



Retirees & Employee Assistance Program Newsletter

IAMAW Retiree Member appointed to Green River College Board of Trustees



IAMAW Retiree Coordinator Jacelyn Boschok has been appointed to the five-member Green River College Board of Trustees.

Retired IAM member, Jacelyn Boschok of District Lodge 751 has been appointed to the Green River College Board of Trustees by Washington state Gov. Jay Inslee.

Sister Boschok currently serves as the vice president of the Washington State Labor Council, the president of the Washington State Alliance for Retired Americans and a member of the Board of Directors for Puget Sound Advocates for Retirement Action.

During her working career she was a material processor and resource facilitator for Boeing Commercial Airplane Group. Sister Boschok also worked for her union by serving as a business representative of IAMAW District 751.

Prior to earning her Bachelor of Science in agriculture from the University of Missouri-Columbia, Boschok took courses at Forest Park Community College in St. Louis, Mo. During her time at Boeing and the Machinists Union, she witnessed many employees use worker retraining programs to further their education and careers.

Click [here](#) to read entire article.

December 2016

INSIDE THIS ISSUE

IAM Retirees Department Class Schedule	2
IAM's Rich History.....	2
2017 IAM Calendar.....	2
Secure Retirement	3
Single-Employer Plan.....	3
Social Security COLA.....	3

In the back of this letter:

- Alliance for Retired Americans - Call to action!
- Medicare Tool Kit
- Medicare under Attack!

Please share this information

SPECIAL POINTS OF INTEREST

- Hanukkah Begins: December 24, 2016
- Christmas Day: December 25, 2016
- Kwanzaa Begins: December 26, 2016
- New Year's Eve: December 31, 2016

We ask all IAM Retirees to remain active and involved in their union.

Please join existing clubs and recruit new retiree members and assist fellow IAM retirees to establish and maintain active IAM Retirees clubs in their Local and District Lodges.

<http://www.goiam.org/index.php/headquarters/departments/retirees-a-employee-assistance-programs>

Do you have a story to share?

Send your activities and photos to us so we can highlight your event and encourage others to do the same.

- Email your stories to us at emanhart@iamaw.org



Retirees Launch Campaign to Protect Medicare from Privatization

Washington, DC –

Alarmed by the House Congressional Leadership's plans to dismantle Medicare, the Alliance for Retired Americans today kicked off a grass roots campaign to block any attempts to cut or convert guaranteed, earned health benefits into a voucher or privatized scheme.

Speaker Paul Ryan and Rep. Tom Price, whom President-elect Trump will nominate to be Secretary of Health and Human Services, both said that they were moving to "reform" Medicare in the next Congress.

Click [here](#) to read entire article.

Fight Back! Get your Medicare Toolkit ([click here](#))



Order Your 2017
IAM Calendar
Featuring Photo
Contest Winners



IAM Retirees Department 2017 Program schedule at W3 Center

RETIREE'S EDUCATION AND STRATEGY PROGRAM

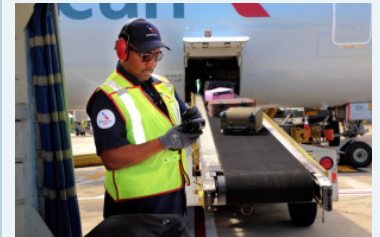
03 - 05 to 03 - 10 and 07- 30 to 08 - 04

RETIREE'S ASSISTANCE PROGRAM

04 - 23 to 04 - 28

LOCAL LODGE HISTORY PROJECT

06 - 11 to 06 - 16



The 2017 IAM Calendar featuring the winning shots from this year's photo competition is now available.

To order the 2017 IAM Calendar, download an **individual order form** or **bulk order form** for lodges that want to order large quantities of calendars. Calendars are \$7 for individual orders and \$5 per calendar for orders of 100 or more. Two dollars from each calendar sold are donated to the IAM's favorite charity, **Guide Dogs of America**.

Click here to see the winning photos and download order forms.

This is a great way to promote IAM members and the work they do, as well as helping to bring independence to blind and vision impaired individuals across North America.



Explore the IAM's Rich History from Your Computer

Did you know **IAM publications** going back over 128 years are available online? Through a partnership between the IAM and **Georgia State University** Library you can search over 2,500 IAM local and district periodicals dating back to the beginning of our union.

In addition to publications, you'll also find history of the IAM, manuscripts and oral histories. This is a great resource for anyone looking to research and learn more about IAM history.

If you are interested in IAM history, you may want to consider attending the Lodge History Project Program held at the William W. Winpisinger Education and Technology Center June 11-16, 2017.

Mark the date on your calendar and look for an announcement on class registration in the future.

Search the entire IAM archives here.



Retirement Matters: Working Towards A Secure Retirement



This entry is part of the Director's Hub blog series. You'll hear from our Director, Tom Reeder, about the importance of preserving pension plans and protecting retirement security. Check out Tom's bio to learn more about him.

This week marks National Retirement Security Week, designated by Congress to

create awareness about the importance of preparing for retirement. Retirement security is at the heart of PBGC's mission, and this week gives us an opportunity to emphasize the importance of that mission.

I believe in the value of defined benefit pension plans because they provide retirement security in the form of a benefit you can't outlive or outspend. Here at PBGC, we protect the retirement incomes of more than 40 million American workers in defined benefit plans.

At PBGC, we want to make sure more people can count on a secure retirement. One of our purposes under ERISA is to encourage the continuation and maintenance of pension plans. We're doing what we can to help employers keep their defined benefit plans and continue providing the security of lifetime income to their workers and retirees.

Click [here](#) to read entire article.

PBGC Guarantee Limit for Single-Employer Plans Increases for 2017

WASHINGTON -

The Pension Benefit Guaranty Corporation announced today that the guarantee limit for single-employer plans that fail in 2017 will be higher than the limit that applied for 2015 and 2016.

The following table shows the maximum annual guarantee limits for 2017 for sample ages and payment forms. Amounts for other ages are posted on a table on PBGC's website. The increase is not retroactive; payments to retirees whose plans terminated before 2017 will not change.

The guarantee in the separate program for multiemployer plans has not changed.

Single-Employer Plan Guarantee Limit

The guarantee limit is a cap on what PBGC guarantees, not on what PBGC pays. In some cases, PBGC pays benefits above the guarantee limit.

Whether that happens depends on the retiree's age and how much money was in the plan when it terminated.

Click [here](#) to read entire article.



Cost-of-Living Adjustment (COLA) Information for 2017

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 65 million Americans will increase 0.3 percent in 2017.

The 0.3 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 60 million Social Security beneficiaries in January 2017. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2016.

Read more about the Social Security Cost-of-Living adjustment for 2017.

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$127,200.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$16,920. (We deduct \$1 from benefits for each \$2 earned over \$16,920.)

The earnings limit for people turning 66 in 2017 will increase to \$44,880. (We deduct \$1 from benefits for each \$3 earned over \$44,880 until the month the worker turns age 66.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Click [here](#) to read entire article.



**The IAMAW Retirees, Member and
Employee Assistance Program
Department wish you and your
families a healthy and joyous
holiday season!**

Merry Christmas & Happy New Year!

**Through your continued support we
look forward to a very
productive 2017!**





2016 Save Medicare Toolkit





Table of Contents

Resources	Page
Introduction	1
Timeline	2
Medicare Talking Points	3-4
Fact Sheet: Medicare at Risk	5-6
Fact Sheet: Medicare and the ACA	7
How to Structure Your Congressional Meetings	8
Medicare Card Leave-Behind	9
“I Worked” Selfie Sign	10
After Lobby Visit-Report Back Form	11
Sample Followup Letter	12
National Legislator Call In/White House Call In	13



President
Robert Roach, Jr.
Secretary-Treasurer
Joseph Peters, Jr.

December 6, 2016

Dear Alliance Presidents and Activists,

President-elect Trump's decision to nominate Representative Tom Price as Secretary of Health and Human Services shows that he has no intention of keeping his campaign promise not to cut Medicare. Tom Price is an architect of Speaker Paul Ryan's plan to eliminate Medicare's guaranteed benefits and replace them with vouchers. Together Price and Ryan are on a course to destroy Medicare. It is urgent that Alliance members meet with your senators and representatives in Congress and tell them to keep their hands off Medicare.

Our message is focused on protecting Medicare and Medicaid from cuts, preserving drug discounts and preventive benefits, and safeguarding insurance protections in the Affordable Care Act. This toolkit includes information about the threat to Medicare and our earned health care benefits. Enclosed are:

- A timeline of the Alliance's initial Save Medicare activities, including a webinar on December 12 to help mobilize Alliance members and discuss our plans to fight back;
- Talking points on Medicare and Medicaid;
- Medicare at Risk and Affordable Care Act Repeal Fact Sheets;
- Tips for planning your district lobbying visit;
- A mock "Medicare Card" leave behind and "I Worked _ Years" Selfie Sign;
- A PowerPoint presentation to help educate other retirees or allies;
- Post-meeting report form to return to the Alliance Washington office;
- Sample thank you letter.

We are coordinating with the AFL-CIO, our affiliates and other groups and need to keep a master list of all lobbying visits. As you confirm meetings, please enter the details on this [scheduling form](#).

After your meeting, we ask that you do two things. First, fill out the enclosed paper or online [report back form](#). This should be completed and returned within a week of your visit. Second, please send a thank you letter to the member of Congress after your visit. A sample is enclosed. Please customize this letter and mail it within a week of your visit.

These visits are a critical part of our campaign to demand that Congress protect our earned health care benefits and remind them that we will be watching and hold them accountable. If you have any questions about your visit please contact Eva Dominguez with the Government Affairs department at 202-637-5277 or edominguez@retiredamericans.org, or Michelle Campbell with the Field Mobilization Department at 202-637-5361 or mcampbell@retiredamericans.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Rob Roach".

Robert Roach, Jr.
President, Alliance for Retired Americans

A handwritten signature in black ink, appearing to read "Richard J. Fiesta".

Richard Fiesta
Executive Director, Alliance for Retired Americans





Save Medicare Campaign Timeline

December 2 – Alliance launches online petition against Medicare changes
www.retiredamericans.org/medicare-action

December 7 – Alliance launches Faces of Medicare stories feature on Website
www.retiredamericans.org/medicare-stories

December 7 – Alliance participates in Capitol Hill Press Conference with Sen. Schumer, Rep. Pelosi, Sen. Sanders, Rep. Schakowsky, Rep. Deutch before delivering first batch of Save Medicare petitions to Speaker Ryan and Senator McConnell

December 5 – 31st – December Congressional District Lobby Visits

December 12 – Save Medicare Activist Webinar 1

January 4 – National Save Medicare Call Your Member of Congress Day

January 9 – Save Medicare Activist Webinar 2

January 23 – National Save Medicare Call the White House Day

February 13 – Save Medicare Activist Webinar 3

February 21 - 24 – February Congressional District Lobby Visits



Medicare Talking Points

Americans value the security health care coverage provides. No one campaigned or voted on the idea of destroying Medicare and Medicaid and putting all Americans' health and security at risk.

Despite this, Speaker Paul Ryan and Rep. Tom Price, Donald Trump's pick to lead the Department of Health and Human Services, are preparing legislation now to cut and turn Medicare into a voucher system.

Congress should keep its hands off our Medicare!

Do Not Raise the Medicare Eligibility Age.

- Raising the age from 65 to 67 would deny 5 million seniors insurance starting in 2020. By 65, most people have health conditions that will make buying private insurance prohibitively expensive and difficult to get. These people will be forced to remain in or find a job that provides coverage at a time when it's difficult to find employment; pay for coverage themselves; or become impoverished to eligible for Medicaid, provided their state makes it available.

Do Not Replace Guaranteed Medicare Benefits with a Voucher.

- Ryan and Price want to replace your Medicare card with a limited voucher to purchase traditional Medicare or insurance in the private marketplace. There is no guarantee that the value of these vouchers will increase with inflation increasing the amount of money seniors have to spend on health care.

No Changes to Medigap or Supplemental Insurance.

- Eliminating first-dollar deductible coverage or limiting the amount of health care costs that Medigap can cover will not bring down health care costs. It will shift costs from insurance corporations to beneficiaries.
- Limiting Medigap coverage will penalize those who can least afford it -- the oldest, sickest and chronically ill.

Reject Schemes to Shift Medicare costs to Seniors.

- Combining Medicare Part A and B deductibles will increase the yearly deductible for beneficiaries who don't go to the hospital by as much as \$400¹.
- A single deductible will increase hospital copays from 10% to 20%.

¹ Estimate based on Speaker Ryan's Republican Budget for Fiscal Year 2015.

Congress should enact the Medicare drug rebate program.

- The Medicare Drug Savings Act, which would require drug companies to provide discounts to the federal government for low-income Medicare beneficiaries, can save the government and taxpayers \$121 billion over 10 years.
- This is a common sense measure that will save the Medicare program money without harming beneficiaries.

Medicare Benefits Should Not Be Further Means Tested.

- Medicare Parts B and D are already means tested for individuals with incomes over \$85,000, and couples with incomes over \$170,000. More means testing is a direct attack on the middle class, as it will hit individuals making as little as \$47,000.

Medicaid Talking Points

Do Not Cut Health Insurance for the Most Vulnerable Americans to Pay for Tax Cuts for the Wealthy and Big Corporations.

- Medicaid covers 62% of all long term care costs in the United States. Slashing funding to states by one-third will harm seniors and people with disabilities who rely on the program for their nursing home and home care costs.
- Ryan and Price will also make dramatic cuts to Medicaid, the health care safety net for low-income women, children, seniors and people with disabilities.

On November 10, 2016, House Speaker Paul Ryan told Fox News that he would push legislation in early 2017 that would end Medicare's guaranteed health care benefits. For years Ryan has worked to replace Medicare with a voucher or coupon for seniors to use to purchase their health insurance. This threat to our earned health care benefits became even more serious when President-elect Donald Trump nominated Rep. Tom Price to be the Secretary of Health and Human Services. Like Ryan, Price has vowed to privatize, cut and change Medicare to a voucher program.

Speaker Ryan said he would bury the Medicare changes in the legislation to repeal and replace the Affordable Care Act. This strategy is an effort to confuse and distract Americans who overwhelmingly support and depend on Medicare and wish to see it strengthened, not destroyed. **This is not the first time Speaker Ryan has tried to dismantle Medicare** and his plans are available on his website. They include:

End Medicare's Guaranteed Benefits

- **Raise the Medicare Eligibility Age from 65 to 67:** This would deny nearly 5 million seniors insurance starting in 2020. By 65, most Americans have at least one chronic medical condition that would make the purchase of private insurance prohibitively expensive and difficult to obtain.
- **Vouchers or Coupon-care:** Instead of a Medicare card which provides access to health care, seniors would receive a limited voucher or coupon. These coupons would contribute toward the purchasing of a traditional Medicare plan or a private insurance policy and would require beneficiaries to pay significantly more out-of-pocket.
- **Medigap Plans Will Cover Less:** Today Medigap insurance plans are allowed to cover most of a beneficiary's co-payments. The Ryan Coupon-Care Voucher Plan would change the rules and Medigap policies would no longer be able to cover deductibles. Medigap plans would also be limited in how much of the difference between the deductible and the out of pocket cap could be covered.
- **Costs Shifted to Seniors:** Speaker Ryan's Coupon-Care Voucher Plan would double hospital stay copayments and would substantially increase all deductibles.

Gutting Medicaid

Medicaid pays the long-term care costs for millions of seniors and provides health care services to people with disabilities and low-income Americans.

Ryan and Price's vision includes drastic changes to states' Medicaid programs as well as 25% cuts in funding. States would be forced to cut benefits to their most vulnerable people or increase state taxes to make up the difference.

If the Affordable Care Act is Repealed, What Happens to Medicare and Seniors?

End to Free Annual Wellness Exams

Prior to the Affordable Care Act (ACA), Medicare allowed for a one-time free check-up when seniors first joined the Medicare program. The ACA has provided free annual wellness exams for seniors since 2011.

End to Free Preventive Screenings

Thanks to the ACA, Medicare beneficiaries have not been required to pay for any portion of Medicare-covered preventive services recommended by the U.S. Preventive Services Task Force and rated A or B. The ACA also waived the Medicare deductible for colorectal cancer screening tests.

End of Prescription Drug Discounts

Prior to the ACA, when beneficiaries fell into doughnut hole, they had to pay 100% of the costs of their prescription medications. The ACA provides drug discounts and subsidies to help fill in the doughnut hole. In 2017, the doughnut hole will be between \$3700 and \$4950. Under the ACA, seniors and disabled beneficiaries who fall in the Part D drug doughnut hole will receive a 60% discount on the price of their brand name drugs and a 49% subsidy toward the purchase of generic drugs. By 2020, the doughnut hole gap will be closed. However, if the ACA is repealed seniors will lose these discounts and subsidies.

No Protections against Discrimination for Pre-existing Conditions

The ACA prohibits insurance companies from discriminating against people with pre-existing conditions.

No Protections against Rising Insurance Prices

Prior to the ACA, insurers often charged seniors five times more than they charged a young person for their health care. The ACA limited what insurers could charge to no more than three times what they charge a young individual for comparable coverage.



Save Medicare Campaign – Congressional District Meetings

How to Structure Your Congressional Meetings

1) Identify Yourself and the Group You Represent.

Make sure the elected official knows who is in the room, and is clear about the Alliance's electoral power in the legislator's district. Leave with the legislator or staff member with the 'Medicare Card' leave behind.

2) Get the Meeting Started – Be Aware of the Time!

Meetings usually are 45 minutes or less. Pay attention to the time. After introductions, say why you wanted to meet with the Member and what you hope to gain from the meeting.

3) State Your Position Clearly.

Tell the elected official the key facts on your issue, being sensitive to what this particular legislator is interested in. Be clear and specific about what your position is on the issue. For example, do not just ask that the official to support Medicare. Ask them to oppose specific changes to Medicare, such as privatization, vouchers and benefit cuts.

4) Get the Elected Official to Take Action.

Ask specific questions including how your elected official stands on your issue. Ask for a clear position on your issue, and do not give up until you have an unmistakable "yes" or "no." If the legislator is supporting you, ask for a specific action in support – such as holding a press conference with Alliance members.

5) Take pictures!


Take a picture of yourself before the meeting – using their name plate as a backdrop. Ask the member or the staff member if you can take a picture together. Post to Facebook and email copies to the Alliance in Washington, D.C.

5) Debrief.

Talk about how your meetings went, come to agreement on the minutes and what happened in the meeting, and discuss how you could refine your message in the future. Fill out the Lobby Report Back Form either online or on paper and get back to the national Alliance as soon as possible. This information is critical to our work advocating on behalf of retirees.

6) Follow Up.

Write letters thanking the elected officials for their time and reminding them of commitments made to you during the meetings. Include any additional information they requested in the meetings. A sample letter is attached.

MEDICARE			HEALTH INSURANCE	
NAME OF BENEFICIARY 53.8 Million Americans				
MEDICARE CLAIM NUMBER 123-45-6789-A				
TO BE USED FOR		EFFECTIVE DATE		
HOSPITAL	(PART A)	07-30-1965		
MEDICAL	(PART B)	07-30-1965		
PRESCRIPTION	(PART D)	12-08-2003		

To: _____

I need Medicare, not Coupon-care.
Do not replace Medicare's
guaranteed benefits with a voucher.

From: _____
(Name)

(Address)

(City, State, Zip)

(Email)

(Phone)



I WORKED

____ YEARS

FOR MY

MEDICARE -

HANDS OFF!



ALLIANCE SAVE MEDICARE DISTRICT MEETINGS
LOBBY REPORT BACK FORM
(Please submit back to the National Alliance)

Member's State, District, and Name Visited: _____

Member or staff in visit: _____

Participants in meeting: _____

Member's or staff's response to Alliance talking points, personal stories:

CIRCLE RESPONSE FROM MEMBER OR STAFF

ISSUE	SUPPORTS ALLIANCE ON ISSUE	OPPOSES ALLIANCE ON ISSUE	UNDECIDED
VOUCHERS	Opposes Voucherizing Medicare	Supports Voucherizing Medicare	Undecided
RAISING THE AGE OF ELIGIBILITY	Opposes Raising the Age of Eligibility	Supports Raising the Age of Eligibility	Undecided
MEDIGAP CHANGES	Opposes Medigap Changes	Supports Medigap Changes	Undecided
MEANS-TESTING	Opposes Means-Testing	Supports Means-Testing	Undecided
SHIFTING COSTS TO BENEFICIARIES	Opposes Shifting Costs to Beneficiaries	Supports Shifting Costs to Beneficiaries	Undecided
CUTTING MEDICAID	Opposes Cutting Medicaid Funding to States	Opposes cutting Medicaid Funding to States	Undecided
TRUMP v. RYAN & PRICE	Are you with Trump?	Are you with Ryan and Price?	Undecided

Follow-up commitments from the member's office: _____

Follow-up commitments from the Alliance participants: _____

Any follow-up needs from the National Alliance: _____

Please fill out and submit immediately via fax to 202-637-5398 or
via email to: mcampbell@retiredamericans.org.
Your reports help our Government Affairs Department lobby more strategically in DC.





President
Robert Roach, Jr.

Secretary-Treasurer
Joseph Peters, Jr.

Dear Senator/Representative:

Thank you for meeting with us and allowing us to express our strong opposition to Medicare and Medicaid cuts. We reject any plans to change the program by privatizing, voucherizing or shifting costs on to beneficiaries or raise the eligibility age beyond 65.

Cutting Medicare, as Speaker Ryan and Representative Price propose, is not saving it. Speaker Ryan and Representative Price's plan would eliminate Medicare's guaranteed benefits and replace it with vouchers that will provide insufficient funding and health coverage for seniors and disabled beneficiaries. We are not fooled by proposals that further means-test Medicare benefits or redesign the program by combining Medicare's Part A and B deductibles. Additional Medicare means-testing will increase costs for middle class beneficiaries with incomes of \$47,000, and Medicare redesign will increase deductibles and hospitals copays. Similarly limits on Medigap coverage does nothing to reduce health costs but shifts costs on to beneficiaries.

If Congress were serious about protecting Medicare for future generations, there are numerous things it can do reduce costs and strengthen the program. Congress should expand on the delivery system reforms enacted in the Affordable Care Act that help improve care and reduce costs. Congress should enact the Medicare Drug Savings Act. This legislation, which will require drug companies to pay rebates for low-income beneficiaries under Medicare, would save the program \$121 billion and alleviate the need to shift costs on to beneficiaries.

Similarly, we reject plans to shift Medicaid costs on to states. Medicaid covers 62% of long-term services in the United States. Cutting Medicaid benefits to states through block grants or per-capita caps will lead to cuts in benefits and increased cost-sharing to people who can least afford it.

Thank you again for meeting with us. We will be watching your vote and are counting on you to protect our hard-earned benefits.

Sincerely yours,

Name
Street Address
City, State ZIP





National Call-In Days

Congress National Call-In Day

Wednesday, January 4th Call Congress

(866) 828-4162

White House National Call-In Day

Monday, January 23rd Call the White House

House Speaker Paul Ryan told Fox News that he would push legislation in early 2017 that would end Medicare's guaranteed health care benefits.

**Call your Member of Congress and
the White House to tell them
Hands Off My Medicare! I Earned It!**

For more information, visit RetiredAmericans.org



Medicare Under Attack

Alliance for Retired Americans
December 2016





“People have been paying in for years. They’re gonna cut Social Security. They’re gonna cut Medicare. They’re gonna cut Medicaid. I’m the one saying that’s saying I’m not gonna do that!”

Donald Trump

April 20, 2015, Fox News





“Medicare has got some serious problems because of Obamacare. Those things are part of our plan to replace Obamacare.”

Speaker Paul Ryan

November 10, 2016, Fox News





“Medicare is on an unsustainable path which is putting in jeopardy the health and well-being of current and future retirees. ”

Rep. Tom Price

February 28, 2016 press release



Ryan and Price Make Plans

Just before he was named as President-elect Trump's pick to lead HHS, **Rep. Tom Price** said he expects Republicans in the house to **move on Medicare reform “six to eight” months into the Trump administration.**

-November 17, 2016, Talking Points Memo



Ryan & Price Plan to Cut Medicare

- Raises age of eligibility from 65 to 67
- Voucherizes Medicare
- Limits Medigap coverage
- Shifts costs on to beneficiaries



Ryan and Price Plan to cut Medicaid

- Cuts Medicaid funding to states.

Medicaid currently covers 62% of all long-term care services in the United States



What happens to Medicare and Seniors in ACA Repeal?

- Lose drug discounts under the ACA
- Lose free wellness visits & preventive coverage
- Lose protections against pre-existing condition
- Lose protection against rising insurance prices



Medicare Solution



Medicare Drug Savings Act, S. 1083 & H.R. 2005, introduced by Sen. Nelson & Rep. Castor

- Requires drug companies to pay rebates for low-income beneficiaries
- Saves Medicare \$121 billion over 10 years
- Reduces need to shift costs to beneficiaries



Take Action!

- Sign the petition at retiredamericans.org/medicare-action
- Lobby Congress in December
- Call Congress on January 4
- Call White House on January 23

