



THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 2 — 2023

www.cltretirees.org

Message from the Chair

As I write this message, it is still cold and the possibility of snow is still with us. January through March is the longest part of the year for me. I am really having a case of “cabin fever.” But since there are lots of issues and events that need our attention, let’s get started.

There are lots of questions in our retired community. What do you think is happening with the stock price of Lumen? Will this impact retirement arrangements? Should I be concerned? As the economy tightens, de-risking or selling pension plans to insurance companies are gaining momentum. Will my retirement benefits stay safe? Should I consider a Medicare Advantage Plan? How do I make my concerns known to the company and legislators?

As I mentioned last month, the board has started planning for our annual meeting. At this point it appears that another video or Zoom call makes the most sense. It allows a more flexible schedule as well as reducing costs for everyone. September looks like the best time for the program. The board is striving to get some super presenters. This may include current senior leaders as well as past leaders that can shed some light on the future of the company from their perspectives. Remember, if you cannot attend the meeting, it will always be available to you for review via the website.

Our membership remains over 1,900 people. *The Retiree Guardian* is our most effective tool in helping us manage and understand all the elements impacting retirement. In the past few weeks, Clyde Just has made a huge effort to make sure everyone is receiving the quarterly issues of *The Guardian*. If you have questions regarding the newsletter, don’t hesitate to contact him for assistance. We don’t just send out the newsletter and assume everyone gets it. We check frequently to make sure you are receiving and opening your issue of *The Retiree Guardian*.

Our retiree association remains a great way to manage and protect our benefits. It is also a great way to continue friendships made during our TELCO working days. Pass the word to your “coffee” groups and all of the retirees you know in all of our communities. Keep sending those photos to Clyde’s challenge. They really help each issue and add fun to the reading. As always, do not hesitate to contact one of the Retiree Advocates if you have problems that cannot be solved with the Lumen benefits website and helpline. Thanks for reading this *Retiree Guardian*. Enjoy your retirement and let us know how to make your association better!

Gerold “Jerry” Weldon

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

Do You get Your Retiree Guardian via E-mail? If so, you need to read this article

By Clyde Just

This article is intended for those of you who get your quarterly *Retiree Guardian* via email. On January 6, 2023, we sent out Issue 1 to 425 members who want to receive their *Retiree Guardian* via email. The key difference from 2022 is that we now have a new company that handles our clerical functions, keeps our data base up-to-date, and processes all renewal forms and payment of dues. We use their email address, ctlretirees@3riversco.com as the sending address for distribution of the quarterly *Retiree Guardian*. What happened in January was that many of you did not get your email copy deposited in your inbox. We believe that some of your computers did not like the new email address and your *Retiree Guardian* email was placed in your Spam or Junk folder rather than in your inbox. Reports that we received from Constant Contact showed us 253 names that had not opened the January 6 email. On January 19 we sent out 253 emails with RG Issue 1 attached from the email address of our Treasurer, Paul Williams. Then on February 4, 2023, after 10 of the 253 told us that they received Issue 1, we sent out 243 emails from Clyde's email address with Issue 1 attached. If you received either one of these emails, at least you received Issue 1. From February 6 until March 15 we were able to verify with all but 28 members that they had now received Issue 1. All 28 were sent three emails and never responded. Eight of these 28 members were called two to three times but they have not returned my calls. The other 20 could not be called for various reasons, such as nine numbers had been disconnected, three members never gave us a telephone number, four voice mail boxes were full and the last four were other various reasons.

So, what is the problem and what is our recommendation? Our normal process is to use the above sending email address and not Paul's or Clyde's email addresses. To insure that you get Issue 2, we have elected to send to these 28 members both an email copy of Issue 2 and a printed copy of Issue 2. Our hope is that they would at least get one of the copies so that they could

read this article. If you received this issue, along with a note from Clyde, in the mail, you are one of the 28 members. If you want to get Issue 3, which will be coming out in early July via email, you need to take this ACTION step. Please put the sending email address of ctlretirees@3riversco.com in the Contacts folder of your email system before the end of June. By taking this step, Issue 3 should end up in your Inbox. If you do not receive Issue 3 by July 15 please contact me at cjust6365@centurylink.net or call me at 402-333-2646 so I can help solve the problem. I also would like you to notify me that you have completed placing the sending email address in your Contacts folder. If I do not hear from you, I will take you off the email list effective July 15 and you will receive a printed copy of Issue 4, which will come out in the first half of October. I am sorry to take this action but I don't know any other solution that I could take to get your attention to this recommendation.



Website Updates

By Greg Snyder

CTLRETIREES.ORG



We recently changed a few things on the website. A bit of tidying, deleting outdated links, adding new ones, and cleaning up the Category search, giving us a sleeker, more user-friendly look.

The first new thing you will see on the Main Page is the addition of a HELP button. All the help links from across the other pages were gathered up and consolidated into one location, a new page accessed via the HELP button. The Donate button/link that was on the front page now resides on the new help page as well.



On the new Help page you might want to note the link to Lumen's Retiree Benefits Navigation Guide. Lumen changed it from a phone contact guide to a more visual guide of action available at the LUMEN Benefits' webpage. Their link opens a PDF document with a valid, but somewhat outdated introduction. Skipping down to the third page brings you to the heart of the Navigation Guide, with clickable links which take you to the subject matter you are looking for, thus saving you the time of having to read through the entire document to find what you need. The document is also searchable. (CTL+F on the keyboard)

So, is there still an option to call the Service Center? Why yes there is! Fortunately, we still have the excellent "Lumen / CenturyLink: HEALTH & BENEFITS Contact Information Guide" provided by retiree ad-

vocate Jim Heinz. It's listed on the new Help Page and, of course, near the end of every issue of *The Retiree Guardian*.

For the HELP page, the last link I want to mention is HR Connect. If you have a question that can't be answered through the links above, send an email to HRconnect-NA@lumen.com. I've used them several times and found them to be very helpful.

A new link on the Main Page was added for our retiree obituaries. They are on the left, under the "Quick Links" heading. The links come from the Twisted Pair News website, which just started including obituaries from Colorado and Wyoming in addition to the states from the old NWB area. All of the obituaries will continue to be listed in the *milestones* section of *The Retiree Guardian*, but the web-link will give you the option of sending a timely condolence to a one-time coworker's family or even attending the services.

In that vein, and as noted in the *milestones* section, please be sure to give your work history to your loved ones, and ask that they include it in your obituary. Sometimes our families forget that most of us had a second family, our Bell family, or US West, Qwest, CenturyLink, or Lumen family. Even though you may have lost contact with them, they are still out there, and they still care about you!

Thank you for supporting the CenturyLink Retirees and remember that your input helps us do a better job. 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.





By Cynthia Hadsell

In this issue of *The Retiree Guardian*, we'll focus on two issues: Pension Recoupment and Pension De-risking.

First, Pension Recoupment – recapture of pension overpayments by a company – is now fairer for retirees in the future because of the work of the NRLN. I knew this was a big problem for some other companies, but did not realize until recently that it has also happened to US WEST/Qwest retirees. One gentleman was notified he owed tens of thousands of dollars due to many years of overpayments. He was given ten years to pay back the money. Not his fault! But CenturyLink had the right to collect. Unfortunately, the new ruling is not retroactive. If you hear of retirees in the future who are notified of pension overpayments, please contact us and we will direct them to the new information. For instance, now the rules are that if a pension plan sponsor does recoupment of overpayments, it must be done within three years of initial overpayment; it may not recoup more than 10% of overpayment per year, and it may not recoup against a beneficiary. This was a big NRLN win at the end of last year.

The second issue is Pension De-risking – selling pension assets to another company. Let me very clear, we have no knowledge of anything like this planned for our company. However, we must continue to educate ourselves as it is a growing trend. While it's "de-risking" for a company, it is a "transfer" of risk onto the retirees.

There are many consulting and insurance companies out there that meet with chief financial officers to pitch this approach. It's a business decision, but currently it is one that needs more guardrails for retirees. Let's call the company "Acme Consulting." Here's what they might say to a CFO:

"Risk is about your future. Are you balancing pension

plan funding, costs, and risk to have an effective risk management strategy? We can help with that! Pension de-risking activity has experienced robust growth over the past years. At "Acme," we help companies change their defined benefit (DB) funding and risk strategies due to increasing Pension Benefit Guaranty Corporation premiums, capital market conditions, and operational complexities. As a plan sponsor, don't you think it is the right time to reduce or eliminate your pension funding shortfalls? We can help! We will work with you on this journey! We believe that engaging the insurer market early will help bring clarity to the potential financial outcomes and sensitivities. Market and plan dynamics will impact relative pricing. To efficiently execute when the transaction is most compelling, we help you build the business case and work through the steps in advance."

Does this give you an idea of what is being tossed around and implemented in many, many corporations? Again, please understand that this is not an immediate warning for us. But it is a call to action to help NRLN push through legislation that will protect our pensions should our company ever make a business decision to de-risk by transferring our pension funds to an insurance company.

NRLN is hard at work to put in place rules that would protect retirees caught in this situation. A White Paper to be used in briefings has been updated and our association helped fund the new version. Below is the language that NRLN proposes to better protect retirees. Yes – it reads like a fine print mortgage contract, but it takes that legal language to make the changes we need, again only IF our pensions are ever sold to an insurance company.

If pensions are transferred to an insurance company, the most significant concern to a pensioner is the loss of the protection of federal Pension Benefit Guaranty Corporation (PBGC) insurance that guarantees the payment of a monthly benefit for life (up to the statutory maximum).

NRLN determined that the best solution is a legislative amendment to Section 404 of the Employee Retirement Income Security Act (ERISA). The new language would require a company to include provisions in the contract at the time of transfer to better protect the

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pensioner if the insurance company became bankrupt.

NRLN has drafted an amendment. Now NRLN is working to convince Congress to enact the amendment. It would most likely take the form of a new subsection 404(f) in ERISA, and reads as follows:

Section 404(f) Safe Harbor for Annuity Selection—single-employer plan

(1) In general

With respect to the selection of an insurer for a guaranteed retirement income contract that is distributed to a single employer plan participant, or group of participants, the requirements of subsection (a)(1)(B) will be deemed to be satisfied if a fiduciary—

(A) meets the requirements of subsection (e)(1) and (2);

(B) The terms of the guaranteed retirement income contract reasonably replicate ERISA participant protections such that any annuity contract that is distributed and not retained as an asset of a plan

(2) Protections included in distributed annuity contracts

With respect to the purchase of a guaranteed retirement income contract that is distributed to a single employer plan participant, or group of participants, a fiduciary shall ensure that such contracts—

(A) require the annuity provider to purchase a contract of reinsurance that is sufficient to provide a replacement annuity of equal value from a third-party insurer that is independent of the annuity provider and financially capable, as provided under subsection (e)(2); and

(B) include provisions that—
i. prohibit an insurer from offering to convert or exchange the contract for a lump sum or other change in the form of benefit;
ii. prohibit the sale or transfer of all or a portion of the annuity contracts to an entity that is not a state-licensed insurance company with an above-average financial risk rating;

iii. require the annuity provider to send an annual report to annuitants that confirms the reinsurance provider and the current rating and financial status of the annuity provider and of the reinsurer;
iv. prohibits the assessment of fees against the annuitant by the annuity provider;
v. prohibits the annuity provider from reducing the benefit amount transferred from the plan to the annuity provider, including to correct a miscalculation of the benefit transferred to the annuity provider;
vi. establish a claim and appeals procedure for annuitants that conforms to the claims and appeals procedure under ERISA;
vii. comply with Department of Labor regulations or other guidance designed to ensure that a participant's rights under ERISA are not reduced or impaired by a fiduciary's purchase and distribution of a guaranteed retirement income contract to a plan participant or beneficiary.

(3) Impact on funded status of the plan

If the guaranteed retirement income contract is not distributed to plan participants and beneficiaries as part of a voluntary plan termination, the plan fiduciary must attest that the transfer of plan assets and liabilities to the insurer does not substantially impair the funded status of the plan, based on a standard to be promulgated by the Secretary of Labor in consultation with the Secretary of the Treasury.

(4) Definitions

For purposes of this subsection—

(A) Insurer. The term “insurer” means an insurance company, insurance service, or insurance organization, including affiliates of such companies.

(B) Guaranteed retirement income contract. The term “guaranteed retirement income contract” means an annuity contract for a fixed term, or a contract (or provision or feature thereof), which provides guaranteed benefits annually (or more frequently) for at least the remainder of the life of the participant, or the joint lives of the participant and the participant's designated beneficiary, that is

Membership and Retiree Guardian Updates

Clyde Just

At the end of March we had 1,917 paid members. In the first three months of 2023, we added nine new members and fifteen members have passed away.

This will be the first of several messages in 2023 on when dues are due and the process that I use for reminders throughout the year. If you receive a printed copy via the US Mail, you can see your renewal date for dues is located on the very last page of each *Retiree Guardian*. If you receive your *Retiree Guardian* via email, your renewal date is located on the cover sheet that appears when you first open the email. As of the end of February we have 1,472 members who have a renewal date of July 1, 2023.

The second message discussing renewal dates will be in my article in Issue 3 which comes out during the first part of July. Hopefully, many of you will have paid your dues by then.

The third message on dues will come out during the first part of September. Those of you who have given us your email address will receive an email message reminding you that your dues are now past due. In addition, everyone whose dues are past due will receive a postcard with the same message.

The fourth message on dues will be in my article in Issue 4 of *The Retiree Guardian*, which will come out

in early October.

Finally, the fifth and final message will come out in November using the same combination of emails and postcards that we used in September. The key difference is that this message will include a statement that if your dues are not paid by December 15, 2023, your name will be removed from our active list and you will not be receiving Issue 1 of *The Retiree Guardian* for 2024, which will come out in January.

If you who received *The Retiree Guardian* Issue 2 via email and also received a printed copy of this issue, you need to be sure to read my article on page 2. If you are receiving both the email copy and printed copy of Issue 2 you may be taken off the email list if you elect to not follow my request for action on your part as described in the article on page 2.

Finally, in *The Retiree Guardian* Issue 1 for 2023, I made my usual plea to all of you for pictures and/or articles. As you look through this issue you can see that my plea must have fallen on deaf ears. This is the first time in several years that you will see no pictures or articles. In Issue 1 of this year we had five such items. What will we see in the July and October issues of 2023? That result will be entirely up to our membership.

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distributed to a single-employer plan participant or beneficiary.

(C) Single-employer plan. The term single-employer plan means any defined benefit plan (as defined in section 3(35) of ERISA) that is not a multiemployer plan (as defined in section 4001(a)(3) of ERISA) and that is covered by title IV of ERISA.

You are a member of NRLN through your membership in this association. Many of you also make private

donations to NRLN. Your money is going to good use! We're only a few months into this congressional session. We'll keep you updated and hope to report progress on this and many other topics.





Thank you for providing names and obits of friends and associates who have passed. When reporting, please remember that more information is better. Email is best, but you can also call us. If you call and leave a message, please spell the names and remember to include the deceased's city and state as well as your return phone number. If possible, include any work history you might know of for the retiree. If you see that someone's name is missing, please submit it again and we can list it in the next issue.

Also, please remember to provide your loved ones with your work history and ask them to include it in your obituary. It helps when the newspapers are scanned for past employees.

To let us know of a retiree's obituary you can contact any of the following:

- * For the old NWB five-state area: Greg Snyder at TPNupdate@gmail.com or 352-316-5872.
- * For the Colorado/Wyoming area: John Rommelfanger at jrommel@live.com or 303-475-8225.
- * 3 Rivers Company LLC maintains our membership database and can be contacted at ctlretirees@3riversco.com or 763-432-2860.

Thanks!
Greg and Rommel

* current member

Colorado

- Adams Jr, Russell Grand Junction
- Agan, Ruby C Lakewood
- Archuleta, Geraldine "Dolly" Denver
- Barrios, Holly Marie Berthoud
- Berger, Judith Kay Golden
- * Bruny, Ross Edward Westminster
- Burton, Nelson Colorado Springs
- Butler, John Grand Junction
- Carabetta, Patricia Ann Denver
- Carr, Chester Golden
- Chopyak, Joseph Leo Denver
- Colvin, Wesley D Pueblo
- Coss, May Wheat Ridge
- Coughlin, William "Bill" Pueblo
- Downey, Delores "Dee" Grand Junction/Fruita
- Fehling, Lawrence "Larry" Howard
- Gish, Clarence "Buz" Thornton
- Gross, Charley Ft. Collins
- * Guthrie, Verle Eugene Highlands Ranch

- Humphrey, Luther "Reid" Denver
- Ilian, James Colorado Springs
- Jarrell, Shirley Grand Junction
- Metzger, Sherril Ann Denver
- Miller Jr, James "Jim" Grand Junction
- Miller, James "Jim" Loveland
- Mischek, Gary Allen Lone Tree
- Mower, Zenith Kirk
- Nelson, Jerry Longmont
- Rifle, Mary Patricia Denver
- Roper, Elgene Beth Lakewood
- Rupe, Claron "Bud" Grand Junction
- Slather, David Denver
- Smith, LaDonna Durango
- Swiatoviak, Jerrie Anne Grand Junction
- Weber, Elizabeth "Beth" Longmont
- Weeter, Patricia Fort Morgan
- Welbourn, Gary Lakewood/Des Moines
- Whitlock, Tom Denver
- Witzke, Eugene Morris Thornton
- Wright, Laretta Mae Lakewood

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Iowa

Anderson Jr, Robert “Bobby” Des Moines
Baumgartner, Dorothy J Mason City
Bock, Wilma “Renae” Charles City
Brady, Helen Anamosa
Burros, Mary “Ginny” Burlington
Cook, Keith L Dubuque
DeGreif, Shirley A Winthrop
deTemmerman, Verna M Oelwein
Drottz, Patricia “Pat” Mitchellville
Dykes, Alice “Nan” Bettendorf
Gifford, Theresa A Mason City
Grebner, Loretta Humboldt
Gruenwald, Ronald Cedar Rapids
Hawkins, Carol Gillooly Davenport
Henss, Mary Lou Des Moines
Hoag, Shirley Davenport
Homewood, Jerry D Waterloo
Hyde, Roland “Chuck” Adel/Omaha NE
Kelly, Jody B Ames
Knapp, Barbara Joan Linden
Knutson, LaNita E Clear Lake
Koester, David Webster City
Kollman, Betty I Sergeant Bluff
Lucas, David Muscatine
Mallas, Patricia Boone, Ames, Ankeny
McCardle, Beverly Brandon
McKinney, Sharon Kay Des Moines
Novak, Sonja Cedar Rapids
Puralewski, George Albert Davenport
Rabe, Gretchen Iowa Falls
* Reinertson, Leslie Jesup
Smith, Jacqueline “Jackie” Des Moines
Staerk, Cheryl Diane . Marshalltown/Windom MN
Swenka, Keever E Cedar Rapids
Theulen, Vickie Marie Council Bluffs

Tiedemann, Betty Hull
Van Amburg, Virgle Norwalk
Vorbrich, Shirley Parker Iowa City
Wheeler, Anton “Tony” Des Moines
Wieland, Wanda Ankeny
* Zimmer, Alice Jeanette Cherokee/Storm Lake

Minnesota

Anderson, Mary Oak Park Heights
* Baer, Betty P Hamel
Bechtold, Eileen St. Cloud
Bell, Joyce Margaret Bloomington
* Boben, Pamala Hermantown
Brummer, Norman “Norm” Minnetonka
* Conrow, Herbert H Maplewood
Cramer, Gregory Plymouth
Cwiklo, Thomas D St. Paul
Didier, Cheryl Ann Osakis
Dorn, Marilee Ann Minneapolis
Dryden, Mary Alice Roseville
Dryden, Robert “Bob” Roseville
Flugaur, Francis A Hopkins
Giere, Shirley Ann Willmar
Grover, Betty Jean Cloquet
Haskamp, Anna Mae Sauk Centre
Heino, Walter “Walt” Champlin
Horner, Shirley Warroad
Johnson, Corrine Ann Nashua/Jamestown ND
Keep, Mary Jane Prior Lake
Kenney, Marlee Marie Redwood Falls
Kreutzer, Jean Brownsville
Leland, Donald “Don” Alexandria/Albert Lea
Lindquist, Lynn “Lindy” Minneapolis
Lundgren, Patricia Lee Deer River
Magoon, Garry Lea Litchfield
Mahlow, Lucille Lake Lillian
Mayo, Fred E Winona

Morton, Julie S	St. Louis Park
Nelson, Roger Arvid	Bloomington
O’Keefe, Marian M	East Grand Forks
Patyk, Stanley A “Stan”	Sauk Centre
Plekkenpol, June	Shakopee
Pream, Ken	Dent
Purdes, Kenneth “Ken”	Lindstrom
* Roskowski, Mary Lou	Virginia
Schulte-Brown, Betty	LaCrescent
Schwandt, Jack	Fridley
Skerik, Francis L	Bemidji
Struss, Florence	Akeley
Styba, Esther Arlene	Winona
Teff, Rita	Foley
Wicker, David Axel	Dayton
Wigen, Anna Mae	Litchfield

Nebraska

Anciaux, Julia	Sidney
Brown, Judy Kay	North Platte
Brummer, Donald Vincent	Omaha
Christiansen, Marshall	Omaha/Hampton, IA
Culver Sr, Robert	Lincoln
* Curtis, Oscar Boyd “OB”	Fort Calhoun
Daniel, Colleen Marie	Omaha
Fey, Dena Marie (Kalkofen)	Omaha
Goings, Joyce E	Omaha
Hanson, Donald	Fremont
Hemenway, Marilyn	Omaha
Hoffman, Betty Jean	Sidney
Kluch, Gerald “Gerry”	Hildreth
Lesac, Joan L	Omaha
Otto, Christine Marie	Omaha
Patterson Sr, James	Omaha
Petz, Vickie Lee	Omaha
Rascoe, Bernard	Omaha
Regan, Rosalie Ann	Fullerton

Rome, Rita A	LaVista
Scherer, James	Omaha/Des Moines
Schroeder, Carl Robert	Omaha
* Sheeren, Tom	Omaha
Stanley, Marcia	Norfolk
Tilton, Maxine	North Platte
Van Dyke, Marvin R	Elkhorn
Walton, Nadine M	Omaha
Wilson, Shirley Marie	Plattsmouth

North Dakota

Birkleland, Avis S	Grafton
Bjorg, Yvonne	Adams
Caspers, Connie	Fargo/Wahpeton
Feakes, Marvin W	Harvey/Motley, MN
Haugen, Keith I	Maddock
Kennedy, Timothy Allen	Grand Forks
Kenny, Joyce E	Fargo
Malone, Edward	Fargo
Mohaupt, Gloria	Jamestown
Norbeck, Robert J	Bismarck
Ritz, Alan Henry	Bismarck
Robinson, Jean “Robby”	Bismarck
Schantz, Kathleen	Bismarck

South Dakota

Foster, John Dwight	Chester
Hahler, Irene J	Aberdeen
Lundquist, Arlene Martinsen	Canton
* Miller, Marie “Terrie”	Sioux Falls
Oaks, Wendell “Dean”	Marion
* Synsvoll, Francis “Fran”	Sioux Falls

Wyoming

Allen, Danice “Dee”	Cheyenne
Condelario, Arlene	Casper
Hape, Maureen Marie	Cheyenne
Hart, Mildred “Midge”	Riverton
McElroy, Mark Ray	Cody

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- Osborn, Mary Buffalo
- Provence, Forrest "Frosty" Casper
- Williams, Duane L Sheridan
- Yoksh, Daniel Patrick Cheyenne

Other

- Beck, Duane Clarence Louden TN
- Brock, Paul Ocean Springs MS/Denver CO
- * Fredrick, Clifford Eugene
 Prescott AZ/Clifton, Austin CO
- Gaston, Debbie
 Arlington Heights IL/Des Moines IA
- * Jensen, Jerome "Jerry"
 Houlton WI/Minneapolis MN
- * Johnson, Shirley Ann . . Pasco WA/Des Moines IA
- Lambertsen, John Tucson AZ/Des Moines IA
- Nelson, Arlet Alice Tempe AZ
- Schweitzer, Joann Orean
 Bella Vista AR/West Des Moines IA
- Sparks, Edith St. George UT/Denver CO
- Stark, Russell Maple Valley WA/Ottumwa IA



Paul working on his Treasurer's Report



Treasurer's Report

Paul Williams

The first quarter has been a little slow for the treasury. This is not unusual. However, I expect the activity to pick up as dues-paying season starts soon. Most of you, especially the small group who actually read the treasurer's report, know that our dues actually run from July to June of the next year. Don't let that keep you from renewing today or any other time. Actually I like people who renew early and those who renew late. It spreads the work out. Instead of having to process close to 2,000 forms and checks in July we process smaller amounts from January to November. In the past the annual meeting usually held in May started the heavy dues activity. Our last two meetings were zoom calls in the fall, so we didn't have that small rush of checks personally handed to us at the meeting. While I enjoyed the face-to-face meetings, I think the zoom calls were great and easier to get speakers and members to participate. There is discussion going on right now about how to meet this year.

Allow me to digress from the treasury and call your attention to a great addition to the website. Greg Snyder has an article on page 3 about the website changes. The directors, especially Greg as the webmaster, get lots of calls asking for help. Normally our first inclination is to refer you to a company site or perhaps look for you. Greg has added a help button on the front page. It takes you to a list of company sites with short descriptions of what is handled on each site. If you have a question and need a quick answer, go to the web site, ctlretirees.org and click on the help button. I am betting that more than 90% of your questions will be answered on one of the links on that page.



Bill Kadereit

Mercer, a professional services firm, reported on its global website homepage on February 21, 2023, that the Secure 2.0 Act passed 90 new rules that apply to savings and pensions and that just 8 of them focused solely on single payer DB plan issues. Three of the 8 were NRLN proposals: (1) single payer plans Annual Funding Notice modifications; (2) Changes to Section 420 transfers that can protect retiree healthcare and life insurance, and (3) If a pension plan sponsor does recoupment of over payments, it must be done within three years of initial overpayment; it may not recoup more than 10% of overpayment per year, and it may not recoup against a beneficiary. The NRLN and the Pension Rights Center (PRC) teamed up to win (3), recoupment.

What is next? Social Security and Medicare protection and lower prescription drug costs are on the 2013 agenda along with a continued effort to stem pension plan de-risking when a plan is sold to an insurance company.

NRLN developed a de-risking whitepaper <<https://t.congressweb.com/l/?DORKLIPISWOMUKT>> solution and a draft statute. The PRC joined to offer added input, legal advice, edits and support. The joint NRLN/PRC team then produced a set of talking points and included our revised statute proposal <<https://t.congressweb.com/l/?DORKLIPISWEQM-VK>> that would require that parties to an annuitization must reinsure annuities through a certified third-party insurer. This would be a binding agreement to follow the assets and therefore applies to successor firms and would protect plan participants and their beneficiaries. It would apply to all defined benefit pension plans protected by Employee Retirement Income Security Act (ERISA).

De-risking is a result of company plan sponsors methodically discontinuing cost of living allowances (COLA), freezing out new entrants and offering 401Ks or IRA plans, lowering investment risk of trust assets, offering lump sum payments, and voluntarily terminating pension plans - permitted by ERISA. Plan terminations caused by a plan sponsor bankruptcy, or outright PBGC plan takeovers are distress terminations (not voluntary), de-risking is not the direct cause of distress terminations.

While ERISA permits companies to execute a partial or a total voluntary termination of defined benefit pension plans to annuities through third-party insurance companies, there is an increasing risk that insurers of annuities could fail, sell, or transfer assets and liabilities associated with the annuities to yet another insurer, that may not be certified.

Why can't we just lobby to stop voluntary terminations? Courts have upheld that plan participants are entitled only to the value of their vested pension plan benefit. While we support an ERISA overhaul, for now our goal is to protect annuities!

Why the concern? When a participant's pension plan is voluntarily terminated and the vested pension benefit is annuitized, protections afforded under ERISA rules are lost, including the right to protection and replacement by the Pension Benefit Guarantee Corporation (PBGC).

NRLN members from Verizon and General Motors were the first affected in 2012-2013. IBM was the latest. AT&T, and all former Bell System retiree members of NRLN, including those from Ameritech, Bell

NRLN continued on page 12

NRLN ... continued from page 11

South, Pacific Northwest Bell, GTE and Embarq and those from Chrysler and other auto industry members, such as Corteva (DuPont), Dow, Union Carbide either have or could be affected by a more partial or total voluntary plan termination.

Please be prepared to help us energize a grassroots effort to unify support for our proposal for annuity protections. Watch for emails and Action Alerts.

On February 28 and March 1, 2023, NRLN members attending our Washington, D.C. Fly-In presented our de-risking proposal to Senate and House members and staff. Currently we are meeting with other retiree advocates and targeted members of Congress to encourage the introduction of a bill with our proposed

ERISA amendment.

If you know retirees who have not signed up to get NRLN emails, please encourage them to sign up by going to www.nrln.org <<https://t.congressweb.com/l/?DORKKLIPISWTLURJ>> and click on the Email Sign-Up link. If our emails contain information you are not interested in, please simply delete them, do not unsubscribe or you won't get new information on this de-risking proposal or other information that would be of interest to you. Watch for an Action Alert; we will need your support.

Watch for a new video on this subject to stream soon.

Bill Kadereit, President
National Retiree Legislative Network





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 in emails and with your Facebook friends. We provide timely news, important information and tools that enable you to help us lobby Congress for reliable pension and Social Security Income and lower cost Health Care Benefits and Medicare. Today, there are over 50 million of us over age 65. By 2035, our children will be among 75 million over 65. And by 2060, our great-grandkids will be part of 100 million over 65. Now is the time to ensure retirement benefits are protected for the future!

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

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

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

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

LUMEN



Retiree Benefits

News

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

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

Here is how:

- On your computer type in the url: lumenbenefits.com
- 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. 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
Idaho, Montana	.....	Shirley Moss	.....	smoss9517@gmail.com	.....	208-342-3449
Iowa, Nebraska	.....	Gordie Lundy	.....	gmale5664@gmail.com	.....	402-203-2042
New Mexico	.....	Cassie Kelley	.....	cassiek@comcast.net	.....	505-298-8666
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

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

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 ☛

Phone: 763-465-0030