



# THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

[www.cltretirees.org](http://www.cltretirees.org)

Issue 1 — 2022

## Welcome to the first newsletter of 2022!

Welcome to the first newsletter of 2022! Let's hope it is in fact a Happy New Year. It is my pleasure to fill in for our Chairperson, Jerry Weldon, in writing this article welcoming you to *The Retiree Guardian* newsletter.

Two years ago we had to cancel our annual meeting. Last year we met over the internet via Zoom. It is actually too late and the situation is still too uncertain for us to plan a spring meeting. So the Board of Directors has discussed holding the 2022 membership meeting in the fall. The spring date was always picked to accommodate snowbirds returning home. This year we will try to get them before they leave.

On a more positive note, this looks like another great issue of *The Retiree Guardian*. I can say that because for the last 53 years I have been married to the editor, so I get a peek at the contents as the newsletter is being assembled.

There have been a lot of questions from friends and posts on one of the retiree sites on Facebook from retirees who are concerned that the change in vendors announced by Lumen is a change in benefits, or

questioning what they need to do. I saw a good article from Barbara Wilcox and Jim Heinze that answers those questions. You will want to read it.

Also the page titled *What to do When a Retiree Dies* has been updated and you should clip it for your loved ones as well as having it handy to assist the loved ones of fellow Telco retirees. The board is trying a new idea to go along with the milestones. When we learn that a member has died, we will send a condolence letter and a copy of the what-to-do page to their family.

There is some good historical information and lots of stories and photos in this issue. I am not sure about Pat's file system as the file that contains a photo of five men that she has known since 1971 is named "The Telco Boys."

Enjoy your newsletter. Send Clyde your photos or write a story that isn't too embarrassing to your friends. Most importantly, let one of the directors know how we can improve the association.

*Paul Williams*

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**Our Mission: To preserve and protect the pension and benefits we earned**

# Changes in Lumen Benefits Administration

By Barbara Wilcox and Jim Heinze

Lumen has been making changes in the administration of our benefits, transitioning from Aon Hewitt to Businessolver as the administrator. The transition was to be complete by January 1, 2022. Several communications have gone out from Lumen about the changes taking place. We will try to summarize here what retirees need to know. Most important, our benefits are not changing. The only changes are in the way we communicate with the Service Center and its services.

## Communicating with Lumen Life and Health Benefits:

- [www.lumen.com/healthbenefits](http://www.lumen.com/healthbenefits)  
Use this web address for online access to your benefits.
- 833-925-0487  
This is the new phone number for the Lumen Benefits Service Center at Businessolver. The current Service Center phone number (800-729-7526) will remain in effect. Any other number you may have used in the past will no longer be in service.
- Lumen Benefits has begun communicating directly with individual retirees by email. If you have given your email address to Lumen Benefits, probably through the website, then you can expect to receive email from [lumenhealthandlife@businessolver.com](mailto:lumenhealthandlife@businessolver.com)

## Health Reimbursement Account (HRA):

The new administrator for the HRA is MyChoice Accounts (MCA), and YSA is going away. If you are eligible for an HRA, you will receive a “Welcome Guide” from MyChoice Accounts (MCA) in the mail in January 2022, which explains how to access reimbursement from your HRA and how to submit claims. The new HRA claims administrator information is listed below.

**MyChoice Accounts, MSC 345475**  
**P.O. Box 105168**  
**Atlanta, GA 30348-5168**

Claims can also be emailed, or faxed to:

**[claims@mychoiceaccounts.com](mailto:claims@mychoiceaccounts.com)**  
**855-883-8542 (Fax)**

## Action Required:

### MyChoice Accounts (MCA) Recurring Claims Auto-Reimbursement:

On or after January 1, 2022, you will need to setup a new auto-reimbursement with MCA to replace your current auto-reimbursement. You must update your account information online at

**[lumen.com/healthbenefits](http://lumen.com/healthbenefits)**

or contact MCA. You will be required to provide proof of your premium payment along with the premium auto reimbursement claim form to establish the amount of reimbursement—no monthly submission is required after that.

## No Action Required:

### Carrier Premium Auto-reimbursement Through Via Benefits:

If you are not changing plans and are receiving Automatic Reimbursement of your monthly premiums through Via Benefits, your reimbursement will continue into the new plan year, and no action is required. **(Note: A delay may occur at the beginning of each Plan year as the carriers update their systems for the new year which can cause a potential lag in your January/February reimbursement).**

**If you have questions, please call the Lumen Health and Life Service Center at Businessolver at 833-925-0487, Mon. - Fri. 7:00 A.M. - 7:00 P.M., CST. International callers, please call 317-671-8494.**



Thanks to Kelly Candelaria and Michele Freese, Lead Benefits Managers at Lumen, for providing information for this article.

# History of NWB Retiree Association

By Clyde Just

I have challenged all of you to provide pictures and “I Remember When...” stories for *The Retiree Guardian*. Well, I was recently challenged by Jim Burns from Omaha to include an article about the origination of our Retiree Association with special attention to the early founders of this group. Here goes my attempt.

I will start with a letter from J. Thomas Bouchard, Senior Vice President and Chief Human Resources Officer with U S West dated December 15, 1989. You will see a copy of this cover letter on page 5. The opening paragraph states that on November 29, 1989 the U S West Board of Directors approved an amendment to the U S West Management Pension Plan. The total document is 15 pages and it explains the details of what has been commonly referred to as the “5 + 5 Plan.” I have not included any other pages in this issue.

As many of you know, there were literally thousands of employees that accepted this plan. In 1992 the company offered an ERO (Enhanced Retirement Offer) to several hundred employees which mirrored the “5 + 5 Plan.” Everything went along smoothly until the mid 1990’s when the leadership of the company decided to make a drastic change in the Medical Coverage. On page 10 of the above mentioned document it stated that the “Medical Coverage continues at the same level in effect at retirement for those that choose this plan.” Those that chose this offer retired on February 28, 1990 and expected that this benefit would continue for their lifetime. This is also why you continually see the classification “Pre’91/ERO’92” when describing this group of retirees.

Briefly, without going into all of the legal language, in early 1995 U S West began what Nelson Phelps and Curtis Kennedy perceived as a concentrated campaign “to enroll the 30,000 Pre’91/’92ERO retirees in HMO’s”. Nelson viewed the use of HMO’s as a reduction in the level of his health care. Because of his concern, in August 1995 he filed a class-action lawsuit against U S West. In January 1996 U S West formally amended the Health Plan’s language to guarantee lifetime indemnity coverage to every employee that retired prior to 1991. Finally, in February 1996, USW

resolved Nelson’s lingering question regarding the reimbursement schedules and the parties entered into a stipulation of dismissal.

The information in this paragraph was provided by Mimi Hull. In mid to late 1997, Mimi Hull was asked by Curtis Kennedy to attend a meeting with Margaret Beaver, a retired USW HR District Manager, to discuss providing leadership to further develop a retiree group to lobby for the continuation of retiree benefits beyond the legally protected pension benefit. Nelson Phelps also attended this meeting. Margaret and her husband lived in Castle Rock CO and belonged to the same church as Jack McAllister. According to her, Jack encouraged these efforts. Margaret and her husband had begun the development of what was called CORE (COLORADORetirees). Since Margaret had decided to relocate to Arizona she asked Mimi if she would be willing to take over the leadership of this group. Mimi agreed and from 1997 until 1999 Mimi headed up CORE, building up the membership, raising money, and reaching out to other retiree organizations that were forming throughout the 14 state USW area.

Overlapping what Mimi was doing with CORE, a group of NWB retirees were discussing their plans and deciding on a plan of action. The group had many things to do to get the association “off the ground.” Not the least was to develop a “By Laws” document, develop a plan of action to get retirees to join, elect a Board of Directors and many other “nuts and bolts.” This preliminary work was completed and the NWB Retiree Association had its first annual meeting in 1999.

Again, per Mimi, she managed to bring the leadership of the various state organizations to a meeting which was held at the Denver DIA in mid-1999 to sort out who we were and what we were going to be in the business we do. The meeting was led by two trained leadership facilitators, Nelson Phelps and Ron Flannery. The team constructed a mission statement, agreed on a Regional structure and elected the first group of officers. To the best of Mimi’s recall, the participants at this meeting were: Jim Norby - NWB, Phyllis Kielblock - NWB, Howard Rickman - OR,

***History ... continued on page 4***

### **History ... continued from page 3**

Eldon Graham – WA, Don Archibald – MT/ID, Dick Johnson – UT, Phil Graham – AZ, Mimi Hull - CO/WY and a representative from New Mexico that she cannot recall by name. Jim Norby became the first regional president, Phyllis became the secretary and Phil became the first treasurer.

This above group also recognized at the time that they would need a presence in Washington DC to safeguard some benefits and in a year or two they set about to make contact with other corporate retiree groups and they ended up forming the NRLN (National Retiree Legislative Network). Jim Norby took over the head of the NRLN and Nelson Phelps became the President of AUSWR and Mimi Hull became the Vice-President. When Nelson retired from AUSWR Mimi replaced him as the President of AUSWR.

In addition to the NWB retiree association, in the U S West fourteen state region there were six other state retiree organizations. These were: Colorado/Wyoming, Arizona, New Mexico, Oregon/Washington, Utah, and Idaho/Montana. As mentioned above from Mimi's input, a regional steering committee was created where the chairs of the seven state associations were members and Jim Norby was the initial president of the group. The name of this group was AUSWR (Association of U S West Retirees).

Now back to the organization of the NWB Retiree Association. Thanks to Mary Ann Neuman who provided a list of directors for the first eight years, Paul Williams who provided the list of directors for the next four years, and I was able to provide a list of directors from 2012 until the present. You will find this list of directors on page 16.

By looking at the list of directors in the early years of the NWB association you will see nine names whose terms started in 1999. These nine people would be the first directors of our current association. They also did the key work of getting the association off to a good start. The chair of the initial group was Jim Norby.

I wanted to point out that Phyllis Kielblock, who not only was one of the original directors also served many other roles in the association. From 1999 until her death in 2009, at various times, she was responsible for issuing the first two newsletters, was the treasurer, the database administrator, a retiree advocate,

email coordinator, and an executive assistant.

Initially, the AUSWR team was the single point of contact with U S West. As you may recall, Qwest took over on 6/30/2000. So AUSWR was then our single point of contact with representatives of Qwest. This continued until CenturyLink bought out Qwest on 4/1/2011. AUSWR was then our single point of contact with CTL which has now become Lumen.

In 2013 the AUSWR board decided to disband the group effective 12/31/2013. Five of the state organizations also elected to close their operations. NWB and Colorado/Wyoming elected to continue with their operations. At this time the NWB group reorganized the Board of Directors with specific areas of responsibilities and this was published in *The Retiree Guardian* Issue 3 – 2013.

Colorado/Wyoming and NWB operated independently but they agreed to work together when appropriate. This continued through 2018. In early 2018 the Colorado/Wyoming association announced that they were disbanding 12/31/2018. By joint agreement with the CO/WY organization the NWB group extended an offer to the CO/WY team for their members to join. It was at this time that many of the CO/WY team members joined the NWB association. John Rommelfanger and Kay Daugaard from Colorado then became directors of the combined association.

After the above chronological explanation of the NWB Retiree Association, the history would not be complete without mentioning some of the key contributors through the years. I have already mentioned Phyllis Kielblock. To the best of my research the chairs of the association following Jim Norby were Jim Burns, Dick Johnson, Mary Ann Neuman, Don McCulloch, and Jerry Weldon. I mentioned that Phyllis issued the first two issues of *The Retiree Guardian*. I do not know who took on this responsibility after her but I do know that Jerry Miller, Kitty Kennedy, and now Pat Williams have held this “editor” position for the last dozen or so years and they have all done fantastic jobs. Over the last ten years or so Curtis Kennedy, Barbara Wilcox and Don Warsavage contributed an article or two for almost every issue of *The Retiree Guardian*. Jim Heinze has been the leader of the group of Retiree Advocates for many years. In each issue we list all of the Retiree Advocates and

**History ... continued on page 5**



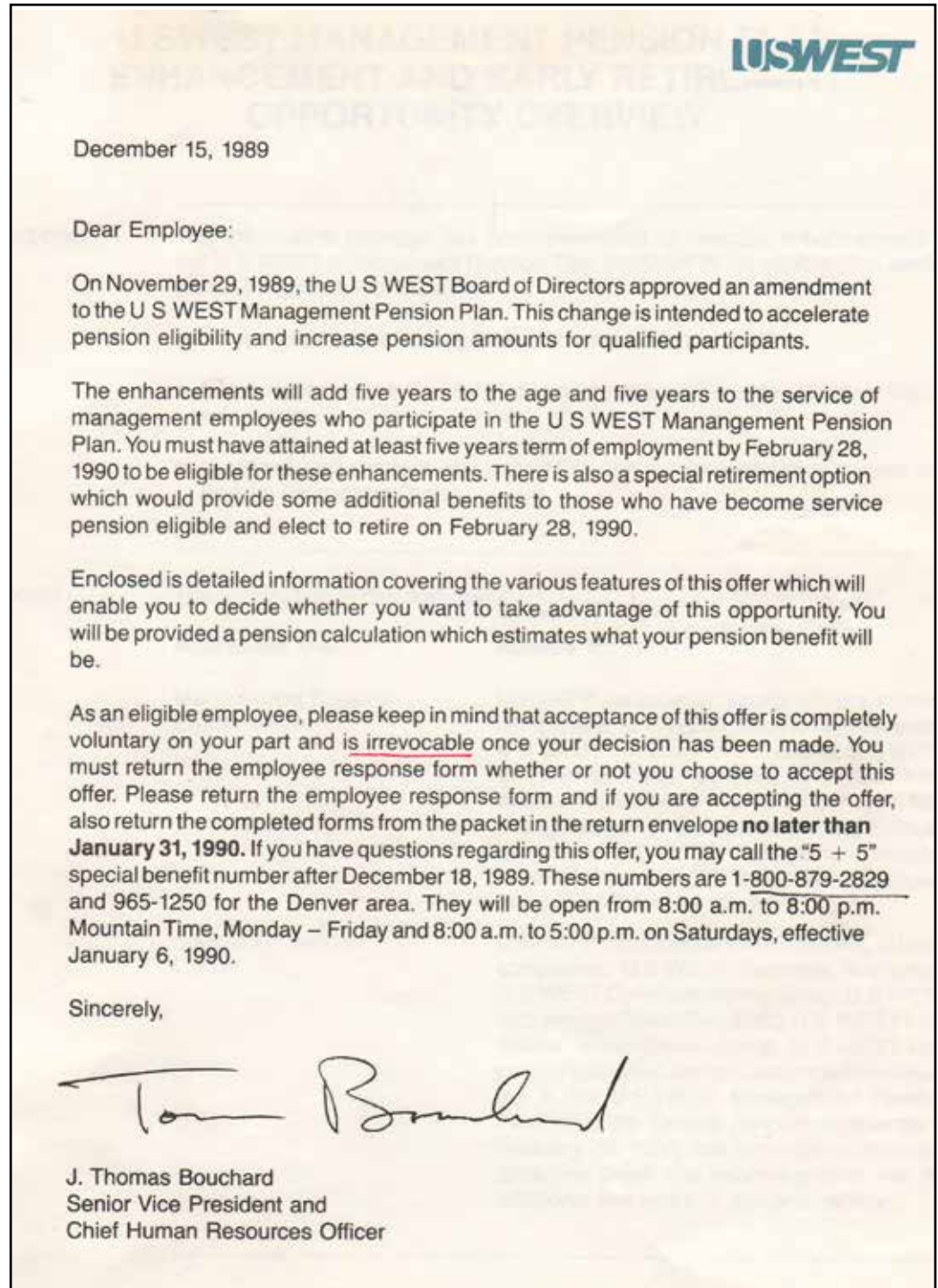
**History ... continued from page 4**

thanks to them for the great help they provide. Since CenturyLink took over from Qwest, Marina Pearson from Lumen and three of her direct reports - Deb Conley, Michele Freese and Kelly Candelaria have provided excellent input and assistance to our association. Barbara Wilcox and Jim Heinze have built a strong, positive relationship with the latter three and I have been fortunate to have Marina Pearson as a very positive contact to work with on an as-needed basis. When I did a survey many years ago asking our members to provide feedback on the articles/sections of *The Retiree Guardian*, the Milestone section was ranked #1 by the majority of the members. Over the past 10 years Don Kelly, Bill Alsdorf, Greg Snyder, and the staff of RMH Tax have done a superb job of capturing the names of retirees who have passed away. Finally, I want to thank those members who have contributed group pictures of retirees and have sent in "I Remember When..." stories for the quarterly newsletter. They have really added to the value of each issue of *The Retiree Guardian*.

In addition to the people mentioned in the previous paragraph, I believe that Paul Williams deserves his own paragraph of thanks. In addition to having the most years of service, 13+ years and still counting, for any of the 43 directors, he also has been the association's treasurer for this period of time. I feel that this amount of service to the group is

simply outstanding.

*This article was written by Clyde Just with a lot of help from (in alphabetical order): Jim Burns, Mimi Hull, Mary Ann Neuman, Nelson Phelps, John Rommelfanger and Paul Williams.*



# Legacy West Pioneers - Fargo ND

The Legacy West Pioneers - Fargo, North Dakota, met on November 4, 2021, for a combination Fall Social, 110th Anniversary of the Pioneer organization and to honor our military veterans.

Forty-nine members and partners attended the event. President Pam Olson welcomed everyone and gave a brief rundown on activities our organization has participated in this year. John Postovit had prepared a handout outlining the history of the Telephone Pioneers and gave a short speech noting the highlights. John Carlson welcomed our veterans and each of our veterans were presented with a small American flag as a thank you for their service to our country.



Seated, left to right: Marie Mueller, Carol Anderson, Elaine Sipe. In background: Barb Altman.



John Postovit with members too numerous and scattered throughout the picture to try to identify with any rhyme or reason.

# Legacy West



Marlys Schwarz and Darline Wahowske in foreground. In back, clockwise from top right - Harold Kaste, Curt Peterson, Barb Peterson and Barb Kaste.





## NRLN Report

By Cynthia Hadsell

Now's the time to respond to the NRLN Action Alert to tell President Biden and your members of Congress to stop the Centers for Medicare and Medicaid Services' dangerous action to destroy Medicare through Direct Contracting. You can call, mail or e-mail a message to the leaders for your state.

NRLN - National Retiree Legislative Network  
[www.nrln.org](http://www.nrln.org)

The sample letter below can be sent as is or modified as you wish. There is also more background information at our website at [www.ctlretirees.org](http://www.ctlretirees.org) or contact me. The year 2022 will be another busy one for issues that impact seniors. Stay safe!

### Sample "Action Alert" Letter

Dear President Biden, Senator X, Representative Y,

I am writing to urge you to stop the Centers for Medicare and Medicaid Services' dangerous action to destroy Medicare through Direct Contracting.

Direct Contracting Entities (DCE) are aimed at the 41 million in original Medicare and even the 24.9 million in Medicare Advantage (MA). The Health Affairs publication reported there are 53 DCE pilot programs in 38 states and 23 are investor-owned. A second wave of DCEs are expected to be announced in January 2022. (In 2021, Vively Health is the DCE offered in Iowa, Minnesota and Nebraska.)

CMS will pay DCEs to cover a portion of auto-enrolled patients' medical care. This is a terrible shift from original Medicare's direct reimbursements to healthcare providers. DCEs are allowed to pocket the funding they don't spend on healthcare. This is a prescription to skimp on healthcare for patients. Seniors will be at the ruthless mercy of private insurers.

Do you support that CMS paid \$41.8 billion in taxpayer subsidies in 2021 (\$450 billion over 24 years) to private insurance companies' Medicare Advantage (MA) plans? Private plans have never been competitive. This year payments to private insurers for MA plans were 104% compared to the cost of original Medicare Fee-for-Service per enrollee. MA plans and have never been 100% or below FFS per enrollee.

It is irrational that our government, or you specifically, would subsidize the growth of the healthcare insurance industry or any business or MA plans with my income tax payments to the general revenue fund. You paid over \$40 billion in subsidies this year to an industry that has achieved a 44% market share and \$370 billion in annual revenue. Wake up, attack the real problem, costs, not America's seniors. If privatization can't make it without subsidies, dump it. Stop bonus awards and rebate payments now! Kill the DC program now.

You should know that private plans have failed and that my income tax payments have been wasted. I want to hear from you that you will do your best to stop this Medicare Advantage plan and Direct Contracting insanity.

# Medicare Costs in 2022

## By Barbara Wilcox, SHIP Counselor

Medicare costs went up as of January 1, 2022, like they do every year. However, this year the increases were greater than in recent years, especially in the monthly Part B premium. According to the Centers for Medicare and Medicare Services (CMS) there are several reasons for the larger increases in the Part B premium.

- Greater use of the health care system plus increased costs for providing health care during the COVID pandemic.
- A low, \$3 increase in the Part B premium in 2021, mandated by Congress to help beneficiaries cope with costs. Congress ordered CMS to start paying that back in 2022.
- A need to set aside greater reserves for possible coverage of the new Alzheimer's drug (Aduhelm) in the near future.

Most of us have our Part B premium deducted from our Social Security benefit each month. CMS emphasized that the 2022 Cost of Living Adjustment (COLA) in Social Security of 5.9% would more than offset the Part B premium increase for most if not all people.

Here is a summary of 2022 costs, compared to 2021, for the most commonly encountered costs.

	2021	2022
Part A Deductible (per benefit period of hospitalization) . . . . .	\$1,484.00	\$1,556.00
Part B Monthly Premium . . . . .	\$148.50	\$170.10
Part B Annual Deductible . . . . .	\$203.00	\$233.00

### Higher Costs for Higher Income

People who are lucky enough to qualify for high income status pay higher premiums for both Part B and Part D (prescription drug coverage). The government looks at your 2020 income tax return to see if you have to pay a higher amount in 2022, and how much you will pay. Here are the numbers, based on an individual income tax return. Double the income amounts if you are married and filed a joint return.

#### Part B Premiums Adjusted for Income

Modified Adjusted Gross Income (2020 tax return)	2022 Part B Premium
Less than or equal to \$91,000 . . . . .	\$170.10
Greater than \$91,000 and less than or equal to \$114,000 . . . . .	\$238.10
Greater than \$114,000 and less than or equal to \$142,000 . . . . .	\$340.20
Greater than \$142,000 and less than or equal to \$170,000 . . . . .	\$442.30
Greater than \$170,000 and less than \$500,000 . . . . .	\$544.30
Greater than or equal to \$500,000 . . . . .	\$578.30

#### Part D Income Related Monthly Adjustment Amount (IRMAA)\*

Modified Adjusted Gross Income (2020 tax return)	2022 Part D Monthly Adjustment Amount
Less than or equal to \$91,000 . . . . .	\$0.00
Greater than \$91,000 and less than or equal to \$114,000 . . . . .	\$12.40
Greater than \$114,000 and less than or equal to \$142,000 . . . . .	\$32.10
Greater than \$142,000 and less than or equal to \$170,000 . . . . .	\$51.70
Greater than \$170,000 and less than \$500,000 . . . . .	\$71.30
Greater than or equal to \$500,000 . . . . .	\$77.90

\* Added to premium of prescription drug plan or Medicare Advantage plan.

**Medicare costs ... continued on page 9**



- Q. How do I know how much I'm paying in 2022?
- A. The monthly premium amounts, including any IRMAA you may owe due to high income, were shown on the annual statement that you received from Social Security in late November or early December. These amounts are withheld from your monthly Social Security (or Railroad Retirement) benefits. If you are not drawing Social Security (or Railroad Retirement), then you are billed for the amounts you owe.
- Q. I am a Pre-1991 Retiree, and Lumen reimburses me for my Part B premium. How do I make sure I receive the correct reimbursement for the higher 2022 amount?
- A. Instructions for updating your Part B reimbursement amount were on Page 7 of your Lumen Annual Enrollment Guide that you should have received in November. As in previous years, you should make a copy of the Social Security statement showing your 2022 amounts and send it to Lumen Health and Life Benefits. If your letter is postmarked on or before March 31, 2022, your reimbursement amount will be retroactive to January 1, 2022. The address has changed from last year. The new address, for both Pre-1991 and 1992 ERO Retirees is:

**Lumen Health and Life Service Center at Businessolver  
P.O. Box 850552  
Minneapolis, MN 55485-0552  
FAX: 515-273-1545**

- Q. What happens if I don't update my Part B premium amount?
- A. If you don't update the amount with the Service Center by March 31, 2022, then you will continue to receive the same reimbursements you received in 2021. If you update after that date, it will be effective the first of the following month.
- Q. I am an Occupational Post-1990 Retiree, and I get reimbursed from my HRA for my Part B premium. How do I update this to the higher 2022 amount?
- A. Follow the instructions for recurring reimbursement from your HRA. There is further information about HRA reimbursements on page 2.
- Q. I am a Management Post-1990 Retiree. Can I get reimbursed from my HRA for my Part B premiums?
- A. No. The rules are different for Management Post-90 Retirees. You can only get reimbursed for premiums paid to insurance companies, not Medicare premiums, which are paid to the Federal Government.

**Questions about reimbursements?  
Call the Service Center at 833-925-0487, Mon. - Fri., 7 A.M. -7 P.M. CST.  
International callers please call 317-671-8494**





Thank you for providing names and obits of friends and associates who have passed. Please ask your loved ones to include your telephone work history in your obit. It helps when the newspapers are scanned for past employees. Also, if someone's name is missing, please submit it again and we can list it in the next issue.

When reporting, please remember that more information is better. If you call, please spell the names and remember that the city and state are also needed in emails and calls.

RMH Accounting maintains the membership database and compiles the names for *Milestones*. They can be contacted at [ctlretirees@rmhtax.com](mailto:ctlretirees@rmhtax.com) or 763-432-2860; Greg Snyder can also be contacted for the NWBell five-state area at [TPNupdate@gmail.com](mailto:TPNupdate@gmail.com) or 352-316-5872, while Bill Alsdorf can be contacted for the Colorado/Wyoming area at [auswr.colowyo@gmail.com](mailto:auswr.colowyo@gmail.com) or 303-659-4181.

Thanks!

Greg and Bill

\* current member

## Colorado

- Carlson, Dixie Lee . . . . . Berthoud/Des Moines
- \* Gray, Jane . . . . . Pueblo
- Greenberg, Elinor "Ellie" . . . . . Centennial
- Heimbichner, Marvin J . . . . . Greeley/Longmont
- Keil, Douglas Earl . . . . . Greeley/Sioux City, IA
- Lynn, Lester Roy . . . . . Lakewood
- Manica, Deborah Helen . . . . . Lafayette/Boulder
- Mickelsen, Nelson Wayne . . . . . Monte Vista
- Nelson, Annabelle Rose . . . . . Lakewood
- \* Sherwin, Suzanne . . . . . Littleton

## Iowa

- Anderson, Dale K . . . . . Des Moines
- \* Backus, Ernie . . . . . Des Moines
- Bales, Thelma Alvirda . . . . . Bloomfield
- Becker, Beverly L . . . . . Gilbertville
- Berridge, Janice Shirley . . . . . Cedar Rapids
- Beutergaugh, Mary Wanda . . . . . Council Bluffs
- Bogle, Lorraine Ann . . . . . Council Bluffs
- Brazell, Romana J. "Monnie" . . . . . Cedar Rapids
- Burns, Audrey Ann . . . . . Des Moines
- Chambers, Rose Mary . . . . . Greene
- Christiansen, Bertha "Bert" . . . . . Altoona

## Iowa (continued)

- Clausen, Wilma Ann . . . . . Danbury
- Craig, Sandra . . . . . Des Moines
- Cundy, Margaret E. . . . . Cedar Rapids
- DeBruyn, Erna Marie . . . . . West Des Moines
- Doughman, Susan Jane Rush . . . . . Ankeny
- Douglas, Kathleen R "Kathy" . . . . . Bettendorf
- Englin, Pamela Kay . . . . . Emmetsburg
- Fink, Gloria A. . . . . Waterloo
- Frommelt, Rita Evelyn . . . . . Marion
- Guenther, Colleen . . . . . West Union
- Hall-Fischer, Leona "Maxine" . . . . . Des Moines
- Hanna, Jerry Lynn . . . . . Vinton
- Harrison, Joan LaVonne Turner . . . . . Council Bluffs
- Hejna, Jerry Vincent . . . . . Ventura
- Hinderaker, Sharlene Joyce . . . . . Waverly
- Howard, Marilyn Jane . . . . . Muscatine
- \* Hupp, Louise Mary . . . . . Scranton
- Iossi, John C . . . . . Wallcot
- James Jr. Donald L . . . . . Waterloo
- Jeter, Twyla . . . . . Murray
- Lieber, Donna . . . . . Sioux City
- Long, Mary Jane . . . . . Des Moines
- Lutz, Joyce Ann . . . . . Urbandale
- Mack, David Allen . . . . . Des Moines

*milestones continued on page 9*

**Iowa (continued)**

- McDaniel, Edwin A . . . . .Des Moines
- Moffitt, Marjorie Louise . . . . .Indianola
- Morris, Earl Edward . . . . . Keokuk
- Morton, Yvonne M . . . . .Des Moines
- Muller, Pauline B . . . . .Spencer
- O'Brien, Dennis R . . . . . Marion
- \* Organ, James Michael . . . . . Iowa City
- \* Stansberry, Jacqueline Marie . . . . .  
. . . . . Sioux City/Parker, CO
- Stone, Mary . . . . .Waukon
- Triggs, Susan Stonebrook . . . . . Ankeny
- Trumper, LaVon Kathleen . . . . .Des Moines
- Wickham, Jr., Raymand James "Jim" . . . . .  
. . . . . Council Bluffs
- \* Wiedner, William J "Bill" . . . . . Waterloo
- Wolfe, Marilyn . . . . .Des Moines

**Minnesota**

- Bronson, Red . . . . . Lake Elmo
- Buchwald, Lorraine "Rainey" . . . . .Fridley
- \* Budde, LeRoy E . . . . .Minneapolis
- Chladek, Mary Ann G . . . . . Paynesville
- Conroy, Helen A . . . . . St Cloud
- Dettmer, Gladys Louise . . . . . Lake City
- Emry, Dick Lee . . . . . Minneapolis/Ottuma, IA
- \* Erickson, Garth . . . . .Esco
- Forsell, Butch . . . . . Duluth
- Freese, Edna . . . . . Austin
- Govig, LaVaughn L . . . . . New London
- Grubish, Donna J . . . . .Owatonna
- Haberkorn, Ronald L . . . . . Excelsior
- Highman, Gerald Boyd . . . . .Northfield
- Holtkamp, Gertrude "Gert" . . . . . Brainerd
- \* Hulst, Margaret Elizabeth . . . . . Waltham
- Johnson, Pearl O . . . . .Thief River Falls
- Jorgensen, Naomi J . . . . . Tyler

**Minnesota (continued)**

- Karau Barbara JoAnn . . . . . Rochester
- Keller, Vivian June (Miller) . . . . . St. Peter
- Kidd, Ardyth . . . . . Hastings
- Knudson, Sharon Ann . . . . . Chaska
- Kovar, Joyce Ann . . . . . Wadena
- Leach, Horace Wesley "Pete" . . . . . Excelsior
- \* Link, Beverly E . . . . . Caledonia
- McLeod, Ronald John . . . . .Edina
- Moe, Mary Margaret . . . . . Fergus Falls
- Nalipinski, Jerome Francis "Jerry" . . . . . St Paul
- Nething, Beverly . . . . .Thief River Falls
- \* Ostlund, Neil A . . . . . Alexandria
- Petersen,David E . . . . .Stillwater
- \* Ryan, Esther . . . . .Minneapolis
- Stanek, Sharon . . . . .Albert Lea
- Stoldorf, Dean Robert . . . . . Brooklyn Park
- Sundstedt, Kathryn Ann . . . . .Thief River Falls
- Tracy, Gertrude "Trudy" . . . . . Robbinsdale
- \* VanCura, Eugene T "Gene" . . Rochester/Pipestone
- Wendorff, Joyce Ann . . . . . Marshall
- Wozniak, Frank W . . . . . Sauk Rapids

**Nebraska**

- Beck, Ronald F "Ron" . . . . . Grand Island
- Boersen, Earl Henry . . . . . Grand Island
- Bogardus, Pamela (Whitney) . . . . . Omaha
- Burkhead, Richard "Dick" . . . . . Omaha
- Gammrell, Jean M . . . . . Plattsmouth
- Gibbins, Richard B . . . . . Alma/Grand Island
- Giese, Patsy M . . . . . South Sioux City
- Greenwalt, Betty M . . . . . St. Paul
- Halac, Marcia . . . . . Omaha
- Haller, Joseph J . . . . . Omaha
- Hayak, Deborah L . . . . . Omaha
- Hendricks, Thomas Michael . . . . . Omaha



**Nebraska (continued)**

- Jensen, Lucille . . . . . Omaha
- Mitera, Louis W “Lou” . . . . . Omaha
- Moe, Sidney R “Sid” . . . . . Grand Island
- Morrison, Monte G . . . . . Alliance/Gordon
- Mueller, Robert L . . . . . North Platte/Omaha
- Mutzebaugh, Judith “Judie” . . . . . Omaha
- \* Schendt, James P . . . . . Ainsworth
- Schenkelberg, John M . . . . . Omaha
- Sterling, Larry W . . . . . Kimbal/Sidney
- Vance, Joan . . . . . Omaha

**North Dakota**

- Berg, Phillis . . . . . Rugby
- Chevalier, Robert Baird “Bob” . . . . . West Fargo
- Denny, Lillie “Lil” . . . . . Grand Forks
- Halvorson, Kathy . . . . . West Fargo
- LaFrance, Robert “Bobby” . . . . . Fargo
- Maxwell, Betty . . . . . Fargo
- Mohaupt, Ernest A . . . . . Jamestown
- Ness, Marva . . . . . Harvey
- Srur, Karen . . . . . Jamestown

**South Dakota**

- \* Brekke, Robert Dene “Bob” . . . . . Sioux Falls
- Frost, Connie Jean . . . . . Aberdeen
- Habeger, John Bernard . . . . . Madison

**South Dakota (continued)**

- Jaqua, Judith A ‘Judi’ . . . . . Sioux Falls
- Lawrence, Marian Bernice . . . . . Sioux Falls
- Souvignier, Deb . . . . . Harrisburg
- Young, Darlene F . . . . . Watertown
- Young, Gerald “Jerry” . . . . . Sioux Falls

**Wyoming**

- Lara, Rosanne Theresa . . . . . Casper

**Other**

- Anderson, Beverly F . . . . . Lapeer MI/St. Paul MN
- \* Anderson, Earl N . . . . . Cashton WI/Cedar Rapids IA
- \* Beckman, Mildred “Milly” H  
. . . . . Sault Sainte Marie MI
- Breci, Philip . . . . . Florence AZ
- Diamantoulis, Marie E “Mary” . . . . . Tucson AZ
- Hakala, Janet Elaine . . . . .  
. . . . . Albuquerque NM/Bismarck ND
- Heurung, Francis George . . . . .  
. . . . . Scottsdale AZ/Brooklyn Park MN
- Keil, Douglas Earl . . . . . Greeley CO
- \* Mercil, Kathy . . . . . Surprise AZ/Fargo ND
- Person, Alyce Lindquist . . . . .  
. . . . . Muskogee OK/Mankato MN
- Sandberg, Delores Blanche . . . . .  
. . . . . Grantsburg WI/Minneapolis MN
- Slayton, Nancy Lea . . . . . Phoenix AZ/Des Moines IA

**Thank you!**

Eight shared photos bring back lots of memories for many people.  
 Thanks for taking Clyde’s Challenge and sending him your group-meeting pictures.  
 If you haven’t done so yet, take Clyde’s Challenge and send in a picture of your group.  
 Be sure to include the names of the people in order, left to right.

# Our New Website

By Greg Snyder

Our new website (ctlretirees.org) has progressed quite nicely, and I want to send a big thank you to all of you who sent in suggestions. Your input has been a great help, and if you have other suggestions or requests please do send them in. One of the bigger suggestions was to have all of the previous and current issues of *The Retiree Guardian* available on the site. This is now complete and you can find them on the “Members” page. I believe there were no Guardians left behind, but if you find one that is missing, just let me know.

A new link, “What to do when a retiree dies,” has been added to the front page. It’s a document that we all hope to never need but it can prove invaluable when

that time arises. If you have other links that you think should be added just let me know via the sites’ contact form.

We are also getting better at providing faster updates on retiree issues and alerts. They are posted, newest first, on the front page. Those who have elected to sign up to follow the site will have these articles emailed directly to them. Of course you can see all the articles that have been posted on the site by clicking the “Blog” link at the very top. Also, don’t forget the search option at the very top right of the site. If you are looking for something specific, a key word search there will probably find it for you.

## Membership and Retiree Guardian Updates

By Clyde Just

Our membership count as of the end of December was 2,052. This compares to our membership total of 2,275 at the end of 2020. We had 87 reported *milestones* during 2021 and we had 177 who elected to not pay their dues and were dropped from the active membership list. We did have 41 new members that joined our retiree association in 2021.

With all members having the same due date for their dues (July 1 of each year) we are glad that not everyone pays them at the same time. This would create a very large bubble of work for the company that does all of our clerical and database work. We do have some members pay early and some that pay in the July – August time frame. However, we do have a rather large group that pays their dues much later. For example we had 411 who had not paid by 9/1/21, 398 who had not paid by 10/1/21, 261 not paid by 11/1/21, 188 not paid by 12/1/21. Finally, as mentioned above, we had 177 who had not paid by 12/21/21. In early September we sent out postcards/emails to the 398 members who had not paid their dues. In *The Retiree Guardian* that was sent out in early October we reminded members who receive a copy in the mail to check their last page and for those who get it via email to check the face sheet of the email to see when their dues are due. Then, in the first part of November, we sent out 261 emails/postcards for a final notice

that told them that if they did not pay their dues by 12/15/21 that they would be removed from our active list. I share this with you to let you know what actions we take to remind members to pay their dues. While it costs money to send out the postcards it is not excessive but it could be less if members paid somewhat earlier than the start of the fourth quarter. For those that pay before the start of the fourth quarter, we thank you.

In news of *The Retiree Guardian*, this first issue of 2022 was sent out in the first half of January. Those who get an e-mail copy receive it 10-14 days earlier than those who get a printed copy. The difference in time is purely due to getting it printed and then the mailing time. Like the last couple of years, Issue 2 will come out in the first half of April, Issue 3 in the first half of July, and Issue 4 in the first half of October. If you do not receive your copy by the middle of these months, please give me a call or send me an email message and I will try to figure out what went wrong and I will get you a copy.

My plea for getting you to send in pictures and/or sending in “I Remember When...” stories always stands. While I do hear many compliments on *The Retiree Guardian*, I do want you to send me any suggestions for improvements.

## Fargo Operators Reunion

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In January 2001, 41 Qwest Toll and DA employees retired in Fargo, North Dakota. Eight others, not eligible for retirement, took a buy-out.

The rest transferred to a DA office called "Service Link." For the past 20 years, these former operators have been getting together, usually twice a year. Attendance has been 20 to 35 people, some including family members. At times we have had a "Show and Tell" to share events in our lives.

Pictures of grandchildren take precedent over any talk about work anymore!

(As a side note, NO management person from Toll or DA have ever attended, much to their dismay.) The goal is to keep in contact and erase the division of Toll and DA operators. The latest of these reunions took place at The Pizza Ranch in Fargo, North Dakota, on October 14, 2021.

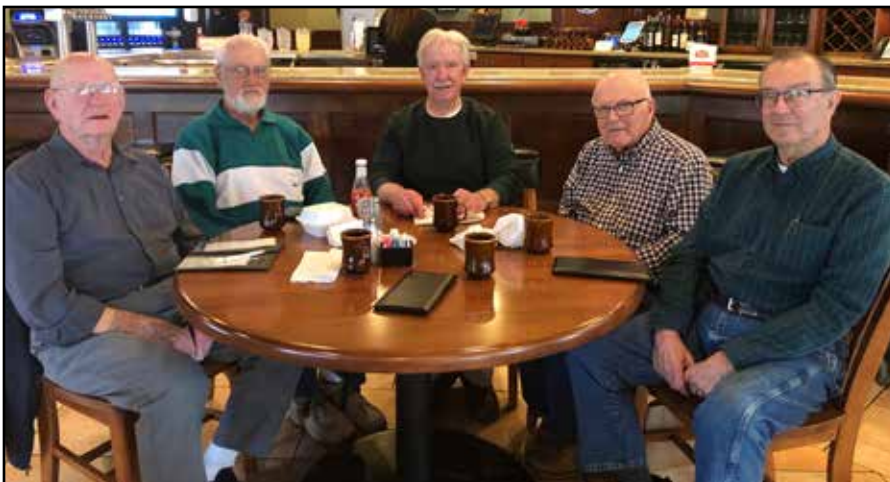


From the left: Barb Lindemann, Vicki Brown, Carol Thompson, Joy Metz, Diane Knutson-Lee, Joie Muhle, Connie Erickson (in back), Lorraine Langfeld, Alice Mastrud, Sandy Cossette, Judy Bristol, Pam Olson, Sandi Aarestad and Barb Seeba..

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## St. Paul Telco Guys

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All were members of the St. Paul Plant Department in the '70s before they went their separate ways. They are still friends who get together for breakfast about every other month.

From the left: Donald Rank, Terry Roche, Robert Paulson, Ray Zietlow and Paul Williams.



# Plymouth Building Retiree Group



From the left: Gordie Holm, Audrey Sumstad, Mary Ann Neuman, Del Arme, Rod Mandler, Karen Coe, Gary Coe, Lee Russeth, Joyce Bailey and Harold Sievers.

## Medicare 101 Classes in 2022

We are able to offer virtual Medicare 101 classes again in 2022, thanks to the partnership with the SHIP program where I volunteer in Denver and Lumen Benefits. The first class of the year will be:

**Tuesday, Feb. 1, 2022, 9:30-11:30 A.M.  
Mountain Standard Time**

To register for the class, email the SHIP office at [ship@drcog.org](mailto:ship@drcog.org), or call 303-480-6835. A link to join the class will be emailed to you when you register. We are using Microsoft Teams for these online classes.

These classes are designed for telephone company retirees and will include information about the Health Reimbursement Account (HRA) that Lumen continues to make available to Post-1990 Legacy Qwest Retirees. This information will be presented by a Lumen Benefits Analyst.

The main part of the class is Medicare information with emphasis on what you need to know when you are first going on Medicare, because you are turning age 65, because you are leaving employment at or

after age 65, or because you are eligible for Medicare because you have been on Social Security Disability Insurance (SSDI) for two years. The class can also be a useful refresher for people who are already on Medicare. I am the teacher for this part of the class, based on my knowledge of Medicare gained over nine years as a volunteer SHIP counselor.

The State Health Insurance Assistance Program (SHIP) is a federal program which provides each state with funds and support to educated people about Medicare, help them understand their Medicare options, and help them solve any problems they may have with Medicare. SHIP does not sell insurance.

The Denver Regional Council of Governments (DRCOG) is a quasi-governmental agency that runs a number of programs for the Denver Metro Area, include the Area Agency on Aging (AAA), which includes a SHIP program.

**To locate a SHIP program where you live,  
call 1-877-839-2675**

**Barbara Wilcox, SHIP Counselor  
[BMW80205@gmail.com](mailto:BMW80205@gmail.com)  
303-377-5761**

## Directors of the Retiree Association (Listed by start date)

Jim Burns	May 1999	April 2007
Chuck Gradoville	May 1999	May 2000
Marian Hauck	May 1999	May 2002
Dick Johnson	May 1999	Dec. 2007
Phyllis Kielblock	May 1999	May 2001
Jim Norby	May 1999	May 2004
Eldon Ranney	May 1999	May 2005
Jim Shaw	May 1999	May 2002
Don Stockton	May 1999	May 2001
Larry Smith	May 2001	Nov. 2006
Wally Walker	May 2001	May 2004
Rose Bailey	May 2002	Dec. 2007
Ada Bork	May 2002	Dec. 2007
Tom Burns	May 2002	June 2007
Arnie Albrecht	May 2003	Dec. 2007
Marlyn Beaudine	May 2004	April 2007
Roger Williams	May 2005	Dec. 2007
John Postovit	Nov. 2006	April 2007
LeRoy Christensen	April 2007	June 2007
Mary Ann Neuman	April 2007	May 2014
Les Watts	April 2007	May 2010
V Kaye Ramsey	June 2007	Dec. 2007
Thomas Fetch	Nov. 2007	Dec. 2007
Dick Bruner	May 2008	May 2012
Paul Williams	Aug. 2008	Present
Thurm Ballard	May 2010	May 2014
Ray Larson	May 2010	May 2018
Don McCullough	May 2010	May 2015
Ione Wilkins	May 2010	May 2012
Cindy Hadsell	May 2012	Present
Clyde Just	May 2012	Present
Don Kelly	May 2012	May 2018
Jerry Weldon	May 2013	Present
Jim Mitzel	May 2013	May 2015
Gerry Giddings	May 2014	May 2016
Jerry Otto	May 2014	June 2014
Charlotte Sheldon	May 2014	May 2018
Loren Fritz	May 2016	May 2018
Roger Borowicz	May 2018	Present
Floyd Olson	May 2018	May 2020
Kay Daugaard	Jan. 2019	Present
John Rommelfanger	Jan. 2019	Present
Greg Snyder	May 2021	Present

## Treasurer's Report By Paul Williams, Treasurer

In my last article I predicted that both our revenue and our expenses would come in at \$60,000. I am writing this on December 27, 2021, and if I ran the report today it would show that our revenue was \$57,934 and our expenses were \$58,865. There is a possibility that we may receive a few late dues, but not enough to bring the total up to \$60,000. Now I am just bragging, but I can't brag too much because I also suggested that the additional contributions would amount to 11% to 12% of our revenue. I missed that. They will be 10%. Anyway, we are finishing the year in great financial shape and looking forward to 2022.

Our biggest expenses are, in order, database and office administration, production of *The Retiree Guardian*, and support for the NRLN. Most of you know that \$5 of your dues go to the NRLN to support their legislative efforts. In the past we have sometimes also provided minor amounts of financial support for NRLN "White Papers" which are used to educate members of congress on issues that are important to our members. If you feel strongly about an issue that they have identified they will gladly accept personal contributions. It doesn't affect our organization, but contributions to their foundation are tax deductible.

This issue of *The Retiree Guardian* contains information that might affect your personal treasury. I know from member questions and postings on the web, that there is a lot of concern for the changes in YSA or HRA reimbursements for medical premiums or expenses. There is a good article that helped me understand that there really isn't a change in the benefits, only a change in the contractor who is doing the administrative work for Lumen. The new administrator for the Health Reimbursement Account is MyChoice Accounts (MCA) and the term YSA has been replaced with MCA.





# What to do when a retiree dies ...

## General Directives

The purpose of this document is to use as the basis for a conversation with your dependents, family members, estate planners, investment and legal advisors, such as a certified elder-law attorney. This document is **not** legal advice, rather it is a summary of certain earned benefits to which a surviving spouse or qualified dependent(s) *may be entitled*, including those due to the designated beneficiary at the time of the retiree's death.

**NOTE: It is important to notify the Service Center of the retiree's death as soon as possible after the death, but no later than one year.**

## How to apply for survivor benefits

- \* Call 800-729-7526 or 833-925-0487, and select **Option 3**, then **Option 1**. You will speak with a representative from the benefits management company contracted by CenturyLink to administer the Service Center.
- \* You must ask the Service Center representative to provide you with information regarding: • the Group Life Insurance payout, • the Survivor Annuity Option (if applicable), and • continued health care and dental insurance.
- \* You must provide the following information about the deceased retiree: • full name of the retiree, • date of death, • Social Security Number, and • address.
- \* You may be asked to provide *certified copies* of the Death Certificate to collect the survivor benefits.

## Group Life Insurance

The Group Life Insurance policy is administered by MetLife and is not taxable income. This benefit was originally based on the annual pay of the retiree. Qwest reduced the value of the group policy to a flat \$10,000 for all retirees.

You will be asked by the Service Center representative to provide the last four digits of the retiree's Social Security number, date of birth and a personal identification number (PIN) as recorded with the Service Center. If a PIN has not been established, a temporary one will be set up, so a permanent one can be set up for you.

**NOTE: It is important to have current beneficiary information recorded at the Service Center:** Confirm your current information by calling 800-729-7526 and selecting Option 2; then Option 1; then Option 1 again.

## Survivor's Annuity

Retirees who selected the Survivor's Option at the time of retirement should make certain the spouse is aware of this

benefit. The surviving spouse may arrange for direct-deposit or provide a mailing address to receive the annuity payment.

**If the retiree outlives the spouse**, the deduction from the retiree's monthly payment to pay for the survivor annuity should be cancelled by calling the Service Center. The amount of the cancelled deduction would then be added to the retiree's regular monthly pension payment.

## Health Care Coverage (COBRA)

The health care coverage for the surviving spouse and any eligible dependent(s) will be the same as that having been provided under the retiree's coverage at the time of death, and will be administered by COBRA.

**Note:** CenturyLink currently subsidizes the first six months' health care coverage; then the surviving spouse must pay the full cost for continued coverage for the next 30 months; followed by a slightly reduced monthly premium (-2%) at the end of the 36 months, when coverage for any dependent(s) is terminated. If you are a bargained-for retiree, the CWA contract makes changes for bargained-for employees who retired after January 1, 2014. Consult your union local for details. **Premiums must be paid in a timely fashion or the coverage will be dropped and not re-instated.**

## Dental

The surviving spouse may continue dental coverage for 36-months as long as the monthly premiums are paid.

## Telephone Concession Service (also known as "discounted service")

If the retiree received concession telephone service provided by CenturyLink, it will terminate after two monthly billing periods from the date of the retiree's death.

## Other Important Contacts

**Social Security:** Notify Social Security of the retiree's death by calling 1-800-772-1213, or at the website: [www.SSA.gov](http://www.SSA.gov). Hearing Impaired number is 1-800-325-0778. Social Security notification of the retiree's death will end Medicare benefits.

**Veterans Administration:** If the deceased retiree was a veteran, the Veterans Administration should be contacted to advise them of the retiree's death and to determine if there are any eligible survivor benefits by calling 1-800-827-1000 or at the website: [www.VA.gov](http://www.VA.gov).



# First Monday of the Month Breakfast Group



This photo was taken the first Monday in October 2021, the first time we've met since 2019 before the pandemic.

We have been meeting at Perkins in Golden Valley, Minnesota since 1990 except for 2020. The group used to have 20 to 30 attending. Now we're down to seven or eight. Some months it can be nine or 10. But we still enjoy getting together.

Our thanks to Ron Skwier, who came from Arizona to attend this month's breakfast.

Thanks to John for providing this picture and information.

From left to right are: Dallas Leier, Randy Gezella, Don Odland, Jim Smeby, Ron Skwier and John Tibbits.

## Lumen Service Center 800-729-7526 or 833-925-0487

If you still have unresolved problems *after* calling the Service Center, contact your **Retiree Advocate** as listed below.

Shirley Jones . . . . .	Oregon, Washington . . . . .	benefit65@clear.net . . . . .	206-368-8686
Cassie Kelley . . . . .	New Mexico . . . . .	cassiek@comcast.net . . . . .	505-298-8666
Kitty Kennedy . . . . .	Arizona . . . . .	kkennedy404@gmail.com . . . . .	520-444-6617
Byron Lemmon . . . . .	Utah . . . . .	bylemmon99@q.com . . . . .	801-295-4653
Gordie Lundy . . . . .	Iowa, Nebraska . . . . .	gmale5664@gmail.com . . . . .	402-203-2042
Shirley Moss . . . . .	Idaho, Montana . . . . .	samoss05@q.com . . . . .	208-342-3449
Jim Heinze . . . . .	All other states . . . . .	jjonrr@centurylink.net . . . . .	303-442-1831



## **NRLN WORKS TO PROTECT YOUR RETIREMENT INCOME AND HEALTH CARE SECURITY**

The National Retiree Legislative Network (NRLN) is dedicated to Americans over age 50. We urge you to share our website [www.nrln.org](http://www.nrln.org) in emails and with your Facebook friends. We provide timely news, important information and tools that enable you to help us lobby Congress for reliable pension and Social Security Income and lower cost Health Care Benefits and Medicare. Today, there are over 50 million of us over age 65. By 2035, our children will be among 75 million over 65. And by 2060, our great-grandkids will be part of 100 million over 65. Now is the time to ensure retirement benefits are protected for the future!

You are automatically a member of NRLN because you're a member of our Retiree Association. You can also show more support by becoming an individual member. Your voice is important for your elected officials! Watch for more about NRLN in each issue of *The Retiree Guardian*.

Links on the NRLN website will guide you to more detailed information. Here are two samples:

How to contact your elected officials: <https://www.nrln.org/congresslegs.html#/legislators/>

List of senior help sites: <https://www.nrln.org/links.htm>

## **Twin Cities OCS Geezer Group**



This is the Twin Cities Official Communications Services Geezer Group, which has been meeting monthly since 2000. From the left going around the table: Mark McHenry, Joe Anderla, LaRee Shebeck, Gary Vig, Bill Lovegren, Joan Lovegren, Mary Ann Neuman, Terri Fontaine and Mary Peters.

CenturyLink Retirees  
12805 Highway 55, Suite 412  
Plymouth MN 55441-3868

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*The Retiree Guardian*, published quarterly, is the newsletter of  
NWB-U S WEST-Qwest Retiree Association, Inc., which serves  
retirees from Colorado, Iowa, Minnesota, Nebraska, North Dakota,  
South Dakota and Wyoming.

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## Membership Application and Renewal

CenturyLink Retirees

New Member \_\_\_\_\_ Renewal \_\_\_\_\_ Change \_\_\_\_\_ Extra \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_ Zip Code \_\_\_\_\_ - \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_ *(please enter if you have one)*

Retired from *(Company)* \_\_\_\_\_ State \_\_ Year \_ \_ \_ \_

Save us print and postage; get your *Retiree Guardian* electronically? YES \_\_\_ or NO \_\_\_

Pledge to be an active NRLN Grassroots Network volunteer and correspond with my  
Senators and Representative on issues important to retirees. YES \_\_\_ or NO \_\_\_

\_\_\_\_\_ 1 year \$25.00 \*Membership year is July 1-June 30\* \$ \_\_\_\_\_ Extra Contribution

**Please send your check to: CenturyLink Retirees  
12805 Highway 55, Suite 412  
Plymouth MN 55441-3868**

☛ Email: [ctlretirees@rmhtax.com](mailto:ctlretirees@rmhtax.com) ☛

Phone: 763-432-2860