

**Testimony of Cecil E. Roberts, International President
United Mine Workers of America
before the
United States Senate
Committee on Finance
on S. 1714, the Miners Protection Act
March 1, 2016**

Chairman Hatch, Ranking Member Wyden, and members of the Committee, I want to thank you for holding this very important hearing today. Later this spring, we will mark the 70th anniversary of the historic agreement between the UMWA and the federal government that created the UMWA Health and Retirement Funds and established the government's promise to retired miners that their retirement would be secure. I have attached a brief history of the UMWA Funds and the government's involvement in those Funds to this testimony. It is those Funds, and more importantly the people they cover, that I would like to discuss with you today.

Let me start by saying that the U.S. coal industry is in the midst of what can only be called a depression. In the past five years, U.S coal production and consumption have gone down substantially, steam coal and metallurgical coal prices have plummeted and about 25,000 coal miners have lost their jobs. Aggregate stock values of the publicly traded U.S. coal companies have dropped more than 90 percent over the last 4 years.

As a result, the coal industry has experience an unprecedented wave of bankruptcies that have swept over some of the largest producers in the industry, including Patriot Coal (two bankruptcies in three years), Walter Energy, Alpha Natural Resources and Arch Coal. Together these companies accounted for about 29% of total U.S. coal production in 2011, producing a combined 316 million tons of coal. There are rumors and speculation that other large employers may be forced to file for bankruptcy.

The bankruptcies jeopardize the retiree health benefits of about 20,000 retired UMWA miners and their families, and threaten the already-tenuous financial position of the UMWA 1974 Pension Plan. Bankruptcy courts have relieved Patriot and Walter of their lifetime obligations at the same time they have awarded their executives with millions of dollars in bonuses. These courts have also directed the UMWA to establish VEBAs to provide health benefits to the retirees. Unfortunately, the bankruptcy courts have not provided anywhere close to sufficient funds to pay for them.

To date, the UMWA has been saddled with the management of lifetime health care benefits of about 12,150 retirees and dependents from Patriot Coal and, just recently, about 2,800 retirees and dependents of Walter Energy. Unfortunately, the funds available to pay those benefits will run out at about the end of 2016 if not sooner. The Alpha bankruptcy is still pending but there is every indication that Alpha, like Patriot and Walter, will seek to be relieved of its lifetime obligations to nearly 3,000 of its former employees.

The bankruptcy courts have also allowed these companies to escape their obligations to the UMWA 1993 Benefit Plan, a plan that provides retiree health benefits to about 3,500 retirees and dependents not covered by the Coal Act. The loss of contributions from these companies will jeopardize the benefits of those retirees as well.

Every court or government tribunal that has ever examined the question agrees that UMWA retirees are entitled to lifetime health care. A federal blue ribbon commission established by the U.S. Secretary of Labor, the Coal Commission, found in 1990 that:

“Retired miners have legitimate expectations of health care benefits for life; that was the promise they received during their working lives, and that is how they planned their retirement years. That commitment should be honored.”

But today, there is a looming health care tragedy unfolding in the coalfields, with potentially devastating human effects. In many cases, the loss of health care benefits will be a matter of life and death. In all cases it will be a financial disaster that the retired miners, who live on very meager pensions, will not be able to bear.

In addition to the potential loss of health care benefits, the retired miners are facing a crisis in their pension plan. In 2007, shortly before the Wall Street meltdown in 2008-2009, the UMWA 1974 Pension Plan was about 93% funded and projections showed it heading toward 100% funding over the next decade. The financial crisis blew a gaping hole in those projections, and the 1974 Plan today is projected to become insolvent within the coming decade. With the bankruptcy courts allowing companies to withdraw from the Plan, the insolvency looms ever larger and closer.

Who is at risk?

Senate Bill 1714, the Miners Protection Act, introduced by Senators Manchin and Capito, would ensure the promise of health care for retired miners is kept for retirees whose companies have been forced into bankruptcy due to the severe downturn in the coal industry. Without the passage of this legislation, about 20,000 retirees, their dependents or widows stand to lose their promise of lifetime retiree health care within a matter of months. In addition, S. 1714 would provide much-needed support for the 1974 Pension Plan.

These are real people we are talking about. They live on small pensions, averaging \$530 per month, plus Social Security. They rely very heavily on the health care benefits they earned through decades of hard work in the nation's coal mines. Some of them are with us in this hearing room today, from Pennsylvania, Ohio and Virginia. They spent decades putting their lives and health on the line every single day, going into coal mines across this nation to provide the energy and raw materials needed to make America the most powerful nation on earth. And they did that even though they knew they would pay a physical price for it.

Statistics show that UMWA retirees have a much higher level of cardio-pulmonary diseases than the general population of people their age. They have more musculo-skeletal injuries. They have higher rates of cancers. Many of them have black lung to at least some degree, and thousands have severe cases.

So, knowing the eventual toll mining would take on their bodies, they demanded that their union negotiate the best possible health care benefits we could. Over many decades of hard and too often dangerous work, they gave up money that could have gone into better wage increases or better pensions and instead demanded that they have high-quality health care when their working days were over.

But now, through no fault of their own, thousands of retirees face the loss of these benefits because of coal company bankruptcies that occurred in 2012 and 2015. Bankruptcy courts have relieved their former employers of the contractual obligations to provide health care benefits for retirees.

These retirees have earned that health care many times over. They performed a critical service to our nation for decades. But more importantly, their government promised that they would have these benefits. They believe the United States government should keep its promises. But if this legislation does not pass, these retirees and thousands more like them will be confronted with the loss of those lifetime benefits around the end of this year, or sooner. They and their dependents do not have the luxury of waiting any longer for this legislation to pass.

S. 1714 would also ensure that the pensions these members worked to hard to earn will be preserved, as well as eliminating the likelihood of the UMWA 1974 Pension Plan's failure and the resulting failure of the Pension Benefit Guaranty Corporation (PBGC) if it is forced to assume the liabilities of the 1974 Pension Plan. Indeed, the PBGC recently confirmed in a letter to Representative David McKinley that insolvency of the 1974 Plan would hasten the insolvency of the PBGC's multiemployer program.

The UMWA 1974 Pension Plan is a Taft-Hartley multiemployer pension plan that is part of the UMWA Health and Retirement Funds, a group of multiemployer health and pension plans that originated in a contract between the UMWA and the federal government during a time of government seizure of the nation's bituminous coal industry in 1946. That contract, known as the Krug-Lewis agreement, was signed in the White House with President Harry S. Truman presiding. The Krug-Lewis agreement, named after Secretary of the Interior Julius Krug and UMWA president John L. Lewis, promised miners that upon retirement they would be entitled to pensions and health benefits for life.

The 1974 Plan provides pension benefits to coal miners who worked under the National Bituminous Coal Wage Agreement (NBCWA). Other funds administered by the UMWA Health and Retirement Funds provide health benefits to retired coal miners and their dependents under the

Coal Act and the NBCWA.

The UMWA 1974 Pension Plan is one of the largest multiemployer pension plans in the country, providing pensions to nearly 90,000 pensioners and surviving spouses who live in nearly every state in the United States. There are also about 16,000 active miners and former miners who will have a claim for a future pension. Its active and retired participants are concentrated in the coal producing states of Appalachia

The 1974 Plan has been well managed, with investment returns over the last ten years averaging 8.2% per year, placing it in the 97th percentile of multiemployer plans. However, one key measure shows the demographic problem facing the 1974 Pension Plan: it has a ratio of active participants to retired participants of 0.09, meaning there are more than 10 retired or non-working participants for every working miner under the Plan. This places the 1974 Plan in the lowest 10th percentile among its multiemployer plan peers.

The 1974 Pension Plan is on the path to insolvency. Although the average pension paid by the 1974 Plan is low (about \$530 per month), the plan pays out a significant portion of its assets each year in total benefits. At its last valuation, the 1974 Plan had about \$3.8 billion in assets and pays out about \$600 million in benefits, or over 15% of its assets, each year. Despite being about 93% funded just before the financial crisis in 2008, the 1974 Plan's actuary projects the plan will become insolvent in the 2025-2026 plan year absent passage of S. 1714. The PBGC recently said that some of its actuarial simulations show insolvency as soon as 2020.

While 2020 sounds like there is time to put off this problem for another day, there is not. Delay is not an option. Indeed, the actuarial estimates indicate that absent the transfers called for in S. 1714, the 1974 Plan will be on an irreversible glide path to insolvency very soon, unless a massive infusion of money is found that is significantly in excess of what is available via S. 1714.

The 1974 Plan sponsors have taken steps to address the deteriorating financial outlook of the plan. Contribution rates were increased from \$2.00 per hour in 2007 to \$5.50 per hour in 2011. PBGC has reported that multiemployer plans on average increased their contributions in response to the financial crisis from 2008 to 2010 by 16.3%. Over the same period, the contribution rate for the 1974 Plan increased 42.9%, and from 2007 to 2011 it increased 175%. In addition, the 2011 contract closed the plan to new inexperienced miners hired after 2012, while still requiring the signatory coal companies to pay contributions to the plan on their hours. The contribution rate today is \$6.05 per hour worked.

The timeline for insolvency has accelerated in just the last year as three major coal companies – Patriot Coal, Walter Energy and Alpha Natural Resources – filed for bankruptcy. Two of them have been relieved of their pension obligations and have ceased making contributions to the 1974 Pension Plan. A court decision on the continuing obligations for pension payments for the third company could come within the next few months.

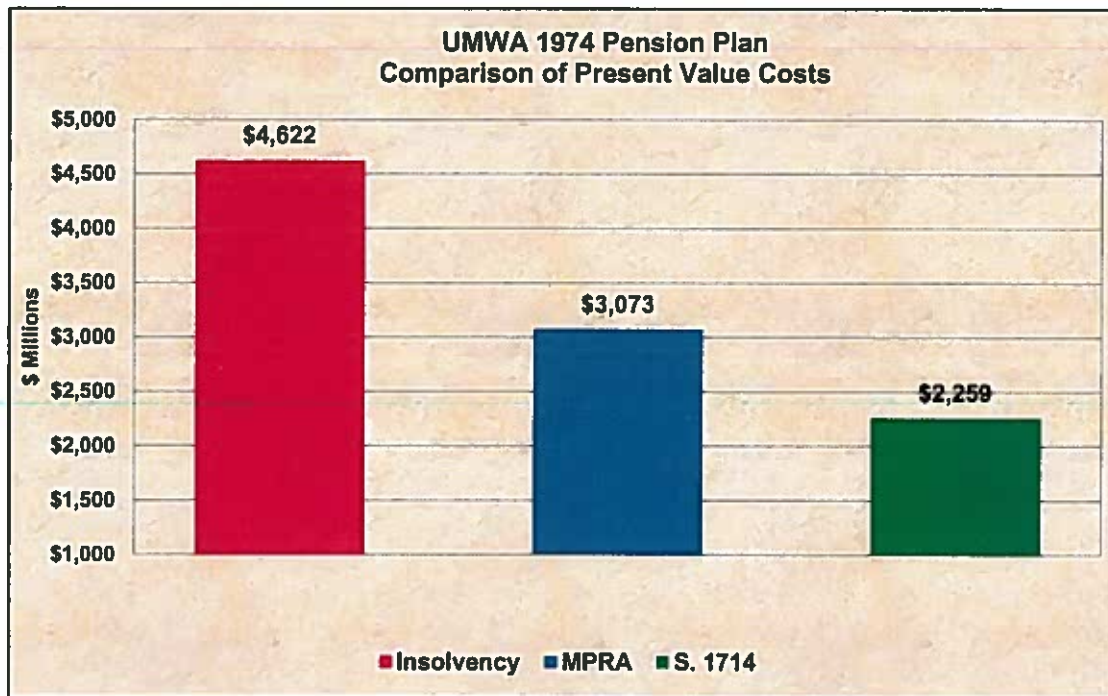
As a result of this, about 45% of the 1974 Pension Plan's 2014 total employer contributions have been, or soon could be lost. Adding to this is the severe downturn experienced by the coal industry the last several years, which has resulted in fewer active miners working for those employers that remain and a corresponding additional drop in contributions. The coalfield layoffs also mean that some miners retire earlier than they otherwise might have, leading to greater pension payouts.

The Multiemployer Pension Reform Act (MPRA) was enacted in December 2014, but it offers no solution to the 1974 Pension Plan, a fact that the primary advocate of the legislation, the National Coordinating Committee for Multiemployer Plans (NCCMP), acknowledged when it initially urged Congress to adopt the law. The MPRA provides that certain plans that are "critical and declining" may voluntarily suspend accrued benefits for retired participants, provided the plan's actuary certifies that the plan is projected to avoid insolvency after taking into account the suspensions.

Actuarial projections show that the 1974 Plan cannot avoid insolvency even if it cut accrued benefits to the maximum extent allowed under the MPRA. Because benefits are very modest under the 1974 Plan, averaging about \$530 per month, cutting benefits for retired participants does not achieve sufficient savings to prevent insolvency. However, pension cuts would be harsh for the individual retirees and for the communities in which they live.

The MPRA also contains a provision to allow for the partition of certain pension plans by PBGC. In order to approve a partition, a plan must first cut accrued benefits to the maximum permitted under the law, and PBGC must certify that granting a partition does not impair the PBGC's ability to meet financial obligations to other multiemployer plans. It appears that PBGC could not certify to Congress that it could meet its financial obligations to other multiemployer plans if the 1974 Plan were partitioned. In addition, partitioning the 1974 Plan would have the same effect on PBGC as insolvency, but at an earlier date.

Most importantly, either letting the 1974 Plan become insolvent or partitioning the plan are more expensive than fixing the problem with S. 1714. We asked an actuary to estimate the costs of these alternatives last year. They concluded, as shown in the chart below, that S. 1714 is less expensive to the government than any other outcome. The cost of an insolvency is projected to have a present value of about \$4.6 billion, compared to about \$2.3 billion for S.1714. And partitioning the Plan under MPRA, even if PBGC could legally do so, would also be significantly more expensive than S. 1714.



S. 1714, the Miners Protection Act, clearly offers the most cost effective solution to the problems of the 1974 Pension Plan. It provides a solution to the 1974 Plan financial problems without adding to the looming financial problems of the PBGC. Further, S. 1714 does not deprive struggling retirees and coalfield communities of much needed income.

Keeping America's promise

The United States government has a long history of involvement with the UMWA Health and Retirement Funds, dating back to its creation in the White House in 1946. Indeed, the Coal Commission found that the UMWA Funds *"is as much a creature of government as it is of collective bargaining. There is a line running from the original Boone Report to the present system. In a way, the original Krug-Lewis agreement predisposed, if not predetermined, the system that evolved."*

I don't know if there is another example of an industry-wide, multiemployer health and pension fund that was established in a contract between private sector workers and the federal government. The Krug-Lewis agreement represented a joint commitment between the federal government and the nation's coal miners. Coal miners made a commitment to provide the nation with much-needed energy, even at the risk of their lives and health in often dangerous conditions. The government committed that upon their retirement they would have pensions and health care for life. The miners lived up their commitment and the federal government has enacted federal legislation on numerous occasions to live up to its commitments.

The pension plan that grew out of the Krug-Lewis agreement is now on the path to insolvency, not because of mismanagement or overly generous benefits, but because of demographic factors that it cannot overcome. On the health care side, bankruptcy courts are relieving responsible employers of their legal, contractual and moral obligations to provide retiree health benefits to thousands of their former workers, creating a new class of orphan retirees. The Coal Act was based on the simple premise that responsible coal operators should continue to provide promised benefits, but federal government support was needed for orphaned retirees. Congress has stepped up to the challenge of orphan miners before in times of crisis. It is time once again for the federal government to fulfill its commitment to retired coal miners. The Miners Protection Act keeps the promise that began in the White House so long ago and has been periodically renewed by Congress over the last few decades, and it does so at a cost that is lower than any other alternative.

I want to personally thank those on the Committee who have worked so hard over the last two Congresses to ensure that the promise is kept to the nation's miners. I know that you came very close on two separate occasions to enacting S. 1714. Senators and Representatives from both sides of the aisle have worked hard to secure passage of this vital legislation because they know the disaster that awaits us in the coalfields if we fail to act. I'm here today to remind you that we are running out of time. S. 1714 must be enacted in this Congress if the promise to retired miners is to be kept.

Attachment I

The UMWA Health and Retirement Funds and the U.S. Government

The UMWA Health and Retirement Funds (the Funds) was created in 1946 in a contract between the United Mine Workers of America and the federal government during a time of government seizure of the mines. The contract was signed in the White House with President Harry Truman presiding over the historic event.

The UMWA first began proposing a health and welfare fund for coal miners in the late-1930s but met strident opposition from the coal industry. During World War II, the federal government urged the union to postpone its demands to ensure coal production for the war effort. When the National Bituminous Wage Conference convened in early 1946, immediately following the end of the war, a health and welfare fund for miners was the union's top priority. The operators rejected the proposal and miners walked off the job on April 1, 1946. Negotiations under the auspices of the U.S. Department of Labor continued sporadically through April. On May 10, 1946, President Truman summoned John L. Lewis and the operators to the White House. The stalemate appeared to break when the White House announced an agreement in principle on a health and welfare fund.

Despite the White House announcement, the coal operators still refused to agree to the creation of a medical fund. Another conference at the White House failed to forge an agreement and the negotiations again collapsed. Faced with the prospect of a long strike that could hamper post-war economic recovery, President Truman issued an Executive Order directing the Secretary of the Interior to take possession of all bituminous coal mines in the United States and to negotiate with the union "appropriate changes in the terms and conditions of employment." Secretary of the Interior Julius Krug seized the mines the next day. Negotiations between representatives of the UMWA and the federal government continued, first at the Interior Department and then at the White House, with President Truman participating in several conferences.

After a week of negotiations, the historic Krug-Lewis agreement was announced and the strike ended. It created a welfare and retirement fund to make payments to miners and their dependents and survivors in cases of sickness, permanent disability, death or retirement, and other welfare purposes determined by the trustees. The fund was to be managed by three trustees, one to be appointed by the federal government, one by the UMWA and the third to be chosen by the other two. Financing for the new fund was to be derived from a royalty of 5 cents per ton of coal produced.

The Krug-Lewis agreement also created a separate medical and hospital fund to be managed by trustees appointed by the UMWA. The purpose of the fund was to provide for medical, hospital, and related services for the miners and their dependents. The Krug-Lewis agreement also committed the federal government to undertake "a comprehensive survey and study of the hospital and medical facilities, medical treatment, sanitary and housing conditions in coal mining areas." The expressed purpose was to determine what improvements were necessary

to bring coal field communities in conformity with "recognized American standards."

To conduct the study, the Secretary chose Rear Admiral Joel T. Boone of the U.S. Navy Medical Corps. Government medical specialists spent nearly a year exploring the existing medical care system in the nation's coal fields. Their report, "A Medical Survey of the Bituminous Coal Industry," found that in coal field communities, "provisions range from excellent, on a par with America's most progressive communities, to very poor, their tolerance a disgrace to a nation to which the world looks for pattern and guidance." The survey team discovered that "three-fourths of the hospitals are inadequate with regard to one or more of the following: surgical rooms, delivery rooms, labor rooms, nurseries and x-ray facilities." The study concluded that "the present practice of medicine in the coal fields on a contract basis cannot be supported. They are synonymous with many abuses. They are undesirable and in many instances deplorable."

Thus the Boone report not only confirmed earlier reports of conditions in the coal mining communities, but also established a strong federal government interest in correcting long-standing inadequacies in medical care delivery. Perhaps most important, it provided a road map for the newly created UMWA Fund to begin the process of reform.

The Funds established ten regional offices throughout the coal fields with the direction to make arrangements with local doctors and hospitals for the provision of "the highest standard of medical service at the lowest possible cost." One of the first programs initiated by the Funds was a rehabilitation program for severely disabled miners. Under this program, more than 1,200 severely disabled miners were rehabilitated. The Funds searched the coal fields to locate disabled miners and sent them to the finest rehabilitation centers in the United States. At those centers, they received the best treatment that modern medicine and surgery had to offer, including artificial limbs and extensive physical therapy to teach them how to walk again. After a period of physical restoration, the miners received occupational therapy so they could provide for their families.

The Funds also made great strides in improving overall medical care in coal mining communities, especially in Appalachia where the greatest inadequacies existed. Recognizing the need for modern hospital and clinic facilities, the Funds constructed ten hospitals in Kentucky, Virginia and West Virginia. The hospitals, known as Miners Memorial Hospitals, provided intern and residency programs and training for professional and practical nurses. Thus, because of the Funds, young doctors were drawn to areas of the country that were sorely lacking in medical professionals. A 1978 Presidential Coal Commission found that medical care in the coal field communities had greatly improved, not only for miners but for the entire community, as a result of the UMWA Funds. "Conditions since the Boone Report have changed dramatically, largely because of the miners and their Union--but also because of the Federal Government, State, and coal companies." The Commission concluded that "both union and non-union miners have gained better health care from the systems developed for the UMWA."

The Coal Commission

In the 1980s, medical benefits for retired miners became a sorely disputed issue between labor and management, as companies sought to avoid their obligations to retirees and dump those obligations onto the UMWA Funds, thereby shifting their costs to other signatory employers. Courts had issued conflicting decisions in the 1980s, holding that retiree health benefits were indeed benefits for life, but allowing individual employers to evade the obligation to fund those benefits. The issue came to a critical impasse in 1989 during the UMWA-Pittston Company negotiations. Pittston had refused to continue participation in the UMWA Funds, while the union insisted that Pittston had an obligation to the retirees.

Once again the government intervened in a coal industry dispute over health benefits for miners. Secretary of Labor Elizabeth Dole appointed a special "super-mediator," Bill Usery, also a former Secretary of Labor. Ultimately the parties, with the assistance of Usery and Secretary Dole, came to an agreement. As part of that agreement, Secretary Dole announced the formation of an Advisory Commission on United Mine Workers of America Retiree Health Benefits, which became known as the "Coal Commission." The commission, including representatives from the coal industry, coal labor, the health insurance industry, the medical profession, academia, and the government, made recommendations to the Secretary and the Congress for a comprehensive resolution of the crisis facing the UMWA Funds. The recommendation was based on a simple, yet powerful, finding of the commission:

"Retired miners have legitimate expectations of health care benefits for life; that was the promise they received during their working lives, and that is how they planned their retirement years. That commitment should be honored."

The underlying Coal Commission recommendation was that every company should pay for its own retirees. The Commission recommended that Congress enact federal legislation that would place a statutory obligation on current and former signatories to the National Bituminous Coal Wage Agreement (NBCWA) to pay for the health care of their former employees. The Commission recommended that mechanisms be enacted that would prevent employers from "dumping" their retiree health care obligations on the UMWA Funds. Finally, the Commission urged Congress to provide an alternative means of financing the cost of "orphan retirees" whose companies no longer existed.

The Coal Act

Recognizing the crisis that was unfolding in the nation's coal fields, Congress acted on the Coal Commission's recommendations. The original bill introduced by Senator Rockefeller sought to impose a statutory obligation on current and former signatories to pay for the cost of their retirees in the UMWA Funds, require them to maintain their individual employer plans for retired miners, and levy a small tax on all coal production to pay for the cost of orphan retirees. Although the bill was passed by both houses of Congress, it was vetoed as part of the Tax Fairness and Economic Growth Act of 1992.

In the legislative debate that followed, much of the underlying structure of the Coal

Commission's recommendations was maintained, but there was strong opposition to a general coal tax to finance orphan retirees. A compromise was developed that would finance orphans through the use of interest on monies held in the Abandoned Mine Lands (AML) fund. In addition, the Union accepted a legislative compromise that included the transfer of \$210 million of pension assets from the UMWA 1950 Pension Plan. With these compromises in place, the legislation was passed by Congress and signed into law by President Bush as part of the Energy Policy Act.

Under the Coal Act, two new statutory funds were created--the UMWA Combined Benefit Fund (CBF) and the UMWA 1992 Benefit Fund. The former UMWA 1950 and 1974 Benefit Funds were merged into the Combined Fund, which was charged with providing health care and death benefits to retirees who were receiving benefits from the UMWA 1950 and 1974 Benefit Plans on or before July 20, 1992. The Coal Act also mandated that employers who were maintaining employer benefit plans under UMWA contracts at the time of passage would be required to continue those plans under Section 9711 of the Coal Act. Section 9711 was enacted to prevent future "dumping" of retiree health care obligations by companies that remain in business. To provide for future orphans not eligible for benefits from the CBF, Congress established the UMWA 1992 Benefit Fund to provide health care to miners who retired prior to October 1, 1994 and whose employers are no longer providing benefits under their 9711 plans.

In passing the Coal Act, Congress recognized the legitimacy of the Coal Commission's finding that "retired miners are entitled to the health care benefits that were promised and guaranteed them." Congress specifically had three policy purposes in mind in passing the Coal Act:

- "(1) to remedy problems with the provision and funding of health care benefits with respect to the beneficiaries of multiemployer benefit plans that provide health care benefits to retirees in the coal industry;
- (2) to allow for sufficient operating assets for such plans; and
- (3) to provide for the continuation of a privately financed self-sufficient program for the delivery of health care benefits to the beneficiaries of such plans."

Without question, Congress intended that the Coal Act should provide "sufficient operating assets" to ensure the continuation of health care to retired coal miners. However, the financial mechanisms in the Coal Act eventually proved to be inadequate and Congress was required to intervene on several occasions to shore up the CBF, including special appropriations on three occasions in 1999, 2000 and 2003. In addition, the Funds Medicare demonstration programs were expanded to include significant funding for prescription drugs in 2001 by the outgoing Clinton Administration, and again in 2004 by the Bush Administration.

The 2006 Coal Act Amendments

A wave of bankruptcies in the early 2000s prompted Congress to revisit the Coal Act. The bankruptcies of LTV Steel, National Steel, Bethlehem Steel and Horizon Natural Resources added

thousands of orphan retirees into the 1992 Benefit Plan and the 1993 Benefit Plan. In response, Congress adopted the 2006 amendments to the Coal Act as part of the Tax Relief and Health Care Act of 2006. Those amendments expanded the Coal Act to provide financing to cure deficits in the Combined Benefit Fund and to provide support for orphan retirees in both the UMWA 1992 Plan and the UMWA 1993 Plan. The financial mechanisms of the Coal Act were also expanded to include not only interest on the Abandoned Mine Lands fund, but also mandatory spending of up to \$490 million each year. This amount was based on the amount of money estimated to be paid by the coal industry in mineral leasing fees.

Attachment 2

UMWA Health & Retirement Funds

Benefit Expenditures and Populations by State, CY 2015

State	Total Health Expense	Total Pension Paid ³	Total Health Beneficiaries ⁴	Total Pensioners ⁴
**1	\$15,392	\$44,841	1	12
AK	\$85,909	\$61,929	7	16
AL	\$11,998,485	\$58,186,593	605	6,075
AR	\$780,820	\$401,913	46	97
AZ	\$817,317	\$903,665	34	164
CA	\$1,282,450	\$362,339	47	92
CO	\$3,378,310	\$2,354,676	186	501
CT	\$106,328	\$33,351	6	10
DC	\$115,622	\$26,899	4	9
DE	\$243,293	\$101,018	15	28
FL	\$8,231,620	\$6,137,265	403	1,175
GA	\$1,386,403	\$1,134,585	76	236
HI	\$0	\$16,891	0	3
IA	\$52,000	\$71,187	4	15
ID	\$204,562	\$98,416	12	29
IL	\$32,812,666	\$64,951,785	1,965	8,807
IN	\$21,472,390	\$22,216,788	1,338	2,848
KS	\$1,523,983	\$900,934	91	164
KY	\$56,414,817	\$52,531,191	3,001	9,511
LA	\$66,220	\$114,633	4	23
MA	\$100,190	\$14,831	2	5
MD	\$1,624,344	\$1,263,897	66	236
ME	\$0	\$23,940	0	4
MI	\$852,383	\$302,328	47	90
MN	\$67,533	\$36,353	2	9
MO	\$1,252,283	\$3,529,424	63	658
MS	\$123,846	\$162,803	10	42
MT	\$293,857	\$104,333	13	30
NC	\$5,688,722	\$4,702,335	304	1,019
ND	\$0	\$5,152	0	3
NE	\$10,499	\$14,970	1	3
NH	\$14,521	\$10,119	1	4
NJ	\$373,582	\$118,645	17	30
NM	\$451,112	\$2,334,078	29	313
NV	\$265,351	\$247,083	13	61
NY	\$782,781	\$209,959	31	55
OH	\$19,772,263	\$39,892,451	1,002	5,810
OK	\$1,046,685	\$816,902	52	198
OR	\$154,534	\$64,738	4	14
PA	\$96,730,615	\$83,646,912	4,960	12,951
PR	\$10,921	\$6,729	1	2
RI	\$65,868	\$13,402	2	3
SC	\$2,530,058	\$2,507,292	137	425
SD	\$0	\$22,366	0	6
TN	\$8,960,426	\$5,325,722	467	1,138

UMWA Health & Retirement Funds

Benefit Expenditures and Populations by State, CY 2015

State	Total Health Expense	Total Pension Paid ³	Total Health Beneficiaries ⁴	Total Pensioners ⁴
TX	\$1,180,231	\$894,370	55	201
UT	\$4,410,367	\$10,565,439	245	1,153
VA	\$38,145,855	\$42,950,952	2,107	7,507
VI	\$0	\$28,438	0	2
VT	\$42,288	\$5,711	1	2
WA	\$366,386	\$143,927	22	38
WI	\$228,115	\$81,172	8	21
WV	\$187,851,332	\$202,114,914	10,513	27,391
WY	\$274,902	\$258,869	16	48
Total Expense	\$514,660,437	\$613,071,457	28,036	89,287

Total Population

1. Unmatched records or beneficiary lives outside U.S.
2. Total Expense from 12/2015 runout estimates
3. CY2015 Pension includes first-time payments, bonuses, and monthly pension paid (data provided by Systems)
4. Total health and pensioner populations as of 12/31/2015.
A zero population indicates no active population on 12/31/2015, but payment(s) could have been made during 2015.