



# THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 3 — 2022

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

## Message from the Chair

Summer is finally here and we can all suffer from extreme heat rather than sub-zero temperatures. And yet, it's either too hot or too cold. Maybe tomorrow will be "just right." I think you will find Issue 3 of *The Retiree Guardian* "just right." There is a lot of good information here, so let's dig in.

You probably will recall a survey we sent out about our annual meeting plans. We were trying to decide the best way to proceed. Should we organize an annual in-person meeting or a virtual meeting via ZOOM, or skip it altogether? The majority of our responses indicated a preference for another ZOOM annual meeting. The team is now busy putting that meeting together. We are locating and scheduling guest speakers and gathering a list of your questions for those speakers. It is our hope that this meeting will help us to be better-informed advocates for Lumen's future plans. In addition, we are grateful that Marina Pearson has again agreed to participate in the program and address individual questions.

That brings me to the next item of news. You will recall from the last issue that we were awaiting word on the HRA for next year. We are very pleased and excited to tell you that the HRA benefit for 2023 has been confirmed and the accounts for each of us will remain in effect. This news is even sweeter when you realize that next year there

shouldn't be any data conversion issues!!!

The website for the Retiree Organization is growing fast and has become a major factor in how we communicate. More information about the planning for the Annual ZOOM meeting can be found there, as well as many other subjects of interest. Greg is doing a super job in making that tool easy to use and understand. If you have any questions or concerns about it, let us know how it can be improved.

We serve well over 2,000 retirees in this organization. The process of retiring requires information, reassurance, and careful planning. While it can be frightening as well as exciting, *The Retiree Guardian* is a vital tool available to insure retirement turns out to be all you dreamed it could be. There are a few key people that work very diligently to make this a reliable resource for you. Take the time to go to the back page and look over the list of contributors and volunteers who produce this document. They are proud of their work and filled with a spirit of service to you, an important member. I am humbled each time I open this document and see the treasure of information this team provides.

*Gerold "Jerry" Weldon*

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

# Directions to RSVP for the Retiree Association Annual Meeting on ZOOM, which will be held on Thursday, September 22, 2022

## Action Required:

If you plan to attend, please respond by August 15.

There are three ways to respond listed below.



Last year we took advantage of the modern version of the Picturephone to host our annual meeting. It went so well, we've decided to try it again!

Our second ZOOM meeting will keep everyone safe, save on gasoline and allow us to have additional speakers who share information with us!

Your response about whether you hope to attend will allow us to arrange the correct number of lines with the ZOOM service. Check your calendar now and let us know soon if you plan to come to the meeting.

## Meeting Details:

**Retiree Association 2022 Annual Meeting**

**Thursday, September 22, 2022**

**1:30 P.M. to 3:00 P.M. CDT**

**12:30 P.M. to 2:00 P.M. MDT**

**ZOOM link to be provided in September  
via your e-mail or telephone**

We'll have speakers from Lumen/CenturyLink and NRLN to address a variety of topics.

Here's how to get on the list of attendees so you'll receive the private link or phone number for the meeting.

There are three different ways to respond:

1. Go to our website and sign up there.  
CenturyLink Retirees ([ctlretirees.org](http://ctlretirees.org))
2. Send an email to us with your full name, city, state and telephone number.  
[ctlretirees@gmail.com](mailto:ctlretirees@gmail.com)
3. Call us and leave a message with your full name, city, state and telephone number.  
402 553-6316

We hope you'll make time to join the event! Please respond by August 15.

## Get Ready for Fall Enrollment Periods

Medicare Open Enrollment:

October 15 – December 7

Change or enroll in Part D Prescription Drug Plan or Part C Medicare Advantage Plan for 2023.

Lumen Annual Enrollment:

November 7 – 18, 2022

Change your Lumen health benefits for 2023.

Look for more information in the fall issue of  
*The Retiree Guardian.*

# Programs to Help You with Medicare

By Barbara Wilcox, SHIP Counselor

Here are two Federal government programs that can help you navigate Medicare and solve any problems you run into with Medicare. I volunteer with both programs and have personally seen how valuable they are to us retirees who are on Medicare.

## SHIP – State Health Insurance Assistance Program

SHIP is a national program, created by Congress in 1990. SHIP offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits. SHIP services support all people on Medicare. It is a part of the Administration for Community Living (ACL) within the Department of Health and Human Services (HHS). Federal grants are made to the individual states, which set up their own programs.

SHIP recruits and trains both volunteer and paid team members to provide program services. SHIP team members are highly trained and certified to assist people in obtaining coverage through options such as Original Medicare (Parts A & B), Medicare Advantage (Part C), Medicare Prescription Drug Coverage (Part D), and Medicare Supplement (Medigap).

SHIP also assists beneficiaries with limited income to apply for programs, such as Medicaid, Medicare Savings Program, and Extra Help/Low Income Subsidy, which help pay for or reduce healthcare costs.

SHIP conducts outreach by providing presentations, distributing information, conducting enrollment events, and participating in health fairs, senior fairs, and other community events. SHIP outreach helps to inform groups and individuals about Medicare benefits, coverage rules, written notices and forms, appeal rights and procedures, and more. During the COVID pandemic, most outreach has been done virtually, although in-person outreach is now beginning to resume.

Anyone who is on Medicare, soon to be on Medicare because of age (65) or disability, or is assisting a friend or family member with Medicare, can contact their local SHIP program.

Your local SHIP program can be reached by calling **1-877-839-2675**.

## SMP – Senior Medicare Patrol

Medicare fraud is big business for criminals – Medicare loses billions of dollars each year due to fraud, errors, and abuse. Estimates place these losses at approximately \$60 billion annually. The COVID-19 epidemic has produced an increase in fraudulent activities. For example, scammers are selling vaccines and tests that are free-of-charge to patients and obtaining people's Medicare ID numbers in the process, while others are selling fake vaccination cards.

Medicare fraud hurts us all. When thieves steal from Medicare, there is less money for the health care you really need. You pay for things you might never receive. You can get hurt when you get tests, medicine, or care you don't need. Doctors, pharmacies, and medical suppliers can make mistakes and bad choices. Sometimes they straight-up steal from Medicare.

Senior Medicare Patrol programs, or SMPs, help Medicare and Medicaid beneficiaries prevent, detect and report health care fraud. They not only protect older persons, but they also help preserve the integrity of the Medicare and Medicaid programs. SMPs nationwide rely on approximately 5,000 volunteers who are active each year to help in this effort.

## How You Can Help

Be the first line of defense in protecting your Medicare benefits.

- Treat your Medicare card like a credit card. Your Medicare number can be valuable to thieves who want to steal your medical identity or bill Medicare without even seeing you.
- Don't take advice or offers of medical services from people you don't know who call, come to your house, or approach you in public.

***Medicare Programs ... continued on page 4***



# Website Updates

By Greg Snyder

As the turmoil of issues with Lumen's changeover to our new HRA vendor has subsided we have been able, with a huge sigh of relief, to change our focus back to updates and improvements to the website.

First up is the addition of the excellent document, "Guide to Navigating the Service Center Voice Response System," provided by Jim Heinze. It provides the contact numbers for just about anything you might need assistance with when working with Lumen's service center.

Next, we updated the document "What to do when a retiree dies." Of course, we all have the hope that we will never need either of these documents, but they prove to be invaluable when that time comes. Links to both documents are on the front page of the website, in bold white letters with red highlights — both can also be opened and printed out if you wish.

If you would like a little bit of history, next month

our new website will have been in existence for one year. I suppose I will have to stop calling it new at that point! In that time, it has had over 21,000 views, 8,000 visitors, answered 90+ requests for help and we now have just under 500 followers. If you want to join those followers, just enter your email address on the front page and hit the "Subscribe" button.

The big news this month is the addition of an online option to renew your membership. Now when you refer someone to the CenturyLink Retirees, they can go directly to the website. Full details for that are in a separate article on the next page of this issue of *The Retiree Guardian*.

Thanks for supporting the CenturyLink Retirees and please remember, your input always helps us do a better job so if you have any questions, suggestions, or anything else, don't hesitate to send them to us via the contact form on the website.

Thanks for flying with *CTLretirees.org*!

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## Medicare Programs ... continued from page 3

- Read your Medicare Summary Notice or Explanation of Benefits. Look for services or equipment you didn't receive, double charges, or things your doctor didn't order.
- Ask questions and report problems. Call the doctor or company and ask them about mistakes. Call the insurance company if you still have questions. Get help from your local SMP.
- Volunteer. No one cares more about keeping criminals out of Medicare than the people who need it. Become a part of your local SMP program. Help protect your friends and neighbors.

## How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns.

SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud.

Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP): Visit [www.smpresource.org](http://www.smpresource.org) or call **1-877-808-2468**.

Sources:

<https://acl.gov/programs/connecting-people-services/state-health-insurance-assistance-program-ship>

CMS SeniorMedicarePatrolFactSheet.pdf

SMP Fraud by the Numbers Tip Sheet

SMP COVID-19 Consumer Tip Sheet



# Renewing Your Membership Online with PayPal or a Credit Card

Paul Williams, Treasurer

Several members have asked about being able to pay for their membership with a credit card or one of the electronic funds transfer systems. With the creation of our new website *ctlretirees.org*, you can now join or renew your membership using PayPal. You can also join and pay with your credit card if you do not wish to pay with PayPal.

Here is what you do:

- On the first page of the website *ctlretirees.org* you will see a green button labeled “Join Us.”
- Click on it.
- You will get a choice to join “online” or “mail-in.”
- Select “online” if you wish to use PayPal or your credit card.
- Select “mail-in” if you wish to pay with a check.
  
- If you selected “mail-in,” fill out the membership form and print it, or print a blank form and fill it out with your pen.
- Write out your check and mail both to the address on the form.
  
- If you selected “online,” fill out the membership form.
- Then click on the green “Continue to payment” button at the bottom of the page.
- Here you will get an opportunity to select a one-year (\$25) or two-year (\$50) membership.
- Selecting one of these links will take you to a page where you click the “Buy now” button.
- A new page will open where you can review what you are about to spend. Near the bottom of the page is a PayPal logo. If you have a PayPal account, clicking on the logo takes you to the final page where you click on the blue “complete purchase” button.
- If you do not have a PayPal account, clicking on the PayPal logo will open a page where you can either open a PayPal account, or continue as a guest and pay with a credit or debit card.

After you complete the payment process you will receive a receipt notification from PayPal and an email from the website giving you the password to the member’s only pages. RMH Tax and Business Advisors, who do database work for the association, will also receive an email notification with the information you filled out. They will update your record in the database and your membership will have been renewed.

It works. Several of the directors renewed during the test process, and I renewed my membership while writing these instructions.

If you have any problems during the renewal process you may click on one of the web links that will let you send an email to us at *CTLretirees@gmail.com*. For issues other than this process, please use the email on the last page of your *Retiree Guardian* newsletter.

If you haven’t looked at our website, you should do that even if you have already renewed or plan to renew with a check sent through the US postal service. If you would like to receive emails of postings to the website as they happen, you can subscribe on the first page of the website.

Many members choose to include an additional contribution with their renewal. That was a little more complicated to accommodate on-line so we added a “Donate” button on the front page. If you wish to make a donation just click on the button. The donation process is basically the same as the renewal process, but you don’t have to fill out a form.





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. For the Colorado/Wyoming area, contact John Rommelfanger at [jrommel@live.com](mailto:jrommel@live.com) or 303-475-8225.

Thanks!

Greg and Rommel

\* current member

## Colorado

- Cordova, Josephine . . . . . Lakewood
- Donelan, Michael . . . . . Arvada
- Ella, Charles . . . . . Aspen
- Himmelmann, William C "Bill" . . . . . Denver  
Past AUSWR Director, CO/WY
- McDonald Jr, Cothel Vernon . . . . . Pueblo
- Phillips, Karen . . . . . Longmont
- Rasmussen, Julie Ann . . . . . Pueblo/Fargo
- Weide, Lois Marie . . . . . Denver
- Wimmer, Rowland G "Rowlie" . . . . . Arvada

## Iowa

- Argenta, Marilyn Lee . . . . . Des Moines
- Baker, Betty Lou . . . . . Albia
- Brandt, Mary Elizabeth . . . . . Des Moines
- Brann, Kathryn W . . . . . Cedar Rapids
- Brown, Virginia Paula "Ginny" . . . . . Burlington
- Cairns, Larry . . . . . Carlisle
- Day, Eva Faye . . . . . Des Moines
- Dodge, Margaret E . . . . . Mason City
- Drewes, Connie A . . . . . Waterloo
- Easterla, Frances Gaffney . . . . . Cedar Rapids
- Eisenhofer, Colletta Lucille . . . . . Iowa City
- \* Gaps, JoAnn "Jo" . . . . . West Des Moines

- Gaul, John P . . . . . Independence
- Gilroy, Mary Eleanor . . . . . Des Moines
- Goode, Audrey Ellen (Bloudil) . . . . . Des Moines
- Guenther, Harriette Jean . . . . . Fort Madison
- Heck, Virginia "Jane" . . . . . Onawa
- Helle, Drucilla Ann . . . . . Ankeny/Ft. Dodge
- Heston, Ruth Elinor . . . . . Keokuk
- Houge, Diana Piagentini . . . . . Ankeny
- Kampen, Marcia K . . . . . Humboldt
- Kilberg, Marilyn Joan . . . . . Sioux City
- Lang, Shirley Lorraine . . . . . Remsen
- LaValley, Agnes Jeanette . . . . . Iowa City
- \* Manley, William "Bill" . . . . . Akron
- Martin Jr., James William . . . . . Des Moines
- McCristy, Donald Richard . . . . . Indianola
- McKim, Nancy L . . . . . Council Bluffs
- Miller, Timothy A . . . . . Lisbon
- Mitchell, Albert Henry "Hank" . . . . . Ottumwa
- Molln, Reginald Lee . . . . . Waukee
- Nieland, Winifred Joan "Winnie" . . . . . Marshalltown
- Schlemmer, Joan . . . . . Waukee
- Shepard, Germaine Anne (Payne) . . . . . Ottumwa
- Smedsrud, Marian Mae . . . . . Dallas Center
- Smith, Dorothy R . . . . . DeWitt
- Sobotka, Doris Jean . . . . . Laurens
- \* Truelsen, Donna Jean . . . . . Storm Lake

*milestones continued on page 11*

**Iowa (continued)**

Vander Waal, Steven Paul . . . . . Mason City  
Weilbrenner, Helen L. . . . . Des Moines  
Wendt, Donna Irene . . . . . Council Bluffs  
Wiedemeier, Daniel Herbert . . . . . Burlington  
Witzman, Patsy Ann "Pat" . . . . . Knoxville

**Minnesota**

Ament, Dorothy Mae. . . . . Morgan Park  
Anderson, Evangeline Esther "Evon" St. Louis Park  
Anderson, Kenneth Dale . . . . . Duluth  
\* Arneson, John Robert . . . . . St. Paul  
Bach, Alfreda . . . . . Thief River Falls  
Berini, Richard Carl. . . . . Duluth  
Bohlin, Ruth Mae (Bassler) . . . . . Stewartville  
Bratley, Betty Lou. . . . . Woodbury  
Cadieux, Ronald "Ronnie" . . . . . Minneapolis  
Cassady, Judith Ann "Judy" . . . . . Wahkon  
\* Conda, John L. . . . . Pillager/Maple Grove  
Cully Sr, Peter James . . . . . Richfield  
Dahl, Dennis Fred . . . . . St. Cloud/Pipestone  
Diekman, Margaret . . . . . Detroit Lakes  
Erickson, Arlys Deanne . . . . . Lake Park MN  
Erola, Connie Marie . . . . . Hermantown  
Ferber, Elaine Eunice. . . . . Detroit Lakes/Fargo  
Freetly, Harold W. . . . . Kerkhoven  
Gatto, Rose Fischer . . . . . Woodbury  
Gerdes, Barbara . . . . . Villard  
Haberle, Robert Frank "Bob" . . . . . Baxter  
Hasch, Gary A . . . . . Prior Lake  
Haug, Darlene A . . . . . Danube  
Helminick, Donald James "Don" . . . . . Maplewood  
Honzaek, John Richard "Sonny" . . . . . Longville  
Hughes, Sandra Lee . . . . . Grand Rapids  
Kelm, Avis. . . . . Bemidji  
Klima, Wanda D. . . . . Fairmont

Kruse, Frances "Frankie" . . . . . Chanhassan  
Long, Linda S . . . . . Malmo  
\* Meister, David . . . . . Cloquet  
Miranda, Gay Lynn . . . . . Winona  
Moore, Dawn Marie . . . . . Bloomington  
Nichols, Doris Adele . . . . . St. Michael  
Olson, Linda Faye . . . . . Maple Grove  
Ross, Charles D . . . . . Nashwauk  
Schaeftbauer, Geraldine "Gerry" . . . . . Eden Prairie  
Skappel, Dorothy J. . . . . Hutchinson  
Solberg, Lorraine C . . . . . St. Cloud  
Sorensen, Jeanne Valley . . . . . Plymouth  
Stever, Robert A . . . . . Stewartville  
Suelter, Joann A . . . . . Preston  
Sumner, Patsy Lee . . . . . Detroit Lakes  
\* Sundquist, David . . . . . Maple Grove  
Swanson, Janice . . . . . Pipestone  
Thelen, Lois Joanne . . . . . Detroit Lakes  
Thielman, Darlene Cecilia . . . . . Avon  
Wegener, Virginia Peck "Ginny" Red Wing/Excelsior  
Wien, LeRoy . . . . . Eden Prairie  
Wood, Jerold L "Jerry" . . . . . Emily  
Woodard, Susan Rae . . . . . Albert Lea  
Zeman, Dusky . . . . . Pine City

**Nebraska**

Ballard, Ralph Henry. . . . . Ogallala  
Bishop, Earl Everett . . . . . Omaha  
\* Blake, Dorothy . . . . . Omaha  
\* Carlson, June A . . . . . Omaha  
Gorecki, Bernice C "Bunny" . . . . . Farwell  
Hernandez, Denise . . . . . Bellevue  
Johnsrud, Phyllis B . . . . . Norfolk/Sioux City IA  
Jones, Marion . . . . . Omaha  
Kemper, Donald C. . . . . Omaha  
Miller, Francis Delores "Dee" . . . . . Omaha  
Peters, Karen A. . . . . Norfolk

## **Nebraska (continued)**

- Putnam, Barbara Jean . . . . . Omaha
- Schaefer, Joann E . . . . . Norfolk
- \* Witt, Frances J “Jane”. . . . . Norfolk, Winside

## **North Dakota**

- Anderson, Janet L . . . . . Fargo
- Courtney, Anna Mae . . . . . Oakes
- \* Ecklund, Eugene Herman “Gene” Moorhead/Fargo
- Glick, Barb . . . . . Dickinson
- Gorder, Marlene H. . . . . Grafton
- Iverson, Marion L . . . . . Mandan
- Keim, Robert E “Bob” . . . . . Bismarck
- Lee, Michele Marie “Mickey” . . . . . Linton
- Newman, Alice. . . . . Minot
- Schaper, Edward. . . . . Dickinson
- Vettel, Karen Marie . . . . . Cummings
- Walcher, Michele Louise . . . . . Bismarck

## **South Dakota**

- Hammer, Leland DeLancey “Mike”. . . . . Aberdeen
- Hilmoe, Lynn Louise . . . . . Sioux Falls
- \* Kirschenmann, Mildred Grace “Millie” Rapid City
- \* Lehner, Jon Otto. . . . . Rapid City
- Locke, Ronnette M. . . . . Sioux Falls
- Zabdyr, Mary Louise . . . . . Sioux Falls

## **Wyoming**

- Rucker, Robert W . . . . . Cheyenne
- Past AUSWR Director, CO/WY

## **Other**

- Allen, Darrell Wayne . . . . . Seattle WA
- Ballantyne, Mae Louise . . . . . Little Rock AK/  
 . . . . . Sioux City IA
- Bergman, Arthur “Gene” . . . . . Sandy UT
- \* Curry, Larry Dean . . Ocean Pines MD/Des Moines
- Davis, Rosella Marie “Rose” . . . . Salt Lake City UT
- Howell, Lois R . . . . Coal Valley IL/Ft. Madison IA
- Johnson, Nina Gibbs . . Manhattan KS/Omaha NE
- Lemmon, Byron D . . . . . Pocatello ID
- Lewis, Mary Elizabeth . . . . . Madison WI/  
 . . . . . North Liberty IA
- Obradovich, Vincent J. . . . . Portland OR
- Olafson, Vernon Bruce . . . . . Bella Vista AK/  
 . . . . . Denver CO
- Palmer, Patricia Carol . . . . . Salt Lake City UT
- Raddatz, Irma. . . . . Monee IL
- Scheit, Richard Carl. . . . . Sequin TX
- Siefering, Karen Elizabeth . . . . . Hereford AZ/  
 . . . . . Omaha NE
- Squires, Barbara (Nutch) . . . . . Boise ID
- Stewart, Albert “Al” . . . . . Nampa ID
- Williams, Roberta Jean . . . . . Arizona City AZ
- Zimmerman, Maxine Joyce . . . . .  
 . . . . . San Antonio TX/Cedar Rapids IA

### [www.ctlretirees.org](http://www.ctlretirees.org)

If you haven't visited our website lately, you may want to because you will find lots of interesting information about the history of our organization and those that preceded it.

The 14-state regional Association of U S West Retirees (AUSWR), representing over 49,500 retirees and surviving spouses of CenturyLink/Qwest, U S WEST, and their predecessor companies formed in 1995, with the Mission statement: “To preserve and protect the pension and benefits that we earned,” and dissolved in 2013, leaving two affiliated state organizations which continue to represent telephone retirees in all states. The AUSWR Colorado/Wyoming and NWB Qwest-U S WEST associations continued with the the challenges of representing retirees of Qwest, CenturyLink, and now Lumen. In 2021 our name changed to the CenturyLink Retirees, but we remain committed to our primary goal of being “a point of contact for retirees concerning pensions, benefits and health care.”



# Membership and Retiree Guardian Updates

By Clyde Just

Our membership count at the beginning of 2022 was 2,052 paid members. As of the end of June we have lost 38 members who have passed away and we have picked up 35 new members.

It is that time of our year when annual dues are due. We currently have 1,304 members who have not yet paid their dues for the coming year (July 1, 2022 to June 30, 2023). Are you one of them?

The 431 members who receive their quarterly *Retiree Guardian* via email will find their due date for dues is listed on the cover sheet of the email. Those of you who receive your *Retiree Guardian* by mail will find the date when your dues are due on the very last page of your *Retiree Guardian*.

The process that I have used for the past several years to minimize our loss of members is to first give you this reminder in Issue 3. Toward the end of August I will again check to see how many of the 1,304 members have still not paid their dues. If you are in this category you can expect to receive a postcard giving you a second reminder. Those of you who have provided us with your email address will also receive a reminder via email in addition to the post card. When Issue 4 of *The Retiree Guardian* comes out in early October, I will again include the status of our membership in my article similar to this reminder. Finally, in the first two weeks of November I will again send out postcards and emails to anyone who still has not paid their dues. This will be the final reminder and at that time I will also state that if dues are not paid by December 15, 2022, your name will be removed from the active list and you will not receive any future copies of *The Retiree Guardian*.

This paragraph is intended for the 431 members who want their *Retiree Guardian* via email. With each issue of the *Retiree Guardian* I am able to get a report if any of the 431 email copies “bounced.” What this means is that the email copy did not get sent to that person because the email address we have in our data base is incorrect. Over the past several issues of *The Retiree Guardian*, this number has been very

small (fewer than five). By contacting these members via phone it has been quite easy to find out the why it bounced and to correct it. The second thing that I do is after about three weeks from the date the *Retiree Guardian* was emailed out I get a report of those members who have still not yet opened their email. After Issue 1 for 2022 there were 63 names on this list. After Issue 2 there were 46 names on this list. I spend quite a bit of time trying to contact these people to see why they did not open their email. The biggest reason for this to happen is that the member’s computer places this email in either the Junk or Spam folder rather than the Inbox. If the member does not check these other folders they will not know they did get *The Retiree Guardian*. Again, these are easily fixed but it does take time for it to happen. The biggest hurdle that I face when trying to make these contacts is that some members have been very difficult to contact. When I leave a phone message or send emails to these members they simply do not return my call or email. For Issue 1 of this year there were 10 and for Issue 2 there were 18. Consequently, I was not able to confirm whether these people received their email copies or not. I am considering, after this issue is sent out in early July, sending a copy to each of them along with a note telling them that I have removed them from the email distribution list and have placed them on the mailing list for Issue 4. Included in the note will be a request for them to read this article in Issue 3.



**Save the Date!**  
**See page two for**  
**info about the**  
**Annual Meeting.**

# NRLN Report

Cynthia Hadsell

These days it's easy to forget that there is legislation being proposed which affects retired Americans. I've included a "report card" chart of many of the proposed Senate bills supported by NRLN. The chart shows which of the 14 senators in our seven states have signed on to support these bills. You may contact me if you would also like the chart for the House or you can obtain it at [www.nrln.org](http://www.nrln.org). The "report card" is an indicator of which elected officials need to be urged to co-sponsor a bill now or to vote favorably for it in the future.

In addition to initiatives that have become bills, the NRLN also researches and develops recommendations on items that should become bills, resolutions or changes in procedures. The NRLN Legislative Agenda is a compendium of legislative proposals developed to address concerns of retirees who retired from more than 300 U.S. companies and public entities. The full agenda focuses on retirees only and only on Income

Security (including Social Security) and Health Care Security (including Medicare) issues and is revised annually, or more often if necessary.

Each year, agenda proposals are fully reexamined and prioritized and the top proposals are supported by detailed White Papers and brief Executive Summaries or Position Papers that are posted on the NRLN website at [www.nrln.org](http://www.nrln.org).

The full agenda, also posted on the website, is available to use at any time Congress chooses to address a topic applicable to one of NRLN's proposals. Annual preparation, prioritizing of objectives and grassroots lobbying has proven to be an effective and economical way to represent retirees. It has also earned recognition for the NRLN as an effective retiree advocacy organization. Let's hope that attention to these bills and topics can soon return to center stage and that progress can be made for retirees!

## Remember When ...

### Are You Up to a Challenge?

By Clyde Just

The Monday Morning Coffee Group (pictured to the right) meets each week at a local cafe in Omaha. We are sure that there are many such groups of telephone retirees who also meet somewhere on a periodic basis. Thanks to Gus LeMaster, who took this picture, we would like to challenge all of these groups to take a picture of their members and send it to me to be included in a future issue of *The Retiree Guardian*. We are always looking for pictures to print and feel that including pictures of retiree groups would be a great addition to each issue. So, we have laid down the gauntlet and challenge your groups to show off to the other members of our retiree association. My email address is: [cjust6365@centurylink.net](mailto:cjust6365@centurylink.net)



Omaha Monday Morning Coffee Group  
Back row, from the left: Ron Nemer, Clyde Just, Tom Burns, Jim Burns, and Gus LeMaster. Front row: Kaye Ramsey, Don McWhirter, John Novak, Leo Graff and Bud Zender.

Gus LeMaster of the Omaha Monday Morning Coffee Group took a photo of the group and shared it with Clyde, who included it in the *The Retiree Guardian* in 2017. Clyde challenged other groups who meet to send in pictures as well. That was the beginning of the "Challenge Accepted ..." feature in *The Retiree Guardian*. See page 12 for our latest "Challenge Accepted."



The bills on this Report Card are supported by the National Retiree Legislative Network in the 117th Congress. The bills correspond to the NRLN Legislative Agenda which focuses on the protection of retirees. (Available at [www.nrln.org](http://www.nrln.org).) The Report Card was developed to track the position of Congressional members on these important bills. Those who sponsor or co-sponsor a bill demonstrate their understanding of the issues facing retirees. It is hoped that those who do not currently endorse a bill will vote favorably for it in the future.

The NRLN strives to work on issues that affect all retirees. NRLN Grassroots Advocates seek to build relationships with elected federal governmental officials to discuss problems and solutions. NRLN Grassroots Advocates regularly contact the Senators and Representatives to gain their understanding and support for or opposition to these bills. They also recommend new legislation to protect retirees. The NRLN has issued white papers and Action Alerts on the topics and bills of critical importance. (Available at [www.nrln.org](http://www.nrln.org))

Senate Bills for the 117th Congress (2021 - 2022) -- Supported by the NRLN (June 24, 2022)		LEGEND										Dash = Unknown Position				
		CO Sen. Bennet	CO Sen. Hickenlooper	IA Sen. Ernst	IA Sen. Grassley	IA Sen. Klobuchar	IA Sen. Smith	ND Sen. Cramer	ND Sen. Hoeven	NE Sen. Fischer	NE Sen. Sasse	SD Sen. Rounds	SD Sen. Thune	WY Sen. Barrasso	WY Sen. Lummis	
S.4130: Patient Access to Higher Quality Health Care Act	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S.3991: American Made Pharmaceuticals Act	-	-	-	-	-	YES	-	-	-	-	-	-	-	-	-	
S.3766: Susan Muffley Act (Action Alert issued)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S.3700: Affordable Insulin Now Act (Action Alert)	YES	YES	-	-	YES	YES	-	-	-	-	-	-	-	-	-	
S.3018: Improving Seniors' Timely Access to Care Act	YES	-	-	YES	YES	YES	YES	YES	-	-	YES	YES	-	-	YES	
S.2612: Prevent Interruptions in Physical Therapy Act	-	-	-	YES	-	-	-	-	-	-	-	-	-	-	-	
S.2562: Choose Home Care Act	-	-	-	-	YES	YES	YES	YES	-	-	-	-	-	-	YES	
S.2203: Expanding Access to Diabetes Self-Management Training Act	-	-	-	-	-	YES	YES	YES	-	-	-	-	-	-	-	
S.1986: Increasing Access to Quality Cardiac Rehabilitation Care Act	-	-	-	-	YES	-	-	-	-	-	-	-	-	-	-	
S.1873: Medicare Multi-Cancer Early Detection Screening Coverage Act (Action Alert)	YES	YES	-	-	YES	-	-	YES	-	-	YES	YES	-	YES	YES	
S.1770: Retirement Security and Savings Act (Action Alert)	-	YES	-	-	-	-	-	-	-	-	-	-	-	-	-	
S.1512: CONNECT for Health Act	YES	-	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	-	
S.1435: Affordable Prescriptions for Patients Act	-	-	YES	YES	YES	YES	YES	YES	-	-	-	-	-	-	-	
S.1428: Preserve Access to Affordable Generics and Biosimilars Act (Action Alert)	-	-	YES	YES	YES	-	YES	-	-	-	-	-	-	-	-	
S.1425: Stop STALLING Act (Action Alert)	-	-	YES	YES	YES	-	-	-	-	-	-	-	-	-	-	
S.1388: Prescription Pricing for the People Act	-	-	YES	YES	-	-	-	-	-	-	-	-	-	-	-	
S.1362: Pharmacy and Medically Underserved Areas Enhancement Act	-	-	YES	YES	-	-	YES	-	-	-	-	-	-	-	-	
S.1315: Lymphedema Treatment Act	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	-	-	-	
S.1312: Metastatic Breast Cancer Access to Care Act (Action Alert)	YES	-	YES	-	YES	YES	-	-	-	-	YES	YES	-	-	-	
S.1125: Comprehensive Care for Alzheimer's Act Sponsor	YES	-	YES	-	YES	YES	YES	YES	-	-	-	-	-	YES	-	
S.920: Affordable and Safe Prescription Drug Importation Act	-	-	-	-	YES	YES	YES	YES	-	-	-	-	-	-	-	
S.833: Empowering Medicare Seniors to Negotiate Drug Prices Act (Action Alert)	-	-	-	-	YES	YES	YES	YES	-	-	-	-	-	-	-	
S.368: Telehealth Modernization Act	-	-	-	-	-	YES	YES	YES	-	YES	-	-	-	-	YES	
S.259: Safe and Affordable Drugs Canada Act (Action Alert)	-	-	-	YES	YES	YES	YES	YES	-	-	-	-	-	-	-	
S.141: End Taxpayer Subsidies for Drug Ads Act	YES	-	-	-	YES	YES	YES	YES	-	-	-	-	-	-	-	
S.15: Protecting Seniors from Emergency Scams Act	-	-	-	-	YES	YES	YES	YES	-	-	-	-	-	-	-	

# Treasurers Report

Paul Williams

Is it possible for the treasurer to be slow and busy at the same time? That seems to be what it has been like since the last newsletter article. Renewal season has started, and many of you are sending in your renewals, which is why things are busy. However, most of the work of accepting those renewals, taking money to the bank, and updating the database is actually contracted out. So, I don't have much work involved when renewals are going smoothly.

There is one new process that many of you have asked for. With all of the work Greg Snyder has done on the new web site we are now able to accept membership forms via the web site and you can pay via PayPal or credit card if you don't want to write

a check. I originally thought this would not be too popular, but it appears that there is a good deal of interest. Perhaps you can teach old retired dogs new tricks. On-line purchasing is taking over much of the sales in the world, so it is time that we try it for our membership forms. We are interested in your comments about using on-line renewal and anything you think we could improve.

There is a tutorial on page five of this newsletter for those of you who want to read up on the process before trying it. If you are familiar with online purchasing it will be very familiar to you. It does work. I renewed my membership on-line this afternoon.



## *Challenge Accepted ...*

On Friday, June 10, 2022, the Legacy West Pioneers out of Fargo ND held their spring luncheon at the Sons of Norway in Fargo. Thirty people were in attendance. Non-perishable food items were collected for the local food pantry. Pioneer member, Norene Baeth - who also happens to be the coordinator for the North Dakota branch of Project Linus - spoke about the mission of Project Linus (providing hand-made blankets to children going through traumatic times in their lives) and thanked the Pioneers for their continued support. A soup and sandwich lunch was served and everyone went home with a door prize.



- Helen Martin modeling the Pioneer scarf she won as a door prize  
- Connie Erickson and Carol Thompson  
- Curt Peterson, Barb Kaste and John Bartholomay





# 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).



# Navigating the Service Center Voice Response System

By Jim Heinze

Effective January 1st of this year the Lumen Service Center for the administration of our retiree benefits was changed to Businessolver, Inc. As a result of this change there are now two telephone numbers to access the system, dependent upon the benefit about which you are inquiring.

For matters relating to the Health Reimbursement Account the telephone number is 833-925-0487.

For All Other Retiree Benefits the telephone number is the same as it has been historically, 800-729-7526.

It is important that the first contact in receiving answers to your questions or seeking a resolution to an issue dealing with your benefits is the Service Center. The Guide below will assist you in reaching the appropriate representative for your issue. If you have difficulty using the Voice Response System or if you still need help with your issue, then contact your state's Retiree Advocate, listed below.

A new Navigation Guide for accessing the *lumen.com/healthbenefits* web site was distributed by Lumen in March, 2022.

## Guide to Navigating the Service Center Voice Response System

For matters relating to your **Health Reimbursement Account**, call 833-925-0487 and press Option 1. Then press Option 2. Then:

- To check your account balance, press Option 1.
- For instructions on how to submit a reimbursement request, press Option 2.
- For questions about an HRA claim form, press Option 3.
- For questions about eligible HRA expenses, press Option 4.
- To speak with a representative on other HRA matters, press Option 5.

For matters relating to **All Other Retiree Benefits** call 800-729-7526. Then,

To report a death, press Option 3.

For questions related to other retiree benefits, press Option 2. Then:

- For Medical, Dental, Life and COBRA Insurance, press Option 1; then press Option 1 again.
  - For Pension information, press Option 3.
  - For Phone concession, press Option 6, then press Option 3
- Then,
- For retirees living in a Legacy Century Tel or Embarq territory, press Option 1.
  - For retirees living in a Legacy Qwest territory, press option 2.

- To report a Change of Address, press Option 7

Then related to:

- Health & Welfare benefits, press Option 2.
- Pension benefits, press Option 4.
- Optum Rx benefits, press Option 7.

If you prefer communicating by email, the email address is *LumenRetireesHelp@businessolver.com*.

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

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

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

LUMEN



## **Retiree Benefits**

## **News**

Did you know that Lumen has a web site that you can easily access to obtain useful information?

One example is The Retiree Benefits Newsletter, a composite of retiree benefits news articles that offer helpful information related to retiree medical, dental, wellness, HRA claims information, etc., for you to use.

Here is how:

- On your computer type in the url: [lumenbenefits.com](http://lumenbenefits.com)
- On the next screen click on Retirees
- Click on Retiree Benefits News

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