

Appendix B. Caregivers' RSB testimonies

Brenda Morgan, caregiver for 18 years

Date: April 18, 2022

Subject: dependent healthcare coverage [public comment]

My name is Brenda Morgan, I am an individual provider from Pasco.

I have three children. Two of my kids are under the age of 18 and reside with me and my husband at home. Both my children and spouse are currently on State Insurance. Since my husband's lay off I've been the sole income provider in our household.

My insurance doesn't allow me to add my children or spouse to my plan. Once my husband starts working, we will be earning too much as a household to qualify for State insurance anymore.

When that happens, it's going to have a terrible effect on my kids! We can't afford to pay for their insurance out-of-pocket, there's no guarantee that my husband's future job will provide family coverage.

My boys are very active. They love to play sports at school and during the summer. This past August 2021 brought our household a ray of sunshine and BIG smiles on my kids' faces as they started school in person and not on Zoom. With that brought football sign-ups as well as all the other sports. My 7th grader was super excited!! It was his year to shine, he was playing football! Unfortunately, that ended far too quick. Due to a fall, he ended up with a broken wrist and a cast, clear up his arm right below his elbow. I am beyond grateful he had insurance and that I didn't have to pay out-of-pocket for all those medical bills.

Especially since I had to go out again and buy more long sleeve shirts just to trim off one arm side so his clothes could fit over his cast. Now remember, school had just started, clothes and what-not had just been bought with what little money I had.

If my kids were to become uninsured, I would have to tell them no basketball, no football, no sports! Nothing where they can get hurt.

Just the thought of having to tell my kids that makes me feel terrible.

I feel that all kids should be able to play sports if they wanted to.

I want to support my kids in this, but I also have to be real about what the potential consequences could be if they're uninsured.

If we could add our kids to our insurance, I wouldn't have to worry about this. My kids could play and be kids and if they got hurt, I could take them to the E.R. or to a walk-in clinic without the stress of ending up in debt. I feel it's the correct thing to do.

Thank you for taking the time to listen!

Kelvin Hoang, Individual Provider in Olympia

Date: April 19, 2022

Subject: wages

My name is Kelvin Hoang and I am an individual provider in Olympia. I take care of my mother.

When I first started caregiving, I took care of both of my parents. But I found that I could not support my family on that income. At one point I had to have five jobs just to pay the bills. This is so stressful. Eventually, I found another full-time job, in addition to taking care of my parents. **But I don't think this is right. I think that one job should be enough, and I think that job should be caregiving.**

I think most people look at caregiving as an easy job, and that was my perception before I started. But I realized it is not easy. You need a lot of training. You need a lot of compassion and caring.

Sometimes you feel like you are very alone. I feel like there aren't a lot of people that understand what it is like to do this job, and especially to take care of a family member. Caregiving is hard work, and it deserves to be paid well.

Inflation has been tough; I had to cut expenses many times. I had to stop buying fresh fruits and vegetables, and that was really difficult for me, because cooking with fresh fruits and vegetables is something I really enjoy, and it's important in my culture too.

Hazard pay helped for a bit, but then the cost of groceries and gas went up so much that I feel like I'm right back where we started. That's why I had to find another job in addition to caregiving. I don't feel like I have much time to myself and I am tired. I would rather just have one job.

My job keeps my mother safe and healthy in her home, where she can live with dignity and respect. It is hard work. It should be paid well enough that a caregiver can support their family. We need to make sure that the wage is high enough to do just that. Thank you.

Brenda Morgan, caregiver for 18 years

Date: April 19, 2022

Subject: wages

Hi, my name is Brenda Morgan and I'm from Pasco. I've been a caregiver for 18 years.

Hazard pay helped keep me afloat. I'm the only income in my household. My husband was laid off at the beginning of the pandemic and it's taken some time to get back on his feet. During this time especially, hazard pay has been a lifeline. But the price of everything has kept going up and now that paycheck doesn't stretch as far as it used to.

I can't buy as many groceries as I used to be able to. I can't afford to put as much gas in the tank. And that's a problem because my job requires me to take my client to her appointments and do her shopping. She's had a lot more appointments lately. And since my client is on a fixed income, she's having to get creative to buy her groceries and other goods, but that means driving further out of the way.

I drive her where she needs to go because I want her to have good things, even if that means going out of my way, but that gas money and vehicle maintenance come out of my own paycheck. And it's really starting to add up. I just bought that truck a few years ago and I never expected it to get this much use already. I do this work because I love it. I love my client. But even with hazard pay, inflation has eaten up most of those gains. The work I do is important, even if it's not fancy or flashy. It helps people like my client have their best lives in the comfort of their own homes.

But this work should be paid well enough that I should also be able to have a good life. The strain of constantly worrying about money is difficult, to say the least.

We need to make sure that caregivers are paid a good wage to support themselves and their families. Thank you.

Diane Kessell, Individual Provider from Washougal

Date: April 19, 2022

Subject: PTO and holidays

My name is Diane Kessell and I am an individual provider from Washougal. I've been a caregiver since 2013.

With my most recent client, I had to leave family gatherings in the middle of the day on both Thanksgiving and Christmas and go to work.

It's important for me to make sure that my client was safe and well taken care of. But it was time that I had to give up out of my own day with my family that I can't get back. It puts a crimp in the middle of the day, and I couldn't settle in and enjoy myself. I would have liked to have a family board game day or catch up with loved ones that I hadn't seen in a while. That's impossible for me to do when I had to leave for a shift in the middle of the day.

My client needed me, so I had to go, and that's my responsibility. It's just really hard to explain to my grandkids why I can't be there with them all day on these special days. And I hate that their memories of Grandma on Christmas are of me leaving them to go to work.

I will just come right out and say it: the PTO that we receive is not enough. We only have two paid holidays. And sick time and vacation time are the same bucket. This leaves caregivers like me in a situation where there's not enough PTO to go around.

God forbid I get sick or if my client says I am not needed that day because that means there will be no vacation time. And that vacation time is equally important, because this work is hard, both mentally and physically, and we are all deserving of a rest.

Having more PTO, having more holidays, would have a positive impact on the caregiver workforce in general because a well-rested caregiver is one who can perform their job better and will stay in the field longer. And we need good caregivers to stick around so that we can be there for our clients.

We need to increase PTO and paid holidays for caregivers.

Thank you.

Dani Rice, caregiver in Asotin

Date: April 19, 2022

Subject: Wages & Healthcare dependent coverage

Hello. My name is Dani Rice and I'm an individual provider from Asotin.

I'm fortunate to have good health insurance through my Union. It's literally saved my life. And my husband is fortunate to have a good job as a journeyman electrician. He has health insurance through his employer too.

But there is nothing for our six-year-old son. There is no option to add him to my plan, or to my husband's. And on the open market it would cost us \$500 a month to cover him. We can't afford that.

Last year, my son had an accident on the playground. He was playing with another kid and they ran headfirst into each other.

My son ended up with a huge gash on his nose and a lot of swelling around it, and it was only because both my mom and I are former EMT's that we were able to determine that it wasn't broken. **But I felt so guilty for not scooping him up and taking him to the ER, just because I knew we wouldn't be able to pay the bills. If my son got hurt badly, or in an accident, I really don't know what we would do.** It makes me feel like as a parent, I'm failing my son.

Being able to add my son to my insurance would be a game changer. I would feel safer knowing that he was covered in the event of an emergency. It's a normal part of life for kids to have accidents and get hurt.

But it's not a normal part of life to potentially go into bankruptcy if I had to take my kid to the hospital. Adding dependent coverage is the right thing to do for so many families like mine and the time to do it is now. Thank you.

Sylvia Liang, Parent provider in Seattle

Date: May 2, 2022

Subject: Retirement

Hello. My name is Sylvia Liang and I live in Seattle. I am a parent provider and care for my son.

When I first became a caregiver for my son, I had no idea how I would ever retire. I was exempt from paying into social security, and I knew I would not have that to count on. For me, the future was so uncertain, I didn't even want to think about it. I thought I would just work until I physically could not work anymore. And I didn't know who would take care of my son when that happened.

So when we won retirement benefits, it was such an amazing feeling! Now for the first time, I allowed myself to consider that someday, I might be able to retire and do the things I wanted to do – relax, read more, spend time in the garden. I had never even let myself daydream about retiring before because it just seemed too far out of reach.

The fact that individual providers in Washington state have retirement benefits makes us special. We should feel proud of what we have done here. But we need to go even farther. The existing benefits don't go far enough, and we can only assume that everything is going to get more expensive. Even with retirement, I worry that when the time comes for me to retire, I will have to find a supplemental source of income. And that is not something I want to do. I already feel that it's getting harder to do my job. I don't like to admit that I'm getting older but it happens to all of us.

But more than that, I think about the caregivers who will take care of my son when I am retired. I want to make sure that when they enter this profession, they see it as a career. Good wages, good healthcare, and good retirement are all a part of that. The caregivers who will take my place when I can't work anymore need to know that none of these things will ever be in jeopardy. I firmly believe that this is one way we can recruit and retain caregivers for the future.

I think what I'm really trying to say is that I don't want anyone to have to go through the same struggles I did. I don't want anyone to be so afraid for their future that they won't even let themselves think about it. Our golden years should be something that we look forward to and enjoy. So let's make it possible for caregivers to do that – we work hard and we should all have something to look forward to. Thank you.

Diana Sanchez, Individual Provider in Des Moines

Date: May 2, 2022

Subject: Retirement

Hello, my name is Diana Sanchez and I am an individual provider from Des Moines. I take care of my dad. He had a stroke when he was only 49 years old. It fell to me to take care of him, and I tried to balance that with my previous job as a facilitator at the Department of Corrections. But between my commute and lockdowns at the penitentiary, I worried about leaving him alone for too long, especially

as his health started to decline. So I made a really difficult decision. I gave up my job and I became a caregiver full time.

When I first started as a caregiver, I made under \$7 an hour and there were no benefits. At the beginning after I had to give up my job at the DOC, I would throw my bills on the floor and just pick one to pay – I had to pick and choose. Have any of you lived through this? And I'm going to be honest with you – this is still how it is for me. I didn't even want to think about the future because my paychecks didn't stretch far enough to cover the present. I'm a single mom of three girls and after taking care of bills and expenses, there's nothing left. And I remember feeling so much relief when we won retirement benefits. Retirement benefits offer a hope for a future where I might be able to relax and rest and enjoy myself. But right now with inflation I know the current benefits won't stretch far enough.

My rent is \$2,400 a month and I have renter's insurance on top of that. I have a car note, car insurance, auto expenses, groceries, the power bill, the phone bill, and so many other expenses it makes my head spin. How much more do I have to budget? How am I supposed to save for the future?

I am proud to be a caregiver. I'm proud of the work I do. I know it makes a difference for my dad. But who's going to make a difference for me? Who's going to be looking out for me? I'm not the first and I will not be the last one to have this kind of story. I don't want to struggle. My girls are in Running Start and they know better than to look at caregiving as a career because they have seen me struggle and they know the benefits aren't what they should be. This is the time to fix that. Let's make sure that retirement benefits, and all benefits, are good benefits and that we make caregiving a career that people can thrive in. Thank you.

Gwen Goodfellow, Individual Provider in Tacoma

Date: May 2, 2022

Subject: Training

Hello. My name is Gwen Goodfellow and I live in Tacoma. I've been a caregiver for my mom for about 8 years now. It was a pretty natural progression with her – first she moved in with us, then I started helping out with her whenever I could, and ultimately I ended up becoming her caregiver.

But last year my son became disabled. It's been a totally different story with him. With his new disability has come some very specific behavior issues that I've had to learn how to handle on my own because we don't have any training for it. It's been a challenge and on top of the grief at the change in his life and in mine, it's just really been a lot to handle.

My situation isn't all that unique. Caregivers take care of a variety of clients and those clients have a lot of diverse needs. That's why it's so important to have the training that we have, and to improve it in any way that we can.

I have been a vocational educator in the past. I think there's still a lot that we can do to address the needs of adult learners with different learning styles. And I think there's a lot that can be done to make sure that caregivers are able to continue their education in a timely manner.

The fact that caregivers go through education so that we can be credentialed, and that we have to stay on top of this education, sets us apart from other low-wage workers. It's one of the things that makes

caregiving a career rather than just a job. It helps us provide high-level care. This should be reflected in our wages, of course, but that's a conversation for another time.

I never anticipated being in my current situation. You never know what you're going to need as a caregiver until you need to know it. More funding, expanded classes and topics, and a variety of learning formats would do a world of difference. Let's make sure that our education continues to be top notch and tailored for the needs of caregivers and their clients. Thank you!

Janie Navarro, caregiver for over 20 years

Date: May 2, 2022

Subject: Mileage

Hello. My name is Janie Navarro. I have been a caregiver for over 20 years and I live in Yakima now. When I first became a caregiver, I took care of my parents, who have since passed. They lived in Toppenish, which is where I lived too. That's about a half an hour away from Yakima, down in the Yakima Valley, maybe 21 miles one way. In Toppenish, there's only one store and there are very few resources. So anything that needs done, like seeing a doctor or picking up groceries, is usually done in Yakima. Taking my clients from Toppenish to Yakima meant making at minimum a two-hour commitment to get there and back. Part of that is just the reality of living in a rural community. Toppenish doesn't have the resources that Yakima does and that's just a fact.

But as my parents got older, they got sicker, and they required more frequent trips to Yakima. At one point, my father needed treatment that meant he had to be at the hospital in Yakima every single morning for 30 days straight, even weekends. He couldn't miss a treatment. I still remember taking my father to Yakima for treatment and how he stood out from all the other patients because he only wore slacks and a white shirt and a dress jacket, because he also went to church four days a week and would only wear church clothes. And all the other patients were there in their pajamas! But my father couldn't bring himself to wear pajamas in public. So for 30 days straight, I took him from Toppenish to Yakima and then back home, no matter what the weather was like, no matter how the roads were. I did the math on that and 21 miles each way meant 42 miles per day, times 30 days equals 1,260 miles over the course of a month. And I could only claim 100 of those miles.

This is what it was like for me, and for so many other caregivers that live in rural areas. We have to travel farther to get where we need to go. We have to pay more in gas because we have to put more of it in our tanks. We have to pay out of pocket for the wear and tear on our cars. There's no other option because there's no public transit that would have gotten my father there in a timely manner. And for 10 years, we haven't seen an increase in our mileage, even while everything has gotten more expensive.

After my parents passed, I continued caregiving for other clients, but I made the difficult decision to move from Toppenish to Yakima, and the biggest reason why was because I wanted to be closer to where the resources are, in no small part because I couldn't afford to keep paying for gas and maintenance out of pocket. Caregivers shouldn't have to make decisions like this. We need to increase the cap on mileage so that it more accurately reflects how much we caregivers actually drive our clients places. It's long past time to do this, almost 10 years is too long.

Thank you for your time.

Miranda Bridges, caregiver in Moses Lake

Date: May 2, 2022

Subject: Mileage

Hello, my name is Miranda Bridges and I live in Moses Lake. I take care of my mother and I have been a caregiver for (?) years.

Caregivers haven't seen an increase in their monthly mileage cap in almost 10 years. That's really hitting us hard in the pocketbook because 100 miles a month is nowhere near enough to cover how much we actually drive. I live in Moses Lake, which is one of the larger cities in Central Washington but is a lot more spread out than people think. Picking up prescriptions for my mother at the pharmacy is 12 miles away, and the doctor's office is about the same distance. So even just doing the routine things eat up that mileage in a week or two.

Recently, my mother had to see an eye specialist and there wasn't anyone able to help her in Moses Lake so we had to go to Wenatchee. Since the specialist had never seen her before, we had to take one trip for an intake appointment. Moses Lake to Wenatchee is 68 miles one way, 132 roundtrip. That's trip number one. Her prescription was ready a few days later, so that's trip number two. We're now up to 272 miles just to see this specialist and it hasn't even been a week. And finally, about a week later, the specialist needed to see my mother again to make sure that she's doing well on this new prescription, so that's trip number three. We're now up to 408 miles and the month is nowhere near over! We still have all the other care tasks that need done like the pharmacy pick up, the grocery store, personal care tasks, and so on.

So how are we supposed to do all that on 100 miles a month?

The answer is that we end up spending a lot of money out of pocket to make it happen. I've lost track of how much I spend on gas, oil changes, tune ups, new tires, and you name it to keep my car running so I can make sure my mother is taken care of. And that's not fair. We shouldn't be passing the cost onto caregivers. What we should be doing is increasing the mileage cap and making it easier for us to do our jobs. I'm looking forward to seeing this increased and I want to thank you all for your time.

Thank you.

Becky Fernandez, caregiver in Lacey

Date: May 10, 2022

Subject: Healthcare

Hello, my name is Becky Fernandez and I live in Lacey. In 2020, I lost my clients due to COVID. Right after that, I lost my dad, followed shortly by my brother. It was devastating. Over the next two years, I was so tied up in trying to take care of myself and my family that I wasn't always able to hit my minimum hours to maintain insurance. If you can't maintain continuous access to care – or if you can't add kids to your plan – you are left dealing with a system that is filled with red-tape, long waits, and a lot of runarounds. And nobody has time to jump through hoops on top of being a caregiver.

Having to bounce around the system makes something as easy as seeing a doctor practically a full-time job. I had an old filling that turned bad and that turned into a whole grab bag of medical problems. I'm dealing with high blood pressure. That's a silent killer for so many of us, and especially caregivers. I'm dealing with other chronic conditions that required preventative care to properly manage. And the more difficult it became for me to access health care, the harder it was for me to take care of myself. It's like a domino effect – small problems can snowball into something much worse.

Caregiving is a hard enough job. It's physically exhausting, it's emotional, it can lead to frustration, exhaustion, and burnout. We caregivers deal with chronic health issues at higher rates than other professions. Having that access to affordable healthcare is so important to caregivers. But we have to address the shortcomings in our healthcare.

Dani Rice, caregiver in Asotin

Date: May 10, 2022

Subject: Healthcare

Good afternoon. My name is Dani Rice and I'm from Asotin. About four years ago, my husband and son and I were living in Royal City, near Moses Lake. I was dealing with some medical issues and went in for a lumbar puncture. I was told that the worst side effect that would happen would be that I might have a headache, nothing to worry about.

Well, I ended up with a spinal cord injury as a direct result of my procedure. I was 30 years old. Up until then I was just your average caregiver and young mom, taking care of my brother and sister and raising my then-two-year-old son. And suddenly I was being told that I needed emergency surgery in Harborview, and that if my heart stopped, it could not be revived. I was scheduled for a Life Flight but it was winter and there was bad weather, so that got cancelled. I was brought from Moses Lake to Harborview by ambulance and got over the Pass right before it closed for avalanche control. They had me write a living will. You know that thing where they talk about your life flashing in front of your eyes? That's real. But I made it through the surgery, only to need a second emergency surgery two weeks later. And then finally after six weeks in the hospital, I was able to go home to a dramatically different life than the one I'd known before.

The cost of all of this totaled well over \$1 million dollars. At the time, my son was on Apple Health. My husband Sam was uninsured. I was the only one with any insurance and that's only because it was low cost. If I hadn't had insurance through my Union, I know for a fact that we would have had to declare bankruptcy. We didn't have any savings. Having access to affordable healthcare saved my life, but it also saved my family from financial ruin.

If you think my story sounds exceptional, it is. This doesn't happen to everybody. But accidents can happen to anyone. That's why it's so important to make sure we maintain access to affordable health care. We also need to expand access to affordable health care. I really don't want to think about what could have happened if I hadn't had insurance. And now that our income no longer qualifies my son for insurance through the state of Washington, I'm terrified to even think about what could happen if my son has another accident on the playground or gets COVID. I need to be able to add him to my plan so I can rest easy knowing that he's covered. I know what the ramifications are of being uninsured--of not being able to pay those hospital bills. My friend's family lost their home, and the only reason we didn't is because I had health insurance--it was our family's saving grace. As a parent, he sees me as his hero, but inside, I know I am failing him on something so important it literally saved our family once before. But we simply can't afford to pay out of pocket for a plan for him.

Lelia Webb, caregiver in Vancouver

Date: May 10, 2022

Subject: Healthcare

Good afternoon, my name is Lelia Webb and I am a caregiver in Vancouver, Washington. I take care of my mom. In 2015, my mom came to live with my husband and me. I had a career in property management and was juggling being her caregiver on top of that. It was a lot, but there's not much I won't do for my mom. In February of this year, the company I was working for restructured and I ended up losing my job. At the same time, my mom's medical needs increased, so I became her full-time caregiver.

Going from working in property management to being a full-time caregiver has been extremely eye-opening. If it's true that society only invests in the things we value, then I have to conclude that we don't value caregivers or clients. My income is about ¼ of what I made previously. The price of everything has skyrocketed, and I don't have the money to pay for it, because literally, everything I earn has to go towards living expenses. And then I tried to get added to my husband's insurance through his employer, but that costs \$860 a month and I just can't cover that out of pocket. Thank goodness for Union insurance. I honestly don't know what I'd do without it right now.

You know, I think what it really comes down to for me is dignity. If we want to invest in the things we care about, and if we really do care about the elderly and those with special needs, then we have to invest in caregivers. And from where I'm standing, I don't think we're doing enough. I'm thankful that my son and daughter are grown and on their own now, but I know that if they were younger, I would be sick with worry from not being able to add them to my insurance. I feel sick with worry for all the caregivers I know who are in that position now. What I've found about being a caregiver is that it's something that comes with a lot of worries.

We have an opportunity to do something about that. We can take some of the worries of my friends who have young children and make it possible to add them to our healthcare. We can make sure healthcare stays affordable. And in doing those two simple things, we can really make a difference in the lives of caregivers. And when we're making a difference for caregivers, you know we're actually making a difference for clients. These benefits are so important to us so that we can stay healthy and provide the best possible care for our clients. There's a direct impact.

Healthcare is one of the most important benefits for caregivers. Let's expand it and keep it affordable.

Thank you.

Phil Anderson, caregiver in Lakewood

Date: May 10, 2022

Subject: Healthcare

Good afternoon. My name is Phil Anderson, and I'm a caregiver in Lakewood. I'm here to share with you my story of how important access to healthcare is.

Back in 2015, I was dealing with a lot of chest pain and finally I went to the doctor to get looked at. They performed an angiogram. I was told that I needed a quadruple bypass. I asked the doctors if they could wait a few weeks because I was pretty busy right now. And they told me that they could wait, but I might not be around in a few weeks. That was a hell of a wake up call. The surgery was performed just a few days after the angiogram.

The bill for my surgery was over \$230,000. I paid \$80. I had only just qualified for insurance through my Union. If I hadn't had access to insurance, I would have had to just sit around and wait for the heart attack to happen. And then I would have had to most likely declare bankruptcy, if I survived the heart attack. But because I had insurance, I was able to be seen and treated quickly, before my heart muscle suffered irreparable damage. Union insurance saved my life.

I believe everyone deserves access to affordable healthcare. We as a Union fought hard to win our insurance, and we've fought hard to keep it affordable. I know the cost of everything is going up out of control these days. But even with healthcare – ESPECIALLY with healthcare – we cannot pass those higher costs onto caregivers. We have to make sure our healthcare stays affordable and accessible. I'm not the only caregiver out there with a story like this. I've seen what it's like for people in the same situation as me who just didn't have the same access to care. It's devastating. Having access to affordable medical insurance makes a huge difference for those of us in the profession of taking care of others. And it's one of the things that can help make this a profession that people stay in. We need to make sure we don't take any steps backward and that we take a few steps forward in expanding healthcare to dependents and keeping it affordable.

Thank you.

Keegan Wulf, caregiver in Asotin

Subject: compensation and retirement

Hello, my name is Keegan Wulf. I live in Olympia. I have been a caregiver for about 7 years.

I'm speaking to you today about the importance of retirement for caregivers. I know you have already heard from others about retirement. I know you've heard about some of the costs we incur, especially with the mileage. And I know you've heard about our low wages. I'm 31 years old. At this stage in my life, I should be able to save for the future. But my rent has increased 46% since the eviction moratorium ended. Without rental assistance, I can't afford my apartment.

In all likelihood, I will have to move somewhere more affordable – but affordable housing is becoming harder and harder to find if it exists at all. The cost of everything has gone up. My paycheck is spent before it hits my bank account. I cannot afford to save for the future. And there is no guarantee that Social Security will be there for me when I reach retirement age.

I enjoy being a caregiver. I know this job matters. But what I have found, over and over again, is that our compensation is woefully inadequate for the level of complexity and difficulty that is required to do this job.

It is incredibly discouraging. It's not realistic that caregivers will enter this field or stay in it if compensation isn't significantly increased. When I signed up to become a caregiver, it didn't come with a vow of poverty. But looking ahead at the next several decades of my working life, that's what it feels like. I don't know how I'm supposed to make this a career when I can't make it a living right now. I am just asking that caregivers be treated with the respect we deserve in accordance with the job that we do. And that means increasing our compensation – including retirement benefits.

Thank you.

