

THANKS TO ALL WHO PARTICIPATED IN THE HEALTH CARE SURVEY OF POST-1990 RETIREES.

In late 2006, using our 5 state e-mail network, we conducted a confidential health care survey of NWB-USW-Qwest Retiree Association members who retired after 12-31-90.

Our purpose was twofold; provide these members an opportunity to state their views and to call attention to the hardships brought about by the severe cutbacks made to their coverage.

These "Post-90" retirees were asked these four questions:

- 1) Dollar amount of your monthly premium?
- 2) Total cost to you of monthly premium, drug prescriptions and doctor visit co-pay? (Best estimate of yearly amount.)
- 3) Do you have Medicare coverage? (yes/no)
- 4) Check one, Management retiree _____ Occupational retiree_____
- 5) Any comments you would care to make.

The assembled data, with a cover letter signed by Chairman Dick Johnson, has been shared with the leadership of AUSWR, Qwest management, including the 5 state Presidents and the Qwest EVP-Human Resources, as well as Public Servants at the State and Federal level. (As promised to the participants, all personal information was confidential and no individual names were used or revealed.)

An excerpt from Dick's cover letter states, "The corporate world has spoken with their cuts in earned benefits. This information will allow us as individuals, and as a Retiree Association, to show the devastating effects on the retirees who are asking how much longer must we incur the broken promises."

We received 146 replies and 95 included comments on their situation. A lifetime of hard work, playing by the rules, (and trusting Company management to do the same) has resulted in a severe financial jolt to Qwest retirees.

A reading of these 95 unedited comments will make you even more aware of the grave concerns facing fellow telephone retirees.

Phyllis Kielblock, Milt Jenner, Tom Burns and I worked on this survey effort and we all appreciate those who took the time to participate.

Jim Burns

COMMENTS BY MANAGEMENT RETIREES

#4 - Wife is on Medicare. I will be on Medicare 12-9-06.

#7 - Qwest started to offset the monthly cost of Medicare when I, and later my wife, became eligible. That is the good news. The bad news is that they haven't increased the offset for many years. More specifically, I received a monthly Medicare reimbursement payment of \$46.10 since I turned 65 in February 2001. Then when my wife turned 65 in June 2003, Qwest doubled the payment of \$96.10. It has remained at \$96.10 ever since. I understand that post 1990 retirees receive an increase coincident with an increase in the Medicare premiums.

Our prescription plans continues to deteriorate almost every year. We used to get a 90 day supply for \$10. Now, if the drug is available thru Qwest, the price may be as high as \$80 for the same 90 day supply. I submitted a prescription for Nexium about three months ago and it was filled. When I recently tried to renew it, I received a recording that it was not longer available. When I talked to the Medco recording, the recorded voice seemed to imply that it would be filled, and sent October 25th. I will wait to see which recording is correct.

Now, a comment for the other side. When I elected to continue working post 1990, I was told that I would likely need to start paying for my medical insurance. I retired in 1992 and was not charged for my insurance for about ten years after retirement. So, I knew that time would be coming when I needed to start paying for part of my insurance; and was pleased that it didn't start for about ten years.

#8 - I think my cost responsibility is fair. I hope and pray that Qwest continues to supplement my healthcare and I appreciate everything the Retiree Assoc. is doing for all of us.

#9 - I also have Tricare for life as a military retiree.

#10 - The medical coverage from Qwest is for both my husband as a dependent and me as the primary. Even though my husband is covered by Medicare, we needed to have the Qwest coverage for his daily prescriptions. With the new prescription coverage plan (D), we decided to keep him covered through Qwest. His medications cost us \$75 out of pocket per quarter. There are no additional medical expenses because my husband is covered by Medicare and also pays for a supplementary plan through our local hospital that has excellent hospital/doctor coverage. Therefore, no claims are ever submitted to Qwest (United Health Care) for doctor visits, hospitalization, etc. Luckily, I have had no medical problems requiring prescriptions or ongoing medical care. Hope to keep it that way until I also reach Medicare age. Then we will switch from Qwest coverage to have both of us on Medicare with a supplemental policy from our local hospital. We will drop Qwest coverage and go with a Prescription D plan provider that has similar coverage.

#13 - The dental and vision support is not adequate. Retirees get NO benefits for tooth implant on the dental, and when does the most dental occur but to senior citizens. The monthly costs listed above are for routine months. Last summer when my husband had bladder cancer, our costs were over \$1,000 monthly.

#14 - I am concerned about the rising costs of Health Insurance. I just turned 58 and have 7 more years to go until I am Medicare eligible. As the bread winner and only income to this family, these rising costs cut down on the available money for my family. I have been retired since March 2003 and I think cost of living adjustments to our pension is now also a thing of the past. Hope this information will help address the issue.

#15 - It appears to me, in my brief period on Medicare, that the out of pocket expense is considerably higher than just being on UHC. Can't wait for spouse to become eligible for Medicare.

#16 - I have provided an average annual cost. In 2006, I will spend at least an amount equal to my deductible which is \$2,400 plus my monthly premium, which is \$816 on an annual basis, for a grand total of \$3,216 for 2006.

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#18 - I retired early in 2001 with the Qwest "promise" that I would pay whatever the current-year management employees will be paying, so I have no assurance of anything. Best wishes!

#19 - I used medical expenses for Sept 2005-August 2006. I tried to be thorough using my accounting system, but I could have missed something that I was not thinking about. There are some expenses that do not appear on here such as the co-pay if we pay cash and we do pay cash for the co-pay for doctor's appointments. Let me know if you have questions.

#23 - In talking to other retirees from other companies who have had to start paying part of their premiums, we seem to be at the high end.

#24 - The additional cost of our medical coverage has shorted us on our retirement. I had anticipated some increase in costs but not this!!!

#26 - What can you do? You need it....!

#27 - I retired in 2001 and my coverage for health care is \$135 per month. Eleven dollars is for dental. This is single coverage only and it keeps going up each year. My co-pay is \$20 for doctor, \$25 for chiropractor, \$25 for drugs. I have to see a chiropractor 2 times a week, probably due to all the stress of the job. So out of pocket would be about \$600; drugs about \$400/year; Dr visits \$200/year. I am a management retiree. I am only 55 so do not have Medicare. I was actually offered a buy out but would have been laid off in 6 months had I not taken it. I do believe that we should have the same benefits as the pre-1990 retirees.

#28 - This is a family plan. My wife is an Occupational Retiree and also on Medicare. We have been very happy with HealthPartners Coverage.

#29 - It is unfortunate that the costs are going up. As they stand now, I think I am fortunate, however, I can see that this could change quickly. Am looking forward to see what this year's fees will be. I think there is money enough for this coverage but I also believe a lot of the funds have been squandered and now we are paying the price. When I retired, medical was a major contributor to the decision. I hope the cost does not get too bad.

#30 - I am no longer having annual checkups in order to hold costs down. I am not taking any prescription drugs ... so far. I expect my expenses to keep going up as I age. The coverage seems to decrease while the co-pay increases.

#36 - Too much money relative to my pension.

#39 - I refer to the Service Center as the 'Dis-service Center' much more appropriate name. I find the people to be hard to deal with and hard to understand. I seldom get a call back on a question. Last year my Sept. payment went missing ... they had Aug. and Oct. ... never did find out what happened to the check ... but they cut my insurance coverage with warning or notice and it was a major pain getting it back. I then had direct deductions started .. and it took 4 times for me to get that into effect. I asked them to start on the deductions on the 5th of each month .. but they moved it to the 1st ... same time my Military pension check hits. I worry that they are trying to 'catch' me again so they can cancel my insurance. When I called and asked about this, I never got a return call. If my Military insurance looks better in the future, I may just drop Qwest because they are just expensive and a real hassle to deal with. My total medical for 2005 was taken off my tax statement and includes the cost of insurance.

#41 - It seems to me that when a person retires, whatever benefits he/she had at the time is what they should be allowed to retain throughout their retirement.

#42 - I now live in Texas, in a small town and have United Health Care where there are few doctors. Most do not take new patients and work alone. I wish I could have Blue Cross Blue Shield, more

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#42 (Cont.) Clinics accept that. Health care is getting way too expensive, something needs to be done. My out of pocket expenses are high. We don't go to the doctor unless absolutely necessary.

#53 - The Medicare reimbursement has been \$48.10 for quite a few years and I know the pre-1991 still receive full reimbursement.

#55 - Both my husband and I have been pretty healthy although my husband is treated for rheumatoid arthritis. However, we are both looking at possible surgery this year or next; he for sinus polyps and me for carpal tunnel, so we see our medical bills as rising in the future. We hope the coverage we have for 2006 will continue the same or better for 2007, but since we have not yet received the benefits package, we do not know for sure. Thank you for your involvement in retiree's health care as well as other issues.

#57 - Very costly; not sure how long I can continue this expense!

#58 - My \$34 includes \$11 for dental coverage. I have a checkup every year and that's about it. I can't see paying the higher premium when that's all I go for. I can save the additional premium money and pay the higher deductible when I need it.

#59 - Current health care costs are almost \$300 a month. When I retired in 2000, it was with the understanding I would have free health care benefit for life!!! Well, that didn't last very long!!! My co-pay is \$30 each for my wife and me. We are not old enough for Medicare. I am a Management Retiree. Thank you.

#61 - It is a joke, after Medicare pays, Qwest hardly pays anything. My husband needed to get counseling for depression and out of a \$1200 bill, we had to pay \$600. On what we bring in as income, that really hurt. I haven't been to get an annual physical in 2 years and quit taking most of my medication for arthritis and migraine as well as asthma medication because of all the co-pays. It cost me so much for co-pay on my physical therapy earlier this year that I quit that, too. I have to get something done regarding my hips and lower back (hip bone doesn't fit into the socket and there are the discs have been herniated in my lower back) and I have put it off because of the cost. We don't have any vision or dental coverage either.

#62 - The EOB's that United Health sends are getting more and more confusing. I live in a small town and should be No Network but I have amounts in all spaces on the form and they don't match. They used to pay 100 percent of mammograms but when I went on Medicare, they won't pay the balance that Medicare doesn't pay. I have had to question payments at least 7-8 times since I went on Medicare and sometimes they will pay and sometimes they won't. This year they are asking us to get all our information for 1007 on the website and that is OK except the print is so small, I can't read it. I need to bring my magnifying glass to the computer and I have a large screen on my computer.

#66 - The above info includes my Qwest costs and not any of my Medicare costs. My retirement "take-home pay" is decreasing rapidly while there have been no retirement raises.

#75 - With no increases in my monthly pension since 1993, the fact that the company started charging me for insurance with increases in premiums each year means that my monthly income has gone down per month since the inception of when they started charging us. I think this sucks – my expenses continue to go up and yet a cost of living increase in pension payments just doesn't happen. How is one supposed to continue to make ends meet is beyond me sometimes and, yet, I am sure others have it worse.

#78 - I continue to wonder how much higher this is going to get year after year, after 31 years with the company. I am deeply disappointed that the benefits that were promised as employees and retirees continue to erode.

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#79 - Thirty-seven years with the company, this includes my \$600 out of pocket deductible, I don't mind paying that. It is the additional premium that I pay on a monthly basis. We were promised and assured of these benefits until the last takeover with Joe Nacchio. He stripped us of many things.

#80 - What happened to our retirement benefits? Thirty years with our company – too bad it didn't remain the good ole Northwestern Bell. Our medical benefit was suppose to be a part of our retirement package. Each year it continues to rise! Are all of us going to have to take on part time jobs to pay for our lost benefits?

#81 - I retired in 1997 and at my meeting with the HR person (I have my notes), I was told that I would have full medical coverage in my retirement. I'm estimating that in 2006 I will pay almost \$8500 in monthly premiums, prescriptions and co-pays. That's a long way from full medical coverage. Occupational employees/retirees have a union to represent and negotiate for them; management retirees have zero representation and no negotiating leverage. We're asked to speak at PUC meetings and e-mail state and national politicians to garner favorable rulings and legislation for Qwest, yet I see no interest from Qwest in helping retirees with healthcare costs or pension increases. Next time we're asked to help, let's negotiate for decreases in healthcare costs first, then go to bat for Qwest.

#84 - My husband is a diabetic and our costs for medication is huge and with the medication changes, has gotten worse.

#87 - I didn't realize how drastic the change in costs has gone up until I started this research, especially in the prescription plan costs. These costs are for basically the same prescriptions over the four years. I'm sure we will be seeing another increase this year in the monthly premiums. Any help the organization can provide will be appreciated.

#88 - This year I have been very fortunate health-wise. I have not had any Dr. visits or any medical bills. I take 2 prescriptions a day. I am very upset through that pre-1991 are unlimited on their expenses and now I don't even want to go to the Dr. because of my limited income and we have to meet \$124 deductible, then \$300 for my UHC and the fact that I have to pay 10% of that!! Goodness knows what this upcoming plan will be and the cost! Thanks for ALL the help you and the organization does to help us.

#90 - I retired early in 2001 with the Qwest "promise" that I would pay whatever the current-year management employees will be paying, so I have no assurance of anything. I just went online to do my open enrollment for 2007 and was shocked to see that my same coverage for 2007 (single, HealthPartners) has gone from \$124/month to \$222/month, a whopping 79% increase!! That is an annual increase of \$1176! Increasingly, according to the Qwest information shown on their website, the monthly company-paid share of this particular option goes from \$426.66 in 2006 to \$390.02 in 2007, a decline of \$36.64. So much for the company and the former employee "sharing the pain"! I still don't know if the current group of management employees are facing the same level of increases – if would surprise me to see Qwest forcing a 79% increase on their management employees at this time – if they don't face these increases, then what happened to the promise of parity? I'd be very interested to see the results of your survey! Good luck!

#91 - Have only been retired 1 and a half years. Am "young" by retiree standards – 56. I see these costs of approx. \$500 per month increasing to an amount that is unaffordable in the near future. While the health benefits are less expensive than insurance premium paid by friends who have no corporate plan – it is quickly approaching the premium they pay. I have already opted out of the supplemental life insurance, as the cost doubled at age 55. The cost of health insurance went up substantially at retirement. When I asked why, I was told that I was part of a group with higher risk. Is it true that there are two "groups"? I understand that as we age, our medical costs typically go up, but I thought that Qwest had one group – for all covered participants.

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#92 - Medicare D has been costly. In total, about 60% of my pension is gone, taken by the Company that spent a large percentage of my life saying how they would take care of me. Three legged stool my a___. Available for depositions or witness.

#98 - I just don't understand why this is a deal only affecting management who retired after 1990. I feel all retired craft should be treated the same as the retired management. Now with the capping of our insurance at the 2006 level, you will soon start to see retired management people having to drop their insurance coverage because they just plain can't afford it. This is totally wrong.

#101 - I have been retired 3 years and my monthly premiums have doubled.

#103 - I just received my 2007 benefit enrollment statement today and was shocked that my new monthly premium will be \$477 which includes \$33 for dental coverage. I think that is about a 55% increase over last year. Ouch!

#104 - Thanks for your involvement. I know I paid more out of pocket dollars than the company paid for my medical care to date. When they continue to raise deductibles, this is going to happen. When something happens to me, my wife's 50% of my pension will not cover much in the way of financial support if these costs continue to increase. Another thing, I don't understand how they can group retirees and active managers with the same charges when one group is on a fixed income and the other get percentage raises each year. The financial impact is 180 degrees out of phase.

#105 - I just thought I would pass along to the Board (who I believe are not impacted by Notebaert's recent doomsday announcement) what it means to my monthly income. This year I paid \$124 per month for health coverage (single). In 2007, I will pay \$222 per month for health coverage (\$2664/year). I believe that is a 79% increase. Qwest's estimated monthly cost remains \$390.02 per month. This year I paid \$11 per month for dental coverage. In 2007, I will pay \$15 for dental coverage. I believe that is a 36% increase. Qwest's estimated monthly cost remains \$33 per month. Those bonuses Ada keeps saying are in the mail are sounding better every day!

#106 - These figures are based on 2 office visits per year each (spouse and self) only. No unscheduled visits.

#107 - I haven't been going to the doctor because I'm afraid I can't afford the co-pays, deductible and uncovered expenses at this time. I just checked the 2007 enrollment on-line info and was shocked to see the life insurance is now a flat \$10,000. What's next?

#108 - This has got to stop before they strip us all to where we have no coverage and can't afford to go out and buy it at our age!!!

#109 - My benefit covers Single plus one Medicare dependent for my spouse. We use the Qwest - Medco services for prescriptions. With his medications, that is another \$52 a month. I also received the Medicare B refund from the pension fund for my spouse of \$48.10 a month.

#110 - This does not include an additional \$175 in co-pays I incurred this summer for physical therapy. Additionally, I think the decision to force retirees to request a paper copy of the 2007 open enrollment program guide stinks. The correspondence indicated things would be available, i.e., ability to talk to a real live person, Oct. 23 and that information would be available on the qwestbenefits.csplans.com website then are not true. I was unable to talk to someone until today, Oct. 24. And the website still shows the monthly premium for 2006, not 2007. I'm very computer literate. I doubt that statement hold true for the majority of our much older retirees.

#122 - Some years dental and medical are much more expensive.

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#123 - I'm worried that our medical costs will prevent us from enjoying our retirement years as planned if these costs keep escalating as they have. Prescription costs coverage is getting terrible. What started out to be a \$10 patient cost just three years ago is now \$50 in most cases and \$80 on some drugs. I feel this is not very good coverage and cause for concern. Medical costs were a large determining factor in deciding to retire; promised coverage is being taken away from us. I don't feel it is very fair.

#125 - Our health has been good; very few prescriptions. Retired 12-28-95.

#126 - My "monthly premium" for healthcare is out of control and unreasonable. I had always planned (30 years service) that my "monthly premium" would be part of my retirement package.

#127 - There is another part of medical expense as far as us, post 1990 retirees. Let me try to outline this to you. Several months ago, the Qwest Board voted to freeze Qwest Medicare payments as shown on our pension checks. We are credited in the amount of \$48.10. Medicare deducts \$88.50 per month from Social Security checks, leaving a gap of \$40.40 per month or \$484.80 per year. I raise this issue because according to the Qwest website detailing our costs, they deduct the amount they credit us for Medicare, thus telling me medical/dental costs is \$241.90 per month. If I add in the "Medicare gap" sited above to my monthly cost, the medical/dental cost to me is actually \$330.40 per month.

#132 - I paid nothing when I retired. I knew my incoming and outgoing. That's one reason for early retirement.

#134 - Thanks for everything you and the others are doing to try to help preserve our benefits.

#134A - Will be on kidney transplant list in 2007. Hope Medicare comes through as well as ours as drugs are estimated at \$17K in the first year.

#135 - Retired in 1996 with 45 years of service. Qwest monthly payment for 2007 is \$144.75; for 2006 was \$268.89. Qwest placed \$124.14 from their cost on the retirees. The other options for the Metro went up about \$8. Health Partners raised their cost hardly any at all.

#138 - I basically carry the health coverage for my wife as I am covered under Indian Health. There are additional charges for dental care which can be quite costly; 2005 - \$2000; 2006 - \$400.

#140 - I turned 60 in August 2005. As a retired Air National Guardsman, I became eligible for Tricare Medical at no cost and better coverage with lower deductibles and better drug prescription cost. My part time job gives me better coverage at no cost. I wrote Notebaert and told him to stick it! I kept dental coverage.

#142 - The co-pays and max out of pocket are actually more than published in the plan because they calculate the amounts upon their (UnitedHealth) determination on rates. Many times the hospital and clinics are higher than what they will pay for a procedure so that is added to the bill after the insurance pays. There are also errors and they fight making changes and corrections. Many RX's have increased 1000% from \$5 to \$50. The co-pay and deductibles go up with the premiums so we are getting less for more. The Qwest exec's are never affected by these changes; they just line their pockets and we pay for it. The people from Tellabs have told the story about Notebaert but no one listened I guess.

#143 - With the increase in premiums plus the increase in co-pays, I can no longer afford to live in my own house. After working 30 years at NWB/USWest, this is how I am left, in poverty while Qwest is worried taking care of Nacchio. It is shocking to me, why pay for the insurance? Medicare denies payment and United Health Care denies. For example, a simple blood test the doctor has to administer costs \$185. Medicare denies it and United Health Care denies. Why? The only explanation I get from United Health Care is, "Medicare denied it." What kind of explanation is that? This is just one example of the treatment I get. I could go on and on.

COMMENTS BY MANAGEMENT RETIREES (Cont.)

#145 - Just had a colonoscopy and had to pay \$325.88 to doctor and \$110.10 for procedure/hospital (out patient) which is a preventative care and should be covered completely.

#146 - My husband is secondary on my policy. He pays \$500/month for his primary coverage. Most of my meds have gone from \$10 for 90 days to \$50 and \$70 for 90 days.

#147 - When they took these promised benefits from us, they should have had a Company wide informative program informing us of the changes, and having us sign a statement that we have been informed and aware of the changes and kept in our personnel files. Important life changing events should be the responsibility of corporations, to note, and signed by parties and filed and recorded.

#150 - I had always been led to believe that being "management" was the way to go; better pension, better benefits and so on. Well, I have been hosed, so to speak. Had I stayed craft, I would have better benefits and maybe a better pension. It seems that they can stick it to management and so we are paying the price. I heard from a friend that at one of the meetings Dick Notebaert told an old pensioner that she didn't deserve to get a raise in her pension, while he (Dick) has millions to retire with and live the good life. Pretty bad attitude if you ask me. Sol was bad; Joe was terrible; and Dick has no heart. What are retirees to do with this bad situation?

#152 - Guess we cannot believe anything we read or hear any more, right? I retired June 2001 with the knowledge that I would have "good medical and life insurance".

#154 - This estimate will go up about \$500 per year.

COMMENTS FROM OCCUPATIONAL RETIREES

#11 - I am just thankful so far that I don't have to pay a monthly premium for the health insurance. I am sure that isn't true for management retirees.

#17 - This is only **my** expenses and not my husband's. He is covered under my UHC but they have never paid anything on him since he has his own insurance. If there is ever an amount unpaid from his insurance, UHC will not pay because they didn't and it comes out of our pockets.

#35 - The insurance doesn't cost any premium but it never pays anything unless I am in the hospital. The only thing it pays for the hospital is the \$900 deductible Medicare doesn't pay. Never pays anything toward the doctor bills. Retired in September 1995.

#47 - Thankful for what we have and don't want to lose it.

51 - I really haven't had any bad experiences. They covered the surgery on my back in 3-05 and also cancer treatments for my husband the beginning of 2006. We paid just the co-pay of \$175 for each one.

#54 - I retired in April of 2004. I retired after being on a 2 year enhanced leave. The papers I signed and the company signed stated that I would receive healthcare, death benefits, etc., etc. I retired as occupational and took the lump sum as I didn't feel Qwest could stay afloat from what I saw while I was there. I have no monthly income from my retirement as I am only 56 and, of course, I am not eligible for Medicare. My husband is 61 and is still working and we have a 13 year old son. Qwest has left a lot of us, at this age, in a pickle. If they make us pay for healthcare at this point in time, I frankly don't think we can do it. I know the next contract they will probably force us to pay a monthly premium. I have heard that they are declaring surplus again right now as I write to you. Some believe Notebaert is getting ready to make the sale --- possibly to Verizon. I don't know what will happen to all of us if that happens. My husband had had to be on Nexium for the last 5 years and Qwest won't even pay for that now as of September 2006.

#64 - It seems like every year my co-pay for doctors visits go up and co-pay of prescriptions. Plus when I retired, I had \$30,000 life insurance policy; with last contract they took away \$20,000. And Qwest is trying to take away the death benefit which amounts to around \$25,000. I think Curtis Kennedy, our attorney, is trying to help the retirees keep that benefit.

#68 - We are concerned that the company can at any time pull away all the company paid benefits and the drug coverage we have. If this were to happen, the premium we would have to pay would equal about half of our pension. This would put us in serious financial difficulties. I would like to see a law passed that would force the company to maintain what we worked so hard to get. We should not be penalized for their mistakes of not handling the \$\$\$'s. We also feel that something needs to be done about the existing pension situation. We will NEVER see a raise in ours but future generations that have a company pension should have that company contributing to that fund instead of giving too much to CEO's "golden parachutes". Nacchio got away with raping the company funds and I hope that it will never happen again!

#70 - Ed takes lots of meds and has lots of tests done.

#74 - My monthly payment amounts are manageable because I am well. Please work to keep our coverage as promised by the company.

#76 - If the cost of our insurance is taken out of the retirement fund, why do we have to pay anything? No raise in years. The CEO reaps the benefits and all of this cheered on by Conservatives!!

COMMENTS FROM OCCUPATIONAL RETIREES (Cont.)

#83 - I am a widow with only one Social Security check. My pension net per month from the then U S West is \$692.48. I received one increase of \$4.08 (yes, that is correct, \$4.08 per month) on my pension since retiring in August 1994. I do not know how I could afford having to pay my health care coverage. Let's fight to keep that. I have also complained about losing my telephone concession just because I moved to Maryland from the fourteen state area in the fall of 1997. I know divestiture caused that but it just does not seem fair.

#86 - This year will be more (cost of health care) as I have had to have surgery and my husband is taking more meds plus shots for his psoriasis which is all over his body. That is the only alternative and that is an extra \$80 for each three months. Our prescriptions are over \$1,000 every three months for the two of us. It seems each the co-pays go up and with our insurance plan there is no coordination of benefits. If Medicare pays what they consider "usual and customary", they will not pay the difference and most of the doctors will not write off the difference. We are usually stuck with it. Have talked to UH and they say their doctors will write it off. That is not true for us in most cases. They will write off a bit, but we usually have to pay co-pays plus. I have talked to them, but they claim this is the way it works no matter what the insurance says. Most of our doctors are Alegent Health. By the way, most of the meds are generic if at all possible, so we do not take name brands unless that is all we can have.

#102 - When the last contract was bargained, I understand that in order to keep health care and not pay for it for occupational employees, there had to be far more given by the Union so the Company could TAKE all they could, as usual. Now even though I am on Medicare, using Qwest health insurance as a part B coverage, I have to pay the co-pays, \$20, \$25, \$35, or whatever they are depending what type of Dr. I need to see. Maybe this is nothing to complain about. I find it is difficult to swallow because this seems like such a rip-off for retirees. Also to have our life insurance reduced to \$10K instead of the last year's salary (for occupational) in order to avoid paying premiums on health care. If I had to pick, I would pick this options also. I all boils down to the same old thing of seeing the exec's make a lot at the result of us poor folks sweat and blood and tears.

#111 - We have been fortunate not to suffer any serious illnesses and have not had any drug usage till the last few months.

#112 - We have two children. One has graduated from college (out of home). One still in college. Very, very costly for us – with both of us retired. Husband works part-time at night, two nights plus 2-3 times a week. Expenses – college – day-to-day living very costly these days!

#113 - Before January 2006, chiropractic care was paid 80% as was physical therapy. Now chiropractic has a \$25 co-pay – which doubles the cost. Physical therapy is still 80%.

#116 - I retired in April 1992 and some of us were offered our insurance paid the rest of our lives. I have a letter stating that. (The attached letter was dated March 20, 1992, on U S West letterhead and signed by John G. Shea, Executive Director – Human Resources.)

#117 - I have had such a time with Medica. They are still questioning my visit overnight with a TIA to the hospital in February. I have a hard time getting answer as to why they won't pay. I wish we still had Blue Cross.

#118 - I've been fortunate that I haven't had any medical problems so far. And I look forward to hopefully not having to pay a monthly premium.

#137 - Appreciate so very much all the help of the Retiree Association.

#155 - My spouse is a pre-1991 retiree and therefore I have co-ordination of benefits – both medical and dental.