



THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 2 — 2026

www.cltretirees.org

MESSAGE FROM THE CHAIR

I looked out to the back of our yard before I sat down to write this message for the current issue of the RG and knew it was spring. I did not need to look at the calendar or where the sun is in the sky. I could tell it was spring by seeing what was going on outside. We have a creek running across the rear of our back yard and there are a lot of Mallard ducks by the creek. The Drakes are preening, making themselves pretty for the hens and getting frisky. It is quite a site to see!!! It is spring time for sure!!!

On to other issues - Your Board is currently working on a plan to hold a virtual annual meeting using zoom in September. It's no small task and three of our directors are hammering out the details, guests and procedures. We are looking forward to the finished product. You will find further information elsewhere in this issue.

We recently added two new board members, Caroline Rinker and Carol Farr. Unfortunately, Carol passed away last December. Kay and Clyde will be retiring after years of service. We welcome new board members to continue the work of supporting our retirees. It's a great group and we hope you would consider joining us. You can contact any of the board members to ask questions, or just talk it over.

Recently you received a letter from NRLN (National

Retiree Legislative Network) that I signed. It is about the important retirement issues it does on our behalf. The letter asked for a contribution to support the work the NRLN does in Washington. Clearly the NRLN works in Washington to protect our earned retirement benefits. Perhaps some of you have already sent your contribution to the NRLN. Thank you. If you have not, please consider doing so. Any amount is appreciated. You can make a credit card contribution on the NRLN website <https://nrln.org> by clicking on the contribution tab. On behalf of the NRLN, thank you for your support.

Please continue to share your thoughts with us, and the Board of Directors will keep you informed as we move forward.

Hope all of you are enjoying the fine Spring weather..

Roger Borowicz

Chairman

Breaking News

Major changes have been made to the information on pages 14 and 15. Please become familiar with these changes and make sure your family is aware of the new procedures.

Inside this Edition ...

- 2 ♦ Medicare 101 Webinar Series
- 3 ♦ Medicare Summary Notices
- 4 ♦ Membership and *Retiree Guardian* Updates
...and Land Line Art Project
- 5 ♦ The Last of the "A" Cable
- 6 ♦ News from NRLN
- 7 ♦ Treasurer's Report... and Create Account

- 8 ♦ Chatbot
- 9 ♦ Chatbot...cont'
- 10 ♦ Milestones
- 12 ♦ Email and Annual Meeting
- 14 ♦ What To Do When a Retiree Dies ...
- 15 ♦ Navigating the Service Center
Voice Response System

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

Medicare Summary Notices

By Barbara Wilcox, SHIP Counselor

Most people reading this article are on Medicare and have either Original Medicare or a Medicare Advantage plan. We all receive regular notices from our insurance providers that list the claims they have processed for our health care, indicating whether each claim was approved or denied. If the claim was approved, the notice shows how much they paid to your health care provider and how much you are responsible for paying. It is important that we review these notices each time we receive them to be sure that the claims are correct and are for health care services that we actually received. This is an important tool for guarding against Medicare and health care fraud. Those who are on Original Medicare receive a Medicare Summary Notice from CMS (Centers for Medicare and Medicaid Services). If you have insurance you purchased from an insurance company, such as a Medicare Advantage plan, a Part D Prescription Drug Plan, or a Medicare Supplement Plan (Medigap), you receive an Explanation of Benefits (EOB) from your plan.

Those of us who are on Original Medicare are used to receiving the EOBs once a quarter (once every three months). Recently the Centers for Medicare and Medicaid Services (CMS) announced that these notices now will be sent less frequently than in the past.

As of January 1, 2026, paper Medicare Savings Notices (MSNs) will only be mailed twice a year if any services or medical supplies are received during that period. The electronic Medicare Summary Notice (eMSN) is a digital version of Original Medicare claims statements. Beneficiaries who choose to get eMSNs won't receive printed copies by mail. Instead, they'll receive an email with a link to their MSN for any month they have a processed claim, giving them faster, more frequent access to their healthcare information. (CMS)

When you review your Medicare Summary Notice, CMS suggests that you keep these things in mind.

- Read the definitions and descriptions of services carefully. Be sure the dates are correct and the name of the provider is correct. If there is any medical service or procedure listed that you did not receive, you should report it immediately to Medicare by calling 1-800-Medicare (1-800-633-4227).
- Check the notes section. This is where Medicare may

further explain its payment decisions or give you other important information.

- If a service you received is not approved, you should take action. First, call your provider to ask them to check to be sure they submitted the claim correctly. Coding errors are common, and they should correct any errors and resubmit the claim. You should also protect your rights by filing an appeal. Instructions and deadlines regarding appeals will be on the final page of your MSN: How to Handle Denied Claims or File an Appeal.
- If you are unsure of anything on your MSN, or if you lose an MSN or need a duplicate copy, call 1-800-Medicare (1-800-633-4227). Or visit www.medicare.gov to have a live chat with an agent. The phone line and chat service are answered twenty-four hours a day, seven days a week.

Follow these same procedures for Explanations of Benefits (EOBs) that you receive from health insurance companies. If you are on a Medicare Advantage Plan, that's who will send you EOBs listing the claims that have been made by your medical providers. If you are on Original Medicare, you will have a Part D Prescription Drug Plan that sends you EOBs for the prescriptions you have filled. If you also have a Medigap plan, you receive EOBs from that insurance company too. Your Medigap EOB will show claims that have been processed by Medicare first and then sent on to your Medigap insurance company for payment of the Medicare deductibles and co-insurance that are covered by your Medigap plan. Each insurance company is required to have an appeals process for any action that you question. Be sure you protect your rights by filing an appeal, following the instructions given by the insurance company.

If there are problems, where can I get help?

1. Medicare: Call 1-800-Medicare (1-800-633-4227). Or visit www.medicare.gov to have a live chat with an agent. The phone line and chat service are answered twenty-four hours a day, seven days a week.
2. Senior Medical Patrol (SMP): SMPs help people with Medicare, their families, and caregivers prevent, detect, and report potential Medicare fraud, errors, and abuse. 1-877-808-2468, www.smpresource.org
3. State Health Insurance Assistance Program (SHIP): SHIP can help if you have questions about your Medicare or about any notices you receive. 1-877-839-2675, www.shiphelp.org

Medicare 101 Webinar Series

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

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

Retirees and their spouses are invited to attend.

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 one of the below dates to register:

All classes are 11 AM to noon, Mountain time.

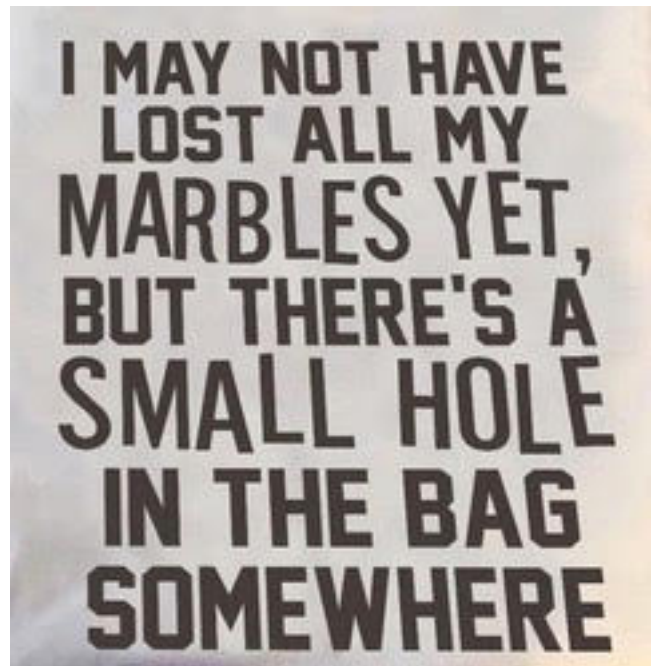
Click on the link, or copy it into your web browser to register for the class.

- April 15, 2026 – <https://tinyurl.com/jftjbd9v>
- June 18, 2026 - <https://tinyurl.com/44ty72uv>

- September 18, 2026 - <https://tinyurl.com/rcaky7zj>
- December 17, 2025 - <https://tinyurl.com/3dhfcxh6>

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



Membership and Retiree Guardian Updates

By Clyde Just

As I am writing this article in the latter part of March I am very concerned that we are facing the possibility of not having enough articles to fill 16 pages in Issue 2 of 2026. I was hoping that my plea in the last few newsletters for members to come through with pictures and articles seems to have fallen on deaf ears. At this time, all I have is hope that a miracle will happen. As you read this article in April we can determine if my fears were correct or mistaken.

In looking at our membership we have lost a total of 12 members who have passed away during the first quarter. In addition we have been informed of 75 other retirees that have also passed away during the first quarter. On the other hand we did pick up eight new members who accepted our offer that they could join only if they accepted getting an email copy of our newsletter which brings the total up to 17.

With this second issue of 2026 now completed I will continue working on getting Issues 3 and 4 compiled by year-end 2026. As we enter into 2027 you will be hearing more from the Board of Directors what you can expect to see regarding any changes to what The Retiree Guardian will look like.

As I leave the Board I want to thank all of those who have provided pictures and stories over the past thirteen years. While it required some of my time I really enjoyed the conversations that I experienced with many of our members. My final request to all of you is to PLEASE continue sending in pictures and stories. Along with the list of Milestones that generally consume three pages in each newsletter, I believe that the pictures and stories are a big part of our family.

Worthless Analog Land Line Tele Communication System art project.

Just in case you were curious...and yes...it continues to grow... Question to Claude (AI Search Tool): Is the art installation along the sound wall in St. Louis Park, MN with all the telephones an approved art installation? Answer: Yes, it is indeed an approved installation now! It started out as a guerrilla art project, but has since been officially sanctioned.

Here's the story:

The installation is called WALL TCS (Worthless Analog Land Line Tele Communication System), and it's the work of a local artist named Dave Gatzmer, who operated anonymously for years under the nickname "Phone Banksy." It's located along the Highway 100 noise barrier just south of Minnetonka Boulevard, and features around 94 telephones ranging from the 1920s to the cellphone era — rotary phones, Trimline phones, shoe phones, duck phones, football phones, toy phones, and more.

At first it was unauthorized — Gatzmer would head out late at night with a ladder, drill, and bucket of phones to mount them on the wall. But eventually, St. Louis Park Mayor Jake Spano got involved, reached out to MnDOT, and sent a survey to the neighborhood to gauge support.

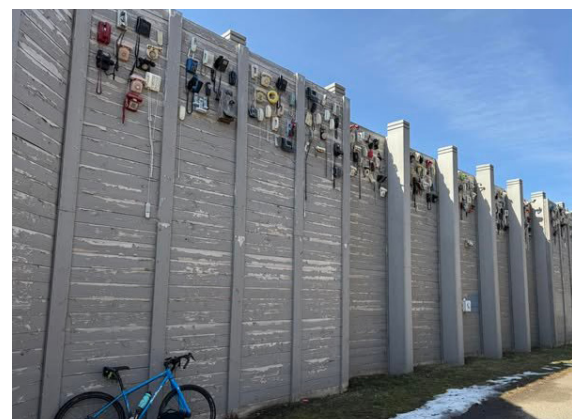
The response was unanimous in favor of keeping the phones.

The City Council ultimately passed a resolution officially adopting the guerrilla project into its stable of public art. So what started as a midnight operation is now fully legit.

Gatzmer's only rule: he won't pay for a phone — almost all have been donated, and he's placed a drop box at the base of the wall where anyone can leave one for him to hang.

If you want to check it out in person, it's viewable at 3148 Salem Ave, St. Louis Park, MN 55416 along the bike trail.

Credit: Stephen Boyd's post on the Twin Cities/MN Bicycle Advice & Discussion Facebook page.



The Last of the “A” Cable

“A piece of telecommunications history from NWB in Iowa”

By Connie Crow

Published in “Dial-Log” by the Telecommunications History Group, Inc. in 2009.

Connie worked at NWB-USW in Omaha from 1970 to 1996. She continued working at other companies and also won awards for her steamy romantic e-books. Connie died in 2024.

In this box I’m sending to the telephone museum might be the only existing piece of the first transcontinental telephone cable installed by AT&T Long Lines. Let me tell you how it came into my possession. Back in the 1980s, I worked as a photojournalist for Northwestern Bell News, the official employee newspaper. I was the reporter assigned to do a story on the removal of the “A” cable, that very first transcontinental cable.

The cable was being removed and recycled across the country. It was completely coated in a thick lead sheath and was full of copper. Heavy, hard to splice, hard to repair and certainly not environmentally friendly. The last few miles of it were in Iowa, faraway from highways and roads. I drove from Omaha to Des Moines and joined the NWB wrecking crew, out in the middle of a remote Iowa cornfield, to watch, photograph and otherwise document this “milestone.”

It was not an easy task. Huge bucket trucks carefully manipulated the cable off its supports and to the ground. The cable was so heavy that when the weight of a section was removed from the pole arms, the arms and poles would act as springs, bouncing wildly upon being released from their load. The crew was afraid the bouncing would snap other poles and cause major damage to the newer lines also hanging on the cross arms. As I watched the cable being fed into a chopping machine, it occurred to me I was indeed watching history disappear. This first long-distance telephone line tying the country together

was disappearing forever, carefully chopped into 9” pieces, destined for the recycler.

I asked the crew chief if I could have a section for the company historical archives. He nearly had a heart attack, staring at me as though I had asked him to strip for a photo. He fairly sputtered his refusal, saying that all the cable pieces had to be accounted for—every tiny inch. I apologized for suggesting diverting a piece of the cable for historical purposes and continued photographing and making notes for my story. I got the feeling when I left that the crew chief really wanted to search my bag and car to make sure that I wasn’t absconding with any of his precious cable. I filed the stories and photos and went on to my assignments for the next issue of the paper.

Several months later, this box arrived at my desk at corporate headquarters in Omaha. No name, no return address, no note—nothing. Just this perfectly chopped section of the “A” cable. Just like the one I had held in my two little hands in that isolated Iowa cornfield. Someone on the crew had decided I was right and that a little bit needed to be preserved for future generations to see. I do thank whoever sent it to me years ago. I think now is the time to put it in a safer place than my basement. It belongs in the museum, along with the rest of the history of this great industry.

And a safe place it shall have, Connie, in our museum. Thank you so much for saving it for all of us to enjoy!



News from NRLN

By Cindy Hadsell

National Retiree Legislative Network (NRLN) continues to advocate for passage of bills that affect current and future retirees. Not much activity is occurring for passage of bills during this term, nonetheless, work is being done in preparation for when bills come out of committee. Below are samples of some of the bills that have been studied by volunteer NRLN committees and are supported for passage. For additional information, go to www.NRLN.org to learn more about activities of this important organization we support.

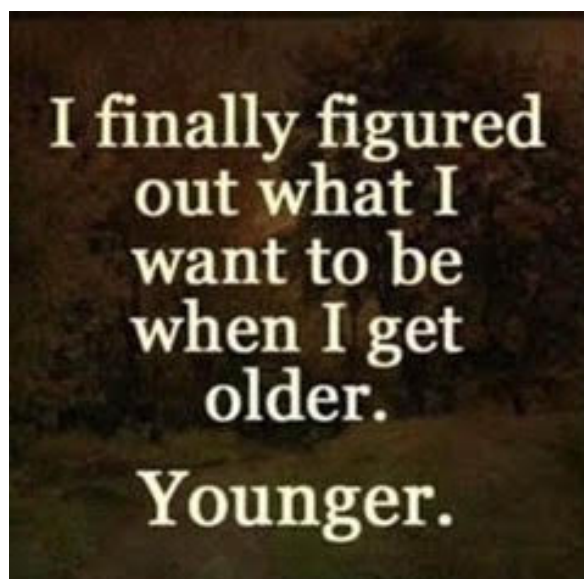
1) H.R.5509/S.2903, Safe Step Act. Step therapy is a prior-authorization policy that requires patients to try and fail on one or more insurer-preferred treatments before coverage is granted for the medication originally prescribed by their clinician. This bill would ensure patients can safely and efficiently access the best treatment available by improving step therapy protocols. On February 10, 2026, an NRLN Action Alert was issued requesting that NRLN members tell their members of Congress to pass the Safe Step Act to place limits on the use of step therapy.

2) H.R.2757/S.1996, Medicare Audiology Access Improvement Act of 2025 would expand seniors' access to audiology and hearing services. Under current Medicare rules, seniors are unable to access the full range of services that independent audiologists provide. On February 9, 2026, NRLN President Bill Kadereit sent letters to the House Committee on Energy and Commerce, the House Committee on Ways and Means and the Senate Committee on Finance requesting the Committees vote in support of H.R.2757 and S.1996.

3) H.R.5671/S.2949, Colorectal Cancer Payment Fairness Act would hold Medicare to the same standard of coverage as private health insurance

companies by eliminating the coinsurance payment for colorectal cancer screening tests. This bill closes a dangerous gap in coverage that discourages prevention, delays treatment, and costs lives. On February 9, 2026, emails were sent to the Legislative Directors of all members of the House Committee on Energy and Commerce and the House Committee on Ways and Means and the Senate Committee on Environment and Public Works requesting the Committees vote on H.R.5671 and S.2949.

4) H.R.5325, Unclaimed Retirement Rescue Act. Millions of Americans lose track of their retirement savings due to job changes or employers going out of business which leads to 29 million retirement accounts being left behind totaling around \$1.65 trillion of value. This would help Americans recover lost retirement benefits by using state unclaimed property programs. On February 9, 2026, NRLN President Bill Kadereit sent letters to the House Committee on Education and Workforce and the House Committee on Ways and Means requesting the Committees vote in support of H.R.5325.



Treasurer's Report

By Paul Williams

My job continues to be pretty simple while we are not accepting dues. At the end of February we had just under \$90,000 in the bank. We have been spending less than \$40,000 per year so from a financial position we have no problem operating as we have been for two more years. The director group is still wrestling with the issue of longevity and how we will look and operate in the future, but we won't be closing because of lack of money this year.

I just filed my tax returns. Don't forget to do yours. My next duty will be to prepare the Association's tax return. Yes we are a non-profit corporation but we still get to file a tax return. Should be different this time because we had a grand total of \$1,517 income and all but \$47 of it was interest. That will look pretty small next to our expenses.

Create a Medicare.gov Account

If you are on Medicare, and if you use a computer or similar device, then you probably have used Medicare's official web site, www.Medicare.gov. This official government web site has a wealth of information on it, including basic Medicare information, instructions on how to sign up for Medicare and related insurance, a plan finder tool that helps you research Medicare-related health insurance, such as Medicare Part D Prescription Drug Plans, Medicare Advantage Plans and Medicare Supplement Plans (Medigap). If you create a My Medicare account on this web site, you also can access your personal Medicare data, including your Medicare claims and their status. In my work as a SHIP counselor, I find myself recommending the web site to people on Medicare and also recommending that they create an account. That way, you can have easy access to your personal Medicare information, change your preferences for how information is delivered to you, view your claims, order a new Medicare card, and more. If you are logged on when you use the plan finder to search for new plans, then the prescriptions you have filled are added automatically to your drug list and you don't have to type them in. You also can view a list of preventive services you are eligible for. If you are comfortable using a computer, then I recommend that you create a My Medicare account on www.Medicare.gov.

Barbara Wilcox
SHIP Counselor

If you aren't paying for your chatbot, you might be the product

Republished with permission from the Telecommunications History Group. www.telcomhistory.org

Quartz News Service - February 24, 2026

ChatGPT finally joined much of the rest of the internet and started running ads. On Feb. 9, OpenAI began testing sponsored placements at the bottom of answers for free-tier users.

OpenAI is asking some brands to commit at least \$200,000 and charging \$60 per thousand ad views, a rate that puts it in the same bracket as premium TV and streaming. A typical banner ad on the open web costs \$2 to \$10. OpenAI is pricing itself alongside the Super Bowl, not the sidebar.

Companies are biting: Williams-Sonoma, Target, Adobe, and Audible have all reportedly signed on.

But this isn't search advertising with a chatbot skin. It's something fundamentally different, and the distinction matters.

In traditional search, users type a query and receive a list of options. The ad sits beside or above organic results, and the user understands they are comparison shopping. The power dynamic is clear. In a chatbot conversation, the dynamic shifts.

The user is asking for help, often about something personal, sometimes something vulnerable. The AI responds in natural language, as a single authoritative voice rather than a buffet of links.

When a sponsored placement appears at the bottom of that answer, it occupies a different psychological space than a Google Shopping ad ever did. It's the difference between a billboard on the highway and a suggestion from your friend.

Anthropic, the company behind Claude, has leaned hard into this distinction. Its four Super Bowl ads depicted absurd scenarios where a chatbot steered users from genuine questions toward sponsored products.

A guy asking how to talk to his mom gets pointed to a dating site. Someone seeking fitness advice is sold height-boosting insoles. The ads were funny.

They were also, according to OpenAI CEO Sam Altman, "clearly dishonest." OpenAI's policy says sponsored content won't appear near sensitive topics like health or mental health and won't influence the AI's answers.

But Anthropic is tapping into a real anxiety about a technology people are still figuring out how to trust, and it appears to be resonating. In the days after the Super Bowl, Claude's app climbed from No. 41 to No. 7 on the US App Store, with downloads jumping 32%. The "no ads" pitch, it turns out, is itself a potent form of marketing.

The real tension isn't whether ads will literally hijack AI responses today. It's whether the incentive structure that advertising creates will subtly reshape what these products become over time. Anthropic's published position is that even well-behaved ads introduce pressure to optimize for engagement, and that engagement metrics don't necessarily align with being genuinely useful.

That's a familiar worry from social media's evolution, now arriving in a new context where the conversational format makes the stakes feel more intimate.

Follow the money, find the future

Not everyone in the AI industry agrees on which way to jump.

Perplexity, the AI search startup that was among the first to introduce ads into its product, has started pulling back. Executives recently said at a media roundtable that ads risk making users "start doubting everything," and the company is pivoting toward enterprise sales and subscriptions instead.

Google, meanwhile, is testing ads in its AI Mode

search results and has signaled that Gemini will eventually carry advertising too. Microsoft Copilot has had sponsored content baked in from the beginning. Grok, the chatbot built into Elon Musk's X, is expected to follow the same ad-supported playbook.

It's not surprising that other companies are considering ads. Training and running these models costs billions. OpenAI spent an estimated \$5 billion more than it earned last year. Venture capital has kept the industry afloat so far, but investors want returns, and free tiers don't generate them. Ads are the most proven monetization engine the internet has ever produced. It would be stranger if OpenAI didn't try them.

There may be a third path for brands, at least. Airbnb CEO Brian Chesky recently told investors that traffic arriving from AI chatbots converts at higher rates than traffic from Google. He didn't share specific numbers, but called chatbots "really good top-of-funnel discoveries.

If that holds, companies may not need to buy ads inside the conversation at all. They just need the AI to recommend them. That's a promising signal for advertisers still weighing whether ChatGPT's \$60 price tag is worth it. But it does nothing to solve OpenAI's problem.

Running these models is extraordinarily expensive, and someone has to pay for the free tier. If not advertisers, then who?

—Jackie Snow, Contributing Editor

The older I get the tighter companies are putting the lids on jars

Check this out!



Last Breakfast in AZ

Our thanks to E. John Carlson from Fargo, ND for sending this picture. These retirees are all from North Dakota and, being a ND native, I would assume they enjoyed the warmer weather in Arizona these past few months.

L-R: Brenda Carlson, Barb Peterson, Tim Roger's, Bill Mattson, E John Carlson, Curt Peterson, Jim Mongovn, Peg Rogers, Denny's Waitress: Heather Dyer



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.

Thanks!
Greg Snyder

* current member

Colorado

Alberding, George "Ted" Pueblo
 Beitz Richard Theodore "Dick" Greeley
 * Bortz, Dale Alan Sterling
 * Brophy, John Edward "Jack" Grand Junction
 Clark, Bonnie Yoder
 Clowers, Patsy A Peyton
 Faller, Patricia "Pat" Denver
 * Farr, Carol Jean Lakewood
 Groothof, Jacob "Dutch" Colorado Springs
 Johnson, Thomas Frank "Tom" Aurora
 Kerr, Rhea L Lakewood
 Kreis, Sherry Annette Denver
 Mulder, Ruby Evelyn Englewood
 Nash, June Colorado Springs
 Olmsted, Lea Ann Olmstad Denver
 Roberts, Christen Eilaine Englewood
 Rossman, Richard Bruce Greely
 Sellers, Ben Donald Grand Junction
 Thompson, Linda Carole Morrison

Iowa

Adams, Jerry Altoona
 * Bickel, Helen F West Burlington
 Birch, Gerald I "Jerry" West Des Moines/Ankeny

Bowen, Kerry Frances Windsor Heights
 Campbell, Sherry Lynn Ottumwa
 Davis, Nellie M Perry
 Fronk, Debra Council Bluffs
 German, Lawanna Council Bluffs
 Groom, Joyce Ann Panora
 Halverson, Gary Dennis Slater
 Hovinga Judith K "Judy" Council Bluffs
 Janes, Richard "Dick" Webster City
 Jennings, Donald "Don" Des Moines
 Nelson, Richard "Dick" Urbandale
 Pendleton, Frederick H "Fred" Newton
 Richie, Claire Delores Mount Ayr
 Sawyer, Linda A Cedar Falls
 Sheldon, Charlotte Lipscomb
 Shrauger, Shirley Mae Johnson/Longmont, CO
 Stebbens, Robert "Bob" Council Bluffs
 Sunins, Phyllis Johnston
 Valentine, James "Jim" Bondurant
 Vignaroli, Barbara Ann Des Moines
 Villines, Jerry Claude Indianola
 Williams, Frances E Council Bluffs

Minnesota

Addison, Larry Fridley
 Anderson, Mary Stamatis Minneapolis

milestones continued on page 11

milestones ... continued from page 10

Anderson, Richard "Doc" Hastings
Andler, Peter Theodore Duluth
Bambenek, Mary Ann Hastings
Buse, Erika Owatonna
Caspers, Ann Emily
Cavalier, Sally Ann Minneapolis
Clement, David J "Dave" St. Cloud
Crane, Barbara Jean "Barb" Duluth
Fox, Gary Hastings
* Gaetz, Julie Saint Cloud
Hanson, Kenneth J Owatonna
Hermanson, Virginia Lenore Albert Lea
Hopman, Kent Dennis Detroit Lakes
Hudoba, Gary Edward Chisago City
Hurttgam, Gordon St. Cloud
Johnson, Marlis Arlene "Marcie" Fridley
Kastner, Donna Jeanne West St. Paul
Kosiba Jr, Leo Rice
* Kremer, James A "Jim" Bigfork
Monroe, Peggy Marie Milaca
O'Brien, George Eugene White Bear Lake
* Odland, Donald "Don" Fridley
Olson, Douglas Willard Aitkin
Olson, Jacqueline Ann "Jackie" Blooming Prairie
Reiter, John August Winona
Ringhofer, Karen Owatonna
* Rosin, Norma Windom
Rykhus, Lorraine Joan Tracy
Rykken, Maxine May Brooklyn Park
Schreiber, Stephen "Steve" Minneapolis
Schultz, Janet Rachel Moorhead
Sherman, Audrey Edina
Skornicka, Sandra "Sandy" Crookston
Snyder, Thomas "Tom" Lakeville
Vincent, Dorothy Ann Burnsville

Nebraska

Davis, Kathy Jean North Platte
Ginger, Donvan "Teb" Omaha
Hanson, Janet E Valley
* Hess, Judith "Judy" Omaha
* Jaworski, Therese Ann "Teri" Omaha
* McWhirter, Donald "Don" Omaha
Messersmith, Robert Lee North Platte
Stein, Gregory William Omaha
Swope, Dorothy V Omaha
Twiford, Annette M. Omaha
Young, John Omaha/ Norfolk, NE
Zimmerman, Robert W "Zook" Omaha

North Dakota

Finck Jr, Glenn Mandan
Forstner, Theodore "Bob" Fargo
Mische, Charlene Dickinson

South Dakota

Broderdorf, Laura J Renner
* Coragiulo, Beverly Ann Mobridge
Galiczewski, John M Rapid City
McGovern, Brett Sioux Falls
Nelson, Roy "L" Sioux Falls
Sunde, Janet R Sioux Falls

Wyoming

EEsquibel, Edward Leroy Cheyenne
Haag, Sherry Cheyenne
Holland, James Burness "Jim: Cheyenne
Leseberg, Gary J Dubois
Miller, Robert Carl "Bob" Cheyenne
Palmer, Roberta "Berta" Lander/Cheyenne, WY
Van Cleave, Dorothy Cheyenne

Other

Gallagher, Anthony "Tony" Naples/Denver, CO
Lang, Timothy Paul "Tim" Rice Lake
Lawton, Bonnie Gail Winnemucca/Cheyenne, WY
Lowe, Roberta "Robbi" Goodyear
Oberholtzer, Paul A Roswell/St. Paul, MN

milestones continued on page 12

Schnebly, Cecelia Ann "Ceil" Shorewood/Owatonna, MN
Schroeder, Marilyn HRogers/Omaha, NE
Williams, Bill Patterson/Aurora, CO
Wybenga, Mary Leander/Centennial, CO

Email Request

Members,

For those of you, who have not already done so, please consider sharing your email address with us. Our association is changing and we feel it is important for us to keep all lines of communication with you available. This is especially true should the need arise to share an urgent matter with you. We do not track, share, or sell your email, and we will not overload your inbox.

You can provide your email address to us by sending it to CTLretirees@3riversco.com, or calling (763) 420-0271. Let them know you are a member, and want to add (or change) your email address.

Thank you,
Your board of directors

Annual Meeting September 16th

Mark your calendar now for the Retiree Association 2026 Annual Meeting on Zoom!

Wednesday, September 16, 2026

2:00 p.m. Eastern • 1:00 p.m. Central • 12:00 p.m. Mountain • 11:00 a.m. Pacific

It's the 150th anniversary of the invention of the telephone! You were part of the history of this amazing invention. We will feature a program about where we've come from, where we are now, and what the future holds!

Plan to join the fun!

Watch for more information in the next issue of the Retiree Guardian, in emails, and on our website.

Copyright – Fair Use Notice

The Retiree Guardian, newsletter of the CenturyLink Retirees Association, occasionally reprints copyrighted material, the use of which has not always been specifically authorized by the copyright owner. Such material is made available to advance understanding of public matters. This constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the U.S. Copyright Law. In accordance with Title 17 U.S.C. Section 107, the newsletter material is presented for non-commercial, nonprofit, and/or education purposes. For more information see: <http://www4.law.cornell.edu/uscode/17/107.html>.



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: <https://www.lumenbenefits.com/httpdocs2/index.html>
- 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/action-alert/#/home/>

List of senior help sites: <https://nrln.org/useful-links/>

What to do when a retiree dies ...

Updated December 2025

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 WTW of the retiree's death by calling the Lumen Health and Life Center at 800-729-7526 and select Option 3 and then Option 1 as soon as possible after the death, but no later than one year.

Survivor Benefits

* Contact the Lumen Health and Life Service Center at 800-729-7526 and select Option 2, then Option 1 and then Option 1 again. You may ask the Associate questions about the Group Term Life Insurance payout, as well as continuation of healthcare coverage.

* For Survivor Annuity questions, contact the Lumen Health and Life Service Center and select Option 2 and then Option 3. You must provide certain information regarding the deceased along with copies of the death certificate sent to WTW.

Group Term 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.

NOTE: It is important to have current beneficiary information on file at the Service Center. To do so, call 800-729-7526 and select Option 2; then Option 1; then Option 1 again.

Continuation of Healthcare Coverage

The Healthcare coverage plans provided by Lumen vary across several different retiree populations. The healthcare coverage for the surviving spouse and any eligible dependent(s) will be the same coverage options the retiree had at the time of his or her death.

The Survivor Guide on the Health and Life website contains a description of each population and should be viewed at lumen.com/healthbenefits by selecting Reference Center, then General Information, and then the Survivor Benefits folder.

Premiums must be paid in a timely manner or the coverage will be terminated and not re-instated.

Dental

If the surviving spouse was not eligible for Medicare, they may continue Dental coverage for 36 months under COBRA 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

Revised
December 2025

There are two telephone numbers to access the Lumen Service Center administering our benefits, dependent upon which benefit 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.

Guide to Navigating the Lumen Health & Life Service Center/Businessolver Voice Response System

For matters relating to your **Health Reimbursement Account**, call 833-925-0487 and press Option 3 for all HRA questions.

Then enter the last four digits of your Social Security number followed by your date of birth and your zip code.

Then press Option 2. To proceed to the main menu, press Option 2 again.

Then press Option 2 to make your appropriate selection:

- For the status of a recent claim, press Option 1.
- To check your account balance, press Option 2.
- For instructions on how to submit a reimbursement, press Option 3.
- To learn where to access an HRA claim form, press Option 4.
- For questions about eligible HRA expenses, 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	..... samoss05@q.com	..... 208-342-3449
New Mexico	..... Cassie Kelley	..... cassiek@comcast.net	..... 505-298-8666
All other states	..... Jim Heinze	..... jjonrr@centurylink.net	..... 303-442-1831

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



Board of Directors (November - 2025)

Address Service Requested

- | | |
|---------------------------------|--|
| Chair, Roger Borowicz | Brooklyn Park MN
rogerboro@comcast.net |
| Treasurer, Paul Williams | Inver Grove Heights MN
vpwilli@comcast.net |
| Secretary, Clyde Just | Omaha NE
cjust6365@centurylink.net |
| Kay Daugaard | Lone Tree CO
mkdaugaard@msn.com |
| Cindy Hadsell | Omaha NE
clhadsell@aol.com |
| Caroline Rinker | Hopkins MN
crinker55@hotmail.com |
| Website, Greg Snyder | Brainerd MN
gsnyder101@gmail.com |

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