



Johns
Manville
Retirees
Association

October 2006

jmretirees.org

Help Wanted Rocco Russo

Did you ever think you would see a help wanted ad in a JM Retiree newsletter? Probably not! Most retirees are happy just to play golf, stay home with the better half, or just putter around.

We need a different kind of help. We need help in expanding our membership in both the JM Retirees Association and the National Retiree Legislative Network.

If all of the members receiving this newsletter contacted two retirees who are not now members of JMRA, joined them for a social lunch and invited them to join, we could expand our organization tremendously. With this pyramiding effect, we could eventually have all retirees as members! So grab a couple of your JM retiree friends, set up a luncheon and get them to join! For membership applications go to www.jmretirees.org or fill in and mail the application in this newsletter. Before we know it, all Johns Manville retirees will be members.

“...we could eventually have all retirees as members!”

“...serve as a state leader to promote the goals of the NRLN...”

Another area we need help is finding JM retirees interested in becoming involved in the activities of the National Retiree Legislative Network. The NRLN seeks to secure federal legislation that will guarantee the fair and equitable treatment of all retirees. NRLN has set up a grass roots program across the country. Each state will have a leader who is responsible for the advocacy of retiree issues with congressional candidates, incumbents and the press.

NRLN assigned the JM Retirees Association the states of California, Indiana, Louisiana and Mississippi. If you are willing to serve as a state leader to promote the goals of the NRLN, please contact Marty McCauley at Marty@jmretirees.org or call him at 303-979-4947.

NRLN will provide a booklet and one-on-one personal assistance to help you in your responsibilities as a state leader. Help protect your health and retirement benefits by finding new members for the Johns Manville Retirees Association and by helping the NRLN as a state leader.

“Help protect your health and retirement benefits...”

I would like to hear from the members as to any ideas for goals or objectives we should be working on this coming year. If you have any questions, concerns, or suggestions please contact me at Rocco@jmretirees.org or write to JM Retirees Association PO Box 3336, Littleton CO 80161-3336 or call me at 303-979-6080

“I would like to hear...ideas for goals or objectives we should be working on this coming year.”

View from Washington

A. J. (Jim) Norby, President NRLN September 2006

On the very last vote before adjourning for the Congressional summer vacation, Congress finally passed The Pension Reform Bill. The Senate vote was the last piece of business before the summer break, as was the House version one week before. Both votes were conducted late at night. (Why am I suspect of this “very last thing” to do before leaving town?) The Senate passed 93 to 5. The House passed 279 to 131.

The passage of The Pension Bill in both houses of Congress represents a major accomplishment by the NRLN and our Grass Roots Network members. You are to be commended for your determined effort to convince your Senators and Representatives of the urgent necessity to pass legislation tightening corporate pension funding rules and closing the loopholes that have enabled companies to accumulate huge pension liabilities. Over the past 19 months NRLN Officers, Staff, and Grass Roots Network members called, met in person with and then sent 39,335 letters to elected representatives through the NRLN Capwiz Website. Visits, e-mails, letters and countless phone calls to Capitol Hill offices, and many face-to-face conversations with Senators and Representatives or members of their staffs paid off. Thank you!

“The passage of The Pension Bill in both houses of Congress represents a major accomplishment by the NRLN and our Grass Roots Network members.”

In the legislative give and take process, I don’t believe everyone ever gets everything one wants in a Bill; however, the NRLN certainly got a good number of its key issues included in the legislation that has passed.

First. The NRLN has always supported the basic thrust of the Bill since it substantially tightens pension plan funding requirements; thereby, greatly reducing the risk that plans will default to the Pension Benefit Guaranty Corporation (PBGC) in the future. Calculations of Plan liabilities, asset values and the level at which Plans must be funded have all become far safer for retirees. Most companies will have to fund 100% of their Plan liabilities instead of their current 90%, within 7 years.

“...it substantially tightens pension plan funding requirements...”

Second. The NRLN campaigned to reduce the negative effect that the 5 year asset smoothing rule had on the timing an amount of funding a company had to add back to a Plan after the assets plummeted due to a Stock Market crash. Instead of having to add Plan assets to offset losses, companies, under the old law, were allowed a 5 year smoothing period which shielded them from this obligation. As a result, NRLN Associations’ Plans reported overstated pension assets from 2000 to 2005. The new law reduces the smoothing period to a 2 year period. This means companies will face having to add assets back after 2 years, instead of after 5 years. A clear win for us.

“The new law reduces the smoothing period to a 2 year period.”

“The NRLN played a leading role in beating back any retroactive legislation...”

Third. The business community, with support of the House Majority Leader, tried mightily, but failed to retroactively legalize Cash Balance Conversions, and the benefit “wearaway” it often inflicts on older workers. This would have negated law suits by retirees in several NRLN associations. The NRLN played a leading role in beating back any retroactive legislation and preserving the Senate protections against “wearaway” for future Cash Balance Conversions.

Fourth. Corporate lobby groups attempted to greatly reduce the level at which a pension fund “surplus” can be transferred to offset corporate operating expenses for a retiree health care benefits. (So called Section 420 transfers). The NRLN repeatedly had urged Senators and Representatives not to lower the transfer threshold to 115% in the original Bill passed by the House in December 2005. While we would have preferred to not change the 125% that is in the current law, we considered the final provision of 120% to be victory for retirees. Since the calculation of pension liability is much more conservative under the new law, this may actually be a *higher* threshold that under the current law.

“...we considered the final provision of 120% to be victory for retirees.”

And, finally, pension plan disclosures to participants are improved, though not as much as we had hoped. For example, each year Plans must affirmatively disclose their funding levels, and make extra disclosures if they are under 100%. These

“...pension plan disclosures to participants are improved...”

reports must be published in the form of statements to retirees within 120 days from the end of the Plan year. Today, we get nothing for 10 months, too late for taking action. Also, under the new law, detailed filings must be made available electronically. These new disclosure requirements represent good progress and a precedent we can build upon.

The Bill as passed is some 903 pages, and we applaud many of the provisions in the Bill. Nonetheless, the Bill presents some troubling aspects. For example, the Cash Balance provisions are very broad and could present detrimental consequences to older workers as their Plans are converted from Defined Benefit Plans to Cash Balance Plans. These, so called, "transition rules" could have been much improved and better defined. The reason for the uncertainty about the transition rules and its effects on older workers is that, in our view, the Reconciliation Conference took place behind closed doors, pushing aside many conferees who, in our judgment, were entitled to be at the table. The process was subverted, and while the report carries with it some positive provisions, others could have been made much stronger.

"Nonetheless, the Bill presents some troubling aspects."

Had it not been for the constant pressure exerted by the NRLN and its Grass Roots Network members, I'm convinced the legislation would have been much less favorable to workers and retirees. In fact, there probably would have been no bill passed at all. This is an election year, and our Senators and Congressmen must recognize the power of the retirees at the ballot box. As I have shared with a number of Congresspeople, as retirees we may be older, but most of us still know how to drive, and we know our way to the polling places.

The Pension Reform Act is now law. The President has signed the Bill. Now the NRLN will turn its focus and resources toward the passage of health care reforms; such as HR 1322 or similar legislation that will protect health care coverage for all Americans, but especially retirees at reasonable cost. As this is written, the NRLN Board and its Legislative Committee, and its Washington staff continue to research and draft a legislative agenda for the remaining months of this year and into 2007.

Keep in mind that affordable health care remains the cornerstone of the NRLN mission today and for the foreseeable future.

"...affordable health care remains the cornerstone of the NRLN mission..."

As these plans become more firm, they will appear on our Website: www.NRLN.org. They will also be publicized in the next version of the "View From Washington." As the preceding report shows that our strength is in our Grass Roots Network; we need your help. Please volunteer as an advocate for our common cause and go to our Website and enroll in the Grass Roots Network.

Until next time, good luck and God speed.

Johns Manville Memorabilia

Ed Bettinardi

Over the years we worked for Johns Manville, many of us collected Johns Manville memorabilia, such as photographs, playing cards, cigarette lighters, brochures, organization charts, personnel announcements and more. Although we did not realize at the time, these items now open a window to the history of Johns Manville. Although many of you long ago threw out such collections, many collections still exist, but may be in danger of being thrown out.

Rather than lose these items and the history they represent, we have arranged with the Manville, NJ Public Library to collect, store and selectively exhibit these materials. The library already has a significant collection of items, including photographs from Neil Renauro, the official JM photographer in the 1940s, all of the Quarter Century bronze name plaques that were in the lobby of the old hotel, and several drawers full of other contributed items. All are open for public inspection and research.

If you have a collection to donate, the library requests:

1. Please label photographs with subject matter, names, date, and location.
2. Please tag or label objects with the approximate year, location and description
3. Please limit the size of donation to a standard file storage box.

4. Please carefully pack and label the box or package "Johns Manville Collection"

Send materials to:

Ed Smith, Library Director
Johns Manville Collection
Manville Public Library
100 S 10TH AVE
Manville, NJ 08835-1730

If you have any questions about this program, contact Ed Bettinardi at either edbett@jmretirees.org or Johns Manville Retirees Association, P.O. Box 3336, Littleton, CO 80161-3336

National Retiree Legislative Network Letter



601 Pennsylvania Avenue, N.W.
Suite 900, South Building
Washington, D.C. 20004-2601

Summer/Fall 2006

Dear Retiree,

FINAL PASSAGE of pension reform legislation by Congress represents a major accomplishment for the NRLN and its retiree members who have worked tirelessly over the past 19 months to include several key provisions in the final version. One NRLN member put it best when he wrote, "Without NRLN's pressure, this bill may never have happened and if it did (pass), it most likely would not be the bill that was agreed upon by both houses." In the end, we were able to convince our senators and representatives to substantially tighten corporate pension plan funding requirements and close the loopholes that have enabled companies to accumulate huge pension liabilities. The legislation greatly reduces the risk of plans defaulting to the Pension Benefit Guaranty Corporation (PBGC). Calculations of plan liabilities, asset values and the level at which plans must be funded have all become far safer for retirees.

Throughout the course of this campaign, which was made possible by your support and financial contributions, the NRLN gained a reputation for having a very educated, activist membership and professional staff. Our constant barrage of letters, e-mails and telephone calls was enhanced by our participation in hearings, one-on-one meetings with Senate and House members and their staff members, along with an aggressive media relations campaign in support of our issues. These strategies were effective in influencing several pro-retiree provisions in the final pension reform package and enhanced the NRLN's perception as a reliable source of information among key congressional members and their staffs.

WE CAN'T REST on our laurels, however, as much work remains to be done. The NRLN continues to focus its attention and resources to passage of health care reforms, such as the Emergency Retiree Health Benefits Protection Act (HR 1322) or similar legislation that will protect health care coverage for older Americans at a reasonable cost. Under such legislation, employers would be prohibited from making post-retirement cancellations or reductions of health benefits that retirees were promised. The health care issues we intend to vigorously pursue in the months ahead are:

- The Pharmaceutical Market Access and Drug Safety Act which would permit U.S. consumers to buy safe prescription drugs from Canada and other countries.
- Competitive bidding for prescription drugs (Medicare Part D).
- Acceleration of generic drug approvals.
- House of Representatives legislation (HR4685) that prevents interruption of coverage by private plans during the plan year and establishes an appeal process.
- House and Senate legislation that suspends late filing fees for Medicare Part D.

The need for health care reform for retirees is urgent, such as the case of this NRLN member who writes: *“Between my husband and myself, we are now paying premiums of \$800 per month... less and less is covered and the out-of-pocket is going up with the co-pays – something must be done in this area.”*

SOMETHING WILL BE DONE. With your support and financial contribution we will succeed in furthering our retiree health care reform agenda directed at Congress and the regulatory levels of government. Corporate special interests are working overtime to water down and weaken health care benefits for retirees. One of these special interests, the ERISA Industry Committee (ERIC), spends more in one month in its lobbying efforts than NRLN’s entire annual budget.

PLEASE SUPPORT this annual appeal for donations by mailing in your contribution for \$15, \$35 or \$75 or more along with the individual membership form attached to this letter. As an individual member of NRLN, you will receive our quarterly newsletter, NRLN FOCUS, so you can follow our current legislative efforts to protect your retiree health and pension benefits.

As we proved with passage of the pension reform package this summer, retirees can prevail and reverse the trend of policy decisions and legislation favoring corporate interests over the retirement security of millions of working class Americans.

Meaningful health care reform is achievable and with your financial support we will succeed.

Sincerely,
 A.J. “Jim” Norby
 President, National Retiree Legislative Network

NRLN Individual Membership Form

The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ E-MAIL _____

RETIRED FROM _____

Mail this form with your check or money order (no cash please) for \$15, \$35, \$75 (or more if you can) to: NRLN, Inc., P.O. Box 18757, Washington, D.C., 20036-8757

JMDirect

Edward F. Ciszewski, Vice President
HRO Service Operations, Ceridian Corporation

At JMDirect, we are committed to continuous process improvement. Our focus in 2006 has been to institute Six Sigma principles into many of the different services we offer at JMDirect in order to drive higher performance, reliability and value to the employees and retirees we service.

Six Sigma is a robust process improvement initiative that utilizes a structured approach and statistical tools to identify solutions to problems. One key element of this approach is understanding the voice of the customer, which translates to "understanding what's important to our customers."

As a result of what we heard from our retirees, we recently enhanced our after-call phone survey process by adding a personal call back to customers who were dissatisfied with their experience at JMDirect. This follow-up phone call will allow us to collect better data on what needs of our customers are not being met today at JMDirect. In addition, we continue to look at other options for collecting real-time feedback on our performance. On a monthly basis, the JMDirect team will review the data that is collected and identify/prioritize our key improvement opportunities. Your constructive feedback will help us meet your needs - please take the time to participate and provide your thoughts for future improvements.

Through the use of Six Sigma tools, we also identified and implemented other service improvements. In order to keep records updated in a more timely manner in our systems, we recently approved and trained our call center representatives to enter changes to personal information on behalf of our employees and retirees. In addition, our call center representatives can now assist future retirees with planning their retirement by running an estimate of their pension benefits based on their future retirement date.

We look forward to more good things happening at JMDirect and thank you for your continued support of our efforts. Thank You.

Newsletters by e-mail

Ed Bettinardi

If you have not already done so, please consider using e-mail to have your newsletter delivered in the future. We are now sending 185 Newsletters by e-mail. However, we have more than 400 e-mail addresses, so many more could be using e-mail to receive the Newsletter. Sending the Newsletter by e-mail is a great savings for JMRA, as we avoid both printing and mailing expense. To have your next Newsletter sent by e-mail, either send an e-mail request to update@jmretirees.org, or visit our Web site at <http://jmretirees.org> and click the Update link.

Please also put our e-mail address in your list of acceptable senders so our e-mails will not be blocked. We will not send your Newsletter by e-mail unless we have both received a request from and have verified your e-mail address. If you change your e-mail address, please update at update@jmretirees.org so that you are assured of uninterrupted JMRA news.

Johns Manville Retirees Association Fund Activity Report Summary

Lou Stravato

	<u>2005</u>	<u>2004</u>	<u>2003</u>
Beginning Balance, Funds on Deposit	\$38,604	\$53,688	\$55,669
Income: Credit Union	518	1,059	1,484
Dues Collected	<u>16,390</u>	<u>220</u>	<u>22,610</u>
Total Income	16,908	1,279	24,094
Expenditures:			
Accounting Fees	350	325	285
Public Relations	0	568	10,986
NRLN Dues	6,000	6,000	6,000
Travel	988	1,518	1,112
Directors Liability Insurance	3,492	3,216	3,216
Newsletters/Officers Slate	4,133	4174	3,450
P.O. Box Expenses & Stamps	578	562	409
Other (Internet Web Site 2yrs.)	<u>455</u>	<u>0</u>	<u>617</u>
Total Expenditures	\$15,996	\$16,363	\$26,075
Net Change in Funds During Year	<u>912</u>	<u>-15,084</u>	<u>-1,981</u>
Ending Balance, Funds on Deposit	\$39,516	\$38,604	\$53,688
Checking	\$120	\$4,010	\$682
Savings	23,764	156	11,261
Certificate	<u>15,632</u>	<u>34,438</u>	<u>41,745</u>
	\$39,516	\$38,604	\$53,688

Medicare D

Ed Bettinardi

Last year at this time Medicare introduced Medicare D for prescription drugs. Because Johns Manville has continued to offer medical and drug coverage to retirees and spouses, it is not necessary to join a Medicare D program if you are on JM retiree health insurance. In some cases however, a spouse may have chosen to switch to Medicare D while the retiree stays with JM health insurance. If your spouse is now on Medicare D or is thinking of switching to Medicare D, you should be aware that there have been significant changes in the 2007 Medicare D plans. The following press release from Medicare summarizes those changes.

Medicare Releases Data on 2007 Drug Plan Options

Seniors who are satisfied with their current Medicare prescription drug coverage will not have to take any action when the Medicare Open Enrollment period begins November 15th, but those who wish to make a change will find new options with lower costs and more comprehensive coverage available for 2007. They will also find new tools from Medicare to help them make a choice. Surveys consistently show over 80 percent of Medicare beneficiaries are satisfied with their current coverage and drug plans. As a result of the Medicare prescription drug benefit, more than 38 million seniors and people with disabilities now have some form of drug coverage.

The monthly premium beneficiaries will pay in 2007 will average \$24 if they stay in their current plan -- about the same as in 2006. While some people will see an increase in their current plan premiums, they have the option to switch plans. Nationally, 83 percent of beneficiaries will have access to plans with premiums lower than they are paying this year, and beneficiaries will also have access to plans with premiums of less than \$20 a month.

Beneficiaries will have more plan options that offer enhanced coverage, including zero deductibles and coverage in the gap for both generics and preferred brand name drugs. Plans are adding drugs to their formularies. Nationwide the average number of drugs included on a plan formulary will increase by approximately 13 percent, and plans will also use utilization management tools at a lower rate.

“The Medicare prescription drug benefit, passed by Congress and signed into law by the President, is saving seniors an average of \$1,200 a year, and it just keeps getting better,” HHS Secretary Mike Leavitt said. “In 2007, there will be more plans with coverage in the gap, more drugs covered, and more help from Medicare in choosing the plan that’s best for you.”

During the 2007 bidding process, strong competitive pressure resulted in bids (costs of coverage) that average 10 percent less than in 2006. According to guidance from the Centers for Medicare & Medicaid Services (CMS), each drug plan or health plan needed to show meaningful variation in their plan choices, including only two basic coverage options per region. CMS also encouraged plans to offer a third option only if it included enhanced benefits, such as providing coverage in the coverage gap (“donut hole”) or covering excluded drugs.

“With next year’s drug coverage, we want to build on the high level of beneficiary satisfaction in 2006 by strengthening the drug benefit in key ways,” said CMS Administrator Mark B. McClellan, M.D., Ph.D. “As a result of robust competition and smart choices by seniors, plans are adding drugs, removing options that were not popular, and providing more options with enhanced coverage.”

“If you’re satisfied with your coverage, you do not have to do anything during the Open Enrollment period. If you are considering a change, Medicare has new tools to help,” Dr. McClellan said.

Across the country, nearly all beneficiaries enrolled in Medicare prescription drug plans will be able to remain in the plan in which they enrolled for 2006 since almost all Part D sponsors are either continuing their current plans in 2007 or streamlining and consolidating their 2006 plans. They will be able to choose from plans that offer enhanced benefits or services, such as coverage in the gap and little or no deductible. Beneficiaries will have a wide range of plans that have zero deductibles, some of which also offer other

enhanced benefits. There are also options that cover generics and preferred brand name drugs through the coverage gap for as low as \$38.70, and generally for under \$50.

Beneficiaries with limited incomes who qualify for the extra help will have a range of options available for comprehensive coverage. Beneficiaries who qualify for the full Medicare subsidy will pay no premiums or deductibles in these plans. Nationally, over 95 percent of low income beneficiaries will not need to change plans to continue to receive this coverage for a zero premium.

There are eight new national organizations offering drug plans to beneficiaries, in addition to the nine national organizations that were available in 2006. The list of national plans can be found at www.medicare.gov/medicarereform/local-plans-2007.asp.

In general, beneficiaries will also have greater access to Medicare Advantage health plans next year, generally with lower costs for drug coverage. These plans offer an opportunity for additional benefits beyond those covered in the original Medicare program, with savings that average around \$82 a month for hospital and physician benefits. In addition to these savings, Medicare Advantage plans provide overall care coordination, and more effective use of drugs that lead to savings in other health care costs. As a result, the cost of drug coverage in Medicare Advantage plans is about \$6 a month lower on average nationally in 2007 than in 2006. In addition, most beneficiaries will have access to plans that provide basic drug coverage for \$0, and many will have access to plans that also provide coverage in the gap for \$0.

In addition to prescription drug plans, Medicare beneficiaries in 39 states will have access to the first Medical Savings Account plans and related consumer-directed plans ever available in Medicare. These plans provide Medicare beneficiaries with more control over their health care utilization and health care costs, while providing them with important coverage against catastrophic health care costs.

Beneficiaries who want to consider other options will have access to help from many sources in the fall including:

- A notice of any coverage changes from their drug plan, coming at the end of October;
 - The enhanced Medicare Drug Plan Finder will be available in mid-October;
 - 1-800-Medicare (1-800-633-4227) which will be available 24/7;
 - The Medicare & You 2007 handbook, the annual handbook that explains Medicare coverage, which beneficiaries will receive in October; and
 - Local organizations such as the State Health Insurance Assistance Programs (SHIPs) and thousands of other Medicare partner organizations that will provide personalized assistance throughout the fall.
-

In Memory

Bernard Coleman (WHQ, Denver)

Emil L. Thies (WHQ, Denver)

John Westman (Englewood Cliffs)

Leo Bartolanzo (WHQ, Denver)

James C. Bradley (WHQ, Denver)

Mike Sharratt (WHQ, Denver)

Marvin Elkins (WHQ, Denver)

James Yonk

Dan Gallagher (WHO, Denver)

Reach out for Information

Our Website of articles, past newsletters,
link to Adobe Acrobat Reader.

<http://jmretirees.org>

Newsletter editor email

tom@jmretirees.org

Johns Manville company website. (1-888-709-4567)

www.myJMDirect.com

National Retiree Legislative Network

<http://nrln.org>

Deficit Reduction Act of 2005

<http://seniorlaw.com/dra2005.htm>

Links to Medicare part D information.

<http://medicare.gov/>

Your next opportunity to enroll for drug coverage is November 15 - December 31, 2006.

My favorite medical information website

<http://medlineplus.gov/>

My favorite drug information website

<http://drugs.com/>

Write to us at Johns Manville Retirees Association, P.O. Box 3336, Littleton, CO 80161-3336

Get Others to Become a Member

Your retiree association is dedicated to protecting your benefits. Our greatest concern is your medical and prescription plans, vital benefits promised to you but not guaranteed. We are an active member of the National Retirees Legislative Network which represents millions of retirees and, as an organization, we pay dues to support their efforts. Our president, Rocco Russo and John Leasher, NRLN's Vice-President, Secretary and Treasurer, attend network meetings in the nation's Capitol. Other members of your board may travel there to attend hearings or meet with members of congress.

If you know a JM salaried retiree who is interested in joining the Johns Manville Retirees Association, please have them complete the form below and return it to the association. The annual dues of \$20.00 is waived for 2006. They will be put on the mailing list for future newsletters.

To: Johns Manville Retiree Association
P. O. Box 3336
Littleton, CO 80161-3336

Yes, I want to join.

Date: _____

Name: _____ Phone: (_____) - _____

Address: _____

City, State: _____ Zip + 4 _____ + _____

E-mail Address: _____

Dues: waived for 2006

Repeat e-mail Address: _____

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