THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 1 — 2025

www.ctlretirees.org

Message from the Chair

The holidays have come and gone. I hope you enjoyed a blessed Christmas. The short time between Christmas and the new year made the stress levels at our house higher than usual, but now that the new year is here we can quietly look back and appreciate the past year's accomplishments. There is a lot of good information here, so let's dig in.

The fact that we discontinued yet another annual face-to-face meeting of the membership is a bitter-sweet change for me. While it is true that we have been able to maintain our service to the membership and, more importantly, this ***Guardian*** newsletter, I do miss the ability to meet and renew lifelong friendships and reminisce. On the other hand, it did encourage us all to be better at ZOOM meetings!

Another change we implemented was the suspension of membership fees. I admit being apprehensive about such a big change and the risks we are taking, but I hope you agree that we have been able to maintain the benefits of membership for you. While we are talking about memberships, please remember that the NRLN still relies on our contributions to represent retirees to our representatives in Congress.

Again in 2024, we were able to tell you that the HSA benefit for 2025 has been confirmed and the accounts for each of us will remain in effect. This level of communication and mutual respect is something we on the Board of Directors cherish and try very hard to maintain. Marina Pearson and her team are truly an asset to the Retiree Group as well as the company in general.

The website for the Retiree Organization has become a major factor in how we communicate. Greg is doing a super job in making that tool vital to our organization. It has become a first stop in problem-solving and making sure that issues are dealt with clearly and concisely. If you have any questions or concerns about it, let us know how it can be improved.

As you decide where and when to support various causes in 2025, remember The Retiree Group serves well over 1700 retirees in this organization. The ***Guardian*** is a vital tool available to insure retirement turns out to be all you dreamed it could be. Consider joining the Board of Directors. If you have an interest in joining us, go to the back page and look over the the list of contributors and volunteers that produce this document. They are proud of their work and would love to answer any questions.

Gerold "Jerry" Weldon

Inside this Edition …

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

Website Report

Greg Snyder

In 2024, our website saw 11,065 visitors and 23,950 views. We published 26 articles on the Retiree Blog. There were a lot of good posts, but the most popular was "Medicare: What's new in 2025" written by Barbara Wilcox. Second place went to Clyde Just's article "What Happened to the Bell System after Divestiture?" Third place went to just about any of the other articles written by Barbara Wilcox concerning Medicare, Medicare Advantage, HRA, IRMAA, etc.

Other than the initial front page on the website, the most popular page was the "Help Page". It was accessed 4,411 times in 2024. I try to keep this page as up-to-date as possible, but should you ever use it and find something missing or incorrect please let me know.

While on the help subject, another source you might want to check out for finding answers on just about any retiree issue would be the Facebook group, US WEST/QWEST Retirees and Wannabes, I use them myself. While this isn't their main mission, they have some great members over there who are truly dedicated to directing people to phone company related resources. Facebook is not for everybody, but keep in mind that if you decide to join Facebook, there is no requirement that you have to use your real age, address, or even your real name to open an account.

And last, my usual reminder about your personal online security. Protecting your online security is becoming more crucial every day. While there are pages and pages of stories that you can read about keeping your digital life secure, here are my top three recommendations:

1. Be Cautious with Emails and Links: Phishing scams are common. Always verify the sender's email address. NEVER trust any link or phone number that is sent to you in an email. Avoid clicking on any links or opening attachments unless you are 100% sure it is legitimate. If something seems off, it is always best to err on the side of caution and not engage. DO NOT EVER let yourself be rushed into taking any immediate action.
2. Enable Two-Factor Authentication (2FA): It's not foolproof, but it's the best we have at the moment. It adds an extra layer of security by requiring not just your password, but also a second form of verification, such as a text message or authentication app, before you can access your account.
3. Use Strong and Unique Passwords: Actually, this should maybe be 1, 2 and 3 on the list! You need complex passwords that combine letters, numbers, and symbols. And, you should never use the same password for another site or application. (80% of breaches involve weak or reused credentials.) Whether it's free or paid for, you really need to use a password manager. There are plenty to choose from. Do a web search for "best free password safe 2024" and look at what PC World, ZD Net, New York Times, News Week, and other major reviewers recommend. I'm sure you will find one that fits your lifestyle.

It's an almost daily news item: Someone has lost everything to an online scam and now is living out of their car, or with one of their children. (I'm personally not sure which would be worse!) Remember, staying vigilant and proactive about your online security can save you a lot of trouble down the road.

Wishing all of you a safe, secure, and very happy new year.

Greg

Debbie Nelson and Carl Rudolph in the Minneapolis Downtown Central Office

Bell System Employee Survey from February 1984

Highlights of the Human Resources Survey on Employee Opinions - 40 Years Ago

We recently uncovered a survey used mainly for managers as the Bell companies were adjusting to the changes in the employee demographics and the future labor pools. We wish we had access to the results of the survey, but this is a time machine for how issues were being anticipated and discussed during that period. Has much changed? We hope so! We know it has! And you were part of that significant shift in expectations that Jack MacAllister envisioned for our workplace.

General

1. To what extent do you believe sexism and racism exists in society and in our company?
2. Do you believe private clubs have a right to exclude people on the basis of race or of the opposite sex?
3. Do you believe the increasing employment of women has led to the breakdown of the American Family?

Women managers

1. Will other employees accept a woman manager's authority?
2. Will customers accept a woman's authority as much as a man's?
3. Are many women too emotional to be competent managers?
4. Do women need to be better performers than men to get ahead?
5. Do many men need special training to work more effectively with women?

People of Color

1. Do employees accept the authority of a person of color?
2. Will customers accept the authority of a person of color manager as much as a white person manager?
3. Are people of color managers no longer viewed in stereotypical ways by many white employees?

Equal Employment Opportunity (EEO) / Affirmative Action Program (AAP)

1. Are people with qualifications who had been overlooked now being considered for promotion?
2. Is the company developing talent with more impartiality than in the past?
3. Is AAP helping more people than it is hurting?

Your Personal View.

1. Do you need training in the supervision of any of the following: white men; white women; people of color.
2. How would you feel about having an immediate boss who was: a man? a woman? a person of color?

Parenting and Child Care Issues.

1. Does a child in day-care develop and grow the same as if home with a parent?
2. Does day-care disrupt the bond between mother and child?
3. Does day-care speed up development of a child's social skills?

The Survey continued for a total of 14 pages and also covered the following issues:

- Child Care and Productivity Issues. Employers and Parenting / Child Care Issues.
- You and Your Work. Training for Working Parents. Biographical Information.
- Present Child Care Arrangements. Child Care Problems. Forms of Child Care.

We do note that nowhere in the survey does it mention dealing with both childcare and eldercare! We know many of you did then, as so many do now. A reminder that the working relationships current employees take for granted were pushed forward by those of us now retired!l

Medicare: What's New in 2025?
By Barbara Wilcox, SHIP Counselor

The biggest changes in 2025 that affect the most people are in Medicare prescription drug coverage, in both Medicare Part D plans and Medicare Advantage plans. Because of these changes, it will be especially important for you to review your prescription drug coverage in Medicare Open Enrollment this fall to be sure you are in the best plan for your prescription needs in 2025. That may or may not be your current plan.

The changes are due to additional cost-savings for Medicare beneficiaries contained in the Inflation Reduction Act, passed by Congress in 2022. There is a new $2,000 annual cap on out-of-pocket expenses for prescriptions, and there is a new optional payment plan to help spread out your expenses over the months of the year. There are other changes to help people with low incomes pay for their prescriptions, but I won't try to cover those changes here.

$2,000 Annual Cap on Out-of-Pocket Expenses

This annual cap replaces the old phases of coverage (Initial Coverage, Coverage Gap aka Donut Hole, Catastrophic Coverage). Instead, the copays and coinsurance that you pay when you pick up a prescription (or order from a mail-order pharmacy) are constant all year long. Once these out-of-pocket expenses (including any deductibles) reach the $2000 cap, you pay nothing the rest of the year. This change is especially beneficial to people who have high drug costs, because they take expensive, brand-name drugs or have many prescriptions.

The downside of this change is that some plans will be increasing their monthly premiums and/or deductibles to help cover their costs. In 2025, the maximum allowed deductible will be $590, but different plans have different deductibles. In addition, most plans don't charge deductibles on all tiers of drugs, which is all the more reason for you to carefully evaluate the 2025 plans in how they cover your particular list of prescriptions.

People who have low drug costs to begin with will not benefit from this out-of-pocket cap, because they may never pay that much in a year anyway. The people who will benefit do pay high out-of-pocket costs, and in many cases, they may pay the entire $2000 very quickly, within the first month or two of the year, when they first fill their prescriptions. This leads to the second change I want to tell you about. Read on.

Medicare Prescription Payment Plan

This plan is designed to spread out your out-of-pocket costs over all twelve months of the year rather than your paying it all up front. The formulas they use to do this are complicated, so let me give you an example.

Juan fills a $500 prescription each month. The first column shows his monthly costs under the new $2000 annual limit on out-of-pocket costs. His expenses are all concentrated in the first four months of the year. The second column shows his monthly costs if he enrolls in the Medicare Prescription Payment Plan. His expenses are spread out over all twelve months of the year.

Month	**without payment plan**	**with payment plam**
January	$500	$166.67
February	$500	$75.76
March	$500	$125.76
April	$500	$181.31
May	$0	$181.31
June	$0	$181.31
July	$0	$181.31
August	$0	$181.31
September	$0	$181.31
October	$0	$181.31
November	$0	$181.31
December	$0	$181.31
TOTAL	$2,000	$2,000.00

Adapted from DRCOG Area Agency on Aging Medicare Updates

To enroll in a Medicare Prescription Payment Plan, contact your Part D Plan or your Medicare Advantage Plan.

New in Medicare - continued on page 5

Treasurer's Report

In the last issue, I told you that the treasurer's job was getting boring now that we are not collecting dues and have a little work each quarter. I accounted for a little interest. I renewed two certificates of deposit, and I paid a few bills. Most of our bills are now set up to pay quarterly. In January, I will have a little more activity. I will be paying the dues for our group membership in the NRLN. Just a reminder that each year we pay the NRLN $5 per member, which gives each of us access to the NRLN, They will also ask you to join as an individual or ask for a contribution. They do good work and as an organization we support them and they support us. However we are separate organizations. Back when we were collecting dues every once in a while a member would send our membership form and their check to the NRLN address rather than to us.

Speaking of dues I think it is OK to tell you that there is no reason why we would start dues again in 2025. The board has not formally addressed dues, but we are in good financial condition to operate another year without dues.

Remember to file your taxes. In the last issue of ***The Retiree Guardian***, I discussed tax avoidance using Qualified Charitable Deductions to reduce your Required Minimum Distributions from an IRA. I hope that interested some of you. I am not a financial professional and cannot give out tax or investment advice, but if you make any charitable contributions and are required to take a Required Minimum Distribution from a pre-tax account, you should pull up the last 2024 Guardian and check out that article. QCDs are not available from the company 401K, but it is easy to roll some of your 401K into an IRA and then take the QCD and RMD from the IRA. Are those enough initials to confuse you? Talk to your financial help or tax preparer.

Paul Williams

New in Medicare ... continued from page 4

How to Find the Best Drug Plan for You

Your total drug prices for the year depend on your own prescription drug list and a number of factors that vary from one plan to another: the plan's formulary and the tiers your drugs are in; monthly premium; deductible; copays and coinsurance. While you will see the 2025 plans listed in the back of your Medicare & You 2025 book, there is not enough detail there to help you choose the best plan for your individual needs. I recommend that you either use the planfinder tool on Medicare.gov or call your local SHIP office for assistance. We SHIP counselors can assist you by using the planfinder tool and explaining the results to you. The tool calculates your annual drug costs under each Part D and Medicare Advantage plan available in your zip code and rank orders them by total annual costs. The planfinder also can show you details of your drug costs and how they are influenced by your choice of pharmacy and whether your drugs are all on the formulary of each plan. To reach your local SHIP office, call 1-877-839-2675.

Todd Erickson and Barbara Easterling at the 1998 CWA convention

Medicare 101 Webinar Series
Hosted by DRCOG/SHIP Program and 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 webinars and learn from our Medicare experts:

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

Retirees and their spouses are invited to attended.

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 2 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 dates and times below to register: (All times are 11am-Noon Mountian time)

Click on the link, or copy it into your web browser to register for the class.

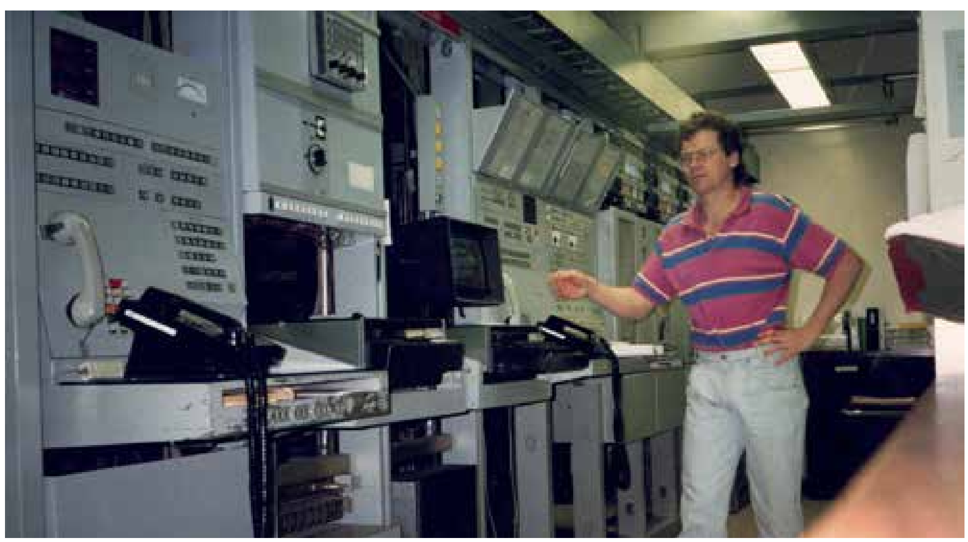
- April 15, 2025 ***https://tinyurl.com/pkbtc5y7***
- June 18, 2025 ***https://tinyurl.com/ytx725yy***
- September 17, 2025 ***https://tinyurl.com/46dxwkaw***
- December 17, 2025 ***https://tinyurl.com/2at37zw8***

Thanks to Lumen Benefits for inviting retirees to attend these classes, which are also available to Lumen employees. They are a partnership between Lumen and the SHIP program where I volunteer, and I am pleased to be one of the presenters.

Barbara Wilcox

Clyde's Challenge

My thanks to Todd Erickson for sending me twelve pictures from his time in Minneapolis. This is the largest amount of pictures that I have ever received at one time from a fellow retiree. Rather than trying to include all the pictures in one issue we may need to split them up over the next couple of issues.



Todd Erickson in the Minneapolis Downtown central office

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

Thanks!
Greg and Rommel

* current member

Colorado

	Bathauer, Kevin James	Thornton
	Bourne, Sharon	Colorado Springs
	Callahan, Richard John "Dick"	Denver
	Cox, Steven Edward "Steve"	Denver
	Dart, Merlin	Boulder
	Gehrung, Georg B	Colorado Springs
	Jones, Dick Galen	Colorado Springs
*	Lane, William Mercer "Bill"	Lakewood
	Ledbetter, Sharon Ann	Denver
	Rose, Anabel L	Longmont
*	Rotello, Rocco G	Westminster
	Searles, Kathleen "Kathy"	Colorado Springs
	Skelton, Helen Louise	Fort Collins
	Sokach, Louis Edmund	Greeley
	Stone, Lavalta Idella	Evans
	Suppes, Pamela Rae	Brighton
	Terwilliger, Barbara Lee	Northglen

Iowa

	Anderson, Elizabeth A "Betty"	Waucoma
	Christensen, Monte Lee	Council Bluffs
*	Critz, Gerald "Jerry"	Des Moines
	Cummings, Constance "Connie"	Burlington
	Dayton, Dorothy Ann	Iowa City/Ottumwa
	Discus, Cleone "Maxey"	Kingsley
	Dluhos, Margaret "Peg"	Waukee
	Douglas, Josephine	Windsor Heights
	Eddy, Bernadette "Bernie"	Britt/Boulder, CO
	Faber, Donald V	Sioux City
	Fisher, Robert L	Iowa City
	Forney, Gary Roger	Marshalltown
	Funkhauser, Jeremy Delaney	Council Bluffs
	Grandgenett, Joan	Algona
	Hansen, Robert "Bob"	Harlan
	Janik, Anita Kathryn	Burlington
	Juffer, Velda Belle	Sioux Center
	Kahrs, Lenell Irene	Sioux City
	Kimbrell, Michelle	Des Moines
	Kress Jr, Robert L "Bob"	Mason City/Davenport
	Lawler, Miriam Ann	Burlington
	Martin, Janice	Des Moines
	McCallum, John "Mac"	Nora Springs
*	Mercer, Theodore Harlan "Ted"	Cedar Rapids
	Paul-Shilhanek, Patricia	Cedar Rapids
*	Roe, Rea D	Waukee/Omaha, NE
	Sealock, Kathryn M "Kathie"	Council Bluffs
	Short, Marilyn J	Des Moines
	Smith, Thomas Floyd	Carroll

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Iowa

Steward, Jean Marcia . . . . Windsor Heights
Stoll, Jean R. . . . . Creston
Stone, Jean S . . . . .Mason City
Tiarks, Warren M. . . . . West Des Moines
Toney, Barbara Jean . . . . Ankeny
Vogt, Royce W . . . . .Davenport
Williams, Jeretta May . . . . .Ottumwa
Wilson, Viki Lynn . . . . . . Oskaloosa/Alburnett, IA

Minnesota

Andring, Laura. . . . . .Moorhead
Askeland, Joy Carol . . . . Mankato
Bartl, Frederick John “Fred”. . . . . Woodbury
Bergin, Jeffrey D. . . . . .Minneapolis
Beyer, Robert “Bob”. . . . . St Louis Park
Block, Arlene . . . . Windom
* Carlson, Margaret “Marge”. . . . . Sauk Centre
Cragoe, Patricia Ann “Patsy” . . Luverne/Magnolia,
Currier, Elizabeth F . . . . Duluth
Davidson, R. Chris. . . . . St. Paul
Dixon, Carol . . . . Woodbury
Draxton, Frederick Ward “Fred” . . . Cottage Grove
Elleson, Daniel Lynn “Dan” . . . . . .Thief River Falls
Estrem, Helen Harriet . . . . Brooklyn Center
Fallenstein, Peggy. . . . . Mankato
Gagnon, Clifford . . . . .Minneapolis
Grinstead, Jane E . . St. Louis Park/Des Moines, IA
Gunderson, Bruce D . . . . .Ramsey
Heggestuen, Barbara “Barb”. . . . . Anoka/ Spring Lake Park, MN
Heifner, Myrtle L . . . . .Fairmont
Hoffman, Lloyd J . . . . .Minneapolis
Homme, Nancy Arlene . . . . .Minneapolis
Huselid, Dennis “Denny” . . . . Rochester
Jacobson, Robert William. . . . . Webster Lake
Johnson Sr, Lloyd Irwin . . . . .Albert Lea
Jorgensen, Keith E . . . . South St Paul
Leither, Gerald Anthony “Jerry” . . . . Olivia
Lemke, Doris Mae . . . . Champlin
Lepper, James J “Jim” . . . . .Cohasset
Line, Roger Robert. . . . . Silver Lake
Lisiecki, Walter John . . . . Duluth
Mattson, Craig Steven . . . . Duluth
McIntosh, Tonjia Marvette . . . . Golden Valley
Mootz, Shirley Ann .Winona
* Nelson, James D . . . . .Shoreview
Nitti, Clarice . . . . St. Paul
Paquin, Barbara Ann. . . . . .Bemidji
Peltier, Patricia “Pat” . . . . .Cottonwood
Philippi, Margaret “Peggy” . . . . Waite Park
Potter, Deuel W . . . . .Owatonna
Raatz, David “Dave” . . . . Shakopee
* Rand, Richard B “Dick”. . . . . Anoka
Reinhardt, Shelley . . . . St. Paul
Roesner, Donald D . . . . Hopkins
Russeth, Leland “Lee” . . . . Minnetonka
Richard (Dick) E. Schultek . . . . New Brighton MN/Liberty MO
Seifert, Mary Jane. . . . . Perham
Smith, Carol Jean . . . . .Minneapolis
Sunderman, Leora F . . . . Sauk Centre
Thiessen, David Henry . . . . Waite Park
* Tobin, Lois . . . . Minneapolis/Gettysburg SD
Toomey, Richard Dean “Dick”. . . . . .Moorhead/Fargo, ND
Wallner, MaryLou O . . . . Eagan
Wojtalewicz, Marian Jean . . . . .Moorhead
Young, John Edward . . . . Duluth

Nebraska

Batko, Frank J . . . . Omaha
Cochrane, Beverly S. . . . . Papillion

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Nebraska

	Graves, Thomas E	Elkhorn
	Harvat, James "Jim"	Omaha
	Hilty, Patricia M "Pat"	Fairmont
	Jacobs, James A "Jim"	Omaha
	Launer, Lila Fay	Fremont
	McCleery, Willis D.	Omaha
	Meyer, Rosella "Rose"	Wisner
*	Moffitt, Norman Allen "Norm"	Bellevue
	Morris, Maxine Pauline	Grand Island
	Nelson, Gloria Jean	Marquette
	Olson, Mary Ann	Omaha/Ellsworth, MN
*	Roarty, William E.	Omaha
	Roubinek, Carol	Bellevue
	Scarpello, Patricia Ann	Omaha
	Schrader, Judith	Norfolk
	Shannon, Betty Jane	Omaha
	Staebell, Thomas P "Tom"	Omaha
	Tasler, Wilmar	O'Neil
	Timmins, James D	Omaha

North Dakota

	Adams, Frances	Belfield
	Armbrust, Joseph C "Joe"	Dickinson
	Christensen, LeRoy A	West Fargo
	Ellingson, Greg Dean "Bear"	Park River
	Fandrich, Inez.	Carrington
	Fisher, Marlyn "Marlie"	Fargo
	Johnson, Alice J	Crystal
	Lee, Carol Jane	Grafton
	Melby, Elaine "Dolly"	Fargo
	Nelson, Violet K	Grafton
	Olson, Gloria T.	Bismarck
	Sundquist, Gary Gene	Williston
	Welstad, Kimberly "Kim"	Minot/Upham, ND

South Dakota

	Bruyer, Catherine	Vermillion/Sioux City, IA
	Clemetson, Margaret L "Marge"	Brandon
	Lindholm, Coreen Lee "Cory"	Rapid City
	Owens, Doloris "Dee"	Sioux Falls
	Petersen, Thelma	Rapid City
	Sievers, James "Jim"	Sioux Falls

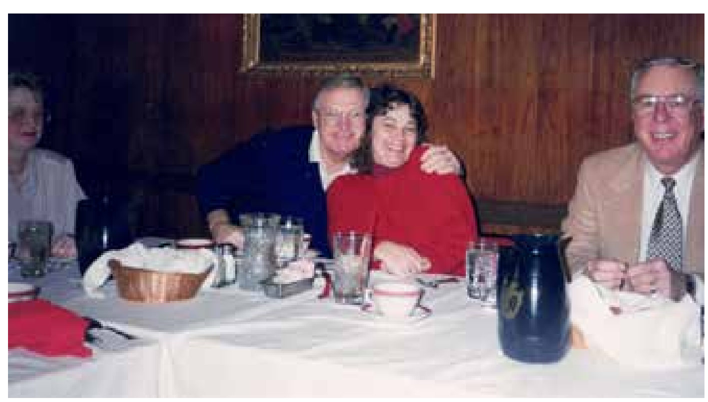
Wyoming

*	Bair, Mary Ann.	Cheyenne
	Cameron, Donna Belle	Cheyenne
	Conroy, Myrtle G	Cheyenne
	Noble, Marjorie	Riverton
*	Schroder, Donald Ray	Casper
	Soltis, Jr., William Boyd	Rock Springs

4

Other

	Barker, James "Jim"	Sun Lakes/Clarion IA
	Downs, Douglas D.	Shell Lake/IA, NE, MN
	Knickerbocker, Ellen Ann	Reeds Spring/ Norwalk IA
	Lenz, Audrey Marie	Austin/Watertown SD
	Montgomery, Frances Ann	Mountain Home/ Cedar Rapids IA
	O'Connell, Charles "Chuck"	River Falls/ St. Paul MN
*	Skelton, Maryann W	Sun City West/Omaha NE
*	Stearns, Adelyne A.	Garfield/Madison SD



L to R: Mary Melby, Leroy Christensen, Dawn Schnickels and Dick Johnson 1995 Christmas Party

Life Documents

Greg Snyder

A few times every year I get a help request from someone who's had a relative that worked for the company pass away. "What do I do?" "Who do I contact?" It's an easy question. From the front page on our website, just click on the link for "What to do when a retiree dies." That will open the document to read or print as you choose. I guess the proof that it's an excellent end-of-life document is that I've never had anyone come back to me for further help.

It strikes me that while our "What to do when a Retiree Dies," along with wills and trusts are "End-of-Life Documents," there are other associated documents such as Power-of-Attorney and Health Care Directives which should be called "Life Documents." Most often referred to as Advance Directives, these documents actually need to be put in place long before the end of your life.

No matter how fit you keep yourself, no matter how safe you are, no matter how young you are, a dire life event can hit you in an instant. A car crash, a medical emergency or the like can leave you incapacitated and your loved ones trying to take care of you and your affairs. I can tell you from experience in caring for someone, that if that happens to you, and you leave your loved ones scrambling to care for you without a Durable POA and Health Care Directive in place, you will increase your care giver's burden by leaps and bounds.

A Power-of-Attorney (POA) is a document that gives someone the ability to make decisions for you during your lifetime — its value ends when you die. Advanced Health Care documents include Directives sometimes called Living Wills, which instruct your health care providers your wishes for treatment during a medical emergency or if you are incapacitated by a chronic health issue. Sometimes a Health Care Proxy — the person you wish to make decisions on your behalf — is named in the Directive or sometimes in a separate document called a Durable Power of Attorney for Health Care.

Having a Power of Attorney is a significant step in ensuring that your affairs are managed according to your wishes in case you become unable to do so yourself. Situations where a POA would prove invaluable include:

1. Financial Management: A financial POA grants your agent the authority to manage your financial affairs, such as paying bills from your financial accounts, managing investments, and handling property transactions. This can prevent financial mismanagement and ensure your assets are protected.
2. Avoiding Court Interventions: Without a POA, your loved ones might have to go through a lengthy and expensive court process to appoint a guardian or conservator to manage your affairs. A POA avoids this process and provides clarity.
3. Temporary Assistance: If you're temporarily unable to manage your affairs due to travel or illness, a POA allows your designated agent to step in and handle things seamlessly.

Overall, having a POA in place will provide you with peace of mind, knowing that someone you trust has the legal authority to act on your behalf when needed.

There are many resources available online which instruct on creating POAs. Be aware that much of this information could be inaccurate, obsolete due to law changes, or only valid in certain local jurisdictions. Consulting an attorney may be the quickest and least costly method of ensuring this important document is legal, meets your specific needs, has the appropriate signatures and notarizations, is distributed to the right people, and is accepted in use once needed. The National Council on Aging offers their insight and advice and walks you through the process of creating POAs. Click on the link below (or copy it into your web browser) for that information.

https://tinyurl.com/2zrnfhcj

To get started on a Health Care Directive, first check with your local care providers. Often, their online

Life Documents ... continued on page 13

Membership and Retiree Guardian Updates

By Clyde Just

As of year-end 2023, we had 1,767 members. During 2024 we had 63 members pass away and we gained nine new members for a net loss of 54 members. This results in a current membership total of 1,713 members.
As of year-end 2023, we had 1,767 members. During 2024 we had 63 members pass away and we gained nine new members, for a net loss of 54 members. This results in a current membership total of 1,713 members.

In the early October, 2024, I received twelve pictures from Todd Erickson, who currently lives in Mesa, AZ. These pictures are from his days working in Minneapolis. The events where these pictures came from include workers at the Minneapolis Downtown central office, a 1995 Christmas party, a 1998 CWA convention, and from a Local 7200 meeting.

My thanks to Todd for taking the time to send me these pictures, as well as providing the names of each person in the pictures. Depending upon the available space, our editor Pat Williams may need to place some in this issue and some in future issues this year. By far, this is the largest quantity of pictures I have received at one time.

Our current plans for 2025 are to again issue four Retiree Guardians. These will come out in January, April, July and October. Please remember to tell us if you move to a new address if you receive a printed copy of the Retiree Guardian, or if you have changed your email address iif you recieve an email copy,

Mary Melby and Leroy Christensen
1995 Christmas Party

National Retiree Legislative Network (NRLN)

By Cynthia Hadsell

The 2025 NRLN Legislative Agenda is a set of legislative proposals developed to address concerns of retirees who retired from more than 400 U.S. companies and public entities. The full agenda focuses on retirees and on Income Security (including Social Security) and Healthcare Security (including Medicare). The agenda is revised annually, and as new issues arise.

Each year, agenda proposals are fully reexamined and prioritized and the top proposals are supported by detailed White Papers and brief Executive Summaries and/or Position Papers that are posted on the NRLN website at www.nrln.org. A set of one-page Talking Points is also developed for each of the top priorities and they are used as a lobbying aid in Washington, D.C. and throughout our Grassroots Network in all 50 states.

Annual preparation, prioritizing of objectives and grassroots lobbying has proven to be an effective and economical way to represent retirees and has earned recognition for the NRLN as an effective retiree advocacy organization. We find that retiree issues we address mirror issues like the high cost of healthcare and income security issues tied to savings and overall preparation to retire, that affect many Americans under age 65 today.

The NRLN is determining the most effective method of lobbying in 2025 for issues that affect retirees. The coming year will soon reveal changes in leadership in the Congress and what focus Congress will have on critical programs such as Social Security and Medicare. We'll keep you informed of our efforts and appreciate your support when called upon to contact your federal representatives.

Reimbursements for Health Care Costs

By Barbara Wilcox

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

Pre-1991 and ERO-1992 Retirees

Lumen reimburses Pre-1991 and ERO-1992 Retirees for the Medicare Part B premium they pay to the government plus any Income-Related Monthly Adjustment Amount (IRMAA*) they may pay because of high income. In most cases, this reimbursement is added to your monthly pension payment. Check your pension payment amount in February to make sure the correct reimbursement is being added for 2025.

If you are paying the standard Medicare Part B premium, your monthly reimbursement will automatically update to the standard 2025 Medicare Part B premium, as determined by Medicare. You don't have to send in any paperwork to Lumen. However, if you have paid a non-standard amount (IRMAA) in previous years, you do need to send in your Social Security paperwork, as explained in the next paragraph.

If you are paying Income-Related Monthly Adjustment Amounts (IRMAA*) for Part B and/or Part D, then you need to send in a Request for Reimbursement. Mail or fax a copy of your Social Security Administration notification letter, which includes your updated 2025 Medicare Part B and IRMAA premium amounts to:

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

If you are receiving reimbursements for your spouse too, follow the same instructions for him or her.

If your Request for Reimbursement is postmarked on or before March 31, 2025, your reimbursement amount will be effective retroactive to Jan. 1, 2025.

If your Request for Reimbursement is postmarked after March 31, 2025, your reimbursement amount will be prospective only, meaning it would be effective the first of the month following receipt of your request. Retroactive reimbursement will not be approved.

See page 22 of your Lumen 2025 Enrollment Guide for more information.

Questions: Contact the Service Center at 1-833-925-0487, Monday – Friday, 7 AM-7 PM CST.

* IRMAA payments are required of people with high incomes.

Post-1990 Retirees

Post-1990 Retirees can receive reimbursements from their Health Reimbursement Account (HRA). HRA funding levels remain the same as they were in 2024. The 2025 funds were added to your HRA account on January 1, 2025.

REMINDER: If you enrolled in the Lumen Retiree Medicare Advantage PPO Plus Dental plan (MAPD) for 2025, you do not have an HRA in 2025 and cannot receive reimbursement for 2025 expenses.

Rules about which health care expenses are reimbursable differ for Occupational versus Management Post-1990 Retirees. Only Occupational Retirees can get reimbursed for Medicare Part B premiums. Rules for Management Retiree HRAs do not allow reimbursement for Part B premiums. If you are an Occupational Post-1990 Retiree and you are receiving or want to start receiving Part B reimbursements, follow the instructions below. These instructions are for all HRA reimbursements.

Medicare Part B premiums increased in 2025. Take action to change your reimbursement to the new 2025 amount; you will need to update your recurring claim and provide documentation (i.e., copy of your Social Security/Medicare Part B letter). Otherwise, you will continue to receive the same reimbursement in 2025 that you received in 2024. Exception: If you set

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Reimbursements … continued from page 12

up your recurring claim with an end date no further recurring claims will process after that day. You need to set up a new claim to receive reimbursements after that date.

How to Submit a New Claim or Update/Change the Amount for a Recurring Reimbursement

There are two ways to submit an HRA claim, (1) via email, fax or mail, or (2) online.

Via email, fax or mail: Download and print the claim form from the web site lumenbenefits.com; select Retirees, Retiree HRA Claim Form – Premiums Only. The instructions are on the form. Or you can download the form by logging on to lumen.com/healthbenefits; click on Reference Center at the top of the page, scroll down to Health Reimbursement Account, and select Premium Claim Form. Or, you can request that a form be mailed to you by calling the Service Center at 1-833-925-0487 and pressing 0 to speak to an agent. Complete your form and submit your documentation via email, fax or mail. We encourage email and fax so that your claim can be processed timely.

1. Email: lumenclaims@mychoiceaccounts.com (Email documentation in one of the following file formats: PDF, JPG, or PNG); or
2. Fax: 855-883-8542; or
3. Mail: MyChoice Accounts, MSC 345475, PO Box 105168, Atlanta, GA 30348-5168
   (allow time for U.S.P.S. mailing and Service Center processing.)

Online: Log in to lumen.com/healthbenefits, or use the MyChoice® Mobile App and upload your documentation electronically.

1. Select the MyChoice Accounts piggy bank icon.
2. You will see a new dashboard page with in-progress transactions, helpful tips and videos and a quick link to your HRA.
3. To request a reimbursement select 'Request Payment.'
4. Select reimburse yourself.
5. Input your details – amount, and expense type.

- Select a payment type.
  1. Choose one-time payment for a one-time reimbursement of an eligible expense or a premium that you have paid and want reimbursed only one-time.
- 2. Choose recurring payment for future, recurring payments
- 1. Recurring payments must be future dated, as the system will not accept "today's" date. Select a date at least the next day and frequency (e.g., monthly).
- 3. For recurring claims, you can select several end-date options:
- 1. Until I cancel: payments will continue until there are insufficient funds or you cancel the claim; or
- 2. On a specific date: you may specify the date on which MyChoice Accounts should stop payments; or
- 3. Number of payments: set up the recurring payments for a specific number of payments.

• Note: If you need to submit for prior months for reimbursement, you will need to submit a one-time reimbursement. For example, if your premium increases Jan. 2025 but you don't update your recurring claim until February 2025, you'll need to follow the instructions above to change the amount for future payments and also submit a one-time payment for the premium increase amount for Jan.

For additional details, refer to the Retiree Benefits System Navigation Guide in the ReferenceCenter, General Information, from the home page on the Health and Life website.

Life Documents … continued from page 10

systems such as MyChart include a section where you can create your health care documents simply by answering a series of questions. Once done, you are allowed to download a PDF of the document in order to file it with all your health care providers.

And once you've finished your POA and Health Care Directives I suggest you ask your children whether they have completed the same documents for themselves. And how about your grown grandchildren? When a child turns 18, parents can no longer make medical decisions for them without proper authorization. Bottom line? Everyone 18 and older should have a POA and a Health Care Directive in place. I have even considered giving a gift certificate to my grandchildren when they graduate from high school for legal services, then take them to a lawyer to create the documents. It could be a valuable "adulting" experience for both of us!

Save this Page

What to do when a retiree dies …

General Directives

The purpose of this document is to use as the basis for a conversation with your dependents, family members, estate planners, investment and legal advisors, such as a certified elder-law attorney. This document is **not** legal advice, rather it is a summary of certain earned benefits to which a surviving spouse or qualified dependent(s) ***may be entitled***, including those due to the designated beneficiary at the time of the retiree's death.

NOTE: It is important to notify the Service Center of the retiree's death as soon as possible after the death, but *no later than one year.*

How to apply for survivor benefits

✶ Call **800-729-7526 or 833-925-0487**, and select **Option 3**, then **Option 1**. You will speak with a representative from the benefits management company contracted by CenturyLink to administer the Service Center.

✶ You must ask the Service Center representative to provide you with information regarding: • the Group Life Insurance payout, • the Survivor Annuity Option (if applicable), and • continued health care and dental insurance.

✶ You must provide the following information about the deceased retiree: • full name of the retiree, • date of death, • Social Security Number, and • address.

✶ You may be asked to provide ***certified copies*** of the Death Certificate to collect the survivor benefits.

Group Life Insurance

The Group Life Insurance policy is administered by MetLife and is not taxable income. This benefit was originally based on the annual pay of the retiree. Qwest reduced the value of the group policy to a flat $10,000 for all retirees.

You will be asked by the Service Center representative to provide the last four digits of the retiree's Social Security number and date of birth.

NOTE: It is important to have current beneficiary information recorded at the Service Center: Confirm your current information by calling 800-729-7526 and selecting Option 2; then Option 1; then Option 1 again.

Survivor's Annuity

Retirees who selected the Survivor's Option at the time of retirement should make certain the spouse is aware of this benefit. The surviving spouse may arrange for direct-deposit or provide a mailing address to receive the annuity payment.

If the retiree outlives the spouse, the deduction from the retiree's monthly payment to pay for the survivor annuity should be cancelled by calling the Service Center. The amount of the cancelled deduction would then be added to the retiree's regular monthly pension payment.

Health Care Coverage (COBRA)

The health care coverage for the surviving spouse and any eligible dependent(s) will be the same as that having been provided under the retiree's coverage at the time of death, and will be administered by COBRA.

Note: CenturyLink currently subsidizes the first six months' health care coverage; then the surviving spouse must pay the full cost for continued coverage for the next 30 months; followed by a slightly reduced monthly premium (-2%) at the end of the 36 months, when coverage for any dependent(s) is terminated. If you are a bargained-for retiree, the CWA contract makes changes for bargained-for employees who retired after January 1, 2014. Consult your union local for details. ***Premiums must be paid in a timely fashion or the coverage will be dropped and not re-instated.***

Dental

The surviving spouse may continue dental coverage for 36-months as long as the monthly premiums are paid.

Telephone Concession Service (also known as "discounted service")

If the retiree received concession telephone service provided by CenturyLink, it will terminate after two monthly billing periods from the date of the retiree's death.

Other Important Contacts

Social Security: Notify Social Security of the retiree's death by calling 1-800-772-1213, or at the website: www.SSA.gov. Hearing Impaired number is 1-800-325-0778. Social Security notification of the retiree's death will end Medicare benefits.

Veterans Administration: If the deceased retiree was a veteran, the Veterans Administration should be contacted to advise them of the retiree's death and to determine if there are any eligible survivor benefits by calling 1-800-827-1000 or at the website: www.VA.gov.

Navigating the Service Center Voice Response System

By Jim Heinze

There are two telephone numbers to access the Lumen Service Center adinistering our benefits, dependent on which benefit you are inquiring about.

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.

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 Centers

* *Lumen **Health and Welfare at BusinessSolver.*** For matters relating to your **HRA**. (Health Reimbursement Account) – **(833) 925-0487**. **Voice Menu at**: https://ctlretirees.org/wp-content/uploads/2023/12/LUMEN-health-and-Welfare-at-BusinessSolver_Voice-Menu_-.pdf

* Lumen ***Health and Life.*** For All Retiree Benefits **NOT** related to HRA questions) – **(800) 729-7526. Voice Menu at**: https://ctlretirees.org/wp-content/uploads/2023/04/Lumen-Health-and-Life_.pdf

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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** ☚ **Phone: 763-465-0030**