Telecommunications Reform Act. Assistant to the President Chris Cutter has been at every one of these town council meetings and testified on our behalf, sometimes three

Continued on page 7

CWA
Political
Page
....pg. 3

Insurance Claims
Info . . . . . .pg. 6

General
Membership
Notice . . . . . pg. 7

Open House for farewell to Mac. . . . . . . . . . . . . . pg. 8

### As I see it . . . the final look





It's the end of another year, and for me it's the end of a 49 year career in the communications and union business. As I look back I remember how things were and how much they have changed during the past half century. There have been many changes in technology, in how we do our work and in how we as workers are treated by the boss. The one thing that has never changed over the years is the need for a union to stick up for us when we are being treated unfairly on the job or at the bargaining table.

Whether you work in the private or public sector it is basically the same. Sooner or later the boss tries to take advantage of us and if we didn't have the combined strength that our union provides they would get away with it. Just look at how the top executives treat lower management in the telephone industry. They have eliminated their pensions, increased their retirement age, increased their medical premiums and deductibles and when they get tired of them they tell them there is no place for them in the company and let them go. All this abuse because these managers are powerless to fight back since they are without the strength of a union to back them up. Believe me we would be far worst off than them if we were without our union.

When each of us came to work for the first time we were told by the person who hired us that the employer was giving us things such as Medical benefits, a Pension, Vacations, Holidays, a 401-K plan etc. etc. Well they lied to all of us. They didn't give us any of those things. We fought for them through negotiations, mobilization and in some cases by striking for them. When we negotiated for these benefits we took less money in our paychecks to get them. They were bought and paid for by the Members who proceeded us and we continue to pay for them today with our smaller paychecks. They must never be given back!

Some Members have said to me that the newer Members are not willing to stand up and fight for a contract with decent pay and benefits. I know that they are mistaken because the newer members have never been put in that situation and when they are they will come thru OK. The same thing was being said about me when I was new. Well, I put in over one year on the picket line during my time here, fighting for pay and benefits – so much for the new guy who won't fight.

There have been many milestones during my career as a union representative. I started in the independent Union of Telephone Workers (UTO) in 1958 which was replaced by the CWA in a 1961 election. I became a Charter Member of CWA Local 1101, served as a Steward, Chief Steward, Business Agent, 1971 N.Y. Plant Contract Negotiator and Assistant to the 1101 President. In 1973, I transferred to 1103 and served as a Steward, Chief Steward, Business Agent and President. I also served as a Delegate to 37 National Conventions.

Through it all there have been good times and bad times but mostly good times. The worst times were during the 1989 strike when I had to meet with the Horgan family and tell them of Gerry's condition

Continued on back page



Official Publication of the Communications Workers of America Local 1103

### OFFICERS / STEWARDS

#### **BUSINESS AGENTS / STEWARDS**

Mark Crumm John Gentile

Ron Mangeri Joe Mayhew Kevin Sheil

#### **STAFF**

Christopher Cutter .......Assistant to the President Fran Gottron ......Organizer
Anthony Masini ......Office Administrator

Union Hall: 914-939-8203 Tape: 914-939-8205 website: www.cwa1103.org

**EDITOR:** Chris Cutter

PERIODICALS POSTAGE PAID (USPS 663-570)

AT PORT CHESTER, NY 10573 December 2007

The Eagle USPS 663-570 is published monthly, 12 times a year by CWA 1103, 345 Westchester Ave., Port Chester, NY 10573. Periodicals Postage is paid at Portchester NY 10573, USA. The Eagle. Postmaster: Please send address change to: The Eagle, 345 Westchester Avenue, Port Chester, N.Y. 10573



## The 1103 Political Page



by Chris Cutter, Assistant to the President

The 2007 campaign season has drawn to a close and we want to thank everyone that gave some time to handbill on the weekends or manned our phone banks here at the Union Hall or at the Central Labor Council Headquarters. Of the 38 candidates that the Local endorsed in Westchester and Putnam Counties, 33 won. That's a very respectable .870 batting average. In Westchester, we faired very well losing only one race out of thirty three, or 97%. However, in Putnam County, the tables were reversed where we won one race out of five, or batting .200.

We regret to say that voter turnout was low. Many political pundits faulted the morning rain for keeping people away. Another excuse was that it was only local elections, and therefore, did not spur a lot of interest. All this is just a politically correct way of saying that voter apathy was once again rampant. We can't emphasize enough how much your vote counts and that YOU DO MAKE A DIFFERENCE. In Cort-



Election Day volunteers Vice President Joseph Barca, Jr., Asst. to Pres. Chris Cutter, Business Agent Kevin Sheil and Area Chief Steward Bob McCormck prepare to hand-bill another apartment complex.

landt, two candidates each received 34% of the vote. Of the 7510 cast between the two of them, one received 3,769 while the other got 3,741 – a difference of only 28 votes. In the Mayor's race in Harrison, the Working Families Party proved to be the difference. The Republican-

Conservative-Independent candidate got 2,590 votes beating out the Democratic who garnered 2,556; but the 177 votes she got on the Working families party line put her over the top by 143 votes. So you can see that one vote does count – and it should always be yours.

# Right from the White House America's children - NO! War for oil - YES!

By a 273-156 vote, an attempt to override President Bush's veto of expanded funding for the State Children's Health Insurance Program (SCHIP) failed. The tally left Democrats 13 votes shy of the two-thirds majority of 286 needed to override the third veto of the Bush presidency. Two-thirds of the U.S. Senate would also have had to vote for the funding in order to overturn the veto, but 67 Senators had already voted for the bill (HR976) on September 27th. A CBS News poll showed that 81% of



Americans favored expanding SCHIP.

Fully funding and expanding the program would have added \$35 billion to the plan over five years and insured an additional 4 million children. Because of his action, hundreds of thousands of children will now lose their health coverage – including basic check-ups and immunizations – unless Congress acts to extend the program.

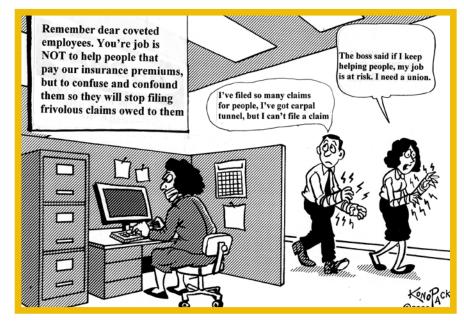
from Alliance for Retired Americans

### **Getting What You're Entitled To**

A general guide to get the most from your insurance company

Dealing with insurance companies is often complicated. Couple that with illness and it can become quite stressful as well. When you are denied a medical procedure or therapy that has been performed or that is pending, a financial hardship can arise should the insurance company fail to certify your claim. Weekly income can be compromised, leaving you and your family vulnerable to mounting bills. This is why we have decided to cover this most important issue in a special limited monthly series. It is impossible to write about all of the different plans that our employers provide to the employees we represent, but it is expected that when this series is completed, 1103 Members will have a better understanding of insurance terms and industry insight so that they will have an advantage when advocating for what they are entitled to from their respective plans. Keep in mind, that different insurance policies offer different levels of coverage. Tips in dealing with Insurance **Carriers** 

The Summary Plan Description is your most important tool in getting the most out of your insurance carrier. By knowing your plan, you will be able to make educated health care decisions affecting yourself and your family. Decisions such as: What doctors can I Use? Do I need pre-approval for a certain type of procedure? Do I need to receive referrals before I can see a specialist? Do I need to stay in-network or out-of-network? How much is my co-pay? How much will I have to pay out-of-pocket for services ren-



dered that are not covered by my policy? It is YOUR RESPONSIBIL-ITY to know YOUR PLAN. Don't assume that because your friend's policy covers a certain procedure that yours will too. It is burdensome to have to sift through all the documents pertaining to health care insurance; however, you owe it to yourself and your family to take the necessary time to know your plan. If you were taking part in an NFL fantasy football draft or shopping for a baby shower, would you do a little research? Of course you would, so research your Summary Plan Description. The SPD is what provides you with an overview of the plan, how it works, what benefits it provides, how to file a claim, etc. etc.. This is very important because insurance companies count on a high level of policy holder indifference. It's all of our jobs to maximize the benefits we have fought for and we do that first by knowing our plan.

<u>Request a Case Manager.</u> In all cases, you should call your insurance company and request a case

manager be assigned to you. They will serve as a single point of contact which will decrease the amount of time you spend on the phone. They will coordinate all the claims and authorizations related to the case and will prevent conflicting information from different sources. Make them your best friend. They will be more apt to help if you have a relationship that is cordial.

<u>Keep Careful Records</u> keep all of your insurance information in one source and place. Create separate files for each family member and have separate files for manuals and directories. Keep all paperwork related to active cases in active files, including logs of your phone calls, any letters or e-mails from the case manager and copies of all correspondence. Keep copies of fax verifications, including date, time and number called. All mailed correspondence should be by certified mail with receipts recorded and kept in a filed.

Continued on next page

### Insurance? from page 6

Make Sure Your Information Is Up To Date by calling your insurance company whenever you change insurance companies or receive an updated card. Keep you insurance card with you so you have the necessary information available to you in a time of need.

Make Sure Your Provider (Doctor) Files Your Insurance Properly by making sure the information filed is accurate and that it is being sent to where it needs to be sent to, and that the information in the office file is correct. Things like names, age, addresses and medical procedures all have to be documented properly for your insurance company to approve the claim.

Read All Of Your Explanation Of Benefits (EOB) Forms Carefully because this form shows how much you were billed, how much was paid, and if the amount was not paid, why it was denied or adjusted. You should demand that you receive them from your insurance company. You have a right to know what is being billed and paid in your name so that you can spot erroneous billings and so that you know what your out-of-pocket cost is going to be.

Next month we will discuss filing a claim and then wrap up this three-part series about appealing a denied claim.

**KEVIN SHEIL Business Agent** 

and four times in each town; and Business Agent Joe Mayhew has led the charge with our SMACers to co-sponsor S.5124. He has formed a Hudson Valley coalition with Locals 1107, 1118 and 1120 and to date, he and the Speed Matters Action Committee have successfully convinced State Senators Thomas Morahan, William Larkin and John Bonacic to be co-sponsors and are currently putting pressure on State Senators Steven Saland and Suzi Oppenheimer to co-sponsor this bill.

Chris and Joe have become a real tag-team when they meet with our State Reps. One goes over the necessity for universal service so that all New York residents get access to broadband and not just select high-density communities, and the other points out what is happening in New England because there are no statewide agreements and we foresee the potential sale of upstate New York. This will leave people without the service and internet access they deserve and possibly many CWA men and women without jobs.



State Senator Ruth Hassel-Thompson agrees to co-sponsor S.5124 after meeting with B.A. Joe Mayhew an Asst. to Pres. Chris Cutter

Help us help your New England Brothers and Sisters and go to our website www.CWA1103.org. Then go to the right side of the Home Page marked Action Center. Click on "Stop the New England Land Line Sale" and follow the required field. You will be sending a powerful and collective message to the FCC. While you are on the website, go to the section marked Member Resources and sign up to be an 1103 SMACer.

JOSEPH A. BARCA Jr. Vice President



### GENERAL MEMBERSHIP MEETING

Wednesday, December 19th - 5:30P.M. Sharp Little Theater - Westchester County Center



Everyone is invited to have a bite and bid farewell to Bob **McCracken** 



There will be an

Open House on December 5th from 11a.m. to 3p.m. Crawford Park 122 North Ridge Street in Rye Brook, NY



#### COMMUNICATIONS WORKERS OF AMERICA - LOCAL 1103

(AFFILIATED WITH A.F.L.-C.I.O.-C.L.C.) 345 WESTCHESTER AVENUE • PORT CHESTER, NY 10573



**PERIODICAL** 

### MAC continued from page two

the day he was struck down on a picket line by a scab and again in October of that year when Chief Steward Ray Borella died of a heart attack brought on by the pressures of the strike. My best time was when my entire "MAC" Team won our election in July of '89 because it meant that we were going to be able to change the Local from one of indifference to one which would be responsive to the needs of all the Members. A Local which would be respected and counted among the best of the best in CWA and the labor movement. I can truthfully say that although we are not one of the biggest, we are among the best of the best – no bull.

I also will never forget my Brothers and Sisters who helped us achieve so much during these past 18 years. To my original "MAC" Team, Blackie, Doug S., Joe, Skip, George, Doug T. & Zoc and to my current "Mac" Team and all the "MAC" Teams in between. I may have had the vision but your hard work made my vision a reality. Also, to all the Members who served as Stewards, Chiefs and Area chiefs, you are the Union to those who seek your assistance in the workplace and you have served them well.

We also need professional assistance from time to time so thanks to the National Union and Staff especially Chris Shelton, Dennis Trainor, Lisa Riordan, Rick Martini and Pat Telesco. Thanks also to our attorneys Brother Marvin Anderman and Vinny Rosillo and to our labor attorneys, Ellen Dichner, Jim Reif, Kent Hirozawa, Amy Young and Gay Semel.

Now, as I leave office, I am leaving Joe Barca the best Vice President this Local has ever had as your new President. Please give Joe and his Executive Board the same support you have given me over the years. They all work so hard for you and deserve it.

Since the job of a union representative never ends, each union representative must decide when to end the job and I have decided to end it now. I thank each and every Member I have had the honor and the privilege to serve for the opportunity to do so, I will never forget you.

Goodbye, good luck and may God bless us – every one. Boh Mc Casher

BOB McCRACKEN,

President