



Issue 1 — 2023

# THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

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

## Message from the Chair

Hello and welcome to this issue of *The Retiree Guardian*. It has been an eventful year for us and I hope we can all look back on 2022 as a challenging and rewarding time. The frequent and sudden changes to our economy have really been keeping me in a feeling of nervous anticipation. New choices available in our health care options have given us a lot to review in the last few months. As usual, you will find a lot of specific and useful information in the pages of this newsletter.

With the pandemic environment easing a little, the NRLN is resuming the fly-in visits to our legislators in Washington. One of the benefits of our membership in NRLN is the ability to visit in person with representatives and senators and make sure our concerns and opinions are heard and valued as we work to improve and preserve retirement benefits. As of now, the Board plans to send two members to this lobbying effort. They will not only be offering guidance and information to the representatives on pending bills, but will also be offering a “report card” advising them of how their voting record has been perceived by the retirement community. The congressional reps are very interested in that data. Look for a report from

the attending board members sometime this summer.

In the last two years, we have become reasonably proficient at ZOOM meetings. The internet has allowed us to continue to provide access to each other as well as the issues impacting our company and issues of retirement. We will soon begin planning for our annual meeting in 2023. Should we return to an “in person” meeting format or use technology to meet our requirement for an annual gathering? If you feel strongly about a face-to-face meeting or another Zoom call, let us know.

Our membership remains at over 1,900. *The Retiree Guardian* is a vital tool available to help us manage and understand all the elements impacting retirement. Go to the back page and look over the list of contributors and volunteers who produce this document. Also, do not hesitate to contact one of the Retiree Advocates on that list if you have problems that cannot be solved with the Lumen benefits website and helpline. Enjoy this issue of *The Retiree Guardian* and have a happy, prosperous and safe 2023!

*Gerold "Jerry" Weldon*

### Inside this Edition ...

- 2 ♦ Health Care Reimbursements
- 3 ♦ John Bartholomay / Membership Updates
- 4 ♦ What's New in Medicare?
- 5 ♦ NRLN / CTL Retirees
- 6 ♦ Medicare Costs in 2023

- 7 ♦ Milestones
- 10 ♦ Challenge Accepted / Rod McConnell
- 11 ♦ Treasurer's Report / Tom Shinnick
- 12 ♦ NRLN
- 13 ♦ Artifacts & History

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

# Reimbursements for Health Care Costs

By Barbara Wilcox

The procedures for reimbursements from Lumen for health care costs depend on when you retired.

## Pre-1991 Retirees

Pre-1991 retirees receive reimbursement from Lumen each month for the amount they paid the Federal Government for Medicare Part B premiums and any Income Related Monthly Adjusted Amount (IRMAA) they may pay. As you know, the amount of the Part B premium and the IRMAA amounts paid by high-income retirees change each year (see article on p. 6). Instructions for updating the amount you will be receiving in 2023 are in the **2023 Annual Enrollment Guide** you received in the mail from Lumen in November (pp. 4 and 23). We are reprinting a condensed version of those instructions for your convenience. *Notice that if you pay only the standard Part B premium and do not pay IRMAA, then your reimbursement amount will be automatically updated and you do not need to do anything.*

### Medicare Part B Reimbursement

If you are receiving the standard Medicare Part B reimbursement, your monthly reimbursement will automatically update to the standard 2023 Medicare Part B premium, as determined by Medicare.

If your Medicare Part B is different than the standard amount, you will need to provide the Service Center a copy of your and/or your dependent's Social Security Administration letter indicating your 2023 Medicare Part B premium, including any IRMAA you pay. Mail or fax a copy of your Social Security Administration notification letter to:

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

If the notification letter is postmarked on or before March 31, 2023, your reimbursement amount will be effective retroactive to January 1, 2023.

If the notification letter is postmarked after March 31, 2023, your reimbursement amount will be prospective only, meaning it would be effective the first of the

month following receipt of the letter and retroactive reimbursement will not be approved.

Questions: Contact the Service Center at 833-925-0487, Mon. - Fri. 7:00 a.m. - 7:00 p.m. (CST)

2023 Enrollment Guide | Issued November 1, 2022 - Qwest Pre-1991 Retirees, including Inactive and COBRA Participants

## Post-1990 Retirees

Post-1990 retirees who have Health Reimbursement Accounts (HRA) accounts received a notice in December from MyChoice Accounts (MCA), the administrator of the HRAs, outlining changes in procedures for reimbursements in 2023. Here are some highlights from that notice.

- If you set up recurring reimbursements in 2022 and if the amount is not changing, you do not need to do anything. Your reimbursements will continue in 2023 at the same dollar amount.
- Some recurring monthly reimbursements will automatically be updated to the 2023 amount. These include: Medicare Part B premiums for occupational retirees who chose to have their Part B premiums reimbursed; monthly premiums for the Lumen Retiree Dental plan.
- If your recurring reimbursements for insurance premiums were set up by Via Benefits (or a predecessor insurance broker), then updates to new amounts are automatic.

If you need to set up or change your reimbursements, then there are new procedures to do this, as described in the notice. You are encouraged to do this online at [lumen.com/healthbenefits](https://lumen.com/healthbenefits). For assistance, call the Lumen Health and Life Service Center at 833-925-0487. HRA funding levels in 2023 remain the same as they were in 2022. The 2023 funds were added to your HRA account on January 1, 2023.

**REMINDER:** If you enrolled in the new Lumen Retiree Medicare Advantage PPO plus Dental plan (MAPD), you do not have HRA funding in 2023 and cannot receive reimbursement for 2023 expenses.

# Membership and Retiree Guardian Updates

By Clyde Just

The biggest news for us is that in the latter part of the fourth quarter of 2022 we completed the move to a new company who will take on the responsibility of our clerical work, data base maintenance and the processing of all checks for membership dues. The company is 3 Rivers Company which is located in Coon Rapids, MN 55433. You will see the new address on the Membership Application and Renewal form located on the last page of this issue. Please use this address and not the one that we have used for the past several years.

As of the end of December we still had 115 members who did not renew their dues for 2023. During 2022 we lost an additional 78 members who died. On the good news side we had 56 new members join our association. In total, our membership declined by 137 to now stand at 1,907 total paid members.

During 2022 the first three issues of *The Retiree Guardian* were each 20 pages while Issue 4 had 16 pages. I would expect that in 2023 we would again have between 16 to 20 pages per issue. I would like to point out that the number of pages will always be a number divisible by four. Another point is that we

normally have four pages that basically have the same information in each issue. The last page is always reserved for the Membership Application and Renewal form. A page titled "What to do when a retiree dies..." and a page titled "Navigating the Service Center Voice Response Center" are normally included in each issue. Finally, a fourth page that gives information on the NRLN and the Lumen Retiree Benefits is basically identical each issue. There may be times in order to end up with the correct number of pages I need to eliminate one or more of these four pages. I usually eliminate the NRLN/Lumen Retiree Benefits first but sometimes I need to eliminate one more. The second one that could be eliminated is the Service Center Response page. I try my best to not eliminate the "retiree dies" page. In fact, if needed, I will go with 24 pages in the issue.

This brings up my usual plea. I would like to urge all of you to consider sending me more group pictures and "I Remember When..." stories during 2023. Remember, this newsletter belongs to all of you. I firmly believe that any and all of you can make it a better newsletter by sending me these pictures and stories. Thanks in advance for your help.



## Thank You to John Bartholomay

Fargo, North Dakota, Pioneer member John Bartholomay was honored by Bonanzaville Pioneer Village in West Fargo, North Dakota, at their annual Volunteer Appreciation dinner on November 16, 2022.

Bonanzaville is the home to the Telephone Museum, which is John's home-away-from-home. John not only keeps the phone system running for the Village, but also puts in many hours updating the exhibits in the Telephone Museum, hosting tours of the museum - teaching children how to dial a REAL phone - and enlisting volunteers to help with the tours and to be 'elves,' answering phone calls to Santa's hot line from children when they attend Christmas on the Prairie at Bonanzaville. The children may be naughty or nice. The same can be said for the elves John recruits, but John **definitely** tops the nice list, and a more deserving person of the Volunteer

of the Year award would be hard to find! The Fargo Pioneer group could not be more proud of him and thank him for his hours and hours of dedicated service to the museum and to our Pioneer group.

# What's New in Medicare

## By Barbara Wilcox, SHIP Counselor

Changes are coming to Medicare which will reduce costs, enhance benefits and make it easier to enroll without late penalties or gaps in coverage. Some of the changes were made by Congress and some result from provisions in existing law or changes to rules. Some of these changes take effect in 2023 and others will take effect later.

### Reduced Costs

Congressional action plus other changes will reduce 2023 costs for many if not most Medicare beneficiaries.

#### **Part B premium and deductible reduced.**

The Centers for Medicare and Medicaid Services (CMS) explained the cost reductions this way.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for all Medicare Part B beneficiaries is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022.

The 2022 premium included a contingency margin to cover projected Part B spending for a new drug, Aduhelm. Lower-than-projected spending on both Aduhelm and other Part B items and services resulted in much larger reserves in the Part B account of the Supplementary Medical Insurance (SMI) Trust Fund, which [were] used to limit future Part B premium increases.

#### **Prescription Drug Cost Savings**

Good news for diabetics. Beginning January 1, 2023, cost sharing for any insulin on a Medicare Part D (or Medicare Advantage) formulary is limited to no more than \$35 per month for each covered insulin. There is no deductible for insulin. Insulin used with durable medical equipment, like an insulin pump, is covered under Part B, and this \$25 cost cap also applies to Part B insulin beginning July 1, 2023.

Some vaccines, such as the Shingrix shingles vaccine, are covered under Part D. Beginning January 1, 2023,

there is \$0 cost sharing and no deductible for Part D vaccines.

The Inflation Reduction Act of 2022, passed by Congress last August, contains additional cost-saving measures for prescription drugs that will take effect over the next four years.

### Enhanced Benefits

CMS is changing some rules to make it easier to get behavioral health services and opioid treatment services under Medicare. This includes expanded coverage for telehealth services in some circumstances.

Other rules changes are clarifying circumstances when dental services will be covered by Medicare. For example, Medicare will cover dental treatment to eliminate infection before certain surgeries, such as cardiac procedures or an organ transplant.

### Enrollment in Medicare

There have been a number of rules changes that make it easier for people to get enrolled in Medicare without gaps in coverage and with no or reduced late-enrollment penalties if they missed their Initial Enrollment Period when they first became eligible for Medicare. While most readers of this article are already enrolled in Medicare, some may have friends or family members who aren't enrolled yet. These changes are effective January 1, 2023. Here are some highlights.

- Once a person becomes eligible for Medicare, in most cases by reaching age 65, their Part A and Part B will become effective the first day of the month following the month in which they enroll. For example, if a person enrolls in the Initial Enrollment Period but during the three months following their birthday month, they no longer have to wait for their coverage to begin.
- Special Enrollment Periods (SEPs) have been expanded to include more circumstances beyond what has been available in the past. For example, if the person is impacted by an emergency or disaster, as declared by a federal, state or local

*New in Medicare - continued on page 5*



## ***New in Medicare ... continued from page 4***

government, if a person is given incorrect information by their employer, if the person is released from incarceration, or if the person has been covered by Medicaid and that Medicaid coverage is ending, they will have an SEP for enrolling in Medicare without penalty. The exact rules depend on the circumstances. A person can request an SEP for any unusual circumstances that were beyond their control.

- If a person misses their Initial Enrollment Period when they first become eligible for Medicare and also misses any SEPs they may be eligible for, they still can enroll during the General Enrollment Period, January 1 through March 31 of each year. Now, they don't have to wait for their coverage to begin, as it will begin the first day of the month following their enrollment. Late enrollment penalties will still apply, but they may be less than they would have been under the old rules.

Enrollment in Medicare is handled by the Social Security Administration.

## **Beware of “new” Medicare card schemes.**

While the rollout of new Medicare cards ended in 2019, scams about Medicare cards continue. You will not be getting an updated Medicare card this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is again issuing new cards—perhaps plastic ones, metal ones, chipped cards, or black and white COVID-19 cards. The scammers may tell you that in order for them to send your new Medicare card, you need to verify your identity, which may include your Medicare number. This is an attempt to gain your personal or financial information. Beware of unsolicited calls from anyone claiming to work for Medicare or anyone who needs you to verify your identity so they can send you an updated Medicare card

### **Questions?**

Contact your local SHIP program  
by calling 1-888-696-7213.

---

## **NRLN and CenturyLink Retirees are not the same.**

---

While we both work on retiree concerns, the National Retiree Legislative Network is not the same as your retiree association. Our legal name is NWB-USWest-Qwest Retiree association and we are doing business as CenturyLink Retirees.

This is important because every year some of our members make out a check to our association and mail it to the NRLN address. This year is no exception. Part of our support of the NRLN is that we allow them to solicit our members for contributions or individual membership in the NRLN. It is not coincidence that after they send out their annual letter is the most common time for our members to make the mistake of sending their dues to the wrong association. We do restrict the time they can approach our members to well after the time you should have renewed your membership, but their letter often triggers the “Oh I forgot” response.”

The NRLN treasurer receives checks made out in our association's name and forwards them to us. If your dues have not shown up on your bank statement for a month that may be the reason. It is sometimes confusing because it might not be obvious which organization you meant to pay. Our assumption is the name on the check is the correct receiver, not the name on the envelope. I will try to contact the current batch of members who have mailed their renewal to the wrong address.

I don't want to discourage you from supporting the NRLN, but please do it after you have sent us your renewal check. You are probably also aware that \$5 of your dues goes to an organizational membership in the NRLN. So, you are supporting the NRLN and can receive their information as part of our organizational membership.

**Paul Williams**

# Medicare Costs in 2023

## By Barbara Wilcox, SHIP Counselor

---

Good news! Some Medicare costs are actually going down in 2023. These decreases plus the 8.7% Cost of Living Increase (COLA) that we got in our Social Security benefits mean a few more dollars in the bank for us seniors. The decreases are in the Part B premium and deductible and in the Income Related Monthly Adjustment Amount (IRMAA) for those in higher income brackets.

Here is a summary of 2023 amounts, compared to 2022, for the costs encountered most often.

	2022	2023
Part A Deductible (per benefit period of hospitalization) . . . . .	\$1,556.00	\$1,600.00
Part B Monthly Premium . . . . .	\$170.10	\$164.90
Part B Annual Deductible . . . . .	\$233.00	\$226.00

### Higher Costs for Higher Income

People who are lucky enough to qualify for high income status pay higher premiums for both Part B and Part D (prescription drug coverage). The government looks at your 2021 income tax return to see if you have to pay a higher amount in 2023, and how much you will pay. The amount you would pay has come down from the 2022 amounts. The brackets have also changed so that you can earn more money before you have to start paying IRMAA. Here are the numbers, based on an individual income tax return. Double the income amounts if you are married and filed a joint return.

#### Part B Premiums Adjusted for Income

Modified Adjusted Gross Income (2021 tax return)	2023 Part B Premium
\$97,000 or less . . . . .	\$164.90
Above \$97,000 and up to \$123,000 . . . . .	\$230.80
Above \$123,000 and up to \$153,000 . . . . .	\$329.70
Above \$153,000 and up to \$183,000 . . . . .	\$428.60
Above \$183,000 and up to \$500,000 . . . . .	\$527.50
Above \$500,000 (\$750,00 if married & filed joint return) . . . . .	\$560.50

#### Part D Income-Related Monthly Adjustment Amount (IRMAA)

**Added to premium of your Part D prescription drug plan or Medicare Advantage plan.**

Modified Adjusted Gross Income (2021 tax return)	2023 Part D Monthly Adjustment
\$97,000 or less . . . . .	\$0.00
Above \$97,000 and up to \$123,000 . . . . .	\$12.20
Above \$123,000 and up to \$153,000 . . . . .	\$31.50
Above \$153,000 and up to \$183,000 . . . . .	\$50.70
Above \$183,000 and up to \$500,000 . . . . .	\$70.00
Above \$500,000 (\$750,00 if married & filed joint return) . . . . .	\$76.40

**Q. How do I know how much I'm paying in 2023?**

- A. The monthly premium amounts, including any IRMAA you may owe due to high income, were shown on the annual statement that you received from Social Security in late November or early December. These amounts are withheld from your monthly Social Security benefits. If you or your spouse are not drawing Social Security, then you are billed for the amounts you owe.



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.

3 Rivers Company LLC maintains the membership database and compiles the names for *Milestones*. They can be contacted at [ctlretirees@3riversco.com](mailto:ctlretirees@3riversco.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

Bainbridge, Virginia Marie..... Brighton  
 Cauthen, Elizabeth Ann ..... Colorado Springs  
 Cordova, Josephine Sofia ..... Lakewood  
 Gross, Charles "Charlie" ..... Greeley  
 Jenkins, Ronald Bernard..... Hudson  
 Lee, Tom Jefferson ..... Greeley  
 Miller, Susan Amy ..... Englewood  
 Rex, Steven James. .... Golden  
 Sommerville, Tom ..... Littleton  
 Tharp, James ..... Centennial/Ankeny IA  
 Tooley, Susan Rae. .... Centennial/Dickinson ND  
 Willis, Joan ..... Littleton

## Iowa

\* Bird, Helen ..... Des Moines  
 Boldra, Don ..... Marshalltown  
 Brandt, Verna ..... Ankeny  
 Briggs, Carol Jane..... Des Moines  
 Bryant, Donna Mae ..... Council Bluffs  
 Campbell, Maxine ..... Clive  
 \* Cardamon, Virginia Ann ..... West Des Moines  
 Carlson, John ..... Clive  
 Cink, Robert "Bob" ..... Algona  
 Collins, Orlo "Kay" ..... Waterloo

Donlin, Patricia "Pat" ..... LeMars  
 Entz, Patricia C. .... Johnson  
 Fuss, Donna ..... Council Bluffs  
 Giese, Steven. .... Bettendorf  
 \* Goldsmith, Kent G. .... North Liberty  
 Harpole, Georgia Lee ..... Winterset  
 Harrington, James KC..... Des Moines  
 Jorgensen, Mary K..... New Hartford  
 Lenninger, Ronald W ..... Indianola  
 Lioen, Joan ..... Bettendorf  
 Monson, Janice H. .... Charles City  
 Mueller, Lloyd L..... Dubuque  
 Mullikin, Mary Belle ..... Keokuk  
 Nielsen, Mary Ann ..... Johnston  
 Noland, Doris Evelyn ..... Ottumwa  
 Overgard, Lu An ..... Council Bluffs  
 Pennington, Beatrice..... Mason City  
 \* Peterson, Clark Charles..... Ottumwa  
 Pike, Linda Sue..... Altoona  
 Pomerleau, Vincent..... Council Bluffs  
 Poore, Linda Ruth ..... Story City  
 Powell, Karen ..... Des Moines  
 \* Prentice, Katherin Gail Spirit Lake IA/Minneapolis  
 \* Prochaska, Frank E ..... Urbandale  
 Reeder, Donald Lee ..... Burlington  
 Reimer, Beverly Ilene..... Elkader

*milestones continued on page 16*

*milestones ... continued from page 15*

Rippee, Ellanora . . . . . Humboldt  
Rohret, Mark . . . . . Iowa City  
Ronnfeldt, Lorene Janiece. . . . . Council Bluffs  
Sanache, Shirley Dee . . . . . Mitchellville/Tama  
Savage, Mary J . . . . . Mason City  
\* Schmitz, Reece Elwood. . . . . Keokuk  
Seibert, Linda Lou . . . . . Wauke  
Showers, Nancy . . . . . Waterloo  
Slorah, Jo Ann . . . . . Des Moines  
White, Joanne L . . . . . Ventura

## Minnesota

Alfonso, Joseph. . . . . St. Paul  
Baker, Mark Joseph . . . . . Hermantown  
Basarich, Lillian S. . . . . Hibbing  
Bauer, Mary Pat . . . . . Mankato  
Baumgartner, William “Butch” . . . . . Roseau  
\* Blake, Duane Darrell. . . . . Edina  
Broman, Dorothy Ann . . . . . Willmar  
\* Brown, Paul H . . . . . Mound  
Courtney, James Lowell. . . . . Chaska  
Crowe, Sherry Renee. . . . . Blaine  
Mickelson, Betty Ann . . . . . Dent  
\* Doneux, David E . . . . . Faribault  
Goebel, Bryan Roman. . . . . Stewartville  
\* Gust, Mikkal “Mike” . . . . . Eden Prairie  
Hall, Joan M . . . . . St. Cloud  
\* Hanstad, Leon . . . . . Fergus Falls  
Heggestuen, Merrill Allen “Mike” . . . . . Detroit Lakes/  
Fargo ND  
Holmblad, Charles W “Chuck” . . . . . St. Cloud  
\* Howard, Donald M . . . . . Dalton  
Howard, Herbert E . . . . . St. Paul  
Kmetz, Marie Anne . . . . . Excelsior  
Kreidermacher, Judith Arlene . . . . . Rollingstone  
Lahr, Virginia M. . . . . St. Cloud  
\* Lee, William . . . . . Annandale

Meier, Barbara Ann . . . . . Minneapolis  
Moesler, Guenther . . . . . Northfield  
Monroe, Betty M . . . . . Winona/Elkader, IA  
Nelsen, Susan Elinor . . . . . Bloomington  
\* Nokes, Elizabeth R “Dolly”. . . . . St. Cloud  
Riley, Patricia . . . . . Cambridge  
Schneider, Cheryl. . . . . Chisage City  
Schutt, Vaunda Lea . . . . . Ada  
Smith, Jerome Douglas . . . . . Excelsior  
Swanson, Suzanne . . . . . Anoka  
Sydow, Leslie Benhard “Les”. . . . . Blackduck  
Tobolt, Wayne Edward . . . . . West St. Paul  
\* Trahan, Dorene M . . . . . Faribault  
Watkins, Lorraine E “Babe” . . . . . Grand Rapids  
Wetter, Myrland “Mike” . . . . . Mankato  
Zajec, Janet . . . . . Crystal/Hillman

## Nebraska

Baker, Jean. . . . . Omaha  
Bockbrader, Golda Jean. . . . . Grand Island  
Craig, Jean A. . . . . Minden  
Derra, James Lee . . . . . Bennington  
Lahman, Joan Beverly . . . . . Fremont  
Lueschen, Yvonne D . . . . . Fremont  
Mason, Barbara . . . . . Omaha  
\* Mitchell, Richard T . . . . . Fremont  
Richart, John William . . . . . Omaha/Plattsmouth  
\* Seyl, Larry Dean. . . . . Omaha  
Smith, Barbara L “Bobbi” . . . . . Omaha  
Teten, Kathryn “Kathy”. . . . . Talmage  
Tinder, Thad Newell . . . . . Elkhorn  
Watson Sr, Donald . . . . . Omaha

## North Dakota

Barth, Roger . . . . . Bismarck  
Carroll, Frances “Fran” . . . . . Minot  
Kubas, Shirley. . . . . Dickinson  
Lenz, Mary Elizabeth. . . . . Walcott

*milestones continued on page 9*



Libis, Lorene.....Dickinson  
Moore, Beth ..... Arthur  
Oldham, John E “Mr. O” ..... West Fargo  
Stilson, Darlene Betty ..... Fargo

### South Dakota

Blide, Elizabeth Ann ..... Aberdeen  
Bosler, Berdyne..... Sioux Falls  
Dicus, Dorothy Mae ..... Mitchell  
Duncan, Jacqueline A ..... Rapid City  
Essem, Jean Marie ..... Sioux Falls  
Hoover, Viola “Vi” ..... Sioux Falls  
Kom, Ceniva..... Aberdeen  
Larson, Linda “Lin” ..... Sioux Falls  
Peters, Raymond Dale..... Sioux Falls  
Peterson, Larry D..... Huron  
Pribble, Leslie “Les” ..... Whitewood  
Staben, Peggy .....Philip  
Turgeon, David Michael .....Hamill

### Wyoming

Cordsen, Janet ..... Cheyenne  
Hanrahan, Suzanne K “Sue” ..... Cheyenne  
Pavey, Robert Kenneth .....Casper  
Rau, Gilbert F “Gil” .....Lander

### Other

Baszuro, Bonnie ..... Colfax WI/Cherokee IA  
Becker, Richard “Dick” ..... Marana AZ/  
.....Minneapolis MN  
Bierbrauer, Iris Eileen .....New Richmond WI  
Brandt, Patricia Ann ..... Milan IL/Davenport IA  
DiPasquale, Michael “Mike” ..... Rice Lake WI  
Feeney, Martin P “Pat” ..... The Villages FL  
\* McFarland, Joseph..... St. George UT  
Past, Donald ..... Columbia IL/Ralston NE  
Schlezes, Victorine M ..... Rochelle IL  
Thorsen, Neola J. .... Holliston MA/Fremont NE  
\* Tracy, Donald “Don” . Clermont FL/Elk River MN  
\* Woolsey, Mafalda Marie .....Cumberland WI/  
.....Minneapolis MN



### 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>

# Challenge Accepted ...

Every first Wednesday of October there is a retiree event that we call the Dorothy Johnston Annual Luncheon. Dorothy hosted this event along with her husband, B A Johnston for decades. Both are now deceased but we have kept this luncheon alive, only skipping 2020 and 2021 due to Covid. This photo was taken on October 5, 2022, at Miracle Hills DJ's Dugout in Omaha.



Back row, from the left: Dennis Willson, Bob Passmore, Tim Wichita, Patty Dwornicki, Billie Bowen, Tim Glover, Thurm Ballard, Bud Anderson, Karen Bellows, Mark Kaiser, George Green, Lynn Bowley and Therese Banks. Middle row: Ken Weis, Brad Yerger, Norma Pountney, Sandy Grove, Mary Geiner, Mary Vankat, Aleen Dizona, Penny Collen, Patricia Taylor, Ben Toscano, Nelson Weide, Frank Ryan, Gloria Miller, Betty Knapp and Jack Weide (partially visible). Front row: Mary Holmes, Anita Larson Andres, Merri Sears, Gloria Yerger, Juanita Ridout, Kathy Kaiser, Jan Holmes, Bobbie Stewart and Mike Krumbholz. Not pictured: Larry Wingate and Floyd Olson.

## Rod McConnell

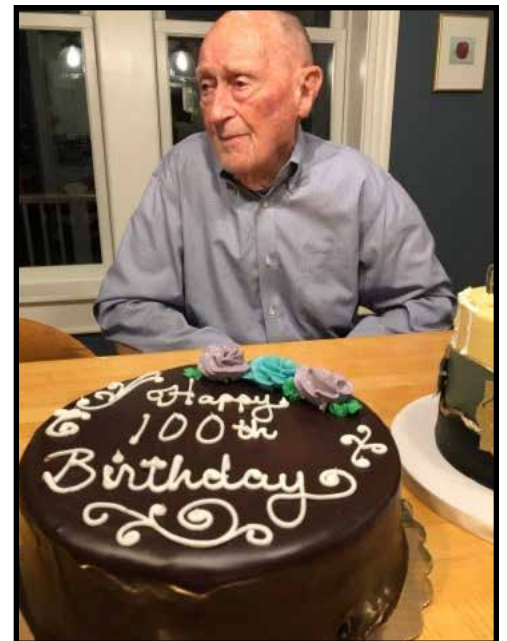
Rod was introduced to the telephone industry at Western Electric while living in Los Angeles. His career with Northwestern Bell began in the fall of 1947 in his home town of Des Moines IA.

The majority of Rod's responsibilities with Northwestern Bell were various management jobs within the Plant departments

From 1977-1979, Rod was part of a group of employees who traveled to Iran, creating a new company called American Bell International Iran. In 1979, the Iranian Embassy was invaded, causing the breakup of ABII and sending the group back to New Jersey.

In 1982, Rod retired after 38 years of service as a business services manager with responsibilities for the western area of Iowa.

Rod commented, "I enjoyed the people, and getting out and around the state of Iowa."



*Rod "RK"  
McConnell  
- 100 Years*

*Young on October 1, 2022, is pictured celebrating this special day with family in Cape Elizabeth Maine.*

# Treasurer's Report

Paul Williams

---

Happy New Year! I know you won't see this for a week or two but I am writing it on New Year's Eve. 2022 was a fairly easy year for your treasurer. Revenue amounted to \$53,883. \$3,295 of that was from extra contributions. Other than a small amount of interest, the rest was your dues.

Our expenses amounted to \$52,275, or \$1,607 less than we spent in 2002. I suspect 2023 will be similar so we are starting the year in good shape financially. That is far better than when I was first elected to this position and we were paying large bills for legal services.

In broad terms, \$12 of your dues were spent on the administrative cost of running the organization. The cost of producing and mailing *The Retiree Guardian* newsletter was \$8, and \$5 went directly to the NRLN to support legislative efforts. We spent \$16 cents on developing and running the new web site. That amount is hardly worth mentioning, but it is new, and

it helped bring in several new members. The web site also provides a method for members to renew and pay their dues online with PayPal which also enables members to use their credit card. That ability has been a request from some members for a few years. It costs us a little to process payments made that way, but it saves some accounting and trips to the bank to deposit checks, so it is probably a wash. Use the method that you are comfortable with.

If you have any concerns, questions, or would like to run for the Treasurer position next year my contact information is on the back page. Feel free to email or call me. As has probably happened to the rest of you, my landline has become a magnet for marketing and phishing schemes so you might go to voice mail if I don't recognize your name, but I will get back to you. Your feedback is important to all of the directors, and is valuable in making this association what you want it to be.

---

## Tom Shinnick

Thanks to Sharon Fratzke for submitting a story from the Brooklyn Park/Brooklyn Center *Sun Post*. Tom Shinnick was a long time employee of NWB. This story is not about his time as an employee of the phone company but rather as his time as an active citizen of his home town. On July 30, 2022, the Brooklyn Center Lions Club unveiled a plaque in honor of the late Mr. Shinnick, memorializing his wide-ranging impact on the city he called home for 60 years.

After moving to the city, Tom quickly became heavily involved in his community through multiple avenues. He was especially involved as a Little League coach, inspired by his son's partaking in the sport. In addition to coaching he became an umpire and then President of the Brooklyn Center Little League. He also took on the role as the treasurer for the league. He then went on to coach Babe Ruth baseball for five years. One of the baseball fields at Lions Park is named Shinnick Field in his honor.

It was during his time as a coach and umpire that Tom

joined the Lions Club which has a mission of improving lives in the community by supporting it through various events, programs and donations. Within the Brooklyn Center Lions club, Tom held all positions in the organization at various times including president. He was involved in the Brooklyn Center Park and Recreation Commission for 32 years, was a member of the Brooklyn Center District 286 School Board for 17 years, and also served as president of the Brooklyn Historical Society. Additionally, Shinnick founded the Brooklyn Center Business Association which aims to help local businesses and highlight them in the community.

For all of his service to the community, Shinnick was inducted into the Brooklyn Center City Hall of Fame in 1996. Tom passed away at the age of 85 on March 12, 2021.

*Taken from Brooklyn Center Sun Post article by Race Archibald, August 8, 2022. Information reprinted with permission from Keith Anderson.*



# NRLN Board Identifies 2023 Legislative Priorities with 118th Congress

## By Cynthia Hadsell

Your retiree association is an active participant on the board of the National Retiree Legislative Network. We also support the creation and revision of documents used to educate members of Congress on issues for seniors. We are fortunate to have the continued leadership of Bill Kadereit as president. Bill has provided a good snapshot of the year ahead as we also celebrate some victories in 2022!

The NRLN Board identified protecting retirees from pension de-risking as one of its top 2023 legislative priorities with the new 118th Congress and cited saving Social Security and Medicare among its major objectives.

Pension plan de-risking can begin when a pension plan sponsor reduces liabilities in several ways. For instance, plan sponsors can use the present Employee Retirement Income Security Act (ERISA) language to terminate plans partially or totally. This corporate action is called a voluntary termination. Plan participants are provided an insurance annuity equivalent to 100% of their company plan benefit payment. So, why worry? Annuities are not ERISA protected! Voluntary termination strips affected plan participants and their beneficiaries of the Pension Benefit Guarantee Corporation (PBGC) plan benefit eligibility and other important ERISA protections.

If the insurance company fails, a state may step in to help protect annuity policyholders. Each state has a Guaranty Association that provides some coverage, called reinsurance. Coverage varies by state. However, it is a lifetime amount and can be as little as \$100,000 or as much as \$500,000. Most states cover \$250,000 which could be exhausted in 10 years if the retiree would have had a \$25,000 a year pension.

Many NRLN members who are retirees from CenturyLink, Corteva (DuPont), Ford, General Motors, IBM, and Verizon and others have experienced partial or total voluntary plan terminations and could be at risk should annuity providers fail to pay. A 2021 METLIFE study of 250 companies revealed that 93% said they intended to divest all their defined benefit

pension plan obligations. Indications point to increased voluntary terminations in 2023 and beyond.

In November 2022, the NRLN and the Pension Rights Center (PRC) collaborated to draft and present a proposal to Congress that included specific federal statute language that would require plan sponsors to negotiate lifetime reinsurance protection for annuitants as part of any agreement with a third party to annuitize a partial or full voluntary termination of a defined benefit pension plan.

As we end the year, we celebrate that Congress included in its 2022 omnibus bill three issues the NRLN has been lobbying for which are very important to retirees.

- **Pension Recoupment:** Until now, a company could "recoup" or recover pension overpayments made to a retiree when it discovered them, no matter how long it had been.
- **Section 420 Transfers:** Companies will be able to tap excess pension funds to provide retirees with healthcare and life insurance benefits.
- **Pension Annual Funding Notice (AFN):** Before this new law, pensioners could not get a clear picture of how well their pension plan was funded. By the time they received an annual AFN in April, it contained data calculated 16 months earlier. The NRLN advocated for common sense solutions: use year-end valuation so the data is only four months old. Also, the AFN will be simplified by moving all relevant data to a table on the front page. The table will show current and past two years of the following: plan participants; plan assets and liabilities; company funding obligations and contributions; interest rates used to calculate funding levels, and rate of return on plan investments over a three-year period. Also, all departments are required study AFN for the next three years.

You can see details of NRLN's position and whitepapers for its 2023 legislative agenda at [www.nrln](http://www.nrln) as they are edited and posted.

# Artifacts and History

## By Jim Killion

Retirees from the Northwestern Bell Telephone Company have reached the age where they are thinking more about their end-of-life than just enjoying each day. Most have now been retired longer than they worked. Many have witnessed the evolution of the communication industry. Being like most humans they were curious about the changes that were taking place around them. Thus they were prone to collect some of the items they worked with day to day.

Now, looking forward, what do we do with these items of telephone history? Our families are not interested in these artifacts nor do we wish to see them trashed or just thrown away. This has led to several discussions at luncheons and coffee gatherings.

After several telephone calls to other retiree groups across the five states we have come to see that there are some museums that collect telephone items. Most seem to deal with contributions from just their state. Minnesota and North Dakota have such museums. Nebraska has one, but it is small with limited space.

During some travels west, I have located one being developed in North Platte, NE. This being “The Lincoln County Historical Museum.” During a visit there and meeting with the curator, Jim Griffiths, he told me that they are in the planning stages of developing their display. They are also willing to accept additional items relating to the telephone business in Nebraska. Fortunately, I have also located a retired telephone employee, Chuck Scriptor, who lives in North Platte who is willing to act as a go-between and will help with the donations. This should make such transactions easier to complete.

Contacts for working with these persons can be made by calling the Lincoln County Historical Museum at 308-534-5640. Chuck Scriptor can be contacted at 380-539-2392. Like most museums, this one is more interested in physical items. These draw more interest from visitors.

I hope this bit of information will be helpful in making your artifact transactions easier to complete.

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



# 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](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
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  
199 Coon Rapids Blvd., Suite 101  
Coon Rapids MN 55433

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  
199 Coon Rapids Blvd, Suite 101  
Coon Rapids, MN 55433**

☛ Email: [ctlretirees@3riversco.com](mailto:ctlretirees@3riversco.com) ☛

Phone: 763-465-0030