



THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 4 — 2022

www.cltretirees.org

Message from the Chair

We had almost 100 retirees from across the country attend our recent annual meeting on Zoom. Although we could not gather in the same room, we heard speakers from Vancouver, St. Louis and Washington DC! We hope you will find this partial transcript of the 90-minute meeting interesting. Let us know what you think.

Steve Grabow helped us understand the business and priorities of Lumen. Steve's message was very positive and encouraging for the future and helped me feel comfortable with Lumen's strong position in the industry going forward.

Also joining us was Marina Pearson, VP of Benefits and Policy for Lumen. It is always a pleasure hearing from Marina. She spent most of her time explaining a new healthcare plan developed by Lumen for post-1990 retirees.

After Marina's message we heard from Alyson Parker with NRLN. She let us know what the NRLN is focusing on, what retirement issues are most concerning to us as retirees, and what impacts may spread to our

organization. I found it interesting that de-risking is getting to be a big issue again.

Since this is just an overview of the meeting, I invite you to find and enjoy the partial transcript of the 90-minute meeting included in this issue of The Retiree Guardian. Let me know what you think of it.

In closing, let me again thank everyone for their hard work to make this Zoom meeting a success. There are lots of things going on the background to make this technology understandable and as comfortable as possible. Let us know what you liked as well as what may not have worked well for you. The meeting was recorded and will be available on our website: CenturyLink Retirees (cltretirees.org).

Look for more information on annual enrollment as well as other items as they come to our attention.

Gerold "Jerry" Weldon

Inside this Edition ...

- 2 ♦ Annual Meeting - Steve Grabow
- 6 ♦ Annual Meeting - Marina Pearson
- 9 ♦ Annual Meeting - Alyson Parker
- 11 ♦ Treasurer's Report
- 12 ♦ Bell System Memorial Webpage
- 13 ♦ Challenge Accepted
- 14 ♦ Enrollment Periods Coming up Soon
- 15 ♦ Milestones
- 17 ♦ Website Update
- 18 ♦ What to do when a Retiree Dies
- 19 ♦ Navigating the Service Center Voice Response System

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

Transcript of Guest Speakers at our Zoom Meeting

Our first speaker is Steve Grabow. Lumen's total revenue for 2021 was \$19.68 billion. The Business segment brings in 72% of that revenue and the Mass Markets segment brings in 28%. Steve is in the Business segment.

Steve Grabow, Sr. VP, Technology Solutions and Service, Alliances and Strategic Portfolios.



I have been with the Lumen family for going on 25 years. And in the last week or so I've actually also taken on all of our edge technologies. So, I have my fingers in quite a few of the different value streams that Lumen brings to the table, and I greatly appreciate the time that you're allowing me to speak to everyone today. What I want to talk about is really how we are looking forward as a company. What types of emerging technologies are we leveraging overall to create amazing outcomes, right? If you think about the assets that Lumen has in its disposal, our goal is to put those together in ways that are going to be differentiating and really further human progress. And we call that Platform, it's a coming together of our network as well as our compute capabilities. Just that, it is the Platform for amazing things and I'll walk you through it.

What do you call a company that enables the Fourth Industrial Revolution? We call it Lumen." Many of you have definitely been a part of different times that our country and really the world has expanded through new technologies. If you think of post-World War II industrial and growing and manufacturing, you think about the telecom booms that happened in the '70s and the '80s, you think about the dot com boom that happened in the late '90s and the early 2000s. We're really part of the fourth industrial revolution now. And that's a coming together of network capabilities, the different forms and factors of compute that exist in the world today to make amazing outcomes, okay? Think about amazing solution outcomes a reality for our customers, clients and the public, and the great thing about Lumen is we are finding our-

selves right in the middle of that. When we rebranded in 2020 it was with purpose, it was with conviction to drive I will say another name with how the world is evolving, and we're doing some great things as a result of it.

Emerging apps require a new distributed architecture: Infrastructure / Platform / Application. Our strategy is to really leverage, again, as I said the assets that we have at our disposal. If you think of infrastructure, think of the global network we have, the global fiber footprints that we have in the ground, the space, the power, the different computing entities that hang off of it that we connect into. Whether it's data centers, whether it's public cloud, we have vast, vast connectivity. The platform, the computing entities that hang off of it what we call Edge, which we call Private Cloud, anything we do on prem that's really where workloads live. That's where applications reside so things like Zoom can become a reality. The applications that are able to run and store and deliver video, it's delivered through things that are not only network, but also platform-related. Those house applications that make realistic things work.

I talk to my kids from time to time about what an outcome would be. We all lived through COVID, we've had several things that happened. My children being able to get care from a doctor through a phone or through a computer and see them, there's an application that's allowing all of that to run across the great composable infrastructures that Lumen has to offer, and those are the types of things that we're doing. Again, combination of our network I always refer to as our central nervous system as well as those great assets that we bring together and that we invest in forms a great place to make those applications actually live and breathe.

Three Lumen Leaders. EVP Shaun Andrews, that's who I report to. "When we talk about going from a teleco to a technology company, it's that platform that's helping us get there." It's what makes experiences truly a reality.

The world is moving very quickly and enterprise customers, large companies, they struggle to keep up

Annual Meeting ... continued on page 3

Annual Meeting ... continued from page 2

with it. And really us bringing the great assets plus the great employees plus the great technologies to the forefront, we make those outcomes a reality, and that's really what EVP Fletcher Keister's talking about right here in his comment. "It's about modern platforms decoupling experiences from legacy stacks." The new stacks of technology make those immersive technologies truly a reality, and Fletcher, he's head of all of our IT infrastructure. The things we put to play in our company today also we're able to put into play for other companies around the world to make these things a reality, a differentiator. EVP Richard Batelaan's quote on the slide: "One of the key characteristics of the platforms is we want them to have user-generated content." The more that customers can interface with applications, interface with our technology to create their own outcomes, we become more efficient, right?

The point and click time of the world is here now, and being able to create those outcomes, it does multiple things. It allows our employees to focus on their area of expertise to really enable the underpinning technologies, and it allows customers to really choose their own destiny. What we can do from our homes today to drive amazing outcomes is just a testament to how fast things are going. Whether it's watching, streaming video, Netflix, you have combinations of network, you have combinations of compute, and we're lucky enough to bring that to everybody in a very holistic fashion here at Lumen.

The Platform for Amazing Things. The platform is allowing and we are promoting different outlets in the healthcare industry to bring not only medical technologies closer, but to have different forms and factors to test and operate. It's pretty amazing; it's just one of several use cases.

Slide: Next gen applications require next-level architecture. Overall, it's about that platform and how we continue to harness and make these next generation applications occur. One of the things that we were able to provide is the fact that we have that reach throughout the entire North American footprint as well as globally. Our proximity allows traffic to be transported in very, very small increments. The latency sensitive needs of the world today are growing. (Latency: The time between a packet being transmitted by the

sender and received at its destination.) I don't care if it is a medical need where someone is operating or their machines are providing some type of life care, the latency is so critical that we are lucky enough to be one of the very few that are able to provide those types of compute resources to the end client, and that's really where our edge play comes in. When you think of next generation applications that are real time sensitive -- smart cars, think about Tesla, autonomous driving vehicles, those are connecting to network assets and compute assets to allow continual calibration, continual camera definition. You have to do that with very latency sensitive apps. We are one of the few players in the world that can do that and it's because of that amazing network that we have, and in the compute assets that we put on the end of them. Think of that as the edge, they work one and the same with that application to make those outcomes an absolute reality. It's pretty impressive with the things we're bringing that are tangible, that are impacting everyone's lives day in and day out.

The all-in-one platform that powers your next move. This is a schematic that shows how this all comes together. So again, that term platform, it's using our network, our network's transporting data across the globe to make these outcomes happen. We have different software defined architectures now. Think of rather than having point-to-point where it was almost plug-and-play, that fiber net infrastructure is in the ground, it's now software that lays over it to make things happen in a very seamless fashion straight from a computer, straight from someone's house you can control it, you can manipulate it, you can see different ways of how the traffic is living and breathing, and with our footprint it becomes extremely diverse. When you can give control to observe, to respond, to react, and then you're able to deliver those applications again, you get tremendous partnerships from the enterprise space because you are allowing them to focus on their area of expertise. If they're a construction company, if they're an airline, they're looking to do things that are in their competitive space. These components that we put together that are network based as well as the technology and application, they entrust us to do that so they can, again, focus on their area. We build those capabilities and that is the platform, that is that all-

Annual Meeting ... continued on page 4

Annual Meeting ... continued from page 3

in-one platform that we can be a single hand to shake to create amazing outcomes. Again, really furthering human progress through the use of technology, and that's our goal.

The Lumen Platform is the fastest, most-secure platform for next-gen apps. If you think about how, again, that platform is evolving. Smart cities, think about the car scenarios, think about how you have cameras now that are observing individuals that could be facial recognition because maybe it's a criminal or facial recognition when you have children entering schools. We are able to deliver that, again, with those latency sensitive needs, and when you bring that together, again, furthering human progress through technology, it becomes an absolute game changer. And the outcomes, the use cases to leverage those technologies, they're endless. They're endless with the building blocks and the network we have and we are going to continue to evolve those forward. If you think about how the company is deeply rooted in network, deeply rooted in telecom, the evolution of that has allowed these new capabilities, these new offerings, that forward looking technology play to become a reality. We've perfected networking. Now, is everything perfect? No, that's a constant evolution, but we're able to harness those great assets to create more of those emerging and fourth industrial revolution use cases to bring them to the forefront for the public.

Solutions designed for growth. The reason we've put together these components in the ways that we have is to drive growth. Clyde talked about the revenue numbers and the dispersion from the enterprise to the mass markets, we absolutely see that in that enterprise space there is such need for consumption for the entire strategy that Lumen brings forth. We've talked about our infrastructure, our network. We talked about the platform, that's all of the compute entities that we have, the different forms and factors that live in the cloud, that live on our edge, that live in private clouds, the applications that lay on top of them. When you bring a strong security posture which is another I'll say leg to our strategy, you start to bring all of the things that are needed to make those enterprise class companies work.

You wrap solid services around those so you can be the hands to design, you can be the hands to deliver,

you can be the minds to evolve and really take that work from somebody else so they can focus on their area of differentiation. You get that single hand shake, and that's what Lumen is. We play to this strategy day in and day out, and this strategy is there to do just what it says, it is designed for growth. Solutions designed for growth. Every company out there needs a form or factor of this. We are the only company, the only company that has the assets that are ours, the technology platforms that are ours, and then the service organizations at a global level to make these a reality. If you think of big integrators, Accenture, the IBMs, they buy network from someone, they buy network from us. They have to buy compute from other entities in order to build their platforms out. We are so lucky that we have this capability at our disposal, and when you bring together in a holistic fashion to create those solutions, those fourth industrial revolution outcomes, you do just that -- you grow, you become a relied upon entity that impacts humankind in the most positive ways and that's what we continue and intend to do not only for this year in 2022, but into 2023, 2024, 2025 and the foreseeable future. And I think it's time for questions I received.

First, about Mass Markets or Residential. We have the three brands here. You have Lumen, you have CenturyLink, and you also have Quantum. CenturyLink and Quantum are really more what I will say the fiber in the ground, Quantum fiber to the house, and there's investment that's being done there. Fibers going to allow us to move more quickly, more rapid latencies, and then CenturyLink, the more legacy telecom and copper footprints. All of those technologies are continuing to emerge and we have a very strong Mass Markets play. I know folks are probably wondering about some of the divestitures and our sell off to Brightspeed and things of that nature, that's just an evolution. It's strategic initiatives that our company looks at to say, hey, how do we continue to position ourselves? Maybe there are things that we need to evolve from, but there's still great monetization value there which is why we have done some of the things that we can do.

But the goal is this -- that all our assets are put into play for the public. Whether it is Mass Markets, whether it is consumer based, whether it's more En-

Annual Meeting ... continued on page 5

Annual Meeting ... continued from page 4

terprise class to drive those outcomes and to do it with high quality. Clyde, you and I talked about some of the capabilities and response times related to residential needs, right? Lumen leaders and my peers, we're constantly trending and tracking not only how we are doing those, but also using our own technologies to improve the overall response rates to have better diagnostics that are remote capable so we don't have to roll trucks to go solve a problem. There's still the absolute real need that if a backhoe pulls fiber or pulls telecom lines from the ground you're going to have to enable some of the very best technicians to go and fix those physically. But we're always looking at ways to evolve and solve those softer problems that don't need truck rolls in a more automated fashion, and we've made great progress.

Think about some of the ways that we can activate services now just through the use of a phone, through actually self-help channels. If we are able to continue to do that, again, we still expand our footprint, we're able to leverage and monetize those assets that we have in the ground and that we have into people's homes. And some of the other things, too, where folks have landlines. Is cellular taking over the world? Yeah, it is the 5G capabilities that still interface for how we create great Enterprise class scenarios. Those towers have to have fiber, we have a big play in that as well which we bring to light, but with folks that have phone lines we want to, again, provide the highest quality and stability for those overall. We're looking at different ways of how we can bundle the internet capabilities plus phones. You think about you have that single pipe, the number of outcomes you can have with your computer, most of you are probably joining from your home, leveraging connectivity through the internet through our capabilities.

Evolving those, making the speeds faster, continuing to stabilize are really core to the Lumen value proposition and focus overall. I think evolution and technology progression is part of our everyday lives now. And one of the reasons I love being a part of Lumen is that we look to see how we can put that entire asset portfolio to play to, again, make those great outcomes a reality and that's really felt from the top down. Whether it's Pres. Jeff Storey, whether it's Richard Batelaan, and Shaun Andrews, and Maxine Monroe,

there's so many good people here that want to just drive the greatest outcome, the greatest experience for all of our consumers. No matter how big, no matter if it's a single residential location or if it's a large Fortune 100 company. We have that same passion to go above and beyond to make sure that those outcomes are met with great experience overall. And we're going to continue to evolve, where we find gaps we have to be realistic -- let's go and fix them. Let's not negate them; let's not brush them under the rug. Let's lean in and think of better ways to solve problems.

I'll also speak to the response time for residential repair. From a response perspective the goal is to, as I say, go above and beyond. Are there always scenarios to where it is a great experience? The answer's no, but people are leaning into that. And what I mean by leaning in, if I think in the last 18 months in the formation of some of the companies, there were gaps for how we would have to roll trucks, how we would have to do deployments, what types of actions we could do, and then the actual I'll say the nonphysical resolution from a logical perspective. Those use cases have absolutely gone up, they've increased like I want to say it's 45% where logical configurations are able to solve problems that impact residential connectivity. That's great because then you're not rolling trucks, you're not relying on someone to actually go to the field.

That should always be the first type of response is to do that overall, and where there's larger scale issues yes, absolutely we're going to be prioritizing those, but through the use of our technology, through the use of I'll say really data collection. there are teams that are focused on just that. How to not only prioritize, but to effectively solve in the shortest period of time possible. For outlets for that there's always the online portions you can go to, but if you have a list of things to give me, there are multiple folks that know that I'm doing this today, I would absolutely deliver that list to my peers overall. So really multiple outlets to do that overall. But here's the other key, every single leader here at Lumen, the goal is to go above and beyond and make service experiences a good one. And if there is a concern, let's see what that use case is and see if we can do something to adjust, but that's how we are able to continue to evolve our capabilities.

Annual Meeting ... continued on page 6

Annual Meeting ... continued from page 5

Next on our agenda is **Marina Pearson**. She is no stranger to the people in our organization, and it's been a pleasure working with her over the past several years.

Marina Pearson VP of Benefits & Policy



Thank you. I want to give you a highlight about the upcoming annual enrollment period. There is some really exciting news for a segment of our retirees. I'm not going to go into a lot of detail because there's a bunch of information that's going out next month. And I would say some years we have a lot of changes, some years not so much – this year coming into annual enrollment there's a lot of changes. And so please watch for your information that's either going to be mailed to your home or sent to your email based on your preference that you've set up.

If you're non-Medicare eligible enrolled in a Lumen medical plan there are changes, and so you'll want to understand what the changes are. We're consolidating our consumer driven health plan; we're making some really important changes that make the plan much more attractive and less expensive. And also, just a lot of features to the plan. So please watch for that, make sure you don't think about just rolling over to the new plan because it may not be the right one for you going forward. You'll want to look at those plan choices and then just select the plan that's best for you.

If you are pre '91/ERO '92, the following information does not apply to you. You have the option of a special Medicare Advantage Plan that we designed and offered a number of years back. That plan is similar to this, but it's not the same thing.

Now we come to the specific category I'll talk about: those who are Medicare eligible and not pre '91 / ERO '92. This plan has been designed specifically for those retirees, which includes our post '90 Qwest Management, post '90 Qwest Occupational, our CenturyLink retirees, which includes groups like Embarq and Madison River, and the list goes on and on. (Note Marina provided a number of slides that are too detailed for inclusion in the Retiree Guardian. You may read them on the video that will post on our website or you will

be provided the information in the packet she mentions will be forwarded to you.)

So if you're eligible for this and you've had an HRA ... If you remember back in 2012, we got out of the business of Medicare supplement plans in general. We said we'll take what your company subsidy is, we'll put that into a company funded HRA. You can go purchase your own private coverage and then get reimbursed out of that account. And you still can do that going forward, but you'll have one other option. And this is it and I'm just going to briefly tell you. It is a Medicare Advantage Plan that's been specifically designed for the specific group of Lumen retirees. You can't buy this on the market, it's only available to our group. And I'm going to give you some key features and the cost of the plan. I'll just say right up front it is subject to that same HRA subsidy. We're taking that subsidy and we're applying it to the overall cost of this plan. And the cost may be different based on those retiree groups and what you're eligible for, and that'll be in your annual enrollment material.

But I'll give you a highlight of what the plan covers and then when you get that information you can see what actually the cost will be for you. And then again, I would just take a look at that, see if it's better than what your current plans are with UnitedHealthcare or Aetna or Humana or whatever you've got. And if you elect this plan and get in it, then for any reason you don't want to be in it the next year, you can change and go back to something else, but you'd be electing for the calendar year '23. So let me jump in, go ahead and... So again, just wanting to reiterate, it's a specific group of retirees and so if you're eligible, you will get information about the plan. It is not the pre '91/ERO '92. They will keep that plan as is, no changes to that plan. So in '23 your options will be this particular plan I'm going to tell you about, which also includes dental and I actually have some vision coverage too, you'll see.

And so because of that, if you don't want this plan, then you can have the current HRA or your share account, whatever you have and your Lumen dental plan. But if you take the new plan because it has dental included, you won't have the separate Lumen dental plan. They're bundled together. The HRA and the Lumen dental plan or the new Medicare Advantage Plan with dental. And then of course you can suspend or

Annual Meeting ... continued on page 7

Annual Meeting ... continued from page 6

waive if you'd like. We have done the analysis. We feel like the majority, the vast majority of all the retirees in this group will actually have better benefit at lower cost based on what we know about reimbursement. So again, something to check out, see if it's something right for you. And then we'll tell you all about how to enroll. You will enroll through Businessolver even though it's a UnitedHealthcare plan because it's a Lumen sponsored plan. You will enroll in this coverage through Businessolver between November 7th and November 18th. I'll explain later about a number of opportunities to attend some live webinars. There's actually some in-person meetings and a number of locations where we have a large percentage of our retirees, and then also some recorded webinars. Lots of opportunities to learn and answer every question you have about this plan before you'd make a decision.

Let's get into a little bit of the design. The first of all, plan highlights: it includes all of part A, B prescription and then some additional benefits. If you know anything about Medicare Advantage Plans, the first thing you know is that you're assigning your Medicare benefit over to UnitedHealthcare. And then basically UnitedHealthcare offers you all of the benefits including what is covered in Medicare in addition to a bunch other. That's a high-level explanation. That's kind of how I think about it, so just want to make sure that you're clear. It's not a supplemental Medicare plan where you run it through Medicare first and then you apply a secondary coverage. It's a holistic Medicare Advantage Plan.

There's a zero deductible and the annual out-of-pocket maximum will be \$950. It does include prescription drug coverage. It's got a comprehensive dental, wellness, vision, hearing and chiropractic coverage. You don't need a referral to a specialist and you do have worldwide coverage if you are traveling for urgent care. Next, a little bit about the dental, just so you can kind of look and compare. It's pretty comparable to the current Lumen plan, a little bit different. But you're going to have a hundred percent coverage on exams, your cleanings, those kinds of things. 80% on what you think of as the minor things. This is your fillings and those kinds of things. 50% on your crowns and dentures and root canals. And there is a \$50 annual deductible and there is a \$1,000 annual plan

maximum. But again, that's included in the overall plan and cost, it's not a separate plan.

Some of the additional services that are kind of the add-on to the plan. A really cool feature, it includes what they call UnitedHealthcare's house calls and it is just that. It is a licensed healthcare practitioner that will come to your house for a head-to-toe exam. This is really popular in the pre '91 plan and they take advantage of this and really been really happy about this. You can get all your screenings, so this is kind of your annual visit, but you don't have to go to the doctor, they come to you. It's a cool feature. There's also Healthy at Home. This is when if you've had surgery and you've been inpatient, if it's been more than 30 days in a skilled nursing facility, then there's this opportunity for some additional support. It can be delivered home meals; it can be one-way rides to various appointments and then six hours of in-home personal care to help you with getting back on your feet through meals and bathing and different things like that.

That's all included where it's no additional cost to you. And it's available for up to 30 days following that exit from a skilled nursing facility or hospitalization. And then if anybody has ever heard of Silver Sneakers, I know this has been a really popular plan in a lot of the commercial plans out there. This is our version of it, we call it Renew Active. It's through UnitedHealthcare. This is actually, if you look at the benefits side-by-side with Silver Sneakers, this is a better plan. This will allow you to go to gyms, get free membership, lots of different classes and different events and it's really gets you out and about, and it's also included in your coverage. We are also including the Personal Emergency Response System as part of your enrollment. This is an in-home medical alert system through Lifeline. It will automatically dial 911 or someone that can help if you're in emergency situation.

Hearing. You will receive a hearing exam and then you can choose from a number of over 2,000 hearing aids and different styles. There's some virtual care around hearing aids, different things around just how it works, conveniently wrapped into the coverage that's also included.

I'm going to tell you a little bit about how to learn more. Again, annual enrollment's right around the

Annual Meeting ... continued on page 8

Annual Meeting ... continued from page 7

corner. But the first thing, UnitedHealthcare will have a road show. They're going to be in a number of places around the country. You'll be given a list to hopefully see something that's close to you that you could attend. And we'll put these in the enrollment material so that you can decide, but they've booked rooms across the country where they'll be. Feel free to join in. I went to a number of them last time we rolled these out and they're very good about explaining a plan and how it works. And you can bring all your questions about any of the medications that you have or your doctors or all those things and they'll have somebody there that can answer those really specific questions. And then if you can't make those in-person meetings, there's a number of webinars or phone calls and you'll be provided a list of them based on dates and times, whatever is best convenient for you. And then finally, what I would encourage you to join is one of two calls because this is going to be a joint call between UnitedHealthcare, Businessolver and myself. And we will be all together so that if there's any questions around not only the Medicare Advantage Plan, but how to enroll particularly through Businessolver, if there's something specific related to Lumen and your coverage and what else is going on, I'm happy to be there to answer those questions too. So those are two days, and we will be recording these so if you can't make it, we'll record them and then they'll be available out on the Businessolver and probably UnitedHealthcare platforms. And we'll let you know where those are posted, but I think they'll be at least be available on your Businessolver account homepage. And then again, just keep in mind November 7th through the 18th are the magic dates that we're tracking to make sure that we have all active employees and retirees enrolled for 2023.

I did get some questions that got called in and I'll just go through those really quick. The question was around a brief explanation of the various categories of retirees that we follow. And I think it's pretty much the same as it's been for a number of years. We track the pre '91 and ERO '92, the grandfather plan and that group. And then we get into the post '90 Qwest Management, post '90 Qwest Occupational and then what we think of as CenturyLink. And then that group is just a bunch of people that are from Madison River

and Embark and number of acquisitions.

And so all of those benefits have been frozen and makes it pretty complex to every annual enrollment and just keeping everybody straight, what they're eligible for, but we do track everybody by their legacy retiree group. Next comment was about Businessolver. We all know last year was not fun as far as the transition to Businessolver. If you had an HRA, it was all hands-on-deck to make that transition. We learned very late in the year that the old vendor wouldn't transition a lot of data that we expected, which threw us into turmoil. And we worked really hard to hopefully get everybody's claims moved over. All your banking information had to be redone. I mean, you know the story, I think I've probably talked to everybody, so we've hopefully got that back on track. They're doing much better. I only get about one or two emails a week where I used to get hundreds in a day. I think they're good about getting on it, resolving it. If you know of anybody that's struggling still about getting claims paid, please forward them to me. We'll definitely get them set up. What we're concentrating right now is on '23. How will it easily and successfully transition from '22 to '23, get you all enrolled, make sure claims are rolled over? All the things. And that'll all be explained during the annual enrollment. So far so good, so hopefully as we move forward, everything will go as planned.

Another question, will HRA be extended to '23? Yes, it will. Is there anything you can share regarding future commitments to HRA past 2023? There are no plans to change anything. I can't promise anything as you always say. I mean, it's not like pension where it's guaranteed, but given the history of the company and our past history, I know of no changes or desire to make changes. So other than that, that's about all I can say. Final question: Can you provide any input on the reasoning for moving some retirees to an insurance company? The Lumen pension plan is a massive plan and as we look and manage the assets of that plan, I work with the CIM Group, the Century Investment Management Group on that. And we've always had a strategy to be able to de-risk that plan being so large and the way that the company continues to have to fund that with competing business needs, all those things. We want it to be a very efficiently run plan, a very well-funded plan. And when we have an oppor-

Annual Meeting ... continued on page 9

Annual Meeting ... continued from page 8

tunity like we had with the recent asset transfer, it was being able to take what we felt was a portion of the benefit that was easily identified, very stable, and easy to fully fund. The intent for the retirees was for no impact, no change, and be able to transition them to another secure location for continued payment. But then making the existing plan healthier and longer term around those assets is really it. There was really nothing beyond that. It's really an administrative or strategic process that all companies probably our size and especially our size of the pension plan are looking into.

The next speaker on our agenda is Alyson Parker. I had an opportunity to meet her when I was in Washington D.C. lobbying for NRLN issues. She has been your National Retiree Legislative Network executive director since 2016. It's my privilege and pleasure to introduce Alyson Parker.

Kay Daugaard



Alyson Parker

Hi everyone. I'm not going to be joining by video, but hopefully everyone can hear me. I did just want to bring you up to date on what we've been working on and what we expect to happen through the rest of this year and then what we're looking at next year. The first thing I wanted to talk about is what's going on right now up on the Hill? And I'm sure a lot of you probably are aware, but for those of you who do not watch Congress too closely, they're trying to figure out funding for next year and they've been unable to pass the appropriation bill.

So right now they're in negotiations over the continuing resolution (CR), which would fund the government for a certain amount of time. I think they have about eight days left before the government runs out of money, so that's something that has to happen. They're currently negotiating on what would be included in the CR. The Republicans want it to be clean. The Democrats, of course, would like to get some

items in there, but they're realizing that they can't let the government shut down. They also need to figure out funding for 2023. They're punting that with a CR and then they'll take it up again in December once the election is decided.

We have been watching this process closely because there may be a few of our provisions that end up in some type of large omnibus spending bill. I'll go into that more as I go through certain issues that we've been working on. I wrote in the NRLN Newsletter over the summer about three specific issues that we have been working on for years since I joined the NRLN. And those three issues are the annual funding notice (AFN), recoupment, and also section 420 transfers. We've been asking for in the AFN is for it to become clearer for retirees when they receive it in the mail so you have a better picture of how it's funded, how much you can expect, those type of things. Right now, it's very convoluted. We have been successful in getting that provision put in a bill that was introduced by the Senate Health Committee.

The other area that we were working on was recoupment which is when a pension plan pays out, it mistakenly pays you too much. And then they say, "Oh, we accidentally paid you an extra \$10,000 for five years, and guess what? You owe us \$50,000 and you need to pay it in the next six months." We said, "That's completely unfair. The retiree has no knowledge." Unless they can prove that you somehow participated in fraud, it's not fair to all of a sudden require a retiree to pay this back. We were successful in getting this provision in not only on the Senate side, it's in the health bill on the Senate and also the finance bill on the Senate.

But also on the House side, the bill contains language that we approved and worked on for years. I walked the Hill many days and we were able to get support for this provision. Without getting in too much what the bill does, it protects you and it says to a company, "No, you are not required to recoup, but if you do recoup, you can only go after three years and only 10% per year of the amount." We're very pleased about that. And we do think that this provision, as I said, is in three bills. The retirement bill that they're working on now is called Secure Act 2.0 and we think that that provision will be in that.

Annual Meeting ... continued on page 10

Annual Meeting ... continued from page 9

And then the last provision is the section 420 transfers, which allows a company if they're funded above a certain level, to transfer those excess funds and use them to shore up benefits for retirees such as health-care and life insurance. The Senate bill actually took the language that we had been working on and not only extends it, which means it makes it allowable for a company to do this, but they also lowered the threshold of the funding level that a company has to meet to enable them to be able to do this. So, if they're funded at approximately 120%, then they can use excess funding above that to fund life insurance or health insurance for retirees. So that is a big win that is only in the finance bill at this point. But the good news about this provision is that it's a paid for, so it provides more tax revenue for the Hill, which is great for them because that offsets some of their pet projects that they always like to put in these bills.

The other thing I would mention is that these three bills are supported not only by Democrats, but also Republicans, they're bipartisan. This should not be impacted by any changes coming this election over who's controlling the Senate and who's controlling the House because they are bipartisan. The latest intelligence we have on this is that right now the three committees are meeting and they are trying to reconcile their three bills because the House bill has certain provisions, the Senate health bill has certain provisions, and the Senate finance bill has certain provisions. They are going through provision by provision and hashing out what will be the final language and also what will be included.

There is a chance that some provisions may be taken out and that may happen to one of our provisions that we've been fighting for. However, we feel very strongly that we have a very good shot at getting all three of these through to the final goal. We're monitoring that and won't know what's in the final bill probably till around Thanksgiving. And the latest feedback I've gotten from the Hill is that they expect this Secure Act 2.0, which is a big retirement bill to be passed, probably in the lame duck session after the elections. Stay tuned on that. It's looking pretty good though, that we might have a few wins there.

The other two issues that I wanted to tell you about that we're working on this fall, one is the healthcare

tax credit, (HCTC) and the other is for Delphi retirees. The HCTC provides a tax credit to help fund up to 72.5% of the cost of health insurance to retirees whose pensions were taken over by the Pension Benefit Guarantee Corp. (PBGC) and the retiree is not yet eligible for Medicare. This provision has been extended year after year, and the last one expired at the end of 2021. We've been working all year to get this put into a moving piece of legislation. And few times we thought we were good to go and then the bill it was supposed to be attached to ended up not moving forward. We are still working on this.

And then the second issue that we're still working on is called the Susan Muffley Act which has to do with the Delphi retirees. It would restore the pensions of the Delphi salaried retirees. Some of you may be aware of this, but about 13 years ago, General Motors went into bankruptcy and at the PBGC, the government ended up increasing the funds needed for the union retirees, but they did not do the same for the salaried employees of Delphi. Essentially, they picked winners and losers. The union got extra money, the salaried retirees did not, and that resulted in reduced pension payments to the salaried retirees that they had relied on.

Although this is specific to Delphi retirees, it really does impact all retirees because these were benefits that they had earned and the government just decided to pick the union representatives (probably because they would scream more), and leave the salaried retirees out of luck. We do have a lot of interest in getting this done on the Hill. As you can imagine, there's some resistance because it's specific to certain people, but it really comes down to equity of what is right and what is wrong. And this is another issue that we've been working on this fall and we're going to continue working on. We'll see if this ends up in one of the moving legislative bills that I talked about earlier.

And then the last thing I wanted to raise is what's going to happen in 2023. If we are all successful in getting all of these bills that I mentioned previously through by the end of the year signed into law, that would make my job a lot easier. But if some of these do not pass, of course I expect we'll continue working on them next year. But I did want to bring up one issue that we are working on developing legislative lan-

Annual Meeting ... continued on page 11

Annual Meeting ... continued from page 10

guage with other industry people who are interested in pension issues. It's the de-risking issue. And this is a very important issue for anyone who has a pension because companies continue to de-risk when they sell off the pension annuities. One recent example I would give you is that IBM purchased annuity contracts to transfer a total of \$16 billion of their defined benefit plan liabilities.

This was the most significant buyout in the last decade

and the second largest in history. And as you know, if your plan is sold out to an annuity, you end up losing benefits such as the protection of the PBGC. This is going to be a big issue in 2023, and we're working this fall on to develop legislative language that the government will go along with. The good news is we actually already have a staffer on one of the committees that handles retiree issues committed to working with us on this. They are very interested in introducing the legislation once it gets drafted. And that is all I have for you today.

Treasurer's Report

Paul Williams

As I reported on the Zoom call last week we ended 2021 with total assets of \$181,000, having received \$58,000 in revenue and spent \$59,600.

So far this year we have received \$38,800 and spent \$42,000. So we are OK financially. Dues are continuing to come in as reminders are being sent out, and I expect the end of 2022 to be very similar to 2021, Meaning that we will have revenue roughly equivalent to our expenses.

- If you wonder how we spent your \$25 dues, the administrative cost of running the organization was \$13.77 per member.
- The cost of producing *The Guardian* newsletter was \$6.10 per member.
- \$5.00 of each member's dues goes directly to support the NRLN.

- If you are curious, we spent 13 cents of your dues to develop the new web site. 13 cents obviously does not represent the untold hours that Greg Snyder spent bringing us on line.

With the website we were able to set up PayPal and Credit card payment of dues. This has been a common request for several years. We still take checks, but if you prefer to pay on line, feel free to use that option.

Several members have expressed the thought that they get *The Guardian* on line to save us money. It does save us a very small amount of money, but only if it works for you. I get mine on line because I like the colored pictures.

If you have any concerns, questions, or comments about the finances of the organization my contact information is on the last page of *The Retiree Guardian*. Feel free to email or call me.

Reminder ...

Remember that the annual enrollment for your health care benefits is coming in late October or early November. We learned during Marina Pearson's presentation on the annual meeting Zoom call that there will be a new option available to some of us. I want to encourage you to look for the annual enrollment information and give serious consideration to what is best for you. I don't want to be too negative but it sounded like there may be several ways we receive the enrollment information this year. I am used to

getting it in the mail, but it is possible that it will be an email from BussinessSolvers, or perhaps a message on their website. None of this is certain. I am taking a wait-and-see attitude. However I don't want to miss the enrollment this year because I want to make a change to my dental plan. Therefore I am keeping an eye out for the enrollment package and I think you should do the same.

Paul Williams

Bell System Memorial Webpage

By Dewitt Hoopes

On August 2nd 2022, we marked the 100th anniversary of the death of Alexander Graham Bell, the legendary inventor of the telephone apparatus. Here at the Bell System Memorial, we do all we can to pay homage not only to Mr. Bell, but to all those that were part of the best phone system on the planet. Sadly, as time passes, the Bell System, and its sprawling businesses that were part of the American Telephone & Telegraph Co., and all those that contributed to this organization are slowly becoming footnotes in American history.

Our goal at the Bell System Memorial is to ensure that as much of the history is preserved, from employee stories, physical documentation, which we scan and digitize to be shared for all to see and enjoy on our website. 2021 and 2022 the Bell System Memorial has acquired from different sources large amounts of materials, such as employee newsletters relating to Western Electric, U S West, Bell Labs, AT&T Long Lines, and Mountain States Telephone & Telegraph Co. Monitor Magazine, just to name a few. We try and get as much scanned and processed as we can, and hopefully by the end of this year we will have more material to share. In addition to the materials, our site is in the process of having a thorough upgrade, and part of that process is having to go through the site and update or remove any old URL domains that are no longer valid, or have changed. If anyone ever finds links that do not work, please let us know, so we can keep this site as relevant as possible. Once the site has the back-end updates completed, our next upgrade will be the site itself. Since 1997, when the site was created, the site has always been on Microsoft Front-Page, which is an outdated technology, and not mobile friendly. Feedback and contributions to the site have given us the impetus to add new resources, such as retirees to add their shared stories and having a closed social media section where not only retirees, but current Phone Company employees can contribute.

Here are some of the recent updates that we have made to the Bell System Memorial site:

- AT&T Trip to Iran – February 23, 1975 to March 1, 1975 (includes detailed maps, charts, and

diagrams). This would have been a monumental project at the time for the Bell System, and we are privileged to have received an original copy of this corporate document that Bell Telephone Laboratories, Inc., and its parent, American Telephone & Telegraph, and America's largest independent telephone company, General Telephone (GTE), collaborated, at the request of the Imperial Government of Iran to upgrade its aging telephone network. This is available on the 'Bell Labs' link, <https://www.bellsystemmemorial.com/belllabs.html>

- Our 'Directories' page has been thoroughly updated, and outdated links corrected, or removed. This is a great resource for those that want real phone directories that are global in nature, and are considered more accurate. <https://www.bellsystemmemorial.com/da.html> is where the 'Directory Assistance' link is located.
- For those that want to see the full history of "The Phone Company," our comprehensive 'Historical Phone Company Financials' has annual reports dating back to 1881. Considered one of the most central lists for these type of reports, we only archive financial reports from Bell Telephone Company/AT&T, and their spin-offs, plus GTE, which merged with Bell Atlantic, to form Verizon in 2000. https://www.bellsystemmemorial.com/att/historical_financial.htm
- The CenturyLink Retirees section to our 'Retirees Information' page has been updated. Formerly 'AUSWR The Association of U S West Retirees' <https://www.bellsystemmemorial.com/retirees.html>

With so much change in the telecommunications industry, from name changes, mergers, and abandonment of the Bell name and logo (Cincinnati Bell now known as altafiber), with Bell Canada the only phone company to retain the true legacy name of its founder, Alexander Graham Bell, we here at the Bell System Memorial aim to keep not only the spirit of Mr. Bell's

Bell System ... continued on page 13

Challenge Accepted ...



Although the group has gotten smaller over the years, these retired gals from Fargo get together once a month for breakfast. From the left: Darline Wahowske, Deb Markey, Bernice Amstrup, Elaine Sipe, Kathy Tweiten and Esther Timm. Bernice has been retired the longest, having retired in 1983. During Covid they still met at Darline's home, social distancing in an outdoor area.

Bell System ... continued from page 12

innovation and service alive in the archiving of materials of historical importance, but also to try and share this legacy with a younger generation, and to honor the memory of those who worked so hard to build the best phone system on the planet.

This is in appreciation to those that worked for the Bell System, and its many offspring, and to those that are currently working with these companies (LUMEN/CenturyLink) being the territory that is in

the territory where the Bell System Memorial operates from. A heartfelt thank you for your hard work, and dedication. This industry has not been an easy one, but there are those that appreciate the work that you have done, and continue to do. This site is a dedication to the retirees, and current employees, and your input will always be welcome.

DeWitt Hoopes
President
AGB 1847, Inc. dba Bell System Memorial

Fall Enrollment Periods Coming Up Soon

By Barbara Wilcox

If you don't want to make any changes to your Company or Medicare health care coverage for 2023, you do not need to do anything.

Medicare Open Enrollment: October 15 – December 7

Post-1990 Retirees

Medicare Open Enrollment is for making changes in Medicare Advantage Plans or Medicare Part D Prescription Drug Plans for the coming year. I highly recommend that you review your coverage, any changes being made in your plan and any changes in your health or prescription drug needs. If you need assistance, you can contact your local SHIP program (877-839-2675) or you can use the tools on *Medicare.gov* to find the plan that best fits your needs. You can change plans as often as once a year during fall Open Enrollment. The plan you choose has to accept you, regardless of your health status or preexisting conditions.

Medicare Open Enrollment is NOT for making changes in Medicare Supplement (Medigap) plans. You can apply for a Medigap plan at any time of year, but the insurance company may not be required to accept you. There are special Guaranteed Issue rules that govern when you can sign up for one of these plans without being penalized for your health status or pre-existing conditions. Generally, you have Guaranteed Issue during the first six months after you first enroll in Medicare Part B. But if you wait until after this Initial Enrollment Period, you may not be able to sign up for a Medigap plan or change Medigap plans. If your health is not good, you might be charged a higher premium, or you might have to wait six months for coverage of a pre-existing condition, or you might be denied coverage entirely.

If you did sign up for a Medigap plan during your Initial Enrollment Period, there are some special rules that allow you to “test drive” a Medicare Advantage plan and then return to your Medicare Supplement plan without any health questions being asked. In addition, some states have specific rules governing enrollment in Medigap plans with Guaranteed Issue.

These rules can be complicated, so be sure you understand them before making changes.

Keep in mind that Medicare rules do not allow you to be enrolled in both a Medicare Advantage plan and a Medigap plan at the same time. You have to drop one plan in order to enroll in the other.

Before you think about making a change from Medigap to Medicare Advantage, be sure you understand the rules and be sure you understand what your insurance company will or won't allow if you decide you want to go back to Medigap. I recommend that you call your local SHIP program (877-839-2675) for assistance.

Lumen Annual Enrollment: November 7 – 18, 2022

All Retirees

Watch your mailbox for your Annual Enrollment information from Lumen. It will give you information about options available to you for your health care and dental care as well as information about any Health Reimbursement Accounts (HRA) you may be eligible for. If you want to make changes in your coverage for 2023, there will be instructions in the Annual Enrollment materials on how to make those changes.

Notice of 2023 Medicare Part B Premium and/or Income-Related Monthly Adjustment Amount (IRMAA)

This annual notice from Social Security should arrive in your mailbox by early December. It tells you how much you'll be paying for your Medicare Part B monthly premium and for any IRMAA you may owe in 2023. If you receive reimbursement from Lumen or your HRA for these items, read the Annual Enrollment Instructions from Lumen carefully to find out exactly what you need to do, what documentation you need to submit, the address you need to send it to, etc. in order to get the correct reimbursement in 2023.



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 or 763-432-2860. Greg Snyder can also be contacted for the NWBell five-state area at TPNupdate@gmail.com or 352-316-5872. For the Colorado/Wyoming area, contact John Rommelfanger at jrommel@live.com or 303-475-8225.

Thanks!

Greg and Rommel

* current member

Colorado

- Kriske, Shirley Brighton
- Lehmann, Orville..... Grand Junction
- Nilsson, Warren Karl.....Castle Rock
- * Popp, Richard Henry..... Denver
- Riley, EvelynBrush
- Smith, Lucille D Denver/Clinton, IA
- Teets, Yvonne Lee (Smith)Aurora
- Vellinga, Delores "Dee" (Bailey)
..... Denver/Sioux Falls SD
- Vikman, Duane Gustav..... Denver

Iowa

- Andrews, Robert Eugene Des Moines/Minneapolis
- Bast, Sonja.....Readlyn
- Bastian, Dorothy L.....Dubuque
- Beckman, Eleanore Helen.....Mason City
- Betts, Arlene..... Council Bluffs
- Christoffersen,William Charles ... Missouri Valley
- Cunningham, Charleen M Clinton
- DeCarlo, Edward "Eddie" Dallas Center
- Donlon, Kadene Marie Cedar Falls
- Downey, Michael Jesse Rolla/Omaha
- * Drager, Lorraine.....Algona

- * Elliott, Phillip RDes Moines
- Eyestone, Patricia A..... Waterloo
- Fenton, Roline Ann Urbandale/Keokuk
- Gregory, Barbara K Rutland
- * Hendrikson, Merle E.....Mason City
- Hoover, Evelyn JuliaIndependence
- * Hotchkiss, Gordon..... Ankeny
- Jackson, Lucille K "Lucy" Council Bluffs
- * Johnson, Robert J "Bob" ..Cedar Rapids/Galena IL
- Kopsa, Donna.....Marshalltown
- Kriz, John Clement "Jack"..... Cedar Rapids
- Krogmeier, Helen (Krekel)..... Council Bluffs
- Menster, Maureen Ann (Dolan) Sigourney
- Miller, Irma..... Council Bluffs
- * Musselman, Dean R..... Council Bluffs
- Myers, Curtis QDes Moines
- Olson, Richard Wendell Council Bluffs
- Phillip, LaVene "Beanie"Davenport
- * Phillips, James Robert..... Council Bluffs
- Ruden, Grace CatherineDubuque
- Schillig, Carol..... Cedar Rapids
- Shotten, Raymond H.....Ottumwa
- Steffensmeier, Patricia Rose "Pat" St. Paul
- Stover, Gary Joseph Iowa City
- Voss, TerryDavenport
- Wilson, Mary JoDes Moines

milestones continued on page 16

Minnesota

- Altobelli, Kathryn Anita “Kathy” Dilworth
Ander, Nora Willmar
Bartush, Alice G. Elk River
* Borgmann, Harold F Sauk Centre
Brand, Charlyne “Char” St. Anthony Village
Bregel, Roger H Maple Grove
Chap, Donna. St. Paul
* Cherry, Darlene St. Paul
Cornell, Harlan B. Virginia
Czaplewski, Theodore “Ted” Wynona
Davis, Yvonne. Cloquet
Dawson, Wayne Leon Cloquet
DelZoppo, Helen Irene Sauk Rapids
* DeRoche, Joyce Marie Duluth
Donkers, Rochelle “Shelly” Nerstrand
Eklund, Lorraine Ethel Minneapolis
Erickson, Patricia “Pat” (Olson). Duluth
* Forse, Patricia Ann Golden Valley
Frederick, J. Anne North Mankato
* Frutiger, Richard William. Rochester
Goswitz, Kathleen A St. Paul
Hart, Arlene T Minneapolis
Knoepke, Betty. Preston
Krabbenhoft, Betty. Sabin
Mack, John Savage
* Marvin, Richard Mankato
McGowan, Daryl Laverne. Rochester
Ness-Dibley, Doris. Wolverton
O’Keefe, Twila. Elk River
Olson, Patricia Jean “Pat” Duluth
Peterson, Jeanette Myrtle (Lundblad) Glenwood
Pierce, Christine “Chris” Bertha
Renstrom, Lynda L. Minneapolis
* Ringgenberg, Philip W Hopkins
Rolloff, Dennis Raymond “Denny” Shakopee

- Rossmann, Lee R Burnsville
Schenck, Patricia “Pat” Dilworth
Schinn, Mary Katherine Duluth
Schwartz, Ronald A Fairibault
Skrei, David. Moorhead
Sroga, Stanley J. Minneapolis
Swenson, Jan. Virginia
Weiger, Jay Allen Little Canada
Westerbur, Ronald Ray Virginia

Nebraska

- Bennett, Jeanette Wahoo
Bloomquist, Marilyn Louise. Grand Island
Eggeling, Ronald E. Lincoln/Omaha
Emerson, Barbara Ann Pine Island
Holbrook, Cynthia Jean “Cindy” Omaha
* Kluch, Leo J LaVista
Lee, Dolores Patrice. Elsie
Misner, Margaret Gering
Mudloff, Lois “LaFern” St. Paul
Schettler, Norma Jean Columbus
Thompson, Elizabeth Barbara Omaha
Weaver, Emma G “Gertrude” Sidney

North Dakota

- Bale, Robert “Bob” Mandan
Hohnadel, Bessie L Page
* Hubbard, Gary Grand Forks
Kolden, Bruce. Fargo
Kolrud, Dale Kenneth. Bismarck
* Murack, JoNell Fargo
Schenck, Patricia Fargo
Smith, Coty “Kathryn” Dickinson
Yergens, Milton Fargo

South Dakota

- Erickson, Betty Eileen Sioux Falls
Fiferlick, Teri. Sioux Falls

milestones continued on page 17

South Dakota

- Folk, Leonard Sioux Falls
- Hampton, Darrel D Wolsey
- * Martinec, Dennis Raymond Sioux Falls
- * Swanberg, Richard "Dick" Dell Rapids
- Weeks, Dorothy Emilia Spearfish

Wyoming

- Bennet, Donna Marie Gillette
- Faass, Connie Cheyenne
- Funk, Eileen Casper

Other

- Hauenstein, Russell. . . . Blanco TX/St. Cloud MN
- Schinn, Mary Phoenix AZ
- Stump, Hazel Colleen . . . Richland WA/Ottuma IA



Website Updates

By Greg Snyder

This is the one-year anniversary for the CenturyLink Retirees website. In the last year we've seen over 9,000 visitors, over 26,000 views and have a continually growing number of followers. In the same time, we published 41 posts on the Retirees' Blog, and responded to 112 help requests from our members and non-members. Plus, we've put it to good use with the polls, RSVPs, and so on. I think the most important benefit though, is that it's been able to keep our members informed and up-to-date. Since that was our primary goal, I think it's proved its worth. Happy Birthday CLRetirees.org!

As we are all aware, in the last couple of years there has been very little in the way of retiree get-togethers. Most were canceled due to the pandemic, and so there was no need to let anyone know about canceled events. Now that things have opened up, and with

the sincere hope that it continues that way, we want to offer a new feature on the website. It's called the "Retiree Calendar". You can find a quick-link button for it on the front page. The direct link is: <https://ctlretirees.org/whats-happening/> The page is for retiree reunions - large and small, coffee get-togethers, etc. If you have an event of interest to the retirees, and would like to advertise it, this is the place. Just send the information to me via the contact form and I will work with you to get it listed on the page.



Thank you again for supporting the CenturyLink Retirees and, as always, your input helps us do a better job. So, if you have any ideas or suggestions for the website, please don't hesitate to send them in via the contact form on the website.

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 and date of birth.

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. 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.

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
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

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

NON PROFIT ORG.
U.S. POSTAGE
PAID
PERMIT NO. 3844
TWIN CITIES MN

Address Service Requested

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.

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 ☛

Phone: 763-432-2860