

1201 Sheridan Road  
Escanaba, MI 49829

Phone: 906.786.1846  
Fax: 906.233.9250

# 21 NEWS

Editor: Gerald Kell [WWW.USW2-21.COM](http://WWW.USW2-21.COM) March, 2017  
Contact Editor at: [djgribble@gmail.com](mailto:djgribble@gmail.com) or 906.869.7943

21 News is a periodic publication of USW (United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union) Local 2-21, 1201 Sheridan Road, Escanaba, Michigan 49829. The views and opinions expressed in this publication are not necessarily that of the International Union, the Local 2-21 membership, or the officers of these bodies. The editor reserves the right to refuse any article that is detrimental to the Local Union or the USW. Article accuracy and content is the responsibility of the author.

## Important Information & Events

Employee Assistance Program (EAP)

[www.freckmanandassociates.com](http://www.freckmanandassociates.com) (800) 331-3226

**Retiree Get Together** 1st Wed 10am - Union Hall

**Union Meeting:** 2nd Wednesday - 7 pm – Dinner 6 pm

**Steward's Meeting:** 4th Wednesday - 3 pm at the Hall

**Welfare Club Meeting:** 1st Monday of the month - 7 pm at the Mead Rod & Gun Club

**Total Benefit Solutions:** Union Hall hours on the first two Wednesdays of each month from 9:30 to 3:30. Call 1.877.265.2212 to schedule an appointment.

## We Are Family

*Steve Benoit, President*

Every family no matter how perfect they look, have faults. Maybe it's that cousin that everyone questions or uncle that Mom and Dad always seem to be bailing out. Some families have members that do not talk to each other and only tolerate for the sake of holidays. Our union family isn't entirely different. We're a large family with a diverse makeup of attitudes, beliefs, and priorities. But, the great thing about a family is that when things get tough, no matter our differences, we put them aside for the good of the family; "Family Solidarity".

As we enter into collective bargaining contract negotiations, it's important for us to remember *that* "Family Solidarity". Let's put our differences aside to stand strong for the whole. I know that you've heard the issues amongst union brothers and sisters, the interdepartmental feuds and even the occasional scuffle, but this is the time to focus on the collective effort. We need to come together as one. A union is a group of people that stand as one so when one is attacked they do not stand alone. We have witnessed the wrongful attacks on Derick and Tracy and we stand as one to defend them. We stood strong for Matt and by doing so successfully defended his rights just as we've done for many others before them. We will stand as one throughout contract negotiations.

Our Union stewards stand strong with us each and every day. The job they perform at times is a thankless one, yet they work tirelessly to protect our union rights. Just in the past few weeks, some of the impact our stewards have had includes unjust discipline being removed, incorrect scheduling corrected ending in pay being rewarded, and preventing the contracting of our work. These



## Committee Members

	Work	Personal
President Steve Benoit	233-2529	399-4195
1st Vice Chuck Way	233-2705	280-1698
2nd Vice Bob Larson		420-2256
3rd Vice Jeff Skorupski	233-2556	399-5472
Insurance Gerald Kell	233-3135	869-7943
Comp Ross Strand	233-2531	280-1494
Secretary Brandon Stromberg	233-2556	284-1604
Treasurer Guy Trudell	233-2534	399-9143
Hall Rental Steve Kennedy		789-1933



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# FOLLOW OUR CONTRACT

# BRING

# DERICK & TRACY BACK



## Communication = Knowledge

Brandon Stromberg, Secretary

What is your preferred method of communication from the union?

*“To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communication with others.”-Tony Robbins*

stewards spend a great deal of time battling for our rights and I want to thank them for being a part of this family.

We also must not let any of our family be wronged by another member. We cannot and will not tolerate bullying or harassment. When each of us became a member of this Union we took an oath not to wrong another member. If it is occurring please bring this forth to the committee or steward immediately.

*I, \_\_\_\_\_ pledge my honor to faithfully observe the Constitution and the laws of this Union. And to comply with all the rules and regulations of the government thereof and not to divulge or make known any private proceedings of this Union. And to faithfully perform all the duties assigned to me to the best of my ability and skill. And that I will not wrong a member or see him or her wronged if in the power to prevent, and to so conduct myself at all times as not to bring reproach upon my Union, and at all times to bear true and faithful allegiance to the United Steelworkers Union.*

As we approach the contract remember that no matter our differences, as a “Family” we must pull together. We must fight with not against each other to stand up to those who look to take from us. Stand Strong, Solidarity brings us together.

Is it Facebook, the message board, email, CAT letter, or the newsletter you’re currently reading? Perhaps you like the convenience of a text message. The point is with so much happening at the mill and within our union we need you to be informed. We need you! Over the next couple months, Local 21 will be revamping our communication methods. If you are not signed up for text alerts yet, please contact me at 906.284.1604. About a year ago, I wrote an article regarding Local 21’s Keys to Success. Here is a brief summary:

- **Serve and defend from the start.** Your union is here to serve and defend you.
- **Close Rumors-Stay educated.** Accurate knowledge is power.
- **Improve your senses.** Be a set of eyes and ears.
- **Reduce division and show solidarity.** We are all different. We have our strengths & weaknesses, our likes & dislikes, but when we put our differences aside and work together we are stronger.
- **Efficiently assemble new ways to be an emissary.** Whether we are at work or in our community we carry our union’s reputation with us. Be kind, respectful, and honest.
- **Implement Get Members Involved (GMI).** Let’s be honest, we are strong because we have involved members. We hope to see you at the next union meeting or event. There will be FREE FOOD AND PRIZES!



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## **Big Grievance Win**

*Bob Larson, 3<sup>rd</sup> Vice*

Recently, our union brothers and sisters in the Effluent Plant noticed they weren't getting the correct rate of pay for their state licensing. They informed their steward who then told me and after a great deal of research, the affected members will be receiving over \$24,000.00 in back pay. The Company did not maliciously cheat our members out of wages but without the diligence of our membership and stewards they would not have paid this. The lesson is to check your pay stubs. With most people having direct deposit and money going to numerous places it's easy to lose track of a few dollars per check. The Company wants to take money out your pocket don't make it easy on them! With the parade of supervisors going through the Effluent Plant our brothers have not been getting the training they need for the state licensing exams; with Tim LeGault in charge this hopefully will be rectified.

The Company has contacted the Committee to discuss an alternative work schedule for the wood handlers; after the initial meeting we have heard nothing. They also informed us that they have brought in an expert to help them develop a plan to rotate the wood in our lots. We were told wood yield is down, not a surprise when the wood yard has not been maintained for the last ten years. Remember these inefficiencies this summer when the Company is demanding concessions from us.

***"...after a great deal of research, the affected members will be receiving over \$24,000.00 in back pay."***

## **Anti-Bullying Campaign**

*Steve Benoit, President*

Arbitration has been set for both Derick and Tracy. Derick's arbitration will be held on May 11<sup>th</sup> and Tracy's will be held on June 22<sup>nd</sup>. I again want to thank the membership for their solidarity. We will have shirts supporting Derick and Tracy available soon. They will be safety orange with the Rise Against Bullying logo on them. The cost of the shirt will be \$15.00 with proceeds going to Derick and Tracy as they navigate this difficult time. We are also planning an anti-bullying rally at the end of April. This rally will bring in groups from all over the community to support the cause in our schools, workplaces, faith groups and community. If you are interested in helping with the rally, please contact me at 399.4195.

## **Unanswered Correspondence**

*Ross Strand, Comp Advocate*

It is so hard to get anything done when the Company will not communicate. I've been waiting for a response from Human Resources for over a week, unanswered phone calls, unanswered messages, and unanswered emails. I wonder what would happen if we acted like that. I think we all know the answer to that question, but what bothers me the most is it's all being done by a sign and drive company. First it was the merger, then the bankruptcy just a year later; then all the firings, new policies, contract language distortion, etc. When does it stop? In my opinion, this Company seems to be going about so much the wrong way, it was nice when we used to just make paper.

***"A union does not throw off the balance of power in the workplace—lack of a union does."***

*--writer Hamilton Nolan*



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Mary Ellen Johnson  
906-786-2122 or 906-428-4515*

## Have the games begun?

Jeff Skorupski, 3<sup>rd</sup> Vice

I'm not much for conspiracy theories, but the Company's actions lately seem to point to a master plan they may or may not have. To say the least, things have been rough since Verso has taken us over. But it seems there are some deliberate actions being taken to redirect anger away from them and pit us against each other. Since the beginning of the year it has been damn near impossible to get simple first step grievance answers let alone a fricken pay slip for a simple error in a callout procedure. The question is, "Why?" What has changed? We still have the same Human Resources department; Jack Strongman has taken the lead role but John Donahue is still here. If anything, with the extra staffing, one would think things could proceed quicker. When a steward files a grievance on behalf of a member that steward then stays in contact with the chief steward as the grievance proceed. By stalling for months on an answer, it then makes the member lose faith in the steward, which in turn makes the steward lose faith in the chief steward. I believe this is by design. We are about to enter contract negotiations and the thing that makes us such a strong union is our ability to come together for a common goal. The Company is trying to put doubt out there; do not let this happen. If you're one of the several who is out there waiting on an answer for a grievance, be persistent but also patient. Your stewards and union committee are working relentlessly to get answers.

Now let us address the way the E-3 downtime announcement was managed. The Union Committee was made aware of it at our monthly union/management meeting. Within minutes of the conclusion of that meeting, the Company put out their communication. This resulted in many questions, and rightfully so, HR head, Jack Strongman asked us to meet to discuss the language pertaining to the downtime. We asked to meet Friday morning with no immediate response. When we finally got a response, we were told that Company personnel couldn't meet until Tuesday morning to discuss. In my mind this is done to inflame frustration and confusion on the floor. We have Management answering questions they neither had the right to nor the correct answers to do so in a helpful manner. We have contractual language that applies to this situation, and for some reason several

salaried employees decided to add to the confusion. When stuff like this happens, members often look to their Committee for answers, and the Company making us wait almost a week to meet on this it just adds to the frustration. Once again this is done to cause confusion and to make people lose faith in their Committee. Stay strong brothers and sisters! We are far too experienced to fall for these simple tactics.



## WOS Baby Shower Success

Thank you to our USW Local 2-21 Women of Steel and Women of Steel Chair Donna Dams for hosting an amazing Baby Shower for the Delta County Pregnancy Center. Helping those in need is another way of giving back to the community. USW Local 2-21 is proud to be a member of this community! The amount of baby items delivered was amazing. Donna said, "It was great meeting Audra and all the volunteers!! Great organization, so glad we could help out!"



## **Contract Aware**

*Steve Benoit, President*

With so many new members in the last year or so, it is a good opportunity to share the contract language concerning the grievance process. The grievance procedure is a union member's opportunity to have their issues addressed. Through the grievance procedure a number of steps are taken by the parties to resolve a dispute. If neither party can agree on the outcome a mediator or arbitrator may be used to decide the issue. See below Article 25 from the Collective Bargaining Agreement. If you have a question concerning the grievance process please contact a steward or union committee member.

### **ARTICLE 25. GRIEVANCE AND ARBITRATION PROCEDURE**

#### **Section 4. The Procedure**

*The parties recognize the following system for the settlement of all complaints and grievances involving the interpretation of or compliance with this Agreement.*

#### **Step 1:**

*Between the aggrieved employee and their union steward and the aggrieved employee's immediate foreman. Both the steward and employee are to discuss with the foreman, on a face-to-face basis, any grievance prior to putting it in writing, in an attempt to reach an equitable solution within the context of the labor agreement, without the direct physical presence of the foreman's supervisor, the chief steward, or a representative of the Human Resources Department. The foreman and steward are expected to know and understand the labor agreement and departmental procedures to investigate and discuss the grievance with the employee on a face-to-face basis. To insure compliance, neither the foreman's supervisor, the chief steward, the union committee, nor the Human Resources Department will accept any written grievance without the assurance that the 1<sup>st</sup> step of the grievance procedure has been complied with. Any and all decisions made in settling (verbal) First Step grievances are not precedent setting. If the grievance is not satisfactorily settled informally in Step 1, it shall be reduced to writing (within 14 calendar days from the date of occurrence), signed by the chief steward and moved to the 2<sup>nd</sup> step with the supervisor's documented answer.*

#### **Step 2:**

*A fact-finding meeting will be scheduled within 21 calendar days (from the date the grievance is moved to the 2<sup>nd</sup> step) in an effort to resolve grievances. During this 21 day period a fact-finding committee comprised*

*of the aggrieved employee, steward, chief steward, supervisor involved, department superintendent and member of Human Resource Department shall gather all the facts relative to the case and be prepared to present their position during the fact-finding meeting. An answer shall be given in writing within 14 calendar days following this meeting (with copies provided to those in attendance). If the grievance is not satisfactorily settled, it shall be presented at the next step 3 meeting following receipt of the company's written answer.*

#### **Step 3:**

*If a grievance has not been resolved prior to this Step, it shall be presented at the next Step 3 meeting. This meeting would be between the Local's International Representative and the Mill Manager, or their designated representatives. (Both parties shall have the right to bring such people to the grievance meeting they deem appropriate.) The Company shall have 14 calendar days following the Step 3 meeting in which to make written answer to the grievance. (If the company's answer is mailed, the post-marked date will govern.) The Union shall notify the Company (H.R. Manager) in writing within 14 calendar days after receipt of the Company's Step 3 answer as to whether or not the Company's answer is satisfactory.*

#### **Grievance Mediation:**

*As an alternative to submitting an unresolved grievance directly from Step 3 to arbitration, the Company and Union can mutually agree to submit a case to grievance mediation. In the absence of an agreement by both parties to submit a grievance to grievance mediation, the grievance shall be submitted to arbitration.*

#### **Arbitration:**

*In the event the grievance shall not have been satisfactorily settled under the preceding procedures, all data relative to the case will be turned over to a representative of the company and a representative of the union. A joint written request shall be made within thirty (30) days for the Federal Mediation and Conciliation Service to submit a list of seven (7) experienced and qualified arbitrators.*

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**Jamie Sebeck**  
Owner/Operator

## Union Meeting Highlights

- Welfare Club has 10 people off receiving benefits. There were 8 active members at their last meeting.
- Trainer's Report: the new hires are signing off on their jobs, but we still need more help.
- Safety Advisor Report: the mill will be moving towards "knife-free" and will start to see some of the alternative options throughout the mill.
- Discussion on members coming into the Maintenance department.
- Tool Tech position is on hold.
- New 12 hour Yard Spotter shift is going well; however, there are some call-out procedural issues.
- Discussion around a successful grievance for the Water Effluent area for over \$24,000.
- Woodyard considering an alternative work schedule but Management has not answered posed questions.
- The mill hired a consultant for wood lot management.
- The Company will not be paving the wood pad.
- The Company was threatening to hire a contractor to haul lime mud, but has since backed off.
- Two reprimands were discussed—we were able to get the disciplines removed.
- Regarding a grievance slated for arbitration, the Company has requested mediation; we agreed.
- The Core Room Helper elimination was discussed.
- A Scheduler has unilaterally decided to fill jobs the way she sees fit rather than following the vacancy procedure and we will be monitoring this closely.
- Company is purposely slowing the grievance process.
- Five paid grievances were reported.
- The incident investigation team was discussed along with upcoming training.
- The Non-grandfathered 401(k) fixed contribution missed at least 26 people. They are to be made whole with an additional contribution for missed gains.
- Grandfathered employees fixed contributions will be deposited at the end of March.
- Confusion around the HRA/FSA cards was discussed.
- The arbitrations for Derek and Tracy were discussed. We will be selling shirts for \$15 and the proceeds will go to Derek and Tracy.
- There will be a rally to stop bullying in the workplace held this Spring.
- We will be meeting with the Company to discuss how FMLA is being handled.
- A contract survey we will be distributed in April.
- MIOSHA came to look at an issue in the Kraft Mill.
- The E3 paper machine downtime scheduled for the week of March 27th was discussed.
- The concerns surrounding the contractor RMR was discussed. Primarily how the Company had paid hundreds of thousands more for RMR last year and now are not allowing others to even bid this year.
- A member talked about an experience submitting safety work orders and management questioning its relation to safety. Management told employee, "You can't keep playing the safety card."
- We talked about motor salvage being open and no one doing the job. Things are piling up quickly.
- Discussed E3 Guillotine and their current line of progression in relation to the Color Building.

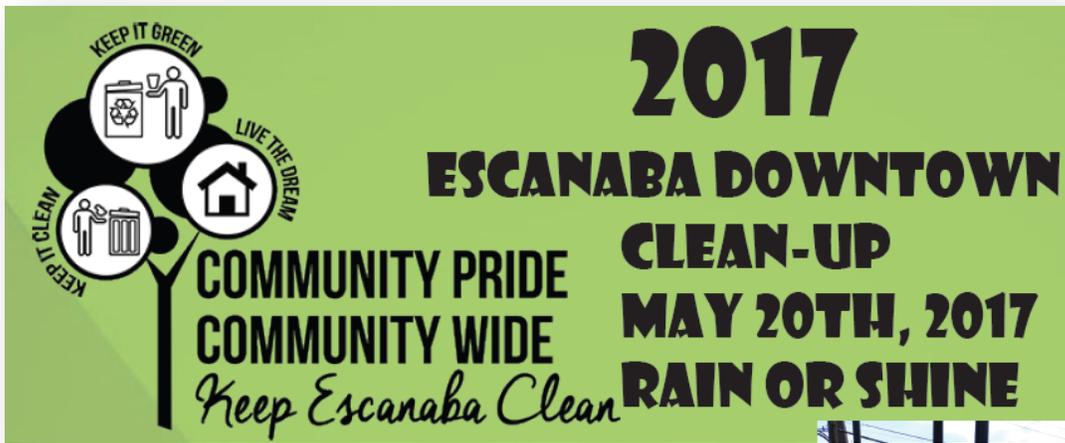


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beyond the traditional relationship of a fair day's wage for a fair day's work. While the NLRB does not get the glamour or glitz of a Cabinet position or Vice Presidential nominee, its impact is arguably just as important to ALL

working men and women.

In some good news, we were able to avoid the appointment of Andrew Puzder as Labor Secretary. Puzder was Trump's first choice; he is a fast food exec whose concerns lie solely with company profits as opposed to the welfare of employees. He was dismissed amid an array of scandal including admittedly having employed an undocumented housekeeper.

### NLRB Importance

Gerald Kell, Insurance Advocate

The National Labor Relations Board is an independent US government agency with responsibilities for enforcing US labor law in relation to collective bargaining and unfair labor practices. Under the National Labor Relations Act of 1935 it supervises elections for labor union representation and can investigate and remedy unfair labor practices. Unfair labor practices may involve union-related situations or instances of protected concerted activity. The NLRB is governed by a five-person board and a General Counsel, all of whom are appointed by the President with the consent of the Senate. Board members are appointed to five-year terms and the General Counsel is appointed to a four-year term.

In our day to day experiences, we probably forget how important the NLRB is to our overall Union rights. Understanding the impact of NLRB appointments provides an insight into the importance of who we choose to put into public office. Unfortunately the current administration is prepared to staff the board with individuals who view labor as the enemy. You may think I'm overstating, but as a potential Trump appointee William Emanuel, recently said,

*“the board has gone very, very far to the left or to the pro-union side of things, and I'd be happy and honored if I could help bring it back...”*

He's clearly not the kind of guy who will not seriously consider our interests. We've had fair representation on the board for nearly 10 years and have managed to make a few gains including expedited elections for Unionization, protections for organizing members, overtime conflicts, and a litany of unfair labor practices perpetrated by employers who look to exploit their employees

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**UNION JOBS COMING TO ESCANABA!**

Meijer is hiring workers for its new Escanaba store. These jobs, both full-time and part-time, come with the protections and guarantees of a union contract, including:

- Guaranteed wage increases
- Paid time off
- Protection from unjust discipline and termination
- Minimum four hour shift guaranteed
- Opportunity for part-time workers to earn full-time jobs
- Quality health insurance at a reasonable cost and employer-paid retirement plan

The United Food and Commercial Workers (UFCW) Local 951 has a proud history of actively representing Meijer employees and offers members many benefits outside of the contract, like:

- Free online associate degree program through UFCW's partnership with Eastern Gateway Community College
- Over \$60,000 in scholarships awarded annually to assist with college, child care, family enrichment programs and utility bills
- Discounts on services like insurance, mortgage, home, technology, auto, and legal programs

If you or a family member are hired at Meijer, be sure to sign your union application to receive these members only benefits. For more information about UFCW 951, contact Hal Martin at 1.800.999.0951 ext. 148.

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John Cakmakci, President  
Dave Way, Secretary-Treasurer  
Karin Hopman, Recorder

## Retiring?? (Reprint from February)

Gerald Kell, Insurance Advocate

Over the past few years, we've watched a couple hundred members make their last walk across the bridge via retirement. It appears the pace of departure will not slow in 2017 as we already have several dozen employees who have left or are slated to retire. While retirement is certainly something we all aspire to, the months leading up to it can be as equally confusing as they are important. There's a seemingly endless amount of variables to consider including market conditions, financial stability, income structure, healthcare, cost of living, etc. Many of these decisions are made easier with professional help and guidance. But, so often we rely on what we've heard through the grapevine as opposed to what is factually accurate. With that being said, there are a few subjects that seem to come up most often and I'd like to offer up some information on those for anyone contemplating retirement.

### **Healthcare**

With the impending sunset to retiree healthcare eligibility, potential retirees may experience what's colloquially referred to as "sticker shock" when they begin shopping for a healthcare plan. But first, what is retiree healthcare and when does it terminate? Retiree healthcare benefits allow eligible retirees to remain on our group healthcare plan until they turn 65 (Medicare eligible). This coverage is provided at a much higher premium than an active employee.

#### Retiree medical coverage is offered to:

- employees hired before January 1, 2005 who are age 62 to 65 when they retire and have at least 12 years of service with the Company. (Service under the Plan includes past service with MeadWestvaco, Westvaco Corporation and The Mead Corporation); and
- disabled retirees.

As I stated earlier, eligibility for retiree coverage will be over at the end of this year, 2017. If you retire before then and are eligible, you will not lose coverage at that point, you will be grandfathered. However, if you opt out at any point, you will not be permitted to rejoin the plan. As it stands now, there is a program called the Premium

Reimbursement Option (PRO) which offers financial incentive for a qualified individual to seek a private plan rather than staying on the mill's group insurance plan. The PRO will reimburse an individual for their monthly premiums from a qualifying plan depending on the type of coverage (single, joint, or family).

Premium Reimbursement Option	Retiree only (monthly)	Retiree + One (monthly)	Retiree + Family (monthly)
Maximum Reimbursement Amount	\$ 544.32	\$ 1,088.66	\$ 1,197.52

The PRO or Retiree Coverage is often confused with the Consolidated Omnibus Budget Reconciliation Act, or COBRA. COBRA is a legislative program that allows certain individuals having lost employment to remain on a group plan for up to 18 months. Please be sure to understand the difference. The rates for COBRA are similar to the cost of retiree healthcare coverage.

Employee Monthly Rate	Employee + Spouse Monthly Rate	Employee + Child(ren) Monthly Rate	Family Monthly Rate
\$636.19	\$1,304.19	\$1,145.14	\$1,806.79

In addition to these considerations, there is also the Retirement Insurance Fund (RIF). The RIF is a fund that was setup by the local unions to offset healthcare costs for retirees back in the late 1980's. Employees participate by contributing to the fund during their first 7 years of employment (\$15 a quarter) and are able to draw up to \$110/month in reimbursement for premiums paid after you retire for up to 7 years.

### **Pension**

Many employees who are retiring are doing so with their defined benefit pension plan. Earlier in this newsletter we addressed grandfathered vs. non-grandfathered members in regards to the 401(k) automatic contributions (defined contribution plan). Some of the most common questions are about the Rule of 92 which addresses the penalties (or lack thereof) for retiring prior to the normal retirement age (65) as defined by the plan known as "early retirement." Some are unaware there are actually multiple rules, including the rule of 90 and rule of 88. See the following page for explanation and some examples of different situations.

If you retire on or after your 62<sup>nd</sup> birthday and have earned at least 30 years of Vesting Service, your Early Retirement Pension will equal the amount calculated using the Normal Retirement Pension formula, unreduced.

If you retire on or after your 55<sup>th</sup> birthday (but before your 65<sup>th</sup> birthday), your Early Retirement Pension will equal a reduced Normal Retirement Pension calculated using age plus Vesting Service. The reduction is pro-rated for each month you start your pension before your Normal Retirement Date. If your age plus service is equal to or greater than 92, your Normal Retirement Pension will be reduced by 2 percent per year of early retirement.

- If your age plus service is less than 92 but equal to or greater than 90, your Normal Retirement Pension will be reduced by 3 percent per year of early retirement.
- If your age plus service is less than 90 but equal to or greater than 88, your Normal Retirement Pension will be reduced by 4 percent per year of early retirement.

If your age plus service is less than 88, your Normal Retirement Pension will be reduced by 5 percent per year of early retirement.

#### Example: Early Retirement Pension

David retired from NewPage July 24, 2012, his 57<sup>th</sup> birthday, with exactly 25 years of service. He chose to begin receiving his pension immediately on August 1, 2012. He receives \$675 per month, calculated as follows:

- David's Normal Retirement Pension is  $(25 \text{ yrs}) \times (\$45/\text{mo}) = \$1,125$
- David's benefit commencement date (August 1, 2012) preceded his 65<sup>th</sup> birthday. His age (57) plus service (25) equals 82.
- Reduction =  $40\%(5\% \text{ if less than } 88) \times (8 \text{ yrs})$

David's early retirement results in a reduction of 40%, resulting in an amount equal to \$675.

- $100\% - 40\% = 60\%$
- $60\% \text{ of } \$1,125 = \$675$

#### Example: Calculating your Normal Retirement Benefit for a Grandfathered Employee

Kurt is a grandfathered employee and began accruing Benefit Service in the Plan on June 1, 2005, and retired on February 21, 2015, his 65<sup>th</sup> birthday. If Kurt receives his pension as a Single-life Annuity, he receives \$458.25 per month for the rest of his life, beginning March 1, 2015

- Assuming Kurt worked continuously since becoming a participant, his Benefit Service as of his last day at NewPage was nine years, nine months (9.75 years).
- Applying the Benefit Rate for retirements on or after January 1, 2014 (\$47), Kurt's monthly Normal Retirement Pension, expressed as a Single-life Annuity, is \$458.25:

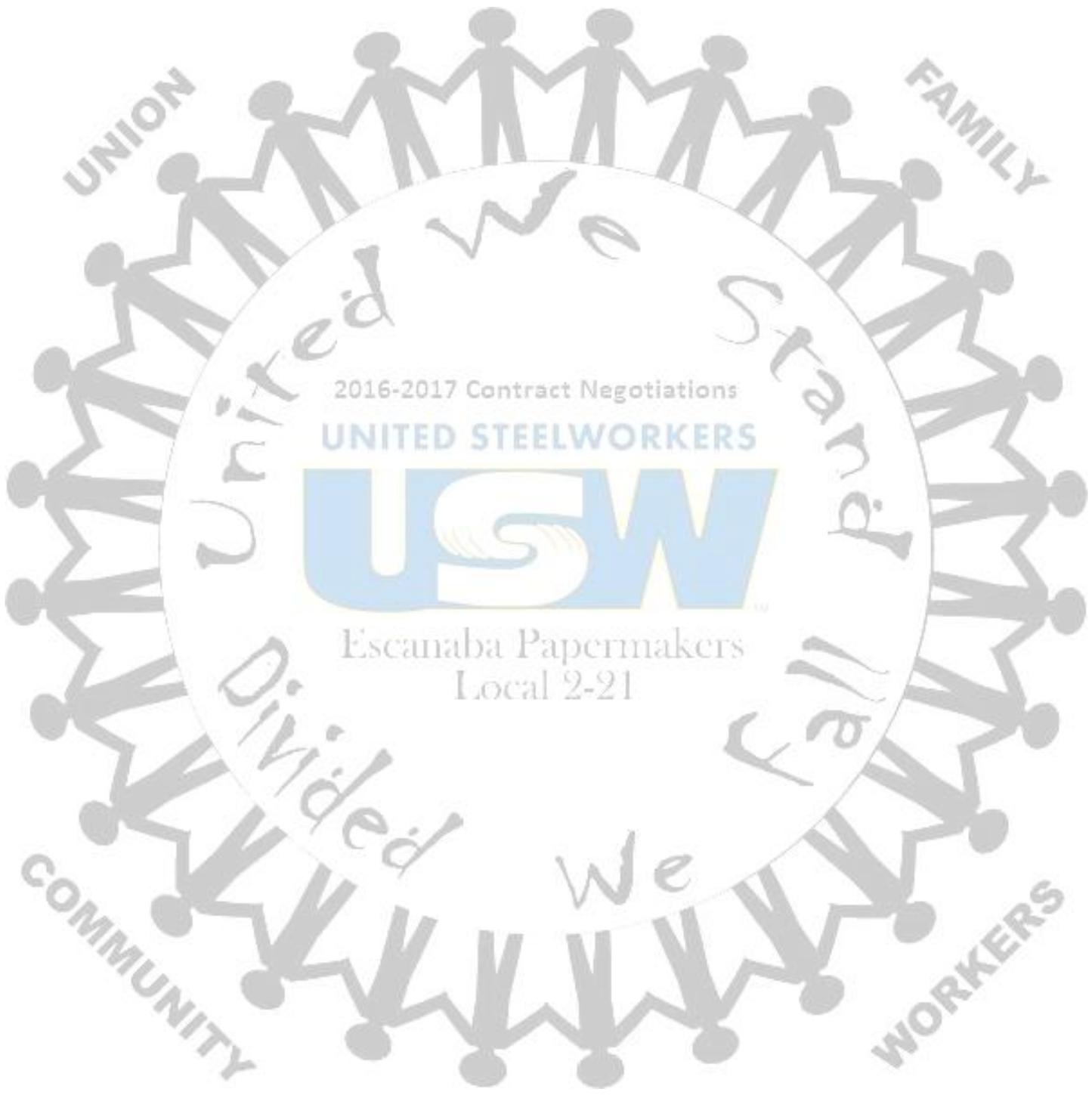
**Normal Retirement Pension =**  
 **$(9.75 \text{ yrs}) \times (\$47/\text{mo}) = \$458.25$**

#### Example: Calculating your Normal Retirement Benefit for a Non-Grandfathered Employee

Joe is a non-grandfathered employee and began accruing Benefit Service in the Plan on June 1, 2005. Because he is nongrandfathered, Joe stopped accruing Benefit Service in the Plan on March 31, 2013. He retired on February 21, 2033, his 65<sup>th</sup> birthday. If Joe receives his pension as a Single-life Annuity, he receives \$368.01 per month for the rest of his life, beginning March 1, 2033

- Assuming Joe worked continuously since becoming a participant, his Benefit Service as of March 31, 2013, was seven years, 10 months (7.83 years).
- Applying the Benefit Rate for retirements on or after January 1, 2014 (\$47), Joe's monthly Normal Retirement Pension, expressed as a Single-life Annuity, is \$368.01:

**Normal Retirement Pension =**  
 **$(7.83 \text{ yrs}) \times (\$47/\text{mo}) = \$368.01$**



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Divided

Fall

We

COMMUNITY

WORKERS