

# Horizons

## Alliance Becomes Powerful New Voice for You

The nation's newest and largest retiree-only advocacy group is off to a fast start with its campaign to win approval for universal prescription drug coverage for Medicare recipients.

The Alliance for Retired Americans, which was launched in May 2001, seeks to harness the energy and commitment of retirees to stimulate progressive change in the laws, policies, politics and institutions that shape retirees' lives. The Alliance is supported by the AFL-CIO and community organizations.

Retiring union members automatically will become members of the 2.5-million member organization.

"We'll be a powerful new voice for retired workers, and we're going to start by raising it on behalf of voluntary, affordable, comprehensive prescription drug coverage for all Medicare recipients," says Ed Coyle, Alliance executive director.

Coyle joined about 100 Indiana seniors at

Solidarity House on June 27 to further the campaign, challenging Congress to "put the brakes on the drug companies and come to the aid of retirees" by passing legislation to provide expanded Medicare coverage. The seniors, guests of honor at a breakfast hosted by the UAW, had just returned from a prescription drug-buying trip to Windsor, Canada, where they filled prescriptions at substantially lower cost than at home.

The prescription drug plan advocated by the Alliance calls for all Medicare beneficiaries to participate on a voluntary basis. All benefits would be guaranteed and all drugs needed would be covered. All drug costs would be covered for low-income retirees, average-income seniors would see their out-of-pocket costs cut substantially and older Americans with high costs would be fully protected. The plan also calls for protecting employer-provided retiree health and drug benefits and controlling prices charged by drug companies.

Under President Bush's proposal,

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## Message from Nate Gooden: *Democrats Are on the Rise*

Democrats are back in the driver's seat in the U.S. Senate. That's great news for the UAW, working people – and our retirees.

Since early June, the Democrats have been the majority party in the Senate, thanks to Jim Jeffords' split with the Republicans. As a result of the Vermont senator's decision, the breakdown is now 50 Democrats, 49 Republicans and one independent (Jeffords).

With the Senate leadership now in Democratic hands, prospects for making progress on the UAW's political

agenda have improved. The new leadership is much more likely than the old regime to schedule early action on pro-worker, pro-family legislation, such as an increase in the minimum wage. And, they are in a better position to block action on anti-worker measures.

Please join me in helping to make this Senate leadership swing just the beginning of a new era of progressive change in Washington. You can help by putting grassroots pressure on Congress and President Bush to enact legislation supported by the UAW and our allies, including universal prescription drug coverage for Medicare recipients.

## Alliance

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insurance companies, individual states and HMOs would decide which drugs to cover. States also could set dollar limits on coverage.

Coyle said soaring prescription drug prices have forced millions of retirees to “choose between the drugs they need to stay healthy and the food they need to survive,” prompting the call for low-cost prescription drug coverage to be provided under Medicare. According to a “primer” on drug prices released by the Alliance for Retired Americans, seniors with the least insurance coverage are paying the highest prices for prescription drugs because they lack bargaining power.

*For additional information, contact the Alliance for Retired Americans at 888-373-6497.*

## A Lesson in Hazardous Materials

When it comes to hazardous materials, an ounce of prevention is worth a pound of cure.

Poison is a substance that causes injury, illness or death, especially by chemical means. Usually, poisoning can range from a skin rash, to an upset stomach, to unconsciousness.

Here are some do's and don'ts that can save your life.

### Do's

- Flush unused medicines down the toilet and rinse their containers before throwing them away.
- Buy enough oven cleaner for a single use. If any cleaner is left after one use, throw it away.
- Have your furnace and chimney

checked by a qualified person every year.

- Follow your doctor's instructions when taking medicines, vitamins, minerals and herbal remedies.

### Don'ts

- Transfer harmful substances to other containers.
- Use gas ranges for heat.
- Leave any medicines on bedside tables or in drawers.
- Keep harmful substances unlocked and within the reach of children.

Call the Poison Control Center at **800-Poison1** (764-7661) if a substance has been swallowed, inhaled or absorbed by the skin that you suspect is poisonous or are unsure.



## Honoring Amy Hill

Amy Hill has been recognized for a lifetime of dedication and achievement. She was presented with UAW Local 1268's "Woman of the Year" award. Amy has worked hard for the rights of people and animals, and has become a valuable member of her community.

Amy worked at Belvidere Assembly for 25 years before retiring in 1991. She developed an interest in the UAW early in her career and made it a priority to learn all that she could about the union.

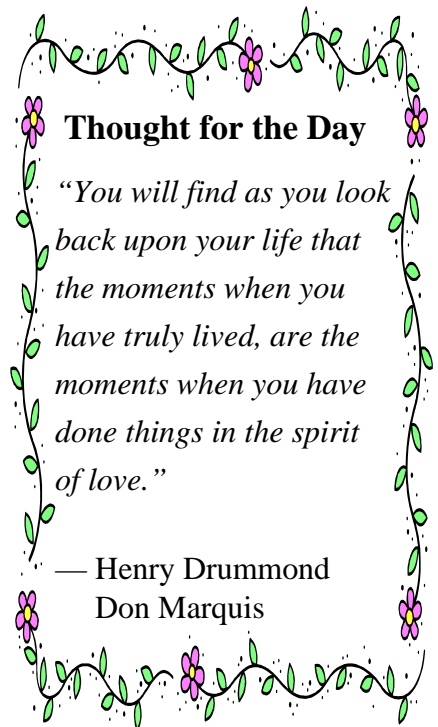
In the early 70s, Amy was elected alternate steward by her coworkers. During her tenure, she helped organize the UAW Local 1268 women's committee, served as chairperson of the education committee and was elected to represent her fellow brothers and sisters at the UAW Constitutional Convention. Amy was also the first woman to be elected to the local's executive board as a trustee and held that position for nine years.

Amy currently lives in Rockford, Ill. Her love of helping others made her decide to

become more active in her community during retirement. The mother of five was elected to the Winnebago County Board and the Winnebago County Health Department. She is a member of the Option Committee, which oversees spending for the jail and courthouse. Amy is also concerned about animals' rights and donates some of her free time to the Winnebago County Animal Shelter.

The "Woman of the year" plaque does not do justice for a woman who has spent many years trying to make other people's lives better. However, it serves as a symbol that she has touched many lives and it recognizes her as a very special person. Congratulations Amy, and keep up the good work.

*Based on a story in the April/May 2001 issue of Neon Notes.*



**If you have story ideas, comments or suggestions on how *New Horizons* can better meet your needs and interests, contact Teresa Lockhart at 313-567-3300 or email at [tlockhart@ucntc.org](mailto:tlockhart@ucntc.org)**

# Is It an Emergency—Or Not?

Emergency-room services are the most misunderstood and misused of all benefits available to DaimlerChrysler employees and retirees under the health care plan. Claim rejections are on the rise because the emergency room is being used for purposes other than true emergencies, UAW benefit representatives report. As a result, unexpected out-of-pocket expenses occur because the plan doesn't cover services provided. What is a true emergency – and what is not?

Emergency services are divided into two categories: accidental injury and medical emergency.

A service is considered emergency first aid for an accidental injury if it is performed as a result of traumatic bodily injury. Examples for which benefits are payable include fractures, severe sprains, cuts or burns and other conditions such as allergic reactions and poisonings.

Medical emergencies are those that threaten an individual's health on a permanent basis, or a disabling condition that requires immediate medical attention and treatment. Examples include severe abdominal pain, hemorrhaging, chest pain and appendicitis.

For an emergency service to be payable, the attending

physician's diagnosis—at the time of treatment—must be an accepted emergency diagnosis. Chronic conditions, with symptoms that have existed over a period of time, would not qualify for medical emergency benefits. However, if the individual's symptoms become acute enough to require immediate medical assistance (as determined by the emergency room attending physician), emergency room benefits may be payable.

Many claims do not qualify for emergency room services because of the type of treatment being sought, according to several UAW benefit representatives. For example, parents

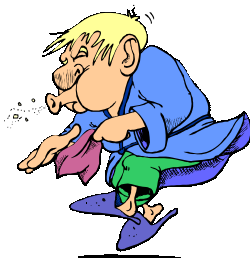
need to ask themselves if an earache is life threatening or just very uncomfortable for their 8-year-old child. Even if your doctor advises you to go to an emergency room, remember that the condition still must meet the criteria listed above for the services to be covered by your plan.

No one suggests that you avoid medical care when an emergency arises. Just be aware that if the condition is diagnosed as not being a medical emergency, you may be responsible for the emergency room charges. And since charges for emergency room services are considerably higher than the cost of a doctor's office visit, the out-of-pocket cost could be substantial.



## Achoo!

Are you bothered with allergies and have itchy, watery eyes, a runny nose and frequent sneezing? If so, you're not alone.



About 40 million to 50 million people in the United States suffer from allergies, according to the National Institute of Allergies. These people have very high sensitivity to certain substances, such as pollens, foods, bacteria or viruses. Their most common symptoms are violent, prolonged sneezing spells; clear, watery, nasal discharge; nasal congestion; itchy nose, eyes, ears and throat. Allergies can be extremely irritating to many and downright unbearable for others. The most common type of allergy is hay fever. Sometimes you aren't sure what you're suffering from.

Even though many allergy symptoms are similar to cold symptoms, allergy sufferers usually do not have the aches and fever that come with a cold. You can relieve allergy symptoms by using a decongestant or antihistamine.

Unlike a cold that usually lasts about one week, allergy symptoms are more likely to reoccur.

But did you know that there are ways to help control your

allergies? For instance, you can:

- Wear a mask and sunglasses when working in the garden or yard.
- Wash bed linens in hot water.
- Remove carpets from bedrooms.
- Vacuum your floors more often.

Also, when planning outdoor activities, keep in mind that pollen counts are lower in the morning than in the afternoon. Keeping your windows closed will prevent outside pollen and mold from getting inside your home. And never dry sheets and blankets outside – they may smell outdoor fresh, but they can be loaded with pollen and mold spores.

### ***New Horizons***

is published quarterly under auspices of the UAW-DaimlerChrysler Joint Activities Board for UAW-DaimlerChrysler retirees and spouses.



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## Fill Prescriptions the Easy Way

By using the mail order prescription drug benefit negotiated by the UAW, retirees are able to obtain up to a 90-day supply of almost any medication, while paying one copay for this extended day supply. Mail order is an ideal way to obtain prescription drugs taken on a regular, long-term basis, such as those used for asthma, diabetes or high cholesterol.

Mail order offers several advantages, such as in-home delivery, prompt and efficient turn-around and professional customer service. For added convenience, your copay can be charged to most major credit cards.

It also provides around-the-clock professional customer service. A registered pharmacist is available 24-hours a day to answer any questions you might have regarding your medication. Your prescriptions are delivered with information explaining the conditions treated by the drug, along with usual dosing and other helpful information.

While mail order prescriptions are often referred to as maintenance drugs, a drug does not have to be on the retail maintenance drug list to be eligible for mail service.

When using the mail order program it is very important that your doctor write a prescription that indicates a quantity and directions for a 90-day supply, plus any applicable refills. Remember that the mail order pharmacy cannot dispense a quantity greater than what your doctor orders. Most doctors should be familiar with this type of request.

Surveys of those already using mail service have shown that UAW members are satisfied with the accuracy, turnaround time and financial advantages associated with mail order.

UAW-represented DaimlerChrysler retirees can begin using mail order prescription drug benefits by calling toll-free 800-521-5990.

## We are Eager to Hear Your Voice

### *Letter to the Editor:*

*Just wanted to write and say how much I enjoy getting the New Horizons newsletter. I enjoy reading the health tips, the history articles and I find it just about the right size to pick up and browse.*

*As a former skilled trades training coordinator at Warren Stamping, I need as much info about what DaimlerChrysler is doing and what our union is doing to help me as a retiree. Information – that is what I miss the most from not working in the plant.*

*Thanks again. Keep up the good work and I am looking forward to the summer issue of New Horizons in my mailbox.*

*Dan Pieniak*

*UAW Local 869 Retiree*