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## Pension Notes

PENSION ACTION CENTER

Gerontology Institute  
McCormack Graduate School of Policy and Global Studies

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In this issue

**Pension Action Center Selected as a Finalist for Root Causes 2011-2012 Social Innovation Forum**

**From Zero to Two Pensions - With Help from the New England Assistance Project**

**Volunteer Pension Counselors Honored**

**From Legal intern to Legal Fellow**

**Pension Action Center Selected as a Finalist for Root Cause's 2011-2012 Social Innovation Forum**

Root Cause's Social Innovation Forum selected the Pension Action Center as one of 28 innovative, results-oriented nonprofit organizations in Greater Boston competing to receive more than \$100,000 in cash and capacity-building services from Root Cause and its partners. An evaluation committee made up of more than 60 social issue experts from the business, government, nonprofit, and philanthropic sectors reviewed over 100 applications to select the finalists.

The Pension Action Center was selected for its in-depth work in insuring that New Englanders get the retirement benefits they have earned and in working to expand pension and retirement plan access to workers across the economic spectrum.

Each year, the Social Innovation Forum partners with leading foundations, corporations, and individual donors that support our Social Innovators with financial contributions, in-kind resources, volunteer time, and personal referrals or connections. Selected Social Innovators will receive access to:

- \$10,000 from the social issue track sponsor
- A package of Root Cause consulting, executive coaching, and other in-kind services valued at over \$100,000
- A second Root Cause consulting engagement 18 months out from the Showcase valued at \$10,000

**From Zero to Two Pensions - With Help from the New England Pension Assistance Project**

**PROJECT WORK  
ADDS UP**

Over **5,700**  
workers and retirees  
helped

More than  
**\$39.6 million**  
in benefits recovered

**Donate Now!**

You can help workers and retirees throughout New England enjoy more financially secure retirements by supporting the Pension Action Center.

Please select Pension Action Center from the list of centers at UMass Boston and complete the online giving form. Thank you.

### Quick Links

[www.pensionaction.org](http://www.pensionaction.org)  
[www.pensionrights.org](http://www.pensionrights.org)  
[www.wiserwomen.org](http://www.wiserwomen.org)  
[www.socialsecurity.gov](http://www.socialsecurity.gov)  
[www.aoa.gov](http://www.aoa.gov)

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David Howell of Hamden, Connecticut, had worked in many different jobs for Stop & Shop from 1964 until 1991. He started work as a parking lot attendant and ended as a manager, so he was surprised to hear from Stop & Shop that, with all those years of work, he was not eligible for a pension. Unable to pursue his claim without experienced help, he called the New England Pension Assistance Project (NEPAP) in early 2011. He had heard about the Project in a 2005 article in the New Haven Register, and had saved the article in case he ever needed help with a pension.

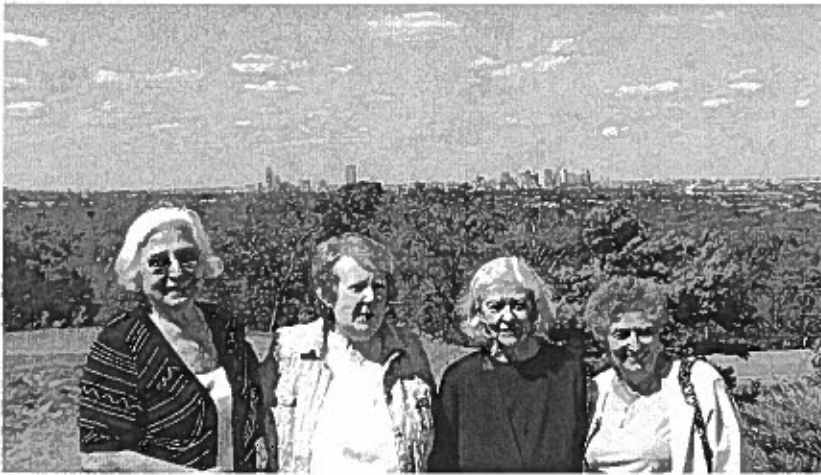
The case was assigned to Pension Counselor Mollie Feeney, who quickly realized that Mr. Howell might have more than one pension, since some of his years with Stop & Shop were in union work, and other years were in management. Among Mr. Howell's documents, she found a 1985 letter from the Retail Employees Union stating that he may be eligible for a pension when he reached retirement age. Over the years, union pension plans, like corporation plans, can move and merge. Working through the national United Food and Commercial Workers Union, she was able to trace Mr. Howell's union pension to the Retail Employers Union United Food Pension Plan in Farmington, Connecticut. As a result, Mr. Howell is now receiving a monthly benefit for life.

In the meantime, she had also been investigating the possibility of a separate pension from the management work under the company-sponsored pension plan. The company's response was that Mr. Howell was not eligible for this pension, since he had only worked in management less than 3 years, but 5 years were required for vesting. What the plan had not taken into account, but NEPAP knew, was that a provision in the federal law that governs pensions could change this result. Even though Mr. Howell only had two years of "service credit" under the company-sponsored plan, the plan was required to count all of his Stop & Shop employment for purposes of vesting. We filed a claim with the plan administrator, pointing out this provision of the law and providing proof of the union employment. As a result, the plan agreed that Mr. Howell was vested, and paid him a lump sum pension.

The New England Pension Assistance Project's advocacy on Mr. Howell's behalf resulted in his receiving a monthly benefit from his union pension and a lump sum payout for his as a Stop & Shop manager. As Mr. Howell wrote on learning the news, "Thank you for your great service."

If you need answers to questions about your pension, call NEPAP toll free, 888-425-6067.

### **Volunteer Pension Counselors Honored**



Volunteer Pension Counselors are the backbone of the New England Pension Assistance Project. This summer they were honored at a luncheon. From left to right: Mollie Feeney, Maureen Egan, Janet Cote and Renee Summers.

### **From Legal Intern to Legal Fellow**

Mia Midenjak, J.D., currently a legal fellow in the Pension Action Center (PAC) at the Gerontology Institute, has come quite a distance. Last year, Mia was legal intern at the Center before she received her law degree. The work ignited her interest such that she applied for and received a post-graduate J.D. Public Interest Fellowship from Boston University School of Law.

In her current role, Mia handles a variety of pension cases including lost pensions, ERISA and pre-ERISA cases, as well as public pension plan problems. In addition to representing clients, Mia also supports the research of the PAC directors. Right now, she is researching survivor benefits in public pension plans in all 50 states.

In her former role as part-time legal intern, she did similar types of work but now has significantly more responsibilities and works a full-time schedule.

But Mia's journey has not just been from legal intern to legal fellow. She was born in Knin, Croatia (in the former Yugoslavia), to an ethnically mixed Serbo-Croat family. Because of the civil war in her country, her family fled from Croatia to Serbia in 1995 and lived there as refugees until 1999. In 1999, her family was resettled in Burlington, Vermont, through the U.S. Refugee Resettlement Program.

Burlington was and remains a location for a large number of resettled international refugees. Resettled refugees are not immigrants in the usual sense. They comprise populations resettled in the United States and a few other western countries because of dire and often horrific circumstances in their homelands. Families are given temporary public assistance along

with intensive language study and are expected to be economically self-sufficient in approximately 18 months.

Mia's high school experience in Burlington was unique. Many students were resettled refugees. Signs in her high school were in three languages. She excelled in her classes and was Valedictorian of her 2003 graduating class. Following high school,

Mia entered Harvard University where she concentrated in Social Studies, an interdisciplinary program from which students choose a specialty. Mia focused on political science and wrote her senior honors thesis on the U.S. Refugee Resettlement Program, analyzing it from various political points of view.

From her success at Harvard, Mia went on to Boston University School of Law. One of her professors there, Maria Hylton, specializes and teaches a course on ERISA law (Employee Retirement Income Security Act), sparking Mia's interest in pension law and fairness. After her second year of Law School, Mia began work as a Legal Intern with the New England Pension Assistance Project. Having completed Law School, Mia has returned to the New England Pension Assistance Project for a fellowship year. Her presence enables the Project to represent more clients with a high degree of professionalism, to handle more complex cases, and to remain current in the rapidly changing area of pension law and regulation.

Everyone at the Pension Action Center and indeed, the Institute, is delighted that Mia has returned full-time this fall.

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