

## **NRLN Needs Your Personal Testimonies on Retirement Hardships**

In 2009 and 2011, the National Retiree Legislative Network requested that NRLN Grassroots Network members provide personal stories about hardships they had encountered during their retirement. Many of you responded and each time a 20-page document was created and presented to members of Congress and their staffs during the NRLN's meetings in Washington, D.C.

The testimonies were also shared with reporters and some of the stories, with permission from the individuals, in articles and a book titled "Retirement Heist: How Companies Plunder and Profit from the Nest Eggs of American Workers."

The NRLN once again wants your stories to distribute on Capitol Hill along with its proposals for protecting Social Security, Medicare, pensions and benefits.

Because many members of Congress are proposing legislation that would reduce Social Security and Medicare, please share with the NRLN how important these benefits are to you. How do Social Security and Medicare make a difference in your life? Also, if you are experiencing a health, emotional or financial hardship such as, but not limited to, the following please share your situation with us. Email your "testimonial" by **June 15, 2013** to [contact@nrln.org](mailto:contact@nrln.org) .

\* Your employer-sponsored health care insurance has been eliminated and you don't have health care coverage because it is too expensive to purchase at your age and you are still a few years away from being eligible for Medicare.

\* Your employer-sponsored health care plan has been reduced and you no longer have a limit on out-of-pocket costs (catastrophic coverage) and your dental and vision coverage is gone.

\* You must decide between buying your medicines or purchasing food or making your mortgage or rent payment.

\* You are cutting your pills in half to make them last longer because they are so expensive.

\* You are paying very high prices for a brand-name prescription drug and this has changed the life you had expected to live in retirement.

\* If you are taking **Advair**, **Lipitor**, **Nexium**, **Plavix**, and/or **Prevacid**, please let us know how much you are paying for a 30-day supply of each prescription drug. These drugs are the top sellers in the USA and we need to determine how much the prices vary across the country and how the prices compare in other countries.

\* Half or more of your pension and/or Social Security income is going for doctor and/or hospital bills and prescription drugs.

\* Your pension plan was eliminated and it is tough to live on your Social Security check.

\* Your company went bankrupt, and when your pension plan was taken over by the PBGC you suffered a significant reduction in your pension.

\* Your company has eliminated your life insurance and at your age it is too costly to replace it or insurance companies won't accept you because of your health.

\* Your company life insurance was part of your retirement financial plan and you are fearful about how your spouse will survive financially after your death.

I think you get the idea of the type of personal stories we'd like to include in our packets. Often, the emotions caused by a real life story will motivate a member of Congress to take action when facts and figures do not. To gain greater credibility with Senators and Representatives, we ask that you allow us to include with your story your name, age and city and state where you live.

If you will take the time to share your personal hardship story for consideration to include in the NRLN's packets, it will help us show our elected representatives the need to pass better laws that will protect your retirement security. Of course, the NRLN would welcome you to come to Washington, DC to tell your story to your elected representatives in person. Details about our October 6 – 9, 2013 lobbying event will be in the NRLN Summer FOCUS Newsletter. You will be sent an email when the newsletter is posted on the NRLN website home page at [www.nrln.org](http://www.nrln.org).

Thank you in advance for helping us tell your real life story.

Bill Kadereit, President

National Retiree Legislative Network