



Issue 2 — 2025

THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

www.cltretirees.org

Message from the Chair

Jerry Weldon, the chair of our association, passed away on March 10, 2025. Jerry was a coworker in the Real Estate department and a good friend. His passing leaves a sorrow for which none of us who knew him could ever be prepared. As board chair, this page was normally his to write. Today we will remember Jerry.

Jerry was born in Anchorage, Alaska. His father served in the Army and his German mother immigrated to the US after WWII. Jerry lived in various places, including Alaska, Utah, and France, before settling in Des Moines, Iowa.

Jerry met the love of his life, Sandy Linden, in high school. They married in 1971 and shared a beautiful life together. Jerry graduated from Iowa State University with a degree in Architecture. He was an officer in the Navy, stationed in Alameda, CA, and served as a navigator on the USS Vega during the Vietnam War.

Jerry had a fulfilling 35-year career with the phone company, primarily in the real estate division, managing building acquisitions and layouts across five Mid-

western states. Jerry retired after serving as a director in Real Estate for the old NWB area. Jerry loved making order out of chaos, ensuring dissenting opinions were heard, and mentoring others. He believed in and modeled respectful disagreement and collaboration.

Jerry shared his talents and interests with friends and family. From designing and building entire homes, the furniture in them, or keepsakes to decorate them, he was a fine craftsman. He also loved classic cars, especially Corvettes. Jerry was a talented guitarist with a wonderful voice.

Above all, Jerry loved his family. He was happy anywhere if he was with Sandy. Together, they introduced their kids to people and places all over the world. As grandchildren came along, there were similar trips for them. From Sandy to the youngest grandchild, he was always their biggest fan and regardless of the result, it was the effort that made him the proudest.

Jerry's legacy of love, patience, and service will live on in the hearts of all of us who knew him.

Inside this Edition ...

- 2 ♦ Website Report by Greg Snyder
- 3 ♦ BFCC-QIO
- 4 ♦ Membership and *Retiree Guardian* Updates
- 5 ♦ Treasurer's Report
- 6 ♦ Medicare 101 Webinar Series
- 6 ♦ Clyde's Challenge

- 7 ♦ Milestones
- 10 ♦ Your Medicare Rights
- 12 ♦ Clyde's Challenge
- 14 ♦ What To Do When a Retiree Dies ...
- 12 ♦ Navigating the Service Center Voice Response System

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

Website Report

Greg Snyder

With warmer temperatures just around the corner it's time to start thinking about the usual spring-cleaning chores we all seem to face. While we wait for that magic spring warmth to show up and get us going, there is one project you can get started on now, and that's some spring cleaning for your PC (personal computer). Just like the spring cleaning of your home can leave you feeling better once the job is complete, a proper backup and cleaning of your PC can leave feeling better and your PC working better. Here are a few steps you can consider for spring cleaning your computer.

* Please Note: Most of the steps below are fairly easy, but be sure to consider your skills and comfort level before attempting them! If in doubt, leave it to a professional or a knowledgeable and trusted family member or friend. Sometimes the grandkids work out well too.

Step 1: Start with a Backup - (Always!)

- Create a backup of important files or even a system image. Use your built-in backup, or a third-party app, to back up your data to the cloud or an external drive.
 - Microsoft: Tiny URL:
<https://tinyurl.com/2bbdckww>
 - Apple: Tiny URL:
<https://tinyurl.com/bd5d6dkz>

Step 2: Declutter Your Files

- Organize your desktop and folders. Delete old or unnecessary files. Move them to an external drive or cloud storage if you think you might need them in the future. (If you've done your backup that will have already been completed)

Step 3: Uninstall Unused Programs

- Windows: Go to your Control Panel (or Settings in Windows 10/11) and remove programs you haven't used in ages and no longer need.
- Apple: The Finder allows you to manually uninstall apps by dragging them from the Applications folder to the Trash.

Step 4: Clean out the Recycle Bin and your Web browser

- The Recycle Bin doesn't need to be completely emptied. I always feel a little bit safer if I leave the last two or three worth of "trash" in there ... just in case, but that's just me.
- Clear your browser's cache to free up more space. (Note: If you clear your cookies and site data you most likely will be required to manually log into some applications the next time you open them. Clearing may also empty shopping carts you have saved.) Every browser is a bit different, so if you don't know how, just ask in the browser you are using! Go to the browser search bar and type "how do I clear the cache in my (Chrome/Edge/Firefox/etc.) browser".

Step 5: Updates - As long as you have automatic updates enabled, Windows and Apple both manage this for you.

If you are a Windows user, I'm sure you already know that support will end for Windows 10 on October 14, 2025. After that date, Microsoft will no longer provide free software updates, technical assistance, or security fixes for Windows 10. If, for whatever reason, you cannot part with Windows 10 and still want updates, there is a way to keep it – for a price. Visit Microsoft for more information –

Tiny URL: <https://tinyurl.com/2s43dey7>

Step 6: Run an Antivirus Scan

- Perform a deep scan to check for malware or unwanted programs,

Step 7: Tidy Cables and Hardware

- Dust off your keyboard and screen.
- Check all cables for any damage and ensure that they are securely connected at every point, including the electrical outlet.

Website Report - continued on page 3

Contact your Beneficiary and Family Centered Quality Improvement Organization (BFCC-QIO)*

Area	BFCC-QIO	Phone	States
1	.....Kepro	888-319-8452	CT, MA, ME, NH, RI, VT
2	.....Livanta	866-815-5440	NJ, NY, PR, VI
3	.....Livanta	888-396-4646	DC, DE, MD, PA, VA, WV
4	.....Kepro	888-317-0751	AL, FL, GA, KY, MS, NC, SC, TN
5	.....Livanta	888-524-9900	IL, IN, MI, MN, OH, WI
6	.....Kepro	888-315-0636	AR, LA, NM, OK, TX
7	.....Livanta	888-755-5580	IA, KS, MO, NE
8	.....Kepro	888-317-0891	CO, MT, ND, SD, UT, WY
9	.....Livanta	877-588-1123	AS, AZ, CA, GU, HI, MP, NV
10	.....Kepro	888-305-6759	AK, ID, OR, WA

* How does Immediate Advocacy help people with Medicare? For more information about BFCC-QIO Immediate Advocacy visit qioprogram.org/immediate-advocacy.

Website Report ... continued from page 2

Built-In PC Tools:

Microsoft Windows -

- Disk Cleanup: Clear temporary files, system files, and free up space.
- Storage Sense (Windows 10/11): Automatically manages and cleans up files.
- Task Manager: Identify and stop resource-heavy programs.
- Windows Security: Run antivirus scans and protect against malware.

Apple -

- Time Machine: Automatic backup solution for your files.
- Activity Monitor: Keep an eye on your Mac's performance and resource usage.

Greg



Todd Erickson in the Minneapolis Downtown Central Office on the second floor Carrier Area

Membership and Retiree Guardian Updates

By Clyde Just

Our current total membership is 1,718. During January we had seven Member Milestones, in February we had eight Member Milestones and in March we had three Member Milestones. After we mail out a copy of the *Retiree Guardian* to the families of these members, I will remove them from our current membership list.

After we sent out the email copies of RG Issue 1 2025 to 378 members on January 8, I tried to make sure that they were all received. I do this by using a report that Paul Williams obtains from Constant Contact that tells us which members have not yet opened their email. I generally wait two-to-three weeks before I ask for this report. In the case of this issue, there were 34 members on this list. Here are the results of my work in contacting these 34 members.

1) Twelve members told me that they never saw the email. There are several possibilities for why this may occur. The email may have been placed in the junk file and they do not check this file. The member may have not recognized the sending email address and threw it away without opening it. The Internet Provider may have elected to not send it to their Inbox thinking that it is Spam. In these 12 cases I was able to visit with each of them. I told them the email address that Constant Contact uses to send out the Guardian's and suggested they add the email address to their Contact Folder. I also advised them to put a note on their calendar for 4/30/25 and to contact me if they do not receive an email copy of Issue 2.

2) Five members actually did receive their copy. We do know that there could be issues with the accuracy of the Constant Contact report.

3) Three members were able to open their copy after we had a brief discussion.

4) Three members called me later after I left them a voice mail message and all three of them found their copy in their Inbox.

5) One employee of NRLN and one employee from Lumen did not open their copy.

6) The other nine members had the following outcomes: Two members have changed to getting a hard copy in the mail, two had errors in their current email addresses in our data base, one person was in the hospital and had not checked their email, another person just returned from a long vacation in Australia, one member had passed away in late December, 2024, and two never returned a call I left each of them as well as an email mail message that I sent them.

In addition to the above, we also had five RG's returned to us by the Post Office as being "undeliverable." One of these members had recently passed away, another member moved and had not notified us of his change in address, a third member has had other issues in getting their mail delivered properly and two others have had their phones disconnected and they had not provided us with an email address. I elected to mail them a letter asking them to contact me so we could determine why they had not received their copy of Issue 1. So far, one of these two did receive my letter and he called me. He also had moved and he also changed his telephone number. I am still waiting for a response from the other person.



Treasurer's Report

It seems that the hardest part of this treasurer's job is writing a quarterly report for this quarterly newsletter when we are not collecting dues and have very few bills to pay. It is better than the past when almost all of our money went to pay attorney's fees. Finances were tight for a few years when the other state organizations shut down, leaving only the five Northwestern Bell states plus Colorado and Wyoming to make those attorney's payments. I guess I should not complain about how easy this has become.

In January I paid \$5 per member to the NRLN. That group membership gives each of us access to their legislative efforts and information about what is going on in Washington. Retiree input to the process of writing laws is one of the very few ways we have of maintaining or improving our benefits. Certainly

there is a need in Washington for level heads who know how laws affect retirees. In the near future you will be getting a solicitation letter from the NRLN asking you to join as an individual and/or make a donation to help their efforts. I am sure they would appreciate your support. Washington is full of lobbyists with lots of money. The NRLN is different in that they try to influence legislation with common sense and information instead of cash.

As I mentioned in the last newsletter, we started 2025 with enough money to go another year without dues as long as our expenses stay at the current level. The board will be reviewing that in a meeting this year, but I doubt that I will be twisting your arm for money this year.

Paul Williams

**Remember the crown on the Minneapolis 5th Street building?
It disappeared in 2019.**



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:

Select from the dates below to register.

All classes are 11:00 to noon Mountain Time.

Click on the link, or copy it into your web browser to register for the class. There is also a dial-in number that you can use if you prefer to participate by phone.

- April 15, 2025
<https://tinyurl.com/pkbtc5y7>
+1 504-321-4696, phone conference ID 977462671#

- June 18, 2025
<https://tinyurl.com/4xmv5uda>
+1 504-321-4696, phone conference ID 280329632#
- September 17, 2025
<https://tinyurl.com/46dxwkaw>
+1 504-321-4696, phone conference ID 955822870#
- December 17, 2025
<https://tinyurl.com/2at37zw8>
+1 504-321-4696, phone conference ID 806783051#

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*

L-R:
Kathy Whaley,
Carol Dozois,
Michael Nguyen,
Todd Erickson,
and
Andy Andersson
at a Local 7200
Meeting



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

Anderson, Chad P	Thornton
Beal, Donna Irene	Lovell
Benko, Albert	Pueblo
Beyer, Belva Jean	Broomfield
Blunk, Elwood Dean	Wellington
Brown, Michael John	Montrose
Brug, Reatha Joy	Kersey
Budnella John Dominic	Colorado Springs
Cook, Arthur Eugene	Grand Junction
Edmunds, Mary Joyce	Strasburg
Hauer, Carl A	Greely
Lopez Jr, Luis "Lou"	Thornton
Maestas, Sarah Jane "Sada"	Broomfield
McCracken, Miriam "Ginny"	Loveland
Noirot, Louis Deane	Loveland
* Patynok, Mary Ann "Micki"	Arvada
Pettinger, Marvin L	Northglen
Pettitt, Lola L	Highlands Ranch
Raymond, Jane Ellen	Kiowa
Sala, Elizabeth "Betty"	Elizabeth
Sauer, Sylvia	Broomfield
Schuck, Elaine Louise	Lone Tree
* Shomshor, Linda	Aurora

Thirsk, Larry Dean	Colorado Springs
Tokar, James "Jim"	Pueblo
Weir, Diana	Denver
Womack, Glenda	Arvada
Wygardn, Helen Irene	Arvada
Zelenka, Doris	Rock Springs

Iowa

Adkins, Patricia Louise	Marshalltown
Andersen, Marcia Jean	Cedar Falls
Anderson, Robert William "Bob"	West Des Moines
Bailey, Dolores J	Bettendorf
Beuzekom, Myrna Jean	Sergeant Bluff
Bowdon, Mavis Jane	Humboldt
* Caffrey, Patricia "Pat"	Des Moines
Cale, Larry Robert	Sioux City
* Chapman, Chauncy L "Jake"	West Des Moines
Crandell, Russell Duane	Norwalk
DeMars, Judith	Ashton
Detweiler, Dwain A	Iowa City
Dwyer, Ruth A	Shenandoah
* Gates, Richard "Dick"	West Des Moines
* Gilkison, Maurice Eugene "Moe"	Altoona
Goodman, Marjorie Gene	State Center
Haden, Charles Dean	Panora

milestones continued on page 8

milestones ... continued from page 7

- * Hamman, Roger M Bettendorf
- * Hansen, Kenneth Council Bluffs
- Jackson, Raymond LeRoy Ames
- Kaczinski, Elizabeth "Jane" Washington
- Kuhfahl, Avis Ellen Minden
- Mergen, Dorothy Ann. Estherville/Algona, IA
- Miller, Doris Mae Alta Vista
- Pandil, Marlene Emma Humboldt
- * Peterson, David "Pete" Fort Dodge
- Ridenour, Clair Allen Davenport
- * Rusinack, Beverly Ann Hampton
- Sandquist Jr, Phillip "Phil" Altoona
- Schwake, Cheryl Ann Waterloo
- Welch, Bonnie Louise Des Moines
- Hahn, Helen Malatek Cedar Rapids
- Hillyer, Shirley Webster City
- Hoschek, Michael Burlington
- Pullen, Angela Creston
- * Weldon, Gerold Eugene "Jerry" - Past Chair of
CTL Retirees Association Des Moines

Minnesota

- Anderla, Joseph Michael Anoka
- Anderson, JoAnn "Colleen" Wayzata/
..... Des Moines, IA
- * Bolz, Roger John Minneapolis
- Byers, Craig Steven Elk River
- Campbell, Janice Marlene Minneapolis
- DeMars, Dean "Dino" St. Paul
- Dimond, Beverly Jean ..St. Anthony/Brooklyn Ctr.
- Eide, Judith Rochester
- Finke, Betty Marie Coon Rapids
- Garberg, Phyllis Mae Twin Valley/Fergus Falls, MN
- Gibo, Gail Margaret Minneapolis
- Gillespie, Joy Diane Thief River Falls
- Grebin, Lewis John Preston
- Hagberg, Ronald Duluth

- Hansen, Alice "Ruby" Duluth
- Harthun, Jane Margaret Rothsay
- Kluenenberg, Gary Joseph Detroit Lakes
- Limmer, James Martin "Jim" Perham
- Mongven, Colleen Mae East Grand Forks
- * Mueller, Richard "Dick" White Bear Lake
- Muhich, Sally Ann Eveleth
- * Nelson, Glenn Cloquet
- Paugh, Donald E Duluth
- * Presher-Phillipe, Linda Rochester/
..... Grand Junction CO
- Sadler, Linda G Maple Grove
- Scanoln Michael Thomas Mora
- Shebeck, LaRee Kathleen Minnetonka
- Stanke, James "Jim" St. Paul
- Suchy, Cecil Math White Bear Lake
- Taylor, William "Bill" Duluth
- Toler, Frances H Minneapolis
- Wernimont, Ralph E Hutchinson/
..... Coon Rapids, MN

Nebraska

- Bailey, John Elkhorn/Grand Island
- Epping, JoAnn Kay Kearney
- * Fey, Donald "Don" Omaha
- * Gustafson, Jeanne Omaha
- * Harris, Jerry Dell Omaha
- Hoke, Harry H Omaha, Rapid City SD
- Hongsermeier, Carole Joyce Grand Island
- Jipp, Steven W Omaha
- * Nathlich, John W Omaha
- Spencer, Constance J "Connie" Omaha
- Theisen, Cheryl Omaha
- Trueblood, Ben. North Platte

milestones continued on page 9

North Dakota

.....
Demers, Alice..... Oakwood
Evinger, Ann Rosealita Halliday
Peterson, Latane..... Grafton
Radeck, Carolyn Jean Fargo

South Dakota

Nelson, LaVonne Summit
Parry, Janice “Jan” Brandon
Ramm, Kathleen M “Kathy”..... Sioux Falls
Rew, William “Bill” Mitchell
Sachen, Patricia..... Sioux Falls

Wyoming

Bates, Leora F..... Rock Springs
Dexter, Betty Sharron Rock Springs
Keadle, Danette Marie..... Laramie

Wyoming (continued)

Loher, Theodore “Ted” Cody
Madia, Sandra “Sandi” Sheridan
Morgan, Travis Lynn Cheyenne
Morrow, Beatrice Josephine “Bea”..... Casper

Other

Barton, Marlene Yvonne..... Mesa/St. Paul, MN
Bryan, Jeanne Vail/Cody WY
Correll, Barbara Ellen Lebanon/Aurora CO
Culpepper, Linda Tempe/Des Moines IA
McMechen Sandra Lea Sebring/St. Paul MN
Minkler, Mary Jane Prescott/Cherokee IA
Rieck, Donald Harvey “Don” Springfield/
..... St. Paul MN
Russell, Mary Jean Kerrville/Minneapolis MN
Schultek, Richard E “Dick” Liberty/
..... New Brighton, MN



A telephone operator wears protective gauze in 1918 during the Influenza pandemic.

Your Medicare Rights

By Barbra Wilcox

As many years as I've been on Medicare, and as many years as I've been a SHIP counselor helping others who are on Medicare, I hadn't stopped to think about the rights of Medicare beneficiaries until I had occasion to file an appeal of a Medicare decision myself. I believe that it is important that we know our rights, and what to do if we believe our rights have been violated. So, after reviewing official Medicare documents and materials from the Medicare Quality Improvement Organization (QIO) Acentra, here is my summary of your Medicare rights. See the notes at the end of this article for places you can go for more information.

No matter how you get your Medicare, you have certain rights and protections that.

- Provide for your safety when you get health care
- Ensure you get the health care services that the law says you can get.
- Protect you from unethical practices, and
- Safeguard your privacy.

You have the right to:

- Be treated with courtesy, dignity, and respect at all times.
- Be protected from discrimination because of your race, color, national origin, disability, age, religion or sex.
- Have your personal and health information kept private.

Get easy to understand information about Medicare in a language you understand and in an accessible format, such as Braille or large print.

What Medicare pays for covered items and services.

- How much you'll have to pay.
- How to file a complaint or appeal.
- Get answers to your Medicare questions.
- Have access to providers, specialists, and hospi-

tals for medically necessary services.

- Learn about your treatment choices in clear language that you can understand. You have the right to participate fully in all your health care decisions.
- Get emergency care when and where you need it.
- Get notice of decisions about coverage and payment when you or your provider files a claim.
- Ask for an appeal of certain decisions about payment or coverage.
- File complaints (grievances) about services and quality of care you get from a Medicare provider.

If you have **Original Medicare**, then you receive notice directly from Medicare about claims and payments (Medicare Summary Notice), and you would follow Medicare procedures for appeals and complaints. You have the right to use any provider or specialist that participates in Medicare. If you are also enrolled in a Part D Prescription Drug Plan and/or a Medicare Supplement Plan (Medigap), then the Plan provides you with notice about claims and payments (Explanation of Benefits), and you would follow plan procedures for appeals and complaints.

If you have a **Medicare Advantage Plan**, then the Plan provides you with notice about claims and payments (Explanation of Benefits), and you would follow plan procedures for appeals and complaints. It is important that you read the Plan materials carefully so that you understand the plan's network of providers, rules about pre-approval of certain treatments, rules about referrals to specialists, etc.

Help with Medicare Rights

What if you believe that your Medicare rights are being violated, or you aren't sure how to ask for what you have a right to? There are two sources of help that

Your Medicare Rights ... continued on page 11

you have a right to? There are two sources of help that are available to you, (1) SHIP and (2) Medicare Quality Improvement Organizations (QIO). I have written about the SHIP program many times over the years, and you know that you can look up your local SHIP program online or call the national tollfree number to get connected to your local SHIP office. 1-877-839-2675. This is where I would start to get basic information about your rights and to get help understanding if you are getting the health care you have a right to. SHIP can also give you instructions on filing an appeal or a complaint. SHIP offices are usually open five days a week during business hours. You may have to leave a message and wait for a return call.

What if you need help on an emergency basis, or need someone to help you through the process of an appeal or complaint? Suppose you are in the hospital, and you are being discharged too soon, when you aren't ready to go home? In cases like these, I would turn to the Medicare QIO for your region. See the table on page 3 for information about reaching these services.

Acentra Health is the Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO) for 29 states. Acentra Health provides three services for people with Medicare (including Medicare Advantage plans): (1) Immediate Advocacy, (2) hospital discharge and skilled service termination appeals, and (3) quality of care complaints.

Immediate Advocacy helps find a quick solution to a healthcare concern. Typically, Acentra Health contacts the provider, usually by phone, to do so. Here is an example of Immediate Advocacy: A man called Acentra Health because he was concerned about his wife's discharge from a skilled nursing facility. During a care conference with the surgeon, it was determined he could take care of her with help from home health services. However, once his wife was home, he had questions. He called Acentra Health to ask for help with understanding the plan of care and treatment options. Acentra Health scheduled a three-way conference call with the social worker at the skilled nursing facility and the patient's husband. The plan of care was discussed further during the call, and the

patient's husband learned more about his wife's treatment options.

Hospital discharge appeals are for Medicare patients who are not ready to leave the hospital. This service is also available for Medicare skilled services, such as physical therapy. The appeal goes to an Acentra Health doctor, who looks at the patient's medical records to see if more treatment is needed.

Acentra Health also can review **complaints** about medical care. If you are unhappy with the medical care you had from a healthcare provider, such as a hospital or skilled nursing facility, you can call Acentra Health and one of our staff will talk with you about filing a quality of care complaint. If a person with Medicare believes they received the wrong care, an Acentra Health doctor can review the medical records to see if the care was appropriate. Here is an example of a quality of care complaint that can be reviewed: A Medicare patient went to the emergency department with a stroke. The time frame for the proper medication was missed, and the patient got worse. The patient felt that if treatment had not been delayed, the outcome would have been better.

For more information about assistance from Acentra Health, visit www.acentraqio.com/bene. Consider signing up for Acentra Health's newsletter that is written for people who have Medicare to stay updated about Medicare news. Read more about the newsletter: <http://www.acentraqio.com/onthehealthcarefront> Learn more about our services.



Your Medicare Rights and Protections. CMS Product No. 11534

Newsletter Insert - Acentra Health's Free Services for People with Medicare Publication No R 146810-124-07/20924, Acentra Health. Visit - <http://www.acentraqio.com/onthehealthcarefront>

Clyde's Challenge



The above picture came from Julie Simon. My thanks to her for sending me this picture. She found this vintage photo and it made her laugh. Her mom is seated at the far right and as Julie looked at it again, she realized that her mom was 23 years old and three months pregnant with her. The next paragraph is from Julie.

I came across a picture stamped "commercial photo" on the back, likely taken by an in-house photographer. My mom, Beverly Simon, had written "cake-decorating class at NWB April 1953." One gentleman in a shirt, tie and apron was instructing eight NWB female employees wearing dresses, hosiery and heels sitting at tables in the cafeteria at the NWB 9th & High St. building in downtown Des Moines. Maybe not

"politically correct" now !?! but they all looked happy among the array of mixing bowls, waxed paper rolls and icing bags. Ah...the days of cakes from scratch and homemade frosting.

In visiting with Julie she also shared these thoughts. As she recalled, this was a "take lunch hour" or come in before or after your shift or split-shift (there were lots of split-shifts in those days). The company provided the professional instructor and supplies, and offered several sessions that day to accommodate employee schedules. I think my mom had that piping bag and tips for years! Maybe someone remembers other types of classes that NWB offered to employees.



Retiree Benefits

News

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

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

Here is how:

- On your computer type in the url: lumenbenefits.com
- On the next screen click on Retirees
- Click on Retiree Benefits News



NRLN WORKS TO PROTECT YOUR RETIREMENT INCOME AND HEALTH CARE SECURITY

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

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

Links on the NRLN website will guide you to more detailed information. Here are two samples:
 How to contact your elected officials: <https://nrln.org/2021/01/write-your-elected-officials/#!/legislators/>
 List of senior help sites: <https://www.nrln.org/links.htm>

How

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 administering 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 Center 800-729-7526 or 833-925-0487

If you still have unresolved issues *after* calling the Service Center, contact your Retiree Advocate as listed below.

Arizona	Kitty Kennedy	kkennedy404@gmail.com	520-444-6617
Idaho, Montana	Shirley Moss	samosa05@q.com	208-342-3449
Iowa, Nebraska	Gordie Lundy	gmale5664@gmail.com	402-203-2042
New Mexico	Cassie Kelley	cassiek@comcast.net	505-298-8666
Oregon, Washington ...	Shirley Jones	benefit65@clear.net	206-368-8686
All other states	Jim Heinze	jjonrr@centurylink.net	303-442-1831

CenturyLink Retirees
199 Coon Rapids Blvd., Suite 101
Coon Rapids MN 55433

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

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