

**By Mary Foley, President -- AASBCR® (AT&T, Ameritech, and SBC Retirees)**

AASBCR's name is based on its telecom heritage: the five midwestern Bell companies that were spun off from AT&T to form Ameritech in 1984, and the multi-state Southwestern Bell Company (SBC) that acquired Ameritech in 1999. Along with its 1997 purchase of Pacific Telesis, and its 1998 purchase of Southern New England Tel in 1998, SBC became the largest U.S. telephone company. When SBC Communications acquired AT&T in 2005 they took the AT&T name and in 2006 AT&T also purchased BellSouth.

Created in 2003, AASBCR eventually grew to over 1500 active members plus several thousand members of its Facebook group.

AASBCR® works to preserve and enhance pension, healthcare, and other benefits earned by retirees while employed by AT&T and its predecessor and/or successor companies. We assist our members who have benefit questions or are having problems working with third party administrators of AT&T benefits. We maintain a working relationship with AT&T Human Resources management, which allows us to present benefit issues for interpretation and (hopefully) resolution.

We keep our members informed with single-issue bulletins several times per quarter, a quarterly newsletter, and a website with links to a variety of retiree-affecting sites. See <http://aasbcr.org>. For example, recent bulletins have addressed AT&T survivor benefits, removal of Social Security discounts for former government employees, alternatives to AT&T's Medicare Advantage Plan, and new AT&T benefits.

One year after its founding, AASBCR® joined NRLN, positioning NRLN as its lobbying arm. We encourage our members to support NRLN's efforts with donations and letters to Congressional representatives. Our President is also a member of the NRLN Board of Directors.

One example of NRLN's value was its response to AT&T's pension recoupment campaign a few years ago. The result was Congress passing the SECURE 2.0 pension bill in 2022, limiting recoupment to the first three years of the overpayment, and capping it at 10% of the overpayment per year, and preventing recoupment from beneficiaries.

Another example is NRLN's current lobbying efforts to control pension de-risking, where large companies transfer their pension obligation to less-reliable insurance firms. NRLN seeks to protect retiree benefits by requiring the transaction to include re-insurance for these benefits along with several other retiree protections.

In a world where large companies seek to reduce their costs for retiree benefits, and government action or inaction threatens Medicare and Social Security, retiree associations like AASBCR® provide a voice for individual retirees, and NRLN puts that voice to work. "Together, we are stronger."