



Season's Greetings From the SOAR Office



During the holiday season our thoughts turn gratefully to those that help us build SOAR. Indeed, we thank you! On behalf of the entire SOAR organization, we wish you a bright holiday season and a new year filled with hope, good health and retirement security. May it also bring plenty of opportunities to stay active and involved with SOAR!

Notice: The SOAR office will be closed to observe the USW's headquarters holiday shutdown beginning Friday 16, 2022 and reopen Tuesday, January 3, 2023.

In solidarity; and in the spirit of the season,



Lori Bookwood, Alyssa Scott and Julie Stein

It's a Strange, Strange World



You have probably seen reports about the snow we recently received in Western New York. While waiting for the snow to stop falling, I spent some time thinking about some things I usually would not waste my time thinking about. But, since I did, I thought I would share them with you.

I decided to do a little math once I heard that Jeff Bezos gave away \$100 million as he made the decision to give away his money. I understand he didn't need to do anything, and it is more than other wealthy people do, but for him, it is not a lot of money. He will need to change his strategy if he plans to give away \$100 million per year, as he would need to live another 1,223 years and still die as a billionaire. I wonder what an extra 100 billion dollars would do for the Social Security Trust Fund?

I also wonder if anyone really thinks that all those phone calls that Seniors are receiving are actually from Medicare? Why would the Government hire so many people who have such a poor command of the English language? If they are from Medicare, why do they need your Medicare number? Don't they already have it?

What about TV commercials? Is there anyone who really believes that an insurance company, which exists to make a profit for the owners/shareholders of the company, really wants to provide you with excellent coverage for free? If it were true that one insurance company provided the best coverage and was free, I don't think they would need to advertise.

Finally, political advertisements really bother me. The people running for office are applying for a job, and they want us to hire them. Would you hire someone who came in for a job interview and all they did was talk about how bad your current employee is?

Please stay safe and enjoy this Holiday Season! And thank you for all that you do to promote and support SOAR.

Bill Pienta, SOAR President



There's good news for the 65 million people receiving the Social Security benefits they have earned. In 2023, Social Security benefits will increase nearly nine percent. That means that the average retired worker will receive an additional \$146 a month, the largest increase in more than four decades.

A [Gallup poll](#) found that 89 percent of Americans receiving Social Security rely on it to cover their expenses. Three out of five people aged 55 and older rely on Social Security as their principal income. For one third of them, Social Security is virtually their only income. Our Social Security system [lifts](#) more than 21 million Americans - including over a million American children - out of poverty and lessens the depth of poverty of millions more.

Source: justcareusa.org

Seniors Have Reason To Celebrate



I wish you all Happy Holidays! Also, I'm pleased to report that seniors and proponents of Social Security and Medicare have reason to celebrate the outcome of the 2022 midterm election, which concluded on Tuesday, November 8.

Undeterred by the polling and the knowledge that midterm elections are historically difficult for the incumbent president's party, active and retired Steelworkers set out to defend those legislators who have helped secure monumental pro-worker, pro-retiree victories, which include:

- a massive win on retirement security that protected the pension benefits that 120,000 active and retired Steelworkers had fought for and won at the bargaining table;
- the passage of the once-in-a-generation infrastructure bill that will mean continued investments in Steelworker jobs, the products we make, and the services we provide;
- a new, pro-worker vision in the Department of Labor and the National Labor Relations Board that has already helped more workers achieve the protection of a union contract;
- and more.

Our efforts helped to not only retain a pro-retiree majority in the United States Senate, but expand it by at least one seat (Georgia run-off election to take place December 6.)

While our allies in the U.S. House of Representatives lost their majority, the margin currently stands at 220 to 213, which means no mandate exists to override a Presidential veto.

Therefore, President Biden will retain a significant amount of leverage when it comes to debt ceiling negotiations, among other things.

In fact, the day after the election, Biden said, "I want to be very clear: Under no circumstances will I support the proposal put forward by Senator Johnson (WI) and the senator from down in Florida to cut or make fundamental changes in Social Security and Medicare. That's not on the table. I will not do that."

Outside of Washington, D.C., labor's efforts also helped secure victories for allies in state legislatures who will stand with us in the fight to combat soaring prescription drug costs and address other issues impacting seniors.

For a more detailed look at the outcome of the 2022 midterm elections, go to www.usw.org.

Julie Stein, SOAR Director

Who's New To SOAR?



Greetings to all from Pittsburgh. We're excited to announce that the SOAR office has expanded from a two-person to a three-person department! Please welcome Lori Bookwood, who has joined the SOAR operation as our SOAR Program Facilitator. Many of you already know Lori because she worked many years as a Senior Resource Technician in the USW's New Media Dept, and she brings with her expertise in all things "Facebook," "Twitter," "Instagram," etc. Additionally, she did promotional work for the USW Vets of Steel program and the United Steelworkers Press Association (USPA). We intend to use her expertise in our efforts to build SOAR!

So, the next time you call the office, kindly plan to welcome Lori to SOAR! Her office line is 412-562-2321 and her email address is lbookwood@usw.org. Of course, you can always call our toll-free number, 866-208-4420.



“Thank you for graciously welcoming me to SOAR. I am so excited to not only be a part of a program I truly believe in, but to work with members that have guided me through the years. Always know I am here to work for you and to walk beside you in every battle. I'm ready to make 2023...the YEAR OF SOAR!”

Lori Bookwood, SOAR Program Facilitator

!!! WELCOME LORI !!!



On August 6, 2022, USW Int'l Vice President Keven Mapp administers the oath of office to the newly-elected SOAR Executive Board.

SOAR Chapter Connection

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Articles and Photos Requested

The deadline for articles and photos for the SOAR in Action magazine will be January 10, 2023. Email to jstein@usw.org



The deadline to submit articles for the next publication of the SOAR Chapter Connection newsletter is January 25. Email articles and photos to soar3@icloud.com Photos should have a short caption included. Thanks so much.



Remember: December 7 is last day to make changes to Medicare Part D plans.

See page 6 for more information.

The McNeil Report

Several years ago, I went to the basement to relax and get away from it all. A couple of hours later, my wife yelled down to me, "What are you doing down there?"

"Nothing," I answered.

A couple hours later she yelled down to me again, "What are you doing down there?"

I yelled back up to her, "Nothing."

"That's what you said the last time," she answered.

I yelled back with, "I'm not done yet!"



Old Charlie Sez



It's Time for Your Flu Shot

This flu season, protect yourself and your loved ones by getting your flu shot. For better protection against flu, the CDC recommends people 65 or older get one of the three higher-dose vaccines, if available.

The flu can be very serious if you're 65 or older. Getting your flu shot is the best way to reduce the risk of the flu. And if you do get sick with the flu, your symptoms likely won't be as bad or last as long.

Also, you can get a flu shot and a COVID-19 vaccine, including the updated COVID-19 vaccine, at the same visit. Go to www.Vaccines.gov to find COVID-19 vaccines and flu shots, including the high-dose flu vaccines, near you.

NOTE: Medicare covers flu shots and COVID-19 vaccines at no cost to you. Also, starting in 2023, people with Medicare Part D drug coverage will pay nothing out-of-pocket for even more vaccines, including the shingles vaccine, that are recommended by the Advisory Committee on Immunization Practices (ACIP).

Sincerely, The Medicare Team



Medicare Open Enrollment, Here's What's New?

Open enrollment is here! Remember, you can preview plans now, and make any changes starting October 15 and ending December 7.

Preview Plans

Trying to decide whether to stay on your current plan or choose a new plan for next year? Even if you're happy with your current plan, it's important to check for any changes next year, and compare with other available plan options. You may even find plans that save you money!

New for people with Medicare taking insulin: Starting January 1, 2023, plans can't charge you more than \$35 for a one-month supply of each Medicare Part D-covered insulin you take, and can't charge you a deductible for insulin. If you get a 60- or 90-day supply of insulin, your costs can't be more than \$35 for each month's supply of each covered insulin. Learn more about the changes to insulin costs.

If you take insulin, you should get help comparing plans and costs for 2023:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- [Contact your local State Health Insurance Assistance Program \(SHIP\)](#) to get free personalized health insurance counseling. The phone number is 1-800-452-4800.

Source: medicare.gov

New Medicare Advantage Rules Won't Stop the Misleading Marketing

The Centers for Medicare and Medicaid Services (CMS), the agency that oversees Medicare, is implementing new rules regarding marketing of [Medicare Advantage plans](#)—corporate health plans offering Medicare benefits. The rules are designed to help protect people with Medicare from joining a Medicare Advantage (MA) plan without understanding the risks. These new rules could help at the margins, but there's no stopping the [misleading marketing](#).

Medicare Advantage plans are raking in billions of dollars in profits. They'll do everything they can to expand their market share. Directing their marketing towards enrolling healthy people is the best way to grow their profits. The penalties they face for misleading people are negligible relative to what they gain; they only pay penalties when they are caught.

CMS does not have the resources to detect a lot of the misleading Medicare Advantage marketing or the power to [put the kibosh on it](#). Medicare Advantage plans have always misled the public about what they offer as compared to Traditional Medicare, and CMS has never succeeded at stopping the misleading marketing. They don't advertise their out-of-pocket cap amounts, which can be as high as \$7,550 a year for in-network care alone; they don't let people know that network providers might not be taking new patients and can be out-of-network at any time; they don't explain to people that if they join their MA plan, they might never be able to switch to Traditional Medicare. People have no guaranteed right to supplemental coverage in Traditional Medicare after they have been in an MA plan for more than 12 months, except in Maine, Massachusetts, New York and Connecticut.

Of course, marketing is by definition misleading. Unless CMS required Medicare Advantage plans to highlight all their limitations—their limited networks, inappropriate delay and denial rates and out-of-pocket costs—in all their communications with enrollees, people have no sense of what they are giving up when they enroll in a Medicare Advantage plan. They cannot compare Medicare Advantage plans with Traditional Medicare in a meaningful way. Moreover, CMS gives [4 and 5 -star ratings to MA plans](#) that have histories of committing bad acts.

CMS found that the vast majority of sales agents' communications with people with Medicare were misleading in a secret shopper exercise. Eighty percent of sales agent calls to potential enrollees are “inaccurate or insufficient.”

At best, CMS' closer review of sales agents' calls and Medicare Advantage TV ads before they are aired could help at the margins. When the sales agents are paid more to steer people to Medicare Advantage than to Medicare supplemental coverage, you can expect that they will steer people to Medicare Advantage. The same is true when sales agents for MA plans administered by the biggest insurers market to people in community MA plans. Curiously, CMS set the start date for tougher reviews of TV ads for January 1, after this year's [open enrollment period](#) is over.

CMS has never held Medicare Advantage plans to account in meaningful ways. Rather, it has [raised payments to them 8.5 percent in 2023](#), when the data show that they are overpaid 4 percent already. And, CMS has never even identified the Medicare Advantage plans with [high inappropriate denial rates or delays](#), let alone cancelled contracts with them. In fact, CMS' own 2023 [Medicare and You Handbook misleads](#) people by not mentioning many of the risks of Medicare Advantage, including the maximum \$8,300 out-of-pocket limit and the prior authorization hurdles people often face.

Source: justcareusa.org written by Diane Archer



The dinnerware you see above was made by Steelworkers at the Fiesta factory in Newell, West Virginia.

I've not been through very many factories in my lifetime but one year when we were on our way to Pittsburgh, Elaine and I stopped at the Fiesta factory and were given an interesting tour. Absolutely intriguing. If you're ever in that neck of the woods, take an hour or so and visit this factory for an interesting tour and the opportunity to purchase some really beautiful dinner ware. *Charlie*

Factory tours take place Tuesdays and Fridays at 10:30am and 12:30pm. Contact the outlet at 304-387-1300 ext. 1713 or 1-800-452-4462 option 2 to schedule your factory tour located at 672 Fiesta Drive, Newell, WV.

Source: www.fiestafactorydirect.com

It's Finally Here, the 2022 Made in America Holiday Gift Guide



In the previous edition of the SOAR Chapter Connection Newsletter, the researchers at the Alliance for American Manufacturing asked the SOAR community for suggestions of domestically manufactured products to be included in our 2022 Made in America Holiday Gift Guide.

Well, the Steelworker retiree community came through in a major way as our 9th Annual edition of the Gift Guide received more reader suggestions than in any previous year. Many of the SOAR community suggestions were products manufactured by USW brothers and sisters.

It is obvious that Americans, especially workers and retirees of the manufacturing industry, are increasingly taking notice of products that are made in the United States. Not only is the excellent quality of these goods and potential holiday gifts catching the eyes and minds of those who have spent careers manufacturing products here in the U.S. but the impact of American-made on the lives and careers of American workers has also increasingly factored into the thinking of our nation's consumers.

We all know that buying inexpensive, poorly-made products from China is enticing to holiday shoppers but buying American has now become a major factor in the decisions many people make when searching for that ideal gift for family and friends.

A new survey from Morning Consult, that was released along with AAM's 2022 Gift Guide, found that 76% of consumers say they prefer to buy American-made products and 81% say they would purchase more of them if they were more widely available through larger retailers.

The gift guide is one way to make it a bit easier for holiday shoppers to find Made in America products. You can access the 2022 AAM Made in America Holiday Gift Guide by searching our website at <https://www.americanmanufacturing.org/blog/the-2022-made-in-america-holiday-gift-guide/>

And if you still can't find the perfect gift, check out the AAM Made in America Directory at <https://www.americanmanufacturing.org/made-in-america/>

If you are reading this after the New Year when holiday gift shopping has concluded, AAM's annual gift guides and the Made in America Directory are valuable resources to keep in your files for everyday purchases any time of the year. After all, buying America ensures top quality that supports our economy, American jobs and sends a message that we do not support companies that produce products created by those working in slave-labor conditions as is often the case in China and many other foreign countries.

Buying American-made should be a year-round proposition. It is one of the ways we can send a message to the rest of the world that we support the American workforce and those companies that choose to provide the manufacturing of the best quality products while supporting our fellow manufacturing workers with fair and equitable labor standards.

Buying American is a win-win proposition. You will be getting the world's top-quality products while supporting family, friends and neighbors who work in the American manufacturing industry.

AAM thanks the SOAR community and all USW members for their diligent support of American-made manufacturing.

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



Alliance for Retired Americans Hosts 2022 Retirement Security Symposium

by Robert Roach, Jr.



More than a dozen speakers from unions and government agencies, young workers and others shared strategies to address the continuing retirement security emergency in America at the *Alliance's Retirement Security Symposium: An Intergenerational Seminar* at a gathering on November 15. Attendees discussed pensions as well as other cornerstones of retirement security, including Social Security and Medicare. Several dozen attendees attended in person at AFL-CIO Headquarters in Washington, DC and scores more participated virtually.

Strengthening and expanding Social Security and educating younger workers about the value of traditional pensions are essential for both policymakers and union organizers.

We are building an intergenerational movement that includes more young workers joining the fight to defend our pensions. It is a key part of the effort to improve the retirement security of all Americans.

AFL-CIO President Liz Shuler gave the opening remarks in a special video about Labor's role in the passage of the American Rescue Plan, which included the Butch Lewis Act.

Rep. John Larson of Connecticut, Chairman of the House Ways and Means Social Security Subcommittee, spoke about the need to protect and expand Social Security now.

"Social Security is the nation's #1 insurance program, the #1 anti-poverty program for the elderly and children, and Republicans are talking about holding the debt ceiling hostage to make cuts at a time when the program needs to be enhanced," said Rep. Larson. "It needs to be enhanced because people are getting below poverty level checks, there hasn't been an increase in more than 50 years."

Some young workers offered presentations that included how the retirement crisis had affected their own families.

Videos of the presentations and additional material are available at www.retiredamericans.org.

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.

Retirees Congratulate Pelosi on Remarkable Career as Speaker



Statement of Richard Fiesta, Executive Director of the Alliance for Retired Americans, on House Speaker Nancy Pelosi's decision to step down as Speaker of the House.

“Seniors could not have asked for a better champion or more tireless advocate than Nancy Pelosi.

“Speaker Pelosi has shepherded landmark legislation through the U.S. House during her career, including the Inflation Reduction Act earlier this year to finally rein in prescription drug prices and the American Rescue Plan which saved millions of pensions in 2021.

“She has not only earned a perfect 100% lifetime pro-retiree score in the Alliance's Congressional Voting Record, but time and again as Speaker and Democratic Leader she has strengthened retirement security for millions of Americans. History will remember her for protecting the earned Social Security and Medicare benefits that we have paid for through a lifetime of work during the course of her unmatched leadership.



“She was the principal force in stopping President George W. Bush's reckless plan to privatize Social Security. She has saved Medicare from countless risky schemes and budget cuts. She ensured that the Affordable Care Act closed the prescription drug doughnut hole, provided free preventive health screenings for Medicare beneficiaries and provided protections for millions of Americans with pre-existing conditions. Older Americans are leading more active and healthier lives because of Nancy Pelosi.”

Thank you, Nancy!

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The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families. www.retiredamericans.org



SOAR Executive Board August 2022



See photo caption on next page.

Photo Caption for Collage on Previous Page

Left to right and top down:

Row one: Julie Stein, SOAR Director; Bill Pienta, SOAR President; Doug MacPherson, SOAR Vice President; Scott Marshall, SOAR Vice President; Denise Edwards, SOAR Secretary Treasurer.

Row two: Dist 1 Ronnie Wardrup, Dist 3 Ben Medernach, Dist 4 Al Polk, Dist 5 Lawrence McBrearty, Dist 6 Lena Sutton.

Row three: Dist 7 Dorine Godinez, Dist 8 Ronnie Watson, Dist 9 Claude Karr, Dist 10 Dave McClimans, Dist 11 Bonnie Carey.

Row four: Dist 12 Joel Buchanan, Dist 13 Ruben Garza, Emeritus member Dan McNeil, President Emeritus Connie Entrekin.

Row five: Emeritus Bill Gibbons, Emeritus Jay McMurrin, Emeritus Charlie Averill.



"The Voice of SOAR" is a podcast for members of the Steelworkers Organization of Active Retirees that is maintained by Charlie Averill. Charlie offers a strong political voice concerning retired folks and politics - insightful and passionate. <https://soundcloud.com/charlie-averill>

Source: www.retirementtalk.org



Whatever You Do...Don't Fall!

All of us have heard this warning before since we were small children. However, as we age, we hear more and more about accidents happening to people from falls.

I'll bet everyone reading this short article could tell of falls they have had or friends and relatives that have been seriously injured from a fall.

I was always interested in athletics when younger and find myself doing things that I would have no trouble doing when I was younger; but today, I know that my poor tired body couldn't get away with doing the same things without being injured.

The biggest concern is what happens to these old bones and organs when they suddenly get shaken up by a serious fall. Our bodies just aren't made for these types of events.

It's sort of hard for me to believe or to understand all that goes into a fall, but I know what could have happened by some close calls I've had. And the loved ones and friends I've had over the years who have suffered greatly by falling off bicycles, ladders, roofs or steps or simply tripping over a rug or jumping off a platform that years before they would have done with no problem.

The moral of this story, for what it's worth to you, is simply: **Don't Fall!!** *Charlie Averill*

Michigan Goes Blue



District 1 Steelworkers are celebrating an election trifecta as their hard work during the midterms helped Democrats capture the Michigan House of Representatives, the state Senate and the Governor’s mansion for the first time in nearly forty years.

Democrats also were reelected to the state’s Secretary of State and Attorney General. As a result, USW and SOAR activists in Michigan are gearing up to work with legislators to repeal Right to Work and other union-busting legislation passed by the anti-worker Rick Snyder Administration.

Talking about the historic election, District 1 Director Donny Blatt stated, “We always emphasize the importance of voting for USW-endorsed candidates. And in Michigan, union voters did just that. The last votes weren’t even counted yet, and we felt the effect as governor-elect Whitmer announced that one of her first priorities is to work with lawmakers to repeal Right to Work.

In 2012, Republicans used a lame-duck session of the Michigan legislature to pass two right-to-work acts without public hearings or any input from citizens. They also went on to pass legislation that made it illegal for public sector employers to deduct union dues from workers’ paychecks, limited subjects of negotiations, and capped increases in wages and benefits that unions could bargain. The acts have had negative impacts on unions and union members. But, according to Blatt, all of that is on the table, with the goal being to restore union rights in the wolverine state.

Jay McMurrain, SOAR Legislative Director



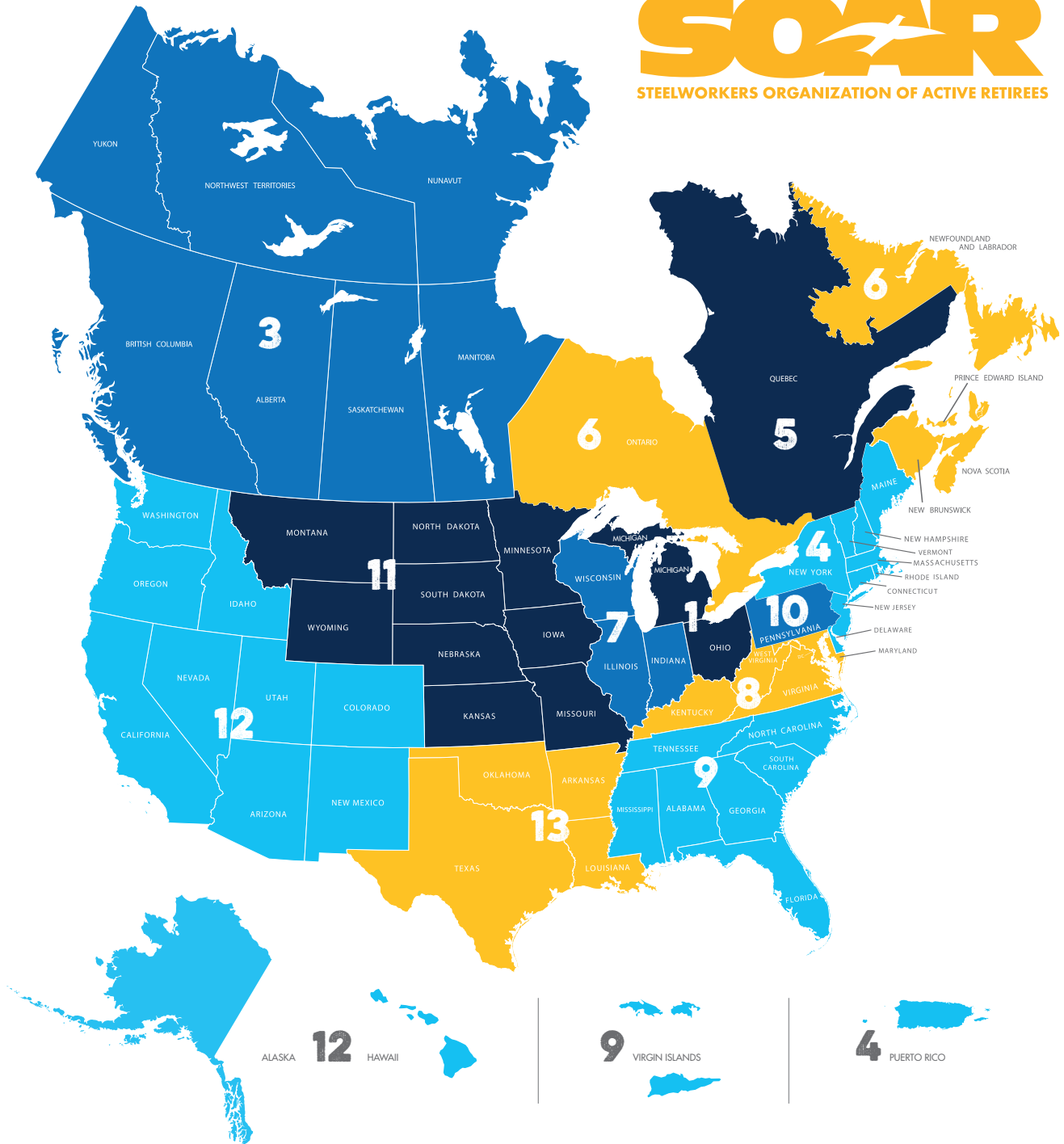
The SOAR Office will have ballcaps for purchase beginning January 2023!



EFFECTIVE AUGUST 2022

DISTRICT MAP

UNITED STEELWORKERS
SOAR
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES



**PRESIDENT
BILL PIENTA**

**VICE PRES. / CANADIAN COORDINATOR
DOUG MACPHERSON**

**VICE PRESIDENT (WEST)
SCOTT MARSHALL**

**SECRETARY/TREASURER
DENISE EDWARDS**

**DIRECTOR
JULIE STEIN**

**PRESIDENT, EMERITUS
C.L. "CONNIE" ENTREKIN**

**EMERITUS
DAN MCNEIL**

**EMERITUS
CHARLIE AVERILL**

**EMERITUS
BILL GIBBONS**

**EMERITUS
JAY MCMURRAN**

**DISTRICT 1
RONNIE WARDRUP**

**DISTRICT 3
BEN MEDERNACH**

**DISTRICT 4
AL POLK**

**DISTRICT 5
LAWRENCE MCBREARTY**

**DISTRICT 6
LENA SUTTON**

**DISTRICT 7
DORINE GODINEZ**

**DISTRICT 8
RONNIE WATSON**

**DISTRICT 9
CLAUDE KARR**

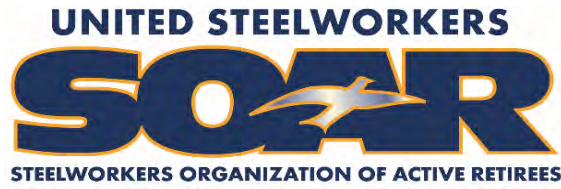
**DISTRICT 10
DAVID MCLIMANS**

**DISTRICT 11
BONNIE CAREY**

**DISTRICT 12
JOEL BUCHANAN**

**DISTRICT 13
RUBEN GARZA**

2023



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