



# THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 3 — 2023

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

## Message from the Chair

Guess what! My cabin fever has been cured! Now I actually want to stay inside. Between high temperatures, Canadian forest fires, and southeastern storms and droughts, inside actually feels pretty good. My surroundings keep changing, however, and it's hard to keep up. Even the keyboard I'm trying to use doesn't fit my fingers. Almost every word needs to be typed twice. I need an owner's manual for retired living in an un-retired world. That manual should be easily available, up to date, and fun to use.

These traits are what guide us as we publish *The Retiree Guardian*. This month's issue, like all the issues before, is delivered to you for your reference and entertainment. Speaking of delivery, you would be amazed at the number of hours we spend making sure we get the correct address and format option for each of you. We don't always get it perfect, but we never stop trying. In this issue you will find several articles covering retiree issues as well as articles of company history and humor. As always, I invite you to give us your feedback and suggestions to make the publication more useful and relevant for all of you. If you don't like to write, just send us some nostalgic photos of you saving the world!!

Our planning and research regarding an annual meeting was very interesting. It is evident that now may not

be the time to resume this activity. Accordingly, we have decided to wait a year and see how things change. I know this is fine for some but disappointing for others. If you have strong feelings one way or another, let us know and we will try to find a solution to the issues. While I always enjoy meeting face-to-face, it is very expensive and the travel is getting tough. Perhaps we can bring a program to your location instead of a long trip for everyone.

Now for some news. The vast majority of our readers receive an HRA benefit from Lumen. You may recall that this plan started for management in 2012 and was initially guaranteed until April 2017. It was then started in 2013 for craft. The craft plan is included in the contract between CWA and Lumen. The management plan has been reviewed annually in June each year since 2017. We are pleased to report to you that the management plan has been approved for 2024.

I hope life is treating you well and that you enjoy this quarter's *Retiree Guardian*. If you don't like something we cover, tell us. If you like and use this information, **tell everyone!!**

*Gerold "Jerry" Weldon*

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

# Profile of US West/Qwest Retirees

By Clyde Just

Have you ever wondered about how many retirees from our company are still living? Well, I have and with help from Marina Pearson, Lumen VP – Benefits & Policy, the chart below provides some answers. I have basically divided the retirees into two groups. The first group includes those who retired prior to March 1, 1990. This group also includes the retirees from the 1992 ERO group. The second group is those who retired after March 1, 1990. The chart below explains the information for both of these groups.

Data by Category of Retiree	Number of Craft	Number of Management	Total
<b>Retirees who retired prior to March 1, 1990</b> (Commonly referred to as Pre'91/'92 ERO)	NA	NA	6,025
How many are on Original Health Care	NA	NA	4,342
How many are on Medicare Advantage	NA	NA	1,636
How many are in the Pre91/ERO92 HRA Plan	NA	NA	47
<b>Retirees who retired after March 1, 1990</b>	25,547	8,869	34,416
How many are on HRA	24,839	8,119	32,958
How many selected Medicare Advantage	708	750	1,458

I do not recall how many retired with the “3+3” offer of 1986 or from the “5+5” offer of 1990. I just remember that they were very large numbers. These two groups, plus any other retirees who did not take either one of these offers, are now down to just 6,025 who are still alive. I personally know of several who even retired prior to the beginning of US West on January 1, 1984.

I hope that you find this information informative.

## Clyde's Challenge

Way back in *Retiree Guardian* Issue 1 of 2017, Clyde and friends - The Monday Morning Coffee Group” - shared a picture of themselves gathered for breakfast and Clyde issued a challenge to other retiree groups who gather for breakfast, dinner, or just for fun. We've published lots of pictures, although the pandemic did slow things down a bit. Now that things are getting back to normal, we're looking for pictures again. Please identify those in your picture, left to right. We do have one picture on page 12 in this issue.



# Website Updates

By Greg Snyder

# CTLRETIREES.ORG



With summer heating up, and most of the health care issues cooling down, activity on the website has slowed to normal summer traffic levels. Then, with the announcement that our HRAs will continue to be funded through 2024, we tripled our normal daily viewership. Kudos, and many thanks to Clyde Just for bringing us that most welcome news!

I received feedback from a few members who ran into difficulty renewing their membership using a credit card without signing up for a PayPal account. We do use PayPal for secure processing of payments, and PayPal would really, really like you to create an account with them when you check out, but it is not necessary. To help navigate payment via credit or debit card, I've added instructions on the checkout page. You will see them when you renew your membership online.

The new help page we introduced in the last issue of *The Retiree Guardian* has been well received. In fact, it has had over 400 views since it was introduced, bringing it into the top 10 most viewed pages this year. I've added a couple more links and have tried to cover every option for finding help or contacting Lumen/CenturyLink. That said, if you notice anything that's been missed or something that should be corrected, please let me know via email at [ctlretirees@gmail.com](mailto:ctlretirees@gmail.com).

So, if the help page jumped to number 6, what are the others? The top 10 most popular pages and posts on our website so far this year are ...

Page	Views
1. Home Page (of course) .....	3,176
2. Home page / Archives .....	917
3. Contact Page .....	787
4. Members Only .....	562
5. Links.....	474
6. Help page.....	402
7. About .....	275
8. Retiree Blog.....	208
9. Retiree Calendar.....	205
10. HRA NEWS FOR 2024! .....	204

Wishing you all an enjoyable summer, and please keep sending your comments and suggestions in. I really do appreciate your help.





By Cynthia Hadsell

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## NRLN President's Forum No 147 – ALERT!

### Republican Committee Says Terminate Medicare & Raise Social Security Retirement Age!

The 175-member Republican Study Committee released a report for Fiscal Year 2024 Budget on June 14, 2023. It is filled with “political speak.” The points in the report important to current and future retirees are as follows:

- **An effort to terminate Medicare as we know it.** The proposal recommends a “premium support” plan that would subsidize seniors for private insurance options that would compete with traditional Medicare. The plan is similar to past Speaker Paul Ryan’s failed proposal that the NRLN had opposed. Now they want to go after Medicare again. This plan would require us to use a government subsidy check to purchase our own health-care insurance. The amount would be partially adjusted for inflation. Over time, as premiums rise above the adjusted subsidy, we would have to spend out-of-pocket to cover the difference which eventually would lead to our paying 100% out-of-pocket. Millions in private Medicare Advantage plans, currently heavily subsidized, would also be affected.

- **Raise the Social Security retirement age.** Those now age 59 would see an increase in the retirement age of three months per year beginning in 2026. The retirement age for full benefits would reach 69 for those who turn 62 in 2033. The NRLN contends that raising the retirement age represents diminished benefits and opposes the proposal. While many are willing to work more years, individuals who have worked in physically demanding jobs and/or have health issues may not be capable of extended labor.

***The NRLN is a non-partisan organization.*** In this case, we are not being partisan, we are only pointing out the facts that the Republican Study Committee’s report, if enacted, would negatively impact current and future retirees. The summer NRLN FOCUS newsletter will examine more on this subject and Speaker Kevin McCarthy’s intention to establish a commission as a method for proposals to restructure Medicare and Social Security.

***The National Retirees Legislative Network will fight to protect retirees from the proposals to terminate Medicare as we know it today and to oppose efforts to raise the age for Social Security full benefits.*** Your individual financial support would be helpful to our efforts. (You are a group member of NRLN through your membership in CenturyLink Retiree Association.)

# Lumen Going Green Initiatives

By Michele Freese, Lead Benefits Analyst

Lumen is committed to green initiatives. Going green doesn't just benefit the planet – it also helps us all save money, time and resources. You can help us with this initiative by electing to receive communication from the Lumen Health and Life Service Center through email rather than a paper copy through the U.S. Postal Service.

## How to Update your Email Address

- Log in to [lumen.com/healthbenefits](https://lumen.com/healthbenefits) if you are a retiree or survivor
- Click your name in the top right-hand corner and select Profile from the drop-down menu
- Select Edit next to Contact Preferences under the Personal Preferences section
- Choose the Electronic Mail radio button
- Add your Personal Email Address and check Primary
- Save

## “Woman Workers – Telephone Girl” *The Omaha Bee*, August 12, 1900

To the thousands of Omaha citizens who make use of the telephone as a daily, perhaps hourly necessity, “Central” is a disembodied voice, low and well-modulated. Tempted by the sweetness of its tone, audacious ones have even sought to lift the veil and behold the priestess only to meet with business-like rebuff, for Central is a busy young woman and the eye and ear of the chief operator are keen.

In the large exchange room of the telephone building sit eight young women with deft fingers and quick ears. Their work requires intelligence and education and the girls are above average in dress and hearing. Each operator cares for 100 numbers, each of which surmounts a tiny trap door. When a patron makes a call, a small electric bulb glows and the trap door falls. On a lower keyboard are columns of holes covering every ‘phone on the list, and the operator thrusts the patron’s plug into the number sought.

Some women have proved themselves worthy of greater responsibility. One of these is Mrs. Ford, “No.2,” who has been in service for ten years and is an

assistant to the manager. She works the switchboard and does in addition a large amount of office work. Inquiries of every sort referring to the removal and setting up of telephones come to her desk and she is obliged to be thoroughly posted as to the prices of desk telephones, long distance batteries and all sorts of supplies. She finds every hour of the day from 8 to 6 filled to overflowing.

Another interesting personality is the long distance operator, “901,” who has under her charge five of the most intelligent girls in the service. When a customer announces he wishes to speak to William White in Galesburg, the operator must know where the city is located and how to obtain a wire straight to the desired location. Over the long distance wire, a customer is charged by the minute and this time limit has been the source of much bitterness of spirit on the part of patrons. The man at the ‘phone becomes engaged in conversation and fails to realize the flight of minutes until confronted by the bill which he disputes. This difficulty has now been done away with by the “calcu-

***Woman Workers - continued on page 12***



# Membership and Retiree Guardian Updates

Clyde Just

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At the end of June 2023, we had 1,899 paid members. During the first six months of the year we added 12 new members while we had 34 members pass away.

This is my second message this year on annual dues. At the end of May, we had 1,179 members whose dues will expire on July 1, 2023. Hopefully, the majority of you will submit your dues payment in the next month or two. In early September I will be sending out notices to those that have not yet paid their dues as of the end of August. All of you will receive a postcard with this notification as a reminder for you to submit your dues payment. I hope that we will send out a whole lot fewer than 1,179 postcards. Those of you who have given us your email address will also receive an email notice. Most likely, this email notice will get to you prior to your postcard notice.

In my article in Issue 4, which will come out in early October, I will let you know how many have not yet paid their dues. It is important to know that we keep everyone on our active list until December 15. At that time, if your dues are not paid, we will take your name off the active list and you will not be receiving Issue 1 of 2024.

For the 398 members who receive *The Retiree Guardian* via email, 2023 has been a very bumpy ride. It started when we sent out Issue 1 in early January and

it continued when we sent out Issue 2 in early April. Paul Williams and I have spent considerable time and effort in working on this issue. Hopefully, by hook or crook, we were able to get all of you a copy of Issue 1 and Issue 2. If you did not receive either one of these, please send me an email and I will reply to you with a copy of any that you did not receive.

I will not bore you with all of the problems Paul and I encountered, but as I write this article in late June, I can report that after several “test messages” I believe that 90% of the 398 will receive this issue via email. As you can guess there is a “but” message. We are still concerned that 37 members may or may not receive their emailed copy. This group never replied to any of the test messages that were sent out by Paul. There are many reasons why this may occur. As a final test we are sending these 37 members a printed copy of this issue so that we at least know that they will get at least one copy. If you received a printed copy and did not receive an earlier email copy, I really need you to get back to me so I can try to find out the reason your email copy did not make the trip to your computer. However, if you did get an email copy, please let me know so that I can leave you on the email list for Issue 4, which is due to come out in early October 2023. Thanks for helping me resolve this problem that we’ve experienced in 2023.





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](mailto:TPNupdate@gmail.com) or 352-316-5872.
- \* For the Colorado/Wyoming area: John Rommelfanger at [jrommel@live.com](mailto:jrommel@live.com) or 303-475-8225.
- \* 3 Rivers Company LLC maintains our membership database and can be contacted at [ctlretirees@3riversco.com](mailto:ctlretirees@3riversco.com) or 763-432-2860.

Thanks!  
Greg and Rommel

\* current member

## Colorado

- Alarcon, Evarista "Bess" ..... LaSalle
- Amirault, Imogene. .... Fruita/Alamosa
- Anderson, Mary ..... Berthoud
- Beethe, Paul ..... Berthoud
- Bennett, Deborah. .... Denver
- Boyd, Cris Ann. .... Bloomfield
- Bollog, Gary Wayne ..... Loveland
- Brown, Shirley Irene ..... Fort Collins
- Creery, Jewel Gay ..... Alamosa
- Duffy-Schmuck, Patricia "Pat" ..... Thornton
- Ellis, Ileana Mae ..... Littleton/Atlantic IA
- Giroux, Thomas ..... Arvada
- \* Haifley, Mack Marvin ..... Denver
- Hall, Edna ..... Denver
- Hankins, Bernece. .... Colorado Springs
- Hansen, George William. .... Littleton
- Krapu, Berdena ..... Lakewood
- Kunde, Virginia ..... Denver
- Lenz, Marcene ..... Larkspur

- Mann, Thomas ..... Bailey
- McCarty, Fran. .... Lafayette
- Mickey, Mozelle ..... Lamar
- \* Pride, Kathryn L. .... Denver
- Rhodus, Lee "L.V." ..... Denver
- Rodenbert, Mardena "Mardi" ..... Westminster
- Sammons, Ronald ..... Fort Collins
- Sandoval, Fredrick ..... Lakewood
- Smith, Kerry L ..... Evergreen
- Smith, Steven ..... Anamosa
- Troudt, Irvin "Irv" ..... Loveland
- Vela, Maria ..... Las Animas

## Iowa

- Andrews, Joy. .... Davenport
- Bainbridge, Bernard "Kent" ..... Dubuque
- Becker, Mary "Molly" ..... Algona
- Beers, Arla Jean ..... Delmar/Cedar Rapids
- Bogart, Ruthann. .... Cedar Rapids/Elgen IA
- Borne, Roberta "Bobbi" ..... Davenport
- \* Brodrecht, Gene ..... Marion

*milestones continued on page 8*

## **Iowa (continued)**

Card, Richard "Rick" . . . . . West Des Moines  
Carpenter, Beth . . . . . Chariton  
Carter, Aletha . . . . . Des Moines/Burlington IA  
Comp, Norma J . . . . . Waukee  
Corbin, Carol . . . . . Davenport  
Corderman, Alice . . . . . Des Moines  
Cowles, William . . . . . Des Moines/Cheyene WY  
Culbertson, Mary Lou . . . . . Sioux City  
\* Davis, Carol Janice . . . . . Burlington  
Drexler, Lois Marie . . . . . Dubuque  
Droste, Marlene . . . . . Waverly  
Earhart, Myrna . . . . . Hiawatha  
Ewing, Phyllis . . . . . Keokuk  
Goodrich, Rita . . . . . Des Moines  
Gray, Leslye Marie . . . Des Moines/North Platte NE  
Greene, Duane Evans . . . . Humboldt, Dayton TX  
Ira, Mescal "Mac" . . . . . Des Moines  
Jacobus, Marilyn . . . . . Johnston  
\* Jergens, Larry Lewis . . . . . Cedar Falls  
\* Kinnetz, Judy . . . . . Waterloo  
Kjorness, Lawrence "Chief" . . . . . Sioux City  
Krabbenhoeft, Julius "Judd" . . . . . Cedar Rapids  
Landes, Doris . . . . . Burlington  
Lott, Donald . . . . . Volga  
McCallum, JoAnn . . . . . Nora Springs  
McCoy, Roger . . . . . Council Bluffs  
McNeill, Lorna . . . . . Onawa  
Mohan, Janice . . . . . Sioux City  
Nesvik, Justine "Tuffy" . . . . . West Union  
\* Putz, Raymond . . . . . West Des Moines  
\* Renteria, Phyllis . . . . . Des Moines  
Schmidt, Dennis "Denny" . . . . . Cedar Rapids  
Schulze, Shirley Ann . . . . . Johnston  
Sedrel, Mary Lou . . . . . Oskaloosa  
Stewart, Willie Ruth . . . . . Waterloo  
Sullivan, Robert . . . . . Des Moines

Turner, Mary . . . . . Atlantic  
Van Houten Cooper, Wanda . . . . . Battle Creek  
Vander Linden, Phyllis . . . . . Ashton  
Wallace, Roclund "Lundy" . . . . . Sailorville  
Wallenburg, Marian Mae . . . . . Inwood  
White, Karen . . . . . Mason City  
Whiteley, Doris . . . . . Council Bluffs  
Wibben, Eleanor Hazel . . . . . George  
Wilhelmi, Marian . . . . . LeMars  
Williams, Patricia . . . . . Fort Dodge/Minneapolis

## **Minnesota**

Beager, Teri . . . . . Wyoming  
Beaulieu, James . . . . . East Gull Lake  
Bianco, Chester . . . . . Two Harbors  
Bussio, Kathleen Mae . . . . . Barnum  
Carlson, Michael "Mike" . . . . . Palisade  
Chelmo, Juanita "Nita" . . . . . Detroit Lakes  
Colston, Irene . . . . . Richfield/Minneapolis  
Coyle, Eileen Mae . . . . . Dilworth  
Dirlam, Gordon A "Gordie" . . Savage/Bloomington  
Dockter, Joy . . . . . Barnsville  
Eaton, Millie . . . . . Roseau  
Elletson, Pamela . . . . . Rockford  
Firm, James . . . . . Lakeville  
Freihammer, Frederick "Fred" . . . . . Hibbing  
Garry, Paul . . . . . Lake City  
Griswold, James "Jim" . . . . . East Bethel  
Gunderson, Joan . . . . . Willmar  
Haakenson, Dennis . . . . . Glencoe  
Harrison, Maren . . . . . Golden Valley  
Hinz, Margaret "Peggy" . . . Minneapolis/St. Cloud  
Holt, Jane "Bonnie" . . . . . Faribault  
Holzbauer, Phyllis Marie . . . . . Breckinridge  
Horien, Mildred "Millie" . . . . . Holt  
Hoyer, Duane . . . . . Rochester  
Larson, Connie . . . . . Willmar



*milestones ... continued from page 8*

Lerach, Eugene John . . . . . White Bear Lake  
Lewis, Robert . . . . . St. Cloud  
Lovaasen, Tim “Lovey” . . . . . Minneapolis  
Luebismier, Ramona “Mona” . . . . . Sauk Rapids  
Lundgren, Blanche . . . . . Hermantown  
Madson, Lucy Lucille . . . . . St. Paul  
Markel Jr, Louis . . . . . White Bear Lake  
McGinn, Nancy . . . . . Minneapolis  
Meyer, Mary . . . . . Chaska  
Mueller, Eleanore . . . . . Fairmont  
Olson, Michelle “Micki” . . . . . Hermantown  
\* Paulson Sr., Ralph . . . . . Esko  
Pingatore, Karen . . . . . Rockford  
Rude, Gail . . . . . Pierz  
Sauer, Marian . . . . . Pierz  
Scherer, Steven . . . . . Bloomington  
Smith, Roger . . . . . Bloomington  
Stephans, Gary . . . . . St. Paul  
Thorgaard Jr., Lloyd Harold . . . . . Bloomington  
Wubbets, Lorraine . . . . . St. Cloud

**Nebraska**

\* Andrews, Donald . . . . . Plattsmouth  
Boyle, Elaine . . . . . North Platte  
Christian, Annie Mae . . . . . Omaha  
Hessler, Jerdie . . . . . Scottsbluff  
Johnson, Arthur “Dale” . . . . . North Platte  
Johnson, Kathleen “Kathy” . . . . . Omaha  
\* Kepler, Harlan . . . . . North Platte  
\* Laycock, Jimmie “Jim” . . . . . Osceola  
Lehman, Judith “Judi” . . . . . Norfolk  
Lurz, Arline Janet . . . . . West Point  
McCoun, Gloria . . . . . Wood River  
Melhus, Kenneth . . . . . Papillion  
Seiler, Michael Simon . . . . . Omaha  
Siemers, Susan . . . . . North Platte

Stepanek, Gerald George “Jerry” . . . . . Omaha  
\* Sullivan, John . . . . . Valley  
Tuttle, Kathleen . . . . . Omaha  
Ulrich, Karen “Cookie” . . . . . Wayne/Wakefield  
\* Zich, Henry R “Hank” . . . . . Omaha

**North Dakota**

Bakke, Rodney Allen . . . . . Bismarck  
Fox, Ira . . . . . New Town  
Geiger, Bernice Marie . . . . . Bismarck  
Kippen, Marlys . . . . . Minot  
Kostelecky, Esther “Vi” . . . . . Bismarck  
Machtell, Darrell . . . . . Valley City  
Oliver, Bernice . . . . . Wahpeton  
Olson, Warren . . . . . Fargo  
Perry, Rita . . . . . Minot  
Reich, Maxine Marie . . . . . Oakes  
Roberts, Colleen . . . . . Bismarck  
Spitzer, Kathy . . . . . Jamestown

**South Dakota**

Ahrendt, Sandra Kaye . . . . . Sioux Falls  
Berry, James “Jimbo” . . . . . Sioux Falls  
Klein, Genevieve . . . . . Aberdeen  
Knudson, Gary . . . . . Pierre  
Lattimer, Marie . . . . . Rapid City  
McLaughlin, Robert “Mac” . . . . . Spearfish/Yankton  
Smith, Dianne . . . . . Sioux Falls  
Wallace, Helen Etta . . . . . Pierre  
Waxdahl, Virginia Sue “Ginnie” . . . . . Sioux Falls  
Wehrkamp, Donna . . . . . Hartford

**Wyoming**

Allen, Christine “Cristy” . . . . . Cheyenne  
Ausin, Richard Edward “Dick” . . . . . Caspar  
Hart, Barbara “Barb” . . . . . Gillette  
Nussbaum Sr., Jay . . . . . Cheyenne  
Stanton, Richard . . . . . Riverton

*milestones continued on page 10*

Terry, Clarence . . . . . Sheridan  
 Wagers, Phyllis . . . . . Douglas  
 Weidenbach, George . . . . . Cheyenne  
 Witman, Frances Jean . . . . . Laramie

### Other

Fields, Jack . . . . . Mineola TX/Omaha NE  
 Fowler Kimberly . . . . . Phoenix AZ/Omaha NE  
 Fritsche, Kay . . . . . Mesa AZ/Rochester MN  
 Hensley, Kenneth "Al" . . . . .  
 . . . . . Arroyo Grande CA/Durango CO  
 Lorch, Susan . . . . . New Richmond WI/St. Paul MN  
 \* McEntire, Billysue . . . . . Sedona AZ  
 McHugh, Charles "Charlie" . . . . .  
 . . . . . Calico Rock AR/Minneapolis MN  
 \* Melena, David James . . . . . Sun City AZ/Omaha NE  
 Miller, Marcia Dee Baton Rouge LA/Sioux City IA  
 Royce, Barbara . . . . . Bullhead City AZ/Greeley CO  
 Ruud, Frances (Luerssen)  
 . . . . . Ocala FL/Sioux Falls SD  
 Schuchman, Ramon Eugene . . . . .  
 . . . . . Unionville MO/Grand Island NE  
 Sorenson, Linda Marie . . . . .  
 . . . . . Washburn WI/Starbuck MN  
 \* Struble, Jeanne . . . . . Bella Vista AR/Barnsville MN  
 Tupy, Dorothy . . . . . Wooster OH/Waterloo IA  
 Van Pelt, Ronald . . . . . Willow Springs MO/  
 . . . . . Omaha NE/Humboldt IA  
 Vierling, Denise . . . . . Prescott WI/St. Paul MN  
 \* Witt, Alice . . . . . Jacksonville FL/Des Moines IA



# Treasurer's Report

## Paul Williams

Nothing too exciting in the treasurer's report this quarter, however, as you know your dues run July 1 to June 30, so, if you have not already done so, dust off your check book and send us some money. This is the second year that you have the option of paying via credit card or PayPal. Actually both methods go through PayPal, but you do not have to have a PayPal account for them to process a credit card payment for you. If you choose to pay that way, you will find the payment link on our website. If you are mailing a check, please check the address on the back page of this *Retiree Guardian*. We have had several address changes over the years and it is not uncommon to have someone mail their renewal to an old address.

I did spend a little time fixing things this quarter. Prior to Huntington Bank taking them over, we banked with Twin City Federal (TCF). During the conversion they apparently lost old records from when our account was established many years ago. So Roger and I have been providing documents about the legal aspects of our corporation, including our non-profit status. I can tell you that registered copies of hand-written corporate documents are boring and hard to read.

The other issue that I've spent time on is the Internet Service Providers security improvements that caused many of you to not receive your email version of *The Guardian*. You will find an article by Clyde regarding this issue elsewhere in this newsletter. I believe that this is fixed for the LUMEN-owned ISPs and we have self-authenticated our sending address for the others. If you got this issue via email, you might have noticed that the sending address now identifies as century-linkretirees. That should help identify our email as legitimate email. The address is just being used for sending group emails, so it is best not to reply to it. Use the email address from the last page of *The Guardian* or email one of the directors, who are also listed on the last page.

# Medicare/Medicare Advantage Webinar Series

Sponsored by Lumen

By Michele Freese  
Lead Benefits Analyst

Knowing the facts about Medicare and how it may factor into your future is important to your overall retirement plan. Join these quarterly 60-minute Medicare webinar series and learn from our Medicare experts:

- How Medicare works,
- More about your coverage choices,
- Medicare Advantage and the new Lumen Medicare Advantage plans,
- And other resources and tools to keep you informed.

Two Webinars are being offered. Retirees and their spouses are invited to attend either or both Webinars.

## Topic 1: Medicare 101

Hosted by DRCOG/SHIP Program and Lumen

This webinar covers the basics of Medicare, the Federal government health insurance for people over age 65. The class is designed for people who are new to Medicare, but it also is a good refresher for people who are already on Medicare. It includes how and when to enroll, what Medicare covers, Medicare costs, and Medicare options and choices, including:

- Medicare's two paths
- Medicare Part A Hospital Insurance
- Medicare Part B Medicare Insurance
- Part C Medicare Advantage Plans
- Part D Prescription Drug Plans
- Medicare Supplement Plans (Medigap)

The class is taught by personnel from the Colorado State Health Insurance Assistance Program (SHIP), a national governmental program that educates people about Medicare, helps them understand their Medicare options, and assists with solving problems.

Select from the below dates and times to register:

- Sept. 12 - 11:00 a.m. (MST)
- Dec. 13 - 11:00 a.m. (MST)

## Topic 2: Lumen's Medicare Advantage Plans – Medicare Advantage 101

Hosted by United HealthCare and Lumen

This webinar is for Retirees and Eligible Dependents on Medicare or becoming Medicare eligible. We'll discuss Medicare Advantage, the pros and cons, how it's different from standard Medicare, and Lumen's new group Medicare Advantage plans.

Select from the below dates and times to register:

- Sept. 13 - 11:00 a.m. (MST)
- Dec. 14 - 11:00 a.m. (MST)

### Registration Information:

To register for one of the quarterly webinar dates above, login into your Lumen account at [lumen.com/healthbenefits](https://lumen.com/healthbenefits). Registration links can be found on your home page. You can also find more information on [lumen.com/MAPD](https://lumen.com/MAPD) for registration and information.

### For the Medicare 101 call in # Only:

#### Or call in (audio only)

+1 504-321-4696,,698699063# United States, New Orleans

Phone Conference ID: 698 699 063#

### For the Medicare Advantage 101 Call in # Only:

#### Or call in (audio only)

+1 504-321-4696,,7011556# United States, New Orleans

Phone Conference ID: 701 155 6#

The logo for LUMEN, featuring the word "LUMEN" in a bold, sans-serif font. The letter "U" is stylized with a blue horizontal bar above it. A registered trademark symbol (®) is located to the upper right of the letter "N".

## Woman Workers ... continued from page 5

lagraph,” a clever device which register minutes and seconds. The operator stamps the knob governing the machine at the exact second the conversation begins and concludes. Any dissatisfied patron is confronted by the testimony of typewritten figures – which never lie.

The fire and police operator, “No. 37,” is also a young woman of many cares and responsibilities. “In case of fire, call 37” is the notice posted on every telephone in the city. When the location of the fire is announced, 37 presses a lever which sounds a gong in every fire house. At the same instant the bars confining the horses are dropped by electric connection and every animal springs to his place. The captain at each house hurries to his telephone and 37 announces the location several times. If the fire is within his territory the captain shouts to his men and they are up and away. Emergency calls make up the smallest part of her duties. Every hour the eighty members of the police and detective forces call in for instructions from all over the city. If property has been lost or a crime committed it is 37’s duty to give out the descriptions as read to her by the desk sergeant at the police station. Within sixty minutes every patrolman on the force comes into any information which the captain in charge may wish him to make use of. If a patrolman

fails to call in at the proper time, 37 at once notifies the station and detectives are sent to his beat to ascertain whether he has met with accident or foul play.

For the benefit of the young women employees, the management has provided every facility for comfort and good health. It is necessary for the windows to be located high above the floor to lock out the rumble of passing trucks. Electric fans are largely relied upon for ventilation. There is never a lack of cooling air currents. At the lunch hour most of the girls open baskets brought from home and spread them upon a long table in a cool room. There is an attendant who prepares tea. The hours of labor range between eight and nine, with a shifting scale, in order that the less desirable “tricks” may be apportioned among all alike. While there is little leisure for the operator, her work would not be considered exhausting and has many pleasant features. There are occasions of excitement when the public appears to rely upon the operator as a divinity who knows all things. Recently, when a large jobbing house decided to locate in Omaha, the fact was celebrated by a general blowing of whistles. The public had no warning of the news and every man rushed to his telephone. Almost every one of the 2,700 trap doors on the long keyboard dropped and the operators were hopelessly swamped for an hour!

## Challenge Accepted ...

They worked together in real estate a long time ago, and still enjoy each other’s company. They try to get together for lunch every other month. Unfortunately, Roger Bohls was absent at the May meeting. Picured are Doris Christine, Tom Halley and Paul Williams.







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

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

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

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

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

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

LUMEN



## **Retiree Benefits**

## **News**

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

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

Here is how:

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



# 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
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
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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NWB-U S WEST-Qwest Retiree Association, Inc., which serves  
retirees from Colorado, Iowa, Minnesota, Nebraska, North Dakota,  
South Dakota and Wyoming.

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## Membership Application and Renewal

CenturyLink Retirees

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

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_

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

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

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

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

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

**Please send your check to: CenturyLink Retirees  
199 Coon Rapids Blvd, Suite 101  
Coon Rapids, MN 55433**

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

Phone: 763-465-0030

(Please print)