



Issue 2-2024

# THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

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

## Message from the Chair

We are in the home stretch in our race to get to Spring. Winter has dealt us a couple of surprises as it usually does. Today, however, the sun is out and we should be done with the major storms of the season. Keep your fingers crossed!

If you follow the NRLN reports, you will note that de-risking is coming around again. AT&T is being sued for selling their pension program to an annuity company to reduce costs. The claim states that the annuity company is too new and not well-funded enough to assume an account of this size. Therefore, the retiree plans will not be properly protected. This is a recurring issue and we are monitoring it closely. We are not sure what, if anything, can be done about it, but we don't want any surprises to our benefit plans.

In the last issue of *The Guardian*, I mentioned an issue concerning our telephone concession benefit. Some of you have relayed stories of how a change in any of your services have caused a termination of the concession benefit. We have been working to clear up the policy and also simplify the change process. My wife and I are in the process of moving and will be putting our suggestions into action. I am pleased to let you know that, so far, things are working well. Not only is the concession still in place but the service representative helped me reduce

the bill! The order is scheduled in a few days. I will let you know how it went. So far, I would give the rep an "A" for knowledge and customer service. Stay tuned to the website for suggestions and references available to improve this process.

The biggest news for this issue is regarding membership dues. Most of you should have received an e-mail notice or noticed on the web-page that we are temporarily suspending membership dues. Paul Williams, our treasurer, has the details in this issue on page 11 of this issue of *The Guardian*. We are not closing or discontinuing the organization. Since costs of our organization have been going down for a number of reasons, we want to pass the savings to you. Please read Paul's article and let us know about any questions or comments you may have. In today's world, any cost reduction is a pleasant surprise. Whatever questions or concerns may occur regarding this change, rest assured that the CTL Retiree Association and *The Guardian* newsletter are strong and will continue as long as our mission statement remains valid. We will continue to defend the benefits we have earned.

As always, I invite your questions and suggestions on where the Board of Directors should concentrate their efforts and how we can better serve you going forward.

*Gerold "Jerry" Weldon*

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

# All About IRMAA

By Barbara Wilcox SHIP Counselor

People who are in higher income brackets have to pay more for their Medicare Part B and Part D premiums than people who are not high-income. This is called Income-Related Monthly Adjustment Amount (IRMAA). In the last issue of *The Retiree Guardian*, I gave the income brackets and the higher premium amounts for 2024. But, you may ask, why does IRMAA exist, and how does it work? In this article, I will try to answer questions you may have about IRMAA.

Q. What's the history of IRMAA? When was it instituted?

A. IRMAA was established as part of the 2003 Medicare Modernization Act (MMA), signed into law by President George W. Bush. This Act is better known as the law that introduced prescription drug coverage to Medicare. The new increments to Medicare premiums for higher-income people were a little-known part of the law. The higher premiums were first charged in January 2007.

Q. Why was IRMAA instituted?

A. While I can't pretend to know what was on Congress' mind in 2003, I can tell you that the provisions that led to IRMAA were in the Cost Containment section of the law. Title VIII, Subtitle B (Section 811) says "... beneficiaries with incomes over \$80,000 for an individual or \$160,000 for a married couple will be asked to contribute more to the cost of their Medicare benefits through payment of a higher premium." It stands to reason that if people with higher incomes pay higher premiums, then that saves Medicare money. Over the years, the income brackets and the payment amounts have changed, but the basic structure of IRMAA has remained the same.

Q. Which part of the government collects this money?

A. Social Security collects premiums for Part A (if owed) and Part B, including any IRMAA owed, from us Medicare beneficiaries. It also collects the IRMAA additions to Part D; your Part D plan or Medicare Advantage Plan collects the basic insurance premium for prescription drug coverage. (Some plans don't charge a monthly premium.)

Q. How does Social Security know my income level?

A. The 2003 law "Amends the Internal Revenue Code to direct the Secretary of the Treasury, upon written request from the Commissioner of Social Security, to make appropriate disclosure of tax return information to carry out the Medicare part B premium subsidy adjustment." It now is an automatic process each year. The IRS sends your income information from your most recent tax return to Social Security in the latter part of the year, when your premiums are being determined for the following calendar year. For example, the premiums you are paying in 2024 are based on your 2022 income, because that was the most recent tax return you had filed late in 2023 when your 2024 premiums were determined.

Q. What income number is used to determine my premium level?

A. Social Security uses your Modified Adjusted Gross Income (MAGI) to determine if you must pay IRMAA, and the amount you pay. MAGI does not appear on your tax form, but for most people MAGI is the same as Adjusted Gross Income (AGI), found on line 11 of your IRS Form 1040. There are a number of things that the government uses to modify the AGI to produce MAGI, such as interest on student loans, self-employment tax, foreign investments, and tax-free interest on municipal bonds. I am not a tax expert, so I can't really explain all of this. All I can say is that the financial information you provide when you file your taxes goes into the calculations.

Q. How do I know if I am required to pay IRMAA?

A. The first time your income hits the threshold for IRMAA, you will receive an Initial IRMAA Determination Notice from Social Security. After that, this information is included in the annual notice you receive from Social Security each December stating what you will be receiving and paying the following calendar year.

Q. What if my income was high two years, but it no longer is as high. Do I still have to pay IRMAA based on that previous, high income?

*All About IRMAA - continued on page 3*

# Medicare/Medicare Advantage 101 Webinar Series

## Sponsored by LUMEN

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 plan

And other resources and tools to keep you informed.

### Topic: 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 includes how and when to enroll, what Medicare covers, Medicare costs, and Medicare options and choices, including:

- Medicare's 2 paths
- Medicare Part A Hospital Insurance
- Medicare Part B Medical 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 following dates and times to register:

Or use the call-in number if you choose to participate

by phone. All classes are at 11 a.m. Mountain time.

April 10 <https://tinyurl.com/43rhf89r>

+1 504-321-4696,,42540695#

June 12 <https://tinyurl.com/r7sx9fem>

+1 504-321-4696,,636464853#

September 11 <https://tinyurl.com/3favncns>

1 504-321-4696,,28382520#

December 18 <https://tinyurl.com/2yrfy6u6>

1 504-321-4696,,656670842#

### Topic: Medicare Advantage 101

This webinar is for Retirees/Eligible Retirees 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 plan.

### Select from the below dates and times to register:

- [April 9 - 11:00 a.m. \(MST\)](#)
- [June 13, 11:00 a.m. \(MST\)](#)
- [Sept. 12, 11:00 a.m. \(MST\)](#)
- [Dec. 19 - 11:00 a.m. \(MST\)](#)

### Registration Information:

To register for one of the quarterly webinar dates click on a link above, or log 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 about the Lumen Medicare Advantage webinar on [lumen.com/MAPD](https://lumen.com/MAPD)

**Need Help? Contact Barbara Wilcox**

[BMW80205@gmail.com](mailto:BMW80205@gmail.com) or 303-377-5761.

### All About IRMAA ... continued from page 2

A. If you have had a "life-changing event" that lowered your income, you can appeal. Go to [SSA.gov](https://SSA.gov) and click on the Medicare menu to find "Request to lower IRMAA." From there, you can download Form SSA-44, fill it out, and return it to Social Security by mail, fax, or in person at a Social Security office. Follow the instructions on the form, or call Social Security for assistance (1-800-772-1213).

Q. What life-changing events are accepted to lower IRMAA?

A. These are listed on Form SSA-44. The SSA web site

says, "Life-changing events include marriage, divorce, the death of a spouse, loss of income and an employer settlement payment."

Q. What if I filed an amended tax return with a lower income, but Social Security is using the higher income I originally filed?

A. Call Social Security at 1-800-772-1213 and tell them you want to lower your IRMAA because you filed an amended tax return.

For further help understanding your IRMAA or appealing your IRMAA amount, talk to your local SHIP counselor by calling 1-877-839-2675.

# Do You Have Any Questions About Your Concession Service?

Clyde Just

Recently, I have received several calls regarding Telephone Concession service. I have pursued finding more information on this subject and I have finally found some answers. You will find on page 14 a document entitled “Mass Markets Employee Concession Policy.” You will find this CenturyLink document reads just like one of our old Administrative Practices from our time in the “Ma Bell” era.

Here are a few comments that I would like to point out to you as you read the policy.

1. The second paragraph on page 1 of the CTL policy document is extremely important. “Telephone Concessions and Employee Discounts on select products and services are available to CenturyLink employees and retirees under the CenturyLink Employee Concession Program, subject to the following”. The rest of the CTL document explains the details of the policy.
2. If you still live in your home the day you retired your concession service most likely is exactly the same today as when you retired. In other words your account has been “grandfathered”.
3. This document was revised effective on 10/5/23. Previously there were two documents. One for craft and one for management.
4. On page 1 you will see a section titled Telephone Concessions. You will notice that they are only available in Legacy Qwest (L-Q) markets. Since all of us are classified as being retired in the Lumen data base, the chart does not apply to us. It only applies to new retirees.
5. If you are moving to an apartment complex you may find that CenturyLink does not have service to that complex. You need to verify with the Manager of the complex to see if CenturyLink cables have been installed. If not, you will not be able to have concession service at that complex.
6. In the Products and Services section you will

note that if you move to a new address “Retirees will be required to comply with the current CenturyLink Employee Concession Program in effect.” In other words your “grandfathered” service will no longer be true. However, you can still have concession service for one landline and Intralata long distance phone calls.

7. Please remember that concession is not a guaranteed benefit and it can be altered by CenturyLink.
8. On the top of page 15 you are given the number 800-244-1111 to contact CenturyLink. Please be aware that this number most likely will be answered by a contracted person who lives in places such as the Philippines, India, Guatemala, etc. If you call this number I would recommend that you tell them you want to speak to a person who is knowledgeable about retiree concession service. A second option is to call 800-659-3279. The representatives who answer this number are most likely a CenturyLink employee who lives in the USA. If you use this number ask the representative who answers your call if they are knowledgeable about concession service. If they are not just ask them to transfer you to a representative that has that knowledge. I have tried this several times and it always worked. Finally, a third option for you is to call Business Solvers at 800-729-7526. Please use the directions located on the page in this newsletter titled “Navigating the Service Center Voice Response System” and then follow the directions for “Phone Concession.”

If you have any questions or comments on this article, please contact me. My phone number and email address can be found on the very last page of this newsletter.

Thanks,

Clyde Just



# What Happened to the Bell System after Divestiture?

By Clyde Just

In the first issue of our newsletter this year you read an article by Cindy Hadsell concerning the happenings of the first few days of the break-up of the Bell System. In this article I am going to try to briefly explain some key events that occurred from 1984 to 2000.

Prior to January 1, 1984, the Bell System consisted of 21 operating companies, Bell Labs, Western Electric and the corporate offices of AT&T. The next day there were eight companies. The new AT&T was just a shadow of itself. It retained Interlata Long distance, Bell Labs, and Western Electric. The 21 operating companies divided the 48 states into seven separate companies. The names were NYNEX, Bell Atlantic, Ameritech, Bell South, Southwestern Bell, US West, and Pacific Telesis. These seven companies were often referred to as the “Baby Bells”.

For the next 10 years or so there were some changes, but nothing major until 1995. It was at this time that a whirlwind of action began amongst the Baby Bells. Over the next few paragraphs I will try to cover some of the key changes that were made.

Southwestern Bell started the ball rolling in 1995 by changing its name to SBC. Then in 1995 SBC merged with Pacific Telesis and Pac Tel was no more. On October 8, 1999, SBC acquired Ameritech.

In 2005 SBC acquired AT&T and elected to change their name from SBC to AT&T. Finally, in 2006 the new AT&T acquired Bell South.

The end result was that one of the seven Baby Bells acquired three other Baby Bells as well as AT&T.

Other major changes occurred in 1996 when Bell Atlantic agreed to a merger with NYNEX and the new company kept the Bell Atlantic name.

In 2000, Bell Atlantic merged with GTE and changed its name to Verizon.

While all of the above was happening, prior to AT&T being acquired by SBC, AT&T had spun off most of the Bell Labs and its equipment manufacturing into Lucent Technologies. The remaining Bell Labs researchers formed AT&T Laboratories.

In 2000, Lucent spun off Avaya and in 2006 Lucent merged with Alcatel, a French communications company to form Alcatel-Lucent. In 2016 Alcatel-Lucent was acquired by Nokia, a Finnish Telecommunications Company.

This now leaves us with US West. Up to 2000, US West basically stayed the same. Qwest merged with US West on June 30, 2000, through an apparent hostile take-over. Then on April 1, 2011, CenturyLink and Qwest merged under the name CenturyLink.

The last change in this saga occurred on September 14, 2020, when CenturyLink changed its name to Lumen. On September 18, 2020, the stock ticker changed from CTL to LUMN.

While I was doing the necessary research that describes the above happening I also discovered that there were many other transactions of acquisitions, spin-offs, etc. amongst many of the above named companies. In the interest of the length of this article I elected to not describe all of these activities. If you are interested you are most welcome to visit the Internet and ask any questions you have and you will be amazed at what has happened over the past thirty years.

In closing, it is ironic that none of the names of the seven Baby Bells survived past 2000. The only name that survived was AT&T but the current AT&T looks totally different than the AT&T of January 1, 1984, or the AT&T of pre-1984.

On page 17 of this newsletter are pictures of the eight companies as of January 1, 1984.

# Website Report

## By Greg Snyder

As you will read elsewhere in this issue of *The Retiree Guardian*, our membership dues have been temporarily suspended. Paul Williams has the full details, and you can read his article on page 11.

What does this mean for our website? Very little. The biggest change will be that *The Retiree Guardian*, in its entirety, will now be available on our website. It will be published there immediately after it has been emailed to our members. Anyone coming to our website (ctlretirees.org) will be able to access *The Retiree Guardian* without a password.

All back issues of *The Guardian* will remain accessible on the Members Page, which will continue to be password protected, and available only to our current members.

We will also continue to publish individual *Guardian* articles after-the-fact as stand-alone pieces on our

Retiree Blog. This will make it easier to forward an individual article we find interesting to our friends, without having to send the entire *Guardian*. It will also help us to meet our goal of expanding the audience for our website.

The *Content* and *Help* links provided on our website continue to draw new viewers and subscribers. Two great examples of the content our readers have appreciated and forwarded on to friends are the blog posts, “Important Information Regarding Retiree Concession” by Clyde Just, and “A New Beginning: Happy “Birth” Day to U S WEST! – January 3, 1984” by Cindy Hadsell. Each has achieved over 1,200 e-mail opens.

If you have any questions, comments, or thoughts for improving the website, you can always reach me at [gsnyder101@gmail.com](mailto:gsnyder101@gmail.com).



### **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>



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

- Briggs, Betty ..... Loveland
- De Herrera, Manuel. .... Brighton
- \* Dobrzynski, Joan ..... Denver
- Edmunds, Sohndra Elaine ..... Denver
- Emmons, Rusty ..... Ft. Collins
- Hall, Jacque ..... Highlands Ranch
- Hubble, Carolyn ..... Boulder
- Inman, Roger ..... Colorado Springs
- Loos, Gerald "Jerry" ..... Castle Rock
- Lund, John "Jack" ..... Denver
- Mates, Terry ..... Loveland
- Matthews, Naomi. .... Salida
- Mead, James "Mike" ..... Canon City
- Muller, James "Jim" ..... Montrose/Aspen
- Olguin, David ..... Littleton
- \* Ostermiller, Mary Ann ..... Loveland
- Pozo, Marie Lupe ..... Arvada
- Pribble, Albert ..... Brush
- Shroll, Linda ..... Aurora
- Skeels, Bonnie. .... Sterling
- Smith, Georgiana ..... Salida
- Stone, Lewis ..... Lakewood
- Wampfler, Doris. .... Colorado Springs

## Iowa

- \* \*Barker, Doris. .... Des Moines
- Bogatzke, Wilma ..... Carroll
- Casterton, Shirley Ann ..... Decorah
- Cole, Pearl. .... Boone
- Driscoll, Patricia. .... Council Bluffs
- Dryden, Everett ..... Cedar Rapids
- \* Dye, Joyce ..... Keokuk
- Fry, Joann ..... Des Moines
- Glawe, Stanly V ..... Des Moines
- Holtzman, Wayne ..... Waterloo
- Jennings, Ardith "Jane" ..... Des Moines
- Johnson, Wilma. .... Waterloo
- Joslin, Betty. .... Council Bluffs
- Kraus, Betty ..... Dubuque
- Letner, Brian ..... Underwood
- Lucy, Nicholas ..... Dubuque
- McCrary, Sherrie ..... Council Bluffs
- \* McElroy, Eldon. .... Indianola
- McMaster, Joyce ..... Iowa City
- Muir, Robert ..... Fort Madison
- Myers, Richard ..... Clarinda
- Navratil, Anton "Tony" ..... Indianola
- Nedved, Barbara. .... Garner
- Nessen, Mary Ann ..... Des Moines

*milestones continued on page 16*

*milestones ... continued from page 15*

- Potts, Janice . . . . . Des Moines
- \* Quinn, James Vincent "Jim" . . . . . Bouton\*
- Schierholz, Gerold "Jerry" . . . . . Marion
- Spencer, Jeff. . . . . Fort Dodge
- Steger, Karla . . . . . Dubuque
- \* Topf, Nicholas "Nick" . . . . . Carroll
- Whitney, Mark . . . . . Council Bluffs
- Wolfe, Belle Mae . . . . . Des Moines
- Zaiser, Ingeborg Louise "Ing" . . . . . Burlington

## Minnesota

- Abramson, Ralph G. . . . . Minneapolis
- Alberico, Richard "Dick" . . . . . Rogers
- Arnold, Gerry. . . . . Kasson
- \* Boeke, John. . . . . St. Paul
- \* Born, Dennis . . . . . Roseville
- Dahlen, Paul . . . . . Champlin
- Ehlers, Lois . . . . . Baxter
- Elis, Janice . . . . . Otsego/Fargo, ND
- \* Fleischhacker, Martin R . . . . . Stillwater
- Follstrom, Peggy. . . . . Ortonville
- Fridgen, Francis "Fran" . . . . . Ortonville
- Gieseke, Theodora "Teddi" . . . . . Cambridge
- Glemming, Marvin . . . . . Otsego
- Hahn, Donna . . . . . Glenwood
- \* Hall, Don. . . . . Minneapolis
- \* Hannula, John . . . . . Annandale
- Harder, Josephine. . . . . Winona
- Houg, Roger . . . . . Sartell
- Johnson, Joyce . . . . . Duluth
- Lien, Patricia "Trish" . . . . . Duluth
- \* Little, Ronald "Ron" . . . . . South St. Paul
- McDaniels, Francis "Frank" . . . . . Pelican Rapids
- Mundy, Jean A . . . . . Fulda
- Niederloh, Charles "Chuck" . . . . . Plymouth
- Norton, Luonna M. . . . . Linwood

- Ososki, Barbara . . . . . Fridley
- \* Pierson, Ronald . . . . . Prior Lake
- Schmaedeke, John . . . . . St. Paul
- Scilley, Phyllis . . . . . Dilworth/Valley City, ND
- Serrin, Carol . . . . . Glenwood
- Sletten, Arthur "Art" . . . . . Bemidji/St. Cloud
- Thoreson, James . . . . . Duluth
- Van Esch, Sharon . . . . . Owatonna
- Villagomez, Virginia . . . . . Brooklyn Park
- Yeo, Gladys . . . . . Ottertail

## Nebraska

- \* Ballard, Thurman Alonza - Past Director  
NWB Retiree Association . . . . . Omaha
- Barnes, Helen . . . . . Omaha
- Elster, Deacon George E . . . . . Omaha
- Johnson, Gilbert. . . . . Omaha
- \* Marks, Arvid. . . . . Tilden
- Overton, Errol "Ed" . . . . . McCook
- Palmer, Harold . . . . . Lyons
- Rose, Barbara . . . . . Omaha
- Sage, Ruth . . . . . Beatrice
- Schneider, Patricia . . . . . Grand Island
- \* Snider, Margarita . . . . . Omaha
- \* Steimle, Judy Kaup. . . . . Papillion
- \* Steiner, Joe. . . . . Fremont
- Yantzi, William . . . . . Chadron

## North Dakota

- Brodell, Lloyd . . . . . Velva
- Campbell, Phyllis . . . . . Grafton
- Griffin, Mark. . . . . Bismarck
- Hanson, Alice . . . . . Fargo
- Hlebechuk, Gladys Ann . . . . . Dickinson
- Hofsommer, Marge . . . . . Fargo
- Kemnitz, Michael. . . . . Bismarck/Fargo
- Majerus, Elaine. . . . . Fargo
- Mattson, Patricia "Pat" . . . . . Fargo

*milestones continued on page 9*



Nyquist, RoseMary “Trosi” ..... Fargo  
Saville, Terry ..... West Fargo

### **South Dakota**

Amdahl, Uydene “Dene” ..... Sioux Falls  
Brende, Barbara ..... Sioux Falls  
Chester, Susan ..... Aberdeen  
\* Emmert, Glen W ..... Gettysburg  
Hagemeyer, Darlene (Bartling) ..... Tea  
Kennison, Daniel Lyle “Dan” ..... Rapid City  
Newman, Marilyn ..... Redfield  
Palmer, Dallas ..... Wolsey  
\* Wiese, Loren ..... Sioux Falls

### **Wyoming**

Foster, Robert “Bob” ..... Cheyenne  
Hayhurst, James ..... Sheridan  
Marquart, Betty ..... Cheyenne  
Quick, Rena “Minnie” ..... New Castle  
Selby, John “Jack” ..... Cheyenne  
Williams, Duane ..... Sheridan

### **Other**

Feeney, John ..... Quincy IL/Davenport IA  
Hatch, George ..... Toole UT/Denver CO  
Kroese, Howard . Ferandina Beach FL/Golden CO  
Loshbaugh, David ..... Ocala FL/Denver CO  
O’Hara, Thomas Hugh .....  
..... Osage Beach MO/Omaha NE  
Ortega, James ..... Phoenix AZ/Cheyenne WY  
Walker, Betty ..... Olathe KS/Ottumwa IA

# **Membership and Retiree Guardian Updates**

**By Clyde Just**

As I reported in the first issue of our newsletter for 2024, we started this year with 1,743 paying members. During the first quarter of 2024 we have had 20 reported *Member Milestones* and we picked up three new members, which now brings our paid members down to 1,726.

As you will read in another article in this newsletter, we have suspended the payment of dues for the next year. Over the past five years we have averaged 80 *Member Milestones* per year. In addition, we have averaged a loss of an additional 100 members per year who elected to no longer renew their dues. With no required dues payments for the next year, my expectation for this year is we should expect that we will have approximately 80 losses for 2024. However, we may still have other losses for *Member Milestones* that do not get reported or identified. My other concern is that we may end up with additional losses due to a member not reporting a change of mailing address or email address. Sometimes we receive returned copies of *The Retiree Guardian* or we get a notice that an

emailed copy of the RG did not make it to the member’s email address that we have on file. My request to all of you is to please remember to update your mailing address and/or your email address if they get changed during the year. The Membership Renewal form found on the very last page of each newsletter has been modified to no longer contain payment of dues information. However, please use this form if you move to a new address or you have changed your email address. If you do not tell us these changes we will be unable to send you future issues of *The Retiree Guardian*.

In regards to *The Retiree Guardian*, there will again be four issues for 2024. Issue 1 came out in January, this issue came out in April, and the last two issues will come out in July and October. My PLEA to all of you is to send group pictures of you and your retiree friends and also send me stories from your past experiences with the company. Both of these are well received by our membership.

# Update: Medicare Coverage of COVID-19 Vaccines, Tests, and Treatments.

By Barbara Wilcox, SHIP Counselor

The COVID-19 Public Health Emergency ended May 11, 2023. Even though the emergency is over, the disease is still with us. It is recommended that we keep current with our vaccines and boosters, that we test for COVID if we get sick, and that we seek treatment from our doctors if we do get COVID. Medicare still covers these things that we need, but the method we use to obtain them may have changed. Here is a review of current status and procedures.

**COVID-19 Vaccines:** You pay nothing to get a vaccine or booster shot. If you are on Original Medicare, take your Medicare card to your doctor or pharmacy to get your shot. If you are on a Medicare Advantage Plan, use your Plan ID card and go to a provider in your plan's network.

**COVID-19 Tests:** The process depends on whether you are going to a provider for a test done in a laboratory or are using a home test.

- **Lab Test:** You pay nothing if the test is ordered by a health care provider. If you are on Original Medicare, use your Medicare card. If you are on a Medicare Advantage Plan, go to a network provider and use your Plan ID card.
- **Home tests:** The procedure has changed for obtaining tests that you can use at home. There is no longer a central government web site to order tests, and they are no longer free. Instead, you buy tests for home use at a retail or online drug store. Prices that I checked seem

to range from \$4 to \$6 per test. It is possible to get free tests online from programs that serve people on government insurance, but I find that it's not easy to find them.

**COVID Treatments:** If you are hospitalized, require doctor visits, need prescriptions or any other treatments for disease, then Medicare covers you as it normally does under Part A, Part B and Part D. In addition, Medicare.gov gives the following information about treatment specifically for COVID.

Medicare Part B (Medical Insurance) covers FDA-authorized COVID-19 monoclonal antibody treatments and products, if all of these apply:

- You tested positive for COVID-19.
- You have a mild to moderate case of COVID-19.
- You're at high risk of progressing to a severe case of COVID-19 and/or at high risk of requiring hospitalization.

Medicare Advantage Plans also cover you as they normally do and are required to give you coverage at least as good as Original Medicare. Now that vaccines, tests and treatments are widely available, COVID-19 is no longer causing the numbers of severe illnesses, hospitalizations and deaths that it caused early in the pandemic. We can be glad that Medicare covers nearly all of it, and we can do a lot to protect ourselves from this disease.



# Notice to Members: Dues Have Been Suspended

During the February board meeting, the directors reviewed our financial situation and decided to suspend dues indefinitely. Because we are no longer paying legal expenses, have not funded an annual membership meeting, have simplified our administrative procedures, and are doing e-mail *Guardian* newsletters in-house, our dues have exceeded our spending for the last few years. Not collecting dues for a while will also reduce the contracted expense of handling the checks and updating the database.

Therefore, please do not send in dues for July 2024 to July 2025. A decision will be made about any reinstatement of dues (for July 2025 and beyond) at a later date. If the renewal date on the back of your *Retiree Guardian* newsletter or the cover letter of your email *Retiree Guardian* is July 2024, you have paid through June 2024, and the following does not apply to you. Please do not make any dues payments in 2024.

However, some of you have either paid for multiple years or have already paid your July 2024-2025 dues. If your renewal date is 2025 or later, it is only fair that if you want us to return that money, we will. If you do not ask for a refund by July 1, 2024, we will donate your 2025 or later dues payment to the American Retirees Education Fund (AREF), the nonprofit arm of the NRLN. The AREF provides research and writes “white papers” to inform Congress about issues that

affect retirees. AREF is a 501c(3) nonprofit organization. They will get one check from our association and will not be able to provide you with a receipt. However if you use the standard deduction as most of us do under the latest changes, it won't matter to you.

If you do want a refund, send your name and address to me at [vpwilli@comcast.net](mailto:vpwilli@comcast.net) or mail it to me at Paul Williams, 7653 Cahill Ave, Inver Grove Heights, MN 55076-3004.

Suspension of dues will not affect production of *The Retiree Guardian*, the website, support for the NRLN, or other activities of the association. You will continue to receive your newsletter via USPS or email as you are currently receiving it.

We are not accepting new members to avoid being swamped when people find out that we are no longer charging dues. However the website will be open to everyone and we will post the latest *Guardian*, along with other information. You may direct retirees thinking of joining us to the website.

We sent out this notice a few weeks ago to those who had given us their email address. If you haven't done so you might want to give us your email or subscribe to the website for future announcements. We have changed the notice slightly to answer questions raised by the email recipients.



# Protecting Yourself from Scams

By Greg Snyder

**What was the top scam in 2023?** Per the Federal Trade Commission, imposter scams are at the top with reported losses of \$2.7 Billion. “One in four people reported losing money to scams, with a median loss of \$500 per person. And email was the #1 contact method for scammers this year.”

Usually, these emails arrive telling us that some account of ours is in need of a password change, a verification request, an update, or something in that vein. How can we tell if they are real, and what should we do if we get one? First...Stop. Don't do anything in a hurry! Your bank or credit card company will never ask you for personal or log-in information in an email or by phone! For the most part, these institutions will instruct you to log-in to your bonafide account through URLs you've already bookmarked and to conduct business through their secure account software or secure messaging from within your account.

**Look carefully at the sending email address.** “Acme-bank@mybank.com” can look a lot like “Acmebank@mybbank.com” when you are in a hurry. These scammers can be very tricky!

**Beware of any provided links.** These emails almost always provide us with a “helpful” link or attachment for us click on, which takes us to a familiar looking website to help us fix the alleged problem. Clicking on these links is a very bad idea. Only use links and phone numbers provided directly by your bank or institution when contacting them.

Here's a true story of why we need to be extremely careful. If we “willingly” provide our account information to someone, even though we've been tricked, we may very well be on the hook for our losses. “Being tricked into giving up our account information is not the same as having it stolen.” I personally know someone who went through this experience. They lost tens of thousands of dollars. The agonizing process of getting their money back took most of the summer. This person was lucky – no law guarantees that we will get our money back when we fall for a phishing scheme

and provide our personal data to a scammer online or over the phone.

Let's look at two types of “links” that we commonly see in these scams. Hyperlinks, which offer a URL (Universal Resource Locator, or web address) and Hypertext, which is text with a URL embedded within it. These links are usually just convenient ways to navigate the web, avoiding the need to type a long URL into our web browser.

**How do they trick us?** Look at following links, one hypertext, and one hyperlink. If you are reading this on your computer, and click either of these links [Library of Congress](#) or <https://www.loc.gov/> the website for the Library of Congress will pop up in your browser.

The danger comes when some bad actor posts a link, then embeds a different URL that redirects our device to someplace else. As an example, here are the very same links as above,

[Library of Congress](#), and <https://www.loc.gov/>, or at least they LOOK the same. However, if you click on either of these links, you will be taken to an image on our website. Both links, even the “secure” https link, have been redirected. In this case, we were redirected to a warning image rather the Library of Congress, so no harm done...this time. But that is not usually the case.

The redirects are usually designed to phish for private passwords or other data that can be used to hack into your accounts. They can also be used to



*Protecting Yourself ... continued on page 13*



## **Protecting Yourself ... continued from page 12**

install *keylogger* spyware that records and reports all your keystrokes, or ransomware that can take over your computer or phone. Be aware that images and OCR codes can also contain misdirecting links, and simply clicking on such an image or scanning an OCR code can cause the same harm.

*Is there any way we can tell what the real URL of a link is before clicking on it?* Yes ... maybe. Depending on the application, if we hover our cursor over either of the second set of the links, above, the true link URL will be revealed. It will appear as a small pop-up near your cursor, or at the bottom of your application, or both. Compare what the link claims to be, to what you see when you hover over the link. Not the same at all, is it? - *Verifying a link before you click on it is always a good idea.*

Even if the link looks good to you, you might want to check it out without actually clicking on it. Right-click on one of same the suspect links, above, and select “Copy Link” or “Copy Link Location” or “Copy Hyperlink.” (This will not work if you are viewing this article in Adobe Reader. You will need to reopen the PDF in your web browser or simply highlight and copy the link.)

*Use a URL checker.* (Web search “URL checker.”) Click on <https://radar.cloudflare.com/scan>. (Did you hover and check out the link before clicking?) Once the Cloudflare website opens up, paste in that same link you just copied from above. You should see some detailed information regarding the actual URL and the hosting website.

We’ve checked out the link and we think we know it’s legitimate. Should we go ahead and follow it? Your bank or other institutions say no! Only use links and phone numbers provided directly by your bank or institution. The risk is yours to take, choose wisely.

Another thing to watch for is a switch in domain extensions, and there are a lot of possibilities: .com, .net, .org, .edu, etc. If you are expecting to go to a government-sponsored website like the Library of Congress, <https://www.loc.gov/>, and by mistake or misdirection you click on <https://www.loc.org/>, you might need to be speaking Canadian English, and be ready for some real fishing! Eh?

*Scammers can also spoof the phone numbers they are calling from, making your caller ID report a call from a local number or an institution you are familiar with.* You answer the call rather than screening it and get an unknown entity reporting some urgent problem that you need to act on immediately. The only thing you need to do really fast is hang up! Again, your bank and other institutions are not going contact you by phone and the IRS never contacts citizens by phone or email, they only send letters. If the bank or institution you do business with does contact you by phone, tell them you will call them back, hang up, and call them using an already verified phone numbers for those institutions, not any phone number left by message or by caller ID.

One of the scams currently going around is someone from Facebook calling you to “help” you change your password. Many apps, like Facebook don’t even have contact phone numbers. Hang up, and if you want to make sure, contact the organization directly using phone numbers or web-links you have on file.

For more on how the phone number scam works please read this article written by Sam Cook at [comparitech.com. https://www.comparitech.com/blog/information-security/number-spoofing-scams/](https://www.comparitech.com/blog/information-security/number-spoofing-scams/)





# LUMEN Mass Markets Employee Concession Policy

## Active Employees Retirees and Managers

### Consumer Accounts

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#### General policy

CenturyLink's Employee Concessions Program, including Telephone Concessions and Employee Discounts, are benefits provided to employees and retirees to help familiarize them with the Company's products and services and to promote them to family and friends.

Telephone Concessions and Employee Discounts on select products and services are available to CenturyLink employees and retirees under the CenturyLink Employee Concession Program, subject to the following.

Eligibility: All active employees are eligible to participate in the CenturyLink Employee Concession Program upon completion of six (6) months of service with the company. Eligible employees who retire can participate. Contractors and vendors are not eligible.

#### Requirements:

- The CenturyLink residential account must be set up in the eligible employee's or retiree's name.
  - When two or more participants (employee or retiree) occupy the same household, and share the same CenturyLink services, only one monthly concession will be applied.
- CenturyLink postpaid services must be established.
  - Prepaid CenturyLink and Quantum Fiber services do not qualify.
- The account must be enrolled in AutoPay and Paperless Billing.

#### Telephone Concessions: Available in Legacy Qwest (L-Q) markets only

	<b>Less than 30 years of service</b>	<b>30+ years of service and Retirees</b>
CenturyLink Local Voice Service	50% off the main residential line	100% off the main residential line
CenturyLink Long Distance	50% off CenturyLink IntraLATA long distance	100% off CenturyLink 1 IntraLATA long distance

#### Employee Discounts: Available in all CenturyLink markets

Under the Employee Discount program, active employees and retirees may receive a discount for products and services off certain monthly recurring and one-time charges. Discounts offered to CenturyLink employees are based on the serving platforms and geographic areas of employees' primary residences. Employee Discounts will not apply to promotional pricing available to customers. The Company may add, change, modify, discontinue, or eliminate the CenturyLink Employee Discount Program, at any time, at its sole discretion. Employee Discounts are in lieu of any L-Q Telephone Concession percentage reductions.

**Products and Services:** Products and services may vary based on the service location of the primary residence. Active Employees and Retirees may continue with their Telephone Concession and Employee Discounts, until such time as they authorize a change to their account or services; including a new bundle, internet speed, package, plan or move to a new address. When changes are made to the service, Telephone Concession and

*Concessions ... continued on page 15*

## **Concessions ... continued from page 14**

Employee Discounts account (including former eligible packages and bundles, additional/second lines, and other products and services) will be removed and Active Employees and Retirees will be required to comply with the current CenturyLink Employee Concession Program in effect.

**Applying for Concessions:** Contact us at 800-244-1111 to purchase or change your postpaid services

### **Request concessions be added to your CTL account:**

- Active Employees – Complete the Employee Concessions Application and forward it to the appropriate email address below. You will need your 9-digit Billing Account Number
- Retirees – Email the appropriate address below to request concessions be added to your account. Include your name, address and 9-digit Billing Account Number

### **Email address for your service area:**

- Legacy Qwest Service Area – emp.disc@Lumen.com
- Nevada, Florida or any other Legacy CenturyLink Service Area – cs-empconcessions@Lumen.com

### **How to enroll in Auto Pay:**

AutoPay is the most convenient way to ensure your bill is paid on time, every time. There are three easy ways to set it up — on the My CenturyLink website, in the app, or by mailing a paper form.

### **How to enroll in Paperless Billing:**

Get all of your monthly billing information electronically when you sign up for paperless billing on the My CenturyLink website or in the app.

## **Frequently Asked Questions:**

Q. When is my concession request processed?

A. Employee/Retiree concession applications are processed within five business days. Employees can expect the concessions to be visible on billing statements within one to two months.

Q. When does the concession benefit end?

A. The monthly concession ends in the case of any of the following:

- Telephone Concessions are removed if you move outside of the former Qwest 14-state service territory; however, you can apply for Employee Discounts if available.
- If you terminate employment, however, you can move to a retiree concession, if eligible.
- If the Lumen account is changed so that the bill is no longer in the employee's or retiree's name, not on AutoPay or receiving a paperless bill.
- If an account has 3 returned payments or more within last 12 months, concessions will be removed.

Contact information:

- For questions about this policy, open a ticket through HRconnect in SuccessFactors
- For questions about billing or to make service changes, call us at 800-244-1111
- For questions about Telephone Concession qualifications and/or application of Employee Discounts, email-Legacy Qwest Service Area – emp.disc@Lumen.com
- Nevada, Florida or any other Legacy CenturyLink Service Area – cs-empconcessions@Lumen.com

**Concessions ... continued on page 16**

At the discretion of the company, Lumen can amend, modify, or discontinue this policy, subject to the terms of the collective bargaining agreement. To the extent that there is any conflict between the provisions of this policy and any provision of a collective bargaining agreement, the collective bargaining agreement provision will control.

Concession is not an ERISA Plan: The Lumen Employee Concession Program is an employee discount program within U.S. Dept. of Labor Regulation 2510.3-1(e), "Sales to Employees," and accordingly is not an employee benefit plan for purposes of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Lumen Employee Concession Program provides a discount to Eligible Employees and Retirees on goods and services the Company provides to the public in the normal course of business.

**U.S. Reserved Rights:**

Lumen reserves the right to amend or terminate any employee policy – with respect to any or all classes of employees – without prior consultation with any employee, subject to any applicable laws and bargaining agreements. Lumen has the sole right and discretion to interpret and administer the terms of this Policy, including resolution of any questions regarding its scope, application or meaning. The decision of the Company shall be conclusive and binding on all persons.

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**The interesting graphics on the next page are copies of the stock certificates for AT&T and each of the seven "Baby Bells" that you would have received if you held AT&T stock in 1984.**

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

COMMON STOCK

**AMERICAN TELEPHONE AND TELEGRAPH COMPANY**

505-494-423 6-2248 479

Shares: 10000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *W. L. Brown*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 21, 1964 440223

COMMON STOCK

**NYNEX CORPORATION**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *Grace J. Lippman*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 16, 1964 440223

COMMON STOCK

**AMERITECH**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *Calvin H. ...*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 10, 1964 440223

COMMON STOCK

**PACIFIC TELESIS Group**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *Robert W. ...*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 16, 1964 440223

COMMON STOCK

**Bell Atlantic Corporation**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *Alexander Graham Bell*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 14, 1964 440224

COMMON STOCK

**Southwestern Bell Corporation**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *W. L. Brown*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 16, 1964 440223

COMMON STOCK

**BellSouth Corporation**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *W. L. Brown*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 16, 1964 440223

COMMON STOCK

**LOUWEST, INC.**

505-494-423 6-2248 479

Shares: 1000  
 Dividend: \$1.00  
 Par Value: \$10.00

Full name and address of the shareholder.

Signature of the shareholder: *W. L. Brown*

Signature of the company representative: *W. L. Brown*

DATED FEBRUARY 16, 1964 440223



# 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](http://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](mailto:LumenRetireesHelp@businessolver.com)*.

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

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.

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## Change/Update our Records

CenturyLink Retirees

(Please print)

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 \_\_\_

**Send record updates 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