

International Brotherhood of Electrical Workers Local Union 343

You are cordially invited to attend the
29th Annual Awards Banquet
Saturday – April 2, 2016

Verizon Wireless Center
Mankato, MN

- | | |
|------------------------|--|
| 4:00 p.m. to 5:00 p.m. | Informational tables and/or seminars.
Blue Cross/Blue Shield, Prime Therapeutics, Wells Fargo,
Sturm & Associates and Electrus Federal Credit Union. |
| 5:00 p.m. to 6:00 p.m. | Social/Cocktail Hour |
| 6:00 p.m. to 7:00 p.m. | Dinner
See Dinner RSVP and choices on reverse side |
| 7:00 p.m. | Awards Program |

Event Address
Verizon Wireless Center
One Civic Center Plaza
Mankato, MN

Block of 20 Rooms on hold until Saturday, March 12th, 2015 at \$109.00 each **plus tax**
.03 mile from Verizon Wireless Center

Please call **Hilton Garden Inn** for Hotel Reservations – **(507) 344-1111**
(mention **IBEW Dinner**)

International Brotherhood of Electrical Workers Local Union 343

29th Annual Awards Banquet Saturday – April 2, 2016 Verizon Wireless Center, Mankato, MN RSVP and Meal Selection

R.S.V.P. On-line, by Mail or by Fax no later than Thursday, March 24, 2016

This event is open to Members, Retirees, Associates, Honored Guests & one guest each.

On-line: www.ibewlocal343.org (click on “NEWS” tab to RSVP for Awards Banquet)

Mail: IBEW Local 343 **or** **Fax:** (507) 282-1562
9 80th St SE
Rochester, MN 55904

If mailing or faxing RSVP, please complete below

.....
Member/Retiree/Associate Name: _____

Circle ALL who are attending: Member Retiree Guest(1) Associate

Meal Choices: Circle selection(s) – 1 selection per person

Shrimp Scampi (GF)

Char Broiled Shrimp, Garlic Potato Puree, Seasonal Vegetables

French Cut Chicken (GF)

Pan Seared Chicken, Green Onion Pesto, Garlic Mashed Potatoes, Chef's Choice Vegetable

Top Sirloin (GF)

Charbroiled Sirloin, Topped with Sauteed Mushrooms, Duchess Potatoes, Seasonal Vegetables

All entrees include Fresh Greens with Ranch Dressing,
Fresh Rolls and Butter, Fresh Brewed Coffee and Dessert

GF = Gluten Free

IBEW Local Union 343

UNION DUES - 2016

DUES DUE DATES.....DUES AMOUNTS.....PROCESSING FEES.....I.O. REINSTATEMENT FEES.....
AUTOMATIC DUES WITHDRAW PLAN.....PAYMENT

- Union Dues DUE DATES:

Union Dues are due the 1st of each (beginning quarter) month:

1st Quarter = January 1st

2nd Quarter = April 1st

3rd Quarter = July 1st

4th Quarter = October 1st

- Union Dues AMOUNTS:

Beginning first quarter of 2015 (January 2015), the International Increase is as follows:

“A” Members:	Per quarter (3 months)	108.00
	Semi-Annually (6 months):	216.00
	Yearly (12 months):	432.00

“BA” Members:	Per quarter (3 months)	60.00
	Semi-Annually (6 months):	120.00
	Yearly (12 months):	240.00

- Processing Fees:

Dues are to be paid (at least) Quarterly in advance. If your dues are not paid by the 10th of the designated month, there is a \$20.00 Processing Fee added to your account (monthly) until your Dues are paid.

- I.O. Reinstatement Fees:

If your dues are still in arrears after three (3) months, there is an I.O. Reinstatement Fee added to your account:

\$30.00 for “A” Members

\$3.00 for “BA” Members

Local Union Processing Fees added to your account as well

- Insufficient Funds Charge: Per the Executive Board Policy (revised 10-17-11)

Each member writing a check with insufficient funds to Local 343 shall be charged **\$30.00 fee**. After writing a check with insufficient funds to Local 343 all future payments, for a one year period, shall be made by cash, money order or credit.

- Methods of PAYMENT:

- 1) Cash – In person only
- 2) Check (Be sure to include Member's full name)
- 3) Money Order (Be sure to include Member's full name)
- 4) Visa, MasterCard, American Express or Discover Card–In Person, On-Line or Over the Phone
- 5) Automatic Dues Withdraw from your Vacation/Holiday check:
“A” members have the option of having their Dues Automatically withdrawn from their Vacation/Holiday checks! Electrus Federal Credit Union will automatically withdraw Union Dues payments (Semi-annual amounts only) and send them to IBEW Local 343 for processing.
*Call the Hall (Colleen) for complete details and a form.
- 6) Drop Box (not Pick up Box!)– Located next to Front Door at Union Hall (Rochester only)

IBEW Local Union 343

2016

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= Union Meetings



= Union Dues are due



= Resign



= Local 343 offices are CLOSED (Holidays) Jan. 1st - New Year's Day,

May 30th - Memorial Day, July 4th - Independence Day

Sept. 5th - Labor Day, Nov. 24th - Thanksgiving, Dec. 26th - Christmas Observed



= Local 343 offices are CLOSED (Provisional Holidays)

Mar. 25 (Good Friday), Nov. 11 (Veteran's Day), Nov. 25 (Day after Thanksgiving)

and Dec. 30th (New Year's Eve Observed)

(Mon.) January 2, 2017 is the Observed New's Year Holiday

JANUARY 2016 SCMJATC NEWSLETTER

CONGRATULATIONS to our newest **Journeyman Wiremen** for completing their Electrical Apprenticeship: **JASON MAXWELL, ZACHARY KOENECKE, CHRISTOPHER HEUSINKVELT, BRADLEY CASPER & KENT JOHNSON**

2016 NEC CLASSES

IBEW LOCAL 343 MEMBERS—NO COST, other IBEW UNION MEMBERS--\$25
UNION MEMBERS OTHER THAN WITH THE IBEW--\$50, NON-UNION MEMBERS--\$200.00 FOR A
16 HOUR CLASS, 2014 Code Books are available for \$70.

SATURDAY is an 8 HOUR CLASS good for ceu's in, MN-(8 Code), WI-(8 Code), (IOWA-(9 Code) 9 hr class)

SUNDAY is an 8 HOUR CLASS good for ceu's in, MN-(8 Code), WI-(8 Code), (IOWA-(9 Code) 9 hr class)

No partial credit of classes is granted, you must attend the entire approved class to receive credit.

THESE 16 HOUR CODE CLASSES ARE GOOD FOR 16 HOURS IN MN, WI & IA

ALL WEEKEND CLASSES RUN 8AM TO 5PM

PLEASE CALL 507-529-7721 TO REGISTER FOR THESE CLASSES

THESE CLASSES START AT 8AM

ROCHESTER	WHEN:	JAN 16 & 17, 2016,-Instructors-MARK SPARKS/DAVE HYRKAS
	WHERE:	IBEW LOCAL 343 HALL 9-80 TH ST SE
WINONA	WHEN:	FEBRUARY 6 & 7, 2016,-Instructor-- CARI HELBERG
	WHERE:	RIVERPORT INN, 900 Bruski Drive, Winona
ROCHESTER	WHEN:	MARCH 5 & 6, 2016,-Instructor—CARI HELBERG
	WHERE:	IBEW LOCAL 343 HALL 9-80 TH ST SE
ALBERT LEA	WHEN:	APRIL 9 & 10, 2016,-Instructor—SCOTT HIGGINS
	WHERE:	ALBERT LEA UNION CENTER , 1407 Hwy 13 North
ROCHESTER	WHEN:	MAY 7 & 8, 2016-Instructor—MARK SPARKS /DAVE HYRKAS
	WHERE:	IBEW LOCAL 343 HALL 9-80 TH ST SE
MANKATO	WHEN:	JUNE 25 & 26, 2016-Instructor-- CARI HELBERG
	WHERE:	OPERATING ENGINEERS HALL, 308 Lundin Blvd
WINONA	WHEN:	JULY 23 & 24, 2016,-Instructor-- CARI HELBERG
	WHERE:	RIVERPORT INN, 900 Bruski Drive, Winona
OWATONNA	WHEN:	AUGUST 20-21, 2016,-Instructor-- CARI HELBERG
	WHERE:	OWATONNA HY VEE
ROCHESTER	WHEN:	SEPTEMBER 24 & 25, 2016,Inst. MARK SPARKS /DAVE HYRKAS
	WHERE:	IBEW LOCAL 343 HALL 9-80 TH ST SE
ALBERT LEA	WHEN:	OCTOBER 22 & 23, 2016,-Instructor- SCOTT HIGGINS
	WHERE:	ALBERT LEA UNION CENTER , 1407 Hwy 13 North
RED WING	WHEN:	NOVEMBER 12 & 13, 2016,-Instructor-- CARI HELBERG
	WHERE:	SUPER 8, 232 Withers Harbor Drive, Red Wing
MANKATO	WHEN:	DECEMBER 10 & 11, 2016-Instructor-- CARI HELBERG
	WHERE:	OPERATING ENGINEERS HALL, 308 Lundin Blvd

16 HOUR CLASS. 16 CODE CEU'S

4 NIGHT CLASS MONDAY AND TUESDAY 5PM TO 9PM

AUSTIN	WHEN:	FEBRUARY 8-10-15-17, 2016, 5PM-Instructor—SCOTT HIGGINS
	WHERE:	AUSTIN LABOR CENTER 316 4 TH Ave NE

2 HOUR CODE CLASS—unlicensed registration renewal class 2 CODE CEU

CODE	BASIC CONDUCTOR FILL & AMPACITIES CLASS	2 HOUR CLASS
	Bring a calculator-code book & pencil to class, Good for unlicensed registration renewal	
ROCHESTER:	WHEN:	TBD AS NEEDED, 2016, WEDNESDAY, 5:00 TO 7:00PM, Instructor Dan Goodew
	WHERE:	IBEW LOCAL 343 HALL, 9-80 TH ST SE ROCHESTER 55904

CODE TRANSFORMER INSTALLATIONS 1 DAY CLASS

This class will be an interactive lecture based on industry best practices of design and code compliant installations of power transformers, control circuit transformers and autotransformers. You will have the opportunity to connect and test several power and autotransformer system connections. Bring a 2014 NEC text and a calculator to class. **Class is limited to 12 students**

ROCHESTER: **WHEN:** **APRIL 23, 2016 8:00am TO 5:00PM, Instructor Mike Buck**
 WHERE: **IBEW LOCAL 343 HALL, 9-80TH ST SE ROCHESTER 55904**

PLC 1, BASIC PROGRAMMABLE LOGIC CONTROL TRAINING

Feb 15, deadline

This is a 2 day class that will cover the basics of PLC logic and programming. This class will be held at the Dakota County Technical College. You will have access and work on the latest PLC equipment and software.

DCTC : **WHEN:** **FEB 27 & MAR 5, 2016 9:00 TO 2:30PM, 2-SATURDAY CLASS (4 min by FEB 15)**
 WHERE: **DAKOTA COUNTY TECHNICAL COLLEGE, Instructor—MIKE BUCK**

PLC 2, PROGRAMMABLE LOGIC CONTROL TRAINING 2 Mar 15, deadline

This is a 2 day class that is a continuation of the Basic PLC 1 class that will cover more advanced PLC logic and programming. This class will be held at the Dakota County Technical College. You will have access and work on the latest PLC equipment and software.

DCTC : **WHEN:** **APRIL 2 & 9, 2016 9:00 TO 2:30PM, 2-SATURDAY CLASS (4 min by Mar 15)**
 WHERE: **DAKOTA COUNTY TECHNICAL COLLEGE, Instructor—MIKE BUCK**

MEDIUM VOLTAGE CLASS 2 DAY CLASS

A good all round class with HANDS-ON training. This class will cover NEC 250 part X on grounding, proper fire taping in manholes, different types of medium voltage systems. Bring your hand tools.

ROCHESTER **WHEN:** **MARCH 12 & 13, 2016 SATURDAY & SUNDAY 8:00AM to 4:00 PM Limit 8**
 WHERE: **IBEW LOCAL 343 HALL 9 – 80TH ST SE, ROCHESTER Instructor—MARK KAUTTO**

OSHA 70-E ELECTRICAL SAFE WORK PRACTICES CLASS 4 HOURS

The First rule in working safely with electrical equipment is to DEENERGIZE. If you have to work on energized circuits, you need to work safely. This class will cover the OSHA requirements for Personal Protection Equipment and tools when it comes to working on energized circuits. You will receive a 70E card after this 4 hour class

ROCHESTER: **WHEN:** **TBD AS NEEDED, 2016, WEDNESDAY, 5:00 TO 9:00PM**
 WHERE: **IBEW LOCAL 343 HALL, 9-80TH ST SE, Rochester**

OSHA 10/30 HOUR CERTIFICATION (3/9 NIGHT CLASSES)

More customers and jobs are requiring that the employees have the OSHA 10 hour Safety Training card to work on the job. Here is your chance to get yours. At present the OSHA 10 cards are good for life, however there are some customers that will require the OSHA class be taken within the last 3 years. For the 30 hour OSHA class you will need to attend all 9 classes.

ROCHESTER **WHEN:** **RESCHEDULED, 2016, OSHA 10, 5PM-9PM**
 RESCHEDULED, 2016 OSHA 30
 WHERE: **IBEW LOCAL 343 HALL 9-80TH ST SE, Rochester**

**WE TAKE APPRENTICE APPLICATIONS ANY TIME AND WILL BE TESTING AND
INTERVIEWING AT LEAST EVERY OTHER MONTH
THIS IS A GREAT TIME TO GET INTO THE APPRENTICESHIP PROGRAM
HAVE ANYONE INTERESTED GIVE ME A CALL AT 507-529-7721**

APPRENTICE APPLICATIONS: Applications can be completed at the JATC office in Rochester.(1-507-529-7721) or print off from; www.IBEWLOCAL343.ORG PLEASE CALL TO SIGN UP FOR CLASSES-507-529-7721, Andy Toft.



“Social Security is driving up the federal deficit!”

Social Security has not added a single cent to the federal budget deficit. The federal government doesn't fund Social Security – American workers do. Think about it: Social Security is funded directly by payroll contributions divided between workers and their employers. With a dedicated source of revenue, it's fully financed for years to come.



“The Social Security trust fund is just a bunch of worthless IOUs!”

Like any other Treasury obligation, the U.S. Treasury bonds owned by the trust fund are backed by the full faith and credit of the United States. They are just as real and just as legitimate as the bonds that wealthy investors purchase. In fact, **all companies and governments that hold U.S. Treasury securities list them as assets, not worthless IOUs, in their accounting.** We would do well to speak of them in the same way.



“Social Security is going broke!”

With a **\$2.7 trillion trust fund projected to grow to \$3.7 trillion by 2022**, Social Security is far from going broke. While Social Security is paying out more in benefits than it currently collecting in contributions – the program is NOT in the red. Why? Because the interest Social Security makes off of its Treasury bonds in the trust fund is more than enough to make up the difference. Instead of panicking, consider that similar shortfalls have occurred 17 times since 1958 — and the program is still ticking, never managing to skip a beat. To ensure long-term solvency, it will change, just as it's changed in the last 76 years – but a program as popular and as important as Social Security is not going away.



“Everybody needs to sacrifice. Cut seniors' Social Security COLAs!”

Social Security's cost-of-living adjustments (COLA) help retirees' monthly benefits keep pace with inflation. The average monthly retirement benefit is a little more than \$1,290, so it's clear that every little bit counts. Despite this, there are proposals to cut the COLA by adopting a chained CPI (formula used to calculate the COLA). According to the Social Security Actuary, **moving to a chained CPI would mean an immediate benefit cut.** The cut compounds over time, so it would be felt more deeply as seniors get older and resources dry up. **The chained CPI is a COLA cut that ignores the true needs of America's retirees and instead tries to balance the budget on the backs of our nation's seniors.**



“People are living longer; raise the retirement age!”

While the average life expectancy has grown since Social Security started, this is because fewer die as children than did 70 years ago – not because we’re all living significantly longer. In fact, any gains that have been made have been for workers in the top half of the income brackets. **Average retirees are living about the same amount of time as they were in the 1930s.** Moreover, the retirement age is already moving to 67 for those born on or after 1960. Raising it even more would just push retirement completely out of reach for the average American.



“Cut Social Security Benefits for Millionaires!”

Be careful: Proposals to means-test Social Security by further reducing or eliminating benefits altogether for millionaires are really wolves in sheep’s clothing. Here’s why: The majority of Social Security beneficiaries are not millionaires. In fact, only 2% of benefits go to individuals with earnings over \$100,000. **To get any significant savings, a means-test would need to hit people with incomes around \$40,000 – the middle class.** A better way to make the rich pay more without damaging the middle class would be to scrap the cap on taxable wages. With the wealthy contributing to Social Security on all of their income, Social Security’s entire funding gap would be closed.



“Illegal Immigrants get Social Security, ripping off American taxpayers!”

Since 1996, undocumented workers have been ineligible to receive Social Security. In fact, according to the Social Security Administration, undocumented workers contribute \$7 billion a year in Social Security contributions even though they cannot claim benefits from the program.



“Social Security is a burden to our youth.”

Most of today’s youth and working families are struggling as a result of high unemployment, stagnant wages and a shift from traditional pensions to 401(k) plans. These are the folks who will likely need strong retirement, disability and survivorship protections as they grow and raise families of their own. **We should be talking more about preserving and strengthening Social Security for young and old alike, instead of pushing for cuts to the benefits of future generations.**

Additional Myth Busting Resources:

- Politifact: <http://www.politifact.com/>
- SNOPEs: <http://www.snopes.com/>
- Factcheck: <http://www.factcheck.org/>

SOCIAL SECURITY

FACT SHEET

Women and Social Security

February 2015

Joan Entmacher and Katherine Gallagher Robbins

- **The average Social Security benefit for women 65 and older is about \$13,500 per year.**
- **Social Security is virtually the only source of income for nearly three in ten female beneficiaries 65 and older.**
- **Without Social Security, nearly half of women 65 and older would be poor.**
- **Social Security provides benefits to over 3.2 million children and almost 1.2 million children out of poverty in 2013.**

Social Security benefits are lower for women than for men

- The average Social Security benefit for women 65 and older is about \$13,500 per year, compared to about \$17,600 for men 65 and older.¹

Women rely even more on income from Social Security than men do

- On average, female beneficiaries 65 and older receive 61 percent of their family income from Social Security, compared to 56 percent for male beneficiaries 65 and older.²
- For three in ten female beneficiaries 65 and older (30 percent), Social Security is virtually the only source of income (90 percent or more). Just over two in ten male beneficiaries (23 percent) rely on Social Security for 90 percent or more of their income.³
- The percentage of female beneficiaries who rely on Social Security for virtually all of their income almost doubles with age: from 20 percent for women 65-69 to 39 percent for women 80 and older. Male beneficiaries' reliance on Social Security increases with age to a lesser extent: from 16 percent for men 65-69 to 30 percent for men 80 and older.⁴

Unmarried women rely more on income from Social Security than married women do

- For 36 percent of unmarried female beneficiaries 65 and older, including beneficiaries who are widowed, divorced, or never married, Social Security is virtually the only source of income (90 percent or more), compared to 21 percent of married female beneficiaries 65 and older.⁵



DON'T DISCOUNT WOMEN
**SOCIAL SECURITY IS
WOMEN'S SECURITY.™**
THE NATIONAL WOMEN'S LAW CENTER nwlc.org/security

Social Security provides disability and life insurance benefits that are especially important to women of color and their families

- Minority women disproportionately rely on Social Security disability benefits.
 - More than one in four black women (26 percent) and more than one in five other women of color (21 percent) who receive Social Security receive benefits as disabled workers. In comparison, 12 percent of white women who receive Social Security receive benefits as disabled workers.⁶
- Social Security provides a lifeline to families when a worker is disabled or dies.
 - More than 3.2 million children receive Social Security benefits.⁷
 - Children of color disproportionately rely on Social Security. While children are six percent of all beneficiaries, children are 12 percent of black beneficiaries and 14 percent of other beneficiaries of color.⁸

Social Security is a critical anti-poverty program for women and their families

- Social Security lifted more than 22.1 million people out of poverty in 2013:
 - More than 14.7 million people 65 and older, including nearly 8.7 million women;

- More than 6.2 million adults 18-64, including nearly 3.3 million women; and
- Almost 1.2 million children.
- Social Security dramatically reduced poverty rates for older women in 2013:
 - From nearly one half (47 percent) to 12 percent for all women 65 and older; and
 - Nearly two-thirds (66 percent) to 19 percent for women 65 and older living alone.⁹

Despite Social Security, older women remain at greater risk of poverty than older men

- Among people 65 and older, more than twice as many women (nearly 2.9 million) as men (over 1.3 million) lived in poverty in 2013.
- The poverty rate for women 65 and older was 12 percent, compared to 7 percent for men 65 and older.
- The poverty rate for women 65 and older living alone was 19 percent, compared to 11 percent for men 65 and older living alone.
- Poverty rates were particularly high, at about one in five, for black (20 percent), Hispanic (23 percent) and Native American (21 percent) women 65 and older. Poverty rates were lower at 9 percent for white, non-Hispanic women 65 and older, and 13 percent for Asian American women 65 and older.¹⁰

1 NWLC calculations based on U.S. Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2014 (Feb. 2015), Table 5.A16- Number and average monthly benefit for adult beneficiaries, by sex, type of benefit, and age, December 2013, *available at* <http://www.ssa.gov/policy/docs/statcomps/supplement/2014/5a.html>. The average monthly benefit for all female beneficiaries 65 and older was \$1,122.20, or about \$13,466 per year as of December 2013, compared to \$1,466.49 per month, or \$17,598 per year for all male beneficiaries 65 and older. Benefits are slightly higher for both women and men receiving benefits as retired workers.

2 U.S. Social Security Administration, Income of the Population 55 or Older, 2012 (April 2014), *available at* http://www.ssa.gov/policy/docs/statcomps/income_pop55/ at Table 9.B1 Percentage distribution of persons in beneficiary families, sex and age, 2012.

3 *Ibid.* at Table 9.B1 Percentage distribution of persons in beneficiary families, by source of family income, sex and age, 2012.

4 *Ibid.* at Table 9.B2 Percentage distribution of persons in beneficiary families, by income source, sex and age, 2012.

5 *Ibid.* at Table 9.B3 Percentage distribution of persons in beneficiary families, by sex and marital status, 2012.

6 NWLC calculations based on U.S. Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2010 (February 2011), *available at* <http://www.ssa.gov/policy/docs/statcomps/supplement/2010/5a.html> at Table 5.A7 Number and average monthly benefit for women, by type of benefit, basis of entitlement, and race, December 2009. Data reported for "White," "Black" and "Other." The 2010 Annual Statistical Supplement is the latest to report this beneficiary data by gender, race, and ethnicity.

7 *Supra* note 1 at Table 5.A6 Number and average monthly benefit, by age, type of benefit, and sex, December 2013. "Children" refers to children under 18.

8 *Supra* note 6 at Table 5.A6 Number and average monthly benefit, by age, sex, type of benefit, and race, December 2009. "Children" refers to children under 18. Data for people of different racial or ethnic groups were not updated in the Annual Statistical Supplement to the Social Security Bulletin, 2014.

9 NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2014 Annual Social and Economic Supplement (using CPS Table Creator), *available at* <http://www.census.gov/cps/data/cpstablecreator.html>.

10 NWLC, Insecure and Unequal: Poverty and Income Among Women and Families, 2000-2013 (Sept. 2014) *available at* http://www.nwlc.org/sites/default/files/pdfs/final_2014_nwlc_poverty_report.pdf



Medicare Part B Increases

Dramatic Increases for 2016

No Social Security Cost-of-Living Adjustment (COLA) in 2016

On October 15, 2015, the Social Security Administration announced that there will be no cost-of-living adjustment for Social Security beneficiaries in 2016. This is the third time, since the enactment of the program in 1972, that seniors and disabled beneficiaries will not receive a COLA.

Hold Harmless Provision

When seniors don't receive a COLA, a provision known as "hold harmless" protects 70% of beneficiaries from higher Medicare Part B premiums. This was passed to ensure that seniors' Social Security checks do not go down from one year to the next. Those beneficiaries will continue to pay \$104.90 for their monthly premiums. Unfortunately, 30% of seniors and persons with disabilities are not protected.

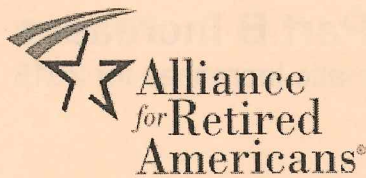
Who will be affected?

More than 16 million beneficiaries will not be protected and will have to pay higher premiums, including:

- 2.8 million new beneficiaries
- 1.6 million public sector retirees not receiving Social Security (i.e., teachers, firefighters, police and federal retirees who worked under the old federal retirement system known as, Civil Service Retirement System)
- 3.1 million higher income beneficiaries (individuals with incomes above \$85,000 and couples with incomes above \$170,000)
- 9 million dual-eligibles (low-income beneficiaries who have both Medicare and Medicaid)

What will the premiums be?

The beneficiaries who are not protected will have to pick up the cost for all those who are held harmless, and the cost is a whopping 52% increase in their monthly Part B premiums. This is because Medicare law requires that beneficiaries pay 25% of the cost of the Part B program through monthly premiums. If there had been a COLA, all seniors



Medicare Part B Increases

Dramatic Increases for 2016

would have paid \$120.70, a 25% increase in their premiums. Since 70% of seniors will be held harmless in 2016, the Medicare trustees have projected that the other 30% will have to pay \$159.30.

What about the deductible?

While 70% of seniors and persons with disabilities will be protected from higher Part B premiums, **all** beneficiaries will be required to pay a higher Part B deductible. The Medicare trustees also projected that the Part B deductible will increase from \$147 this year to \$223 in 2016. The Part B deductible is tied to the calculation of the Part B premiums.

What is the solution?

There are two complementary bills pending in Congress – S. 2148 introduced by Senator Ron Wyden (D-OR) and H.R. 3696 introduced by Representative Dina Titus (D-NV) -- that would extend the “hold harmless” provision to all Medicare beneficiaries, protecting them against higher Part B premiums and deductibles.

[10/20/15]

