



**2009 Issue 1**

# THE RETIREE GUARDIAN

*“the voice of 49,000 retirees in all 14 U S WEST/Qwest states”*

Newsletter of the Association of U S WEST Retirees  
www.uswestretiree.org or www.qwestretiree.org

## *Qwest Service Center or “No-Service” Center*

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“...I waited on hold for one hour and 38 minutes.”

“...I received 4 notices about the payments for my health insurance —which one is correct?”

“...I received coupons for occupational employees in my management health care packet.”

...and on and on the hundreds of messages came from all of you who tried to figure out your benefits for 2009.

Qwest benefits, handled by their Service Center, appeared to be totally unprepared for the inquiries. The annual enrollment packets were mailed late or not mailed at all. The on-line Internet service failed for

many members who needed a new PIN number. When callers did finally get through to the Qwest Service Center, the wait was long, sometimes hours long on-hold.

Many of you told me that when you finally reached a representative you were helped.

In this newsletter, we present valuable articles about your benefits and how you should manage each of them with your beneficiaries and

your family. Many AUSWR leaders worked on this information to keep you informed. When Qwest fails you, ...we try to help you get and keep what you earned in your working years.



*Mimi Hull,  
AUSWR President*

*“To preserve and protect the pension and benefits that we earned.”*

— AUSWR Mission

# AUSWR Leaders for 2009

By *Kitty Kennedy*,  
*Retiree Guardian Regional Editor and  
 President, Telephone Retirees of Arizona*

The leaders of the Association of U S WEST (Qwest) Retirees (AUSWR) selected the following officers for 2009:

<b><u>2009 AUSWR Officers</u></b>	
Executive Director	<b>Nelson Phelps</b>
President	<b>Mimi Hull</b>
Vice President	<b>Hazel Floyd</b>
Treasurer	<b>Roger Sanger</b>
Secretary	<b>Eve Mary Verde</b>
Litigation Attorney	<b>Curtis L Kennedy</b>
<b><u>2009 Board of Directors:</u></b>	
Arizona President	<b>Kitty Kennedy</b>
Colorado/Wyo President	<b>Joe Halpern</b>
New Mexico President	<b>Irene Chavira</b>
Ia/Mn/Ne/ND/SD Chair	<b>Mary Ann Neuman</b>
Oregon/Wash President	<b>Judy Stenberg</b>
Utah/Idaho/Montana Chair	<b>Donnetta Mitchell</b>

New to the leadership team is Eve Mary Verde of Utah who became Secretary with the "retirement" from the board of Ed Kerber. Eve Mary brings her years of support for our retirees along with her excellent skills to keep our records.

But, how do we say "good-bye" to Ed Kerber as one of our active board members and retiree leaders? You know Ed because his name leads more than one

of our legal efforts on your behalf –most recently our Kerber Group Life Insurance case. Ed has been there since the beginning of all of our battles to protect the benefits we earned during our working years. Our appreciation for all his years seems small when we just say, "Thank you." Each of us has deep respect and gratitude for all that he has done.

The surprise news came from Nelson Phelps who announced that he plans to "retire" from our regional leadership at the end of 2009. Nels told us that he becomes 70 years old in December, and he wants to pursue his personal interests after 14 years leading our retiree efforts.

AUSWR has been so blessed with the excellent quality of leaders who have put their own lives aside on so many occasions to take up the cause of retirees. Ed and Nels are foremost examples.

Nels' health insurance legal action that started in 1994 resulted in continued health care benefits for retirees prior to 1991 (and a small ERO group in 1992). Without his efforts to take the case to our Litigation Attorney, Curtis Kennedy, we would be without the coverage we enjoy.

As this year progresses, and we experience the possible resolution of our lawsuits --and ask that you support our national efforts for legislation to protect retirees via the NRLN , think about your AUSWR leaders –and let them know you support their work. Kind words are always appreciated.

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# ***Benefits of AUSWR Membership***

## **SOLIDARITY**

Our Association of U S WEST (Qwest) Retirees (AUSWR) is the only retiree voice representing the pension and benefits rights earned by the 49,000 retirees of the territory which Qwest serves. You can help build our strength in numbers and bring even more credibility with politicians, regulators, community leaders and news media who influence the decision-makers over retiree benefits.

### **RETIREE GUARDIAN NEWSLETTER**

As a member, you'll receive the *Retiree Guardian*, an informative, highly respected, quarterly newsletter with news, thoughtful commentary, legal updates on pending lawsuits, and member feedback on critical retiree issues.

### **E-MAIL NETWORK & WEBSITE**

If you have access to the Internet, at least weekly you'll receive an email about critically important information on retiree benefits and other local and national articles about Qwest. The AUSWR website [www.uswestretiree.org](http://www.uswestretiree.org) or [www.qwestretiree.org](http://www.qwestretiree.org) is a comprehensive source of information about the Association, its legislative and legal efforts, copies of news articles from major publications, newsletters, a frequently-asked-question section covering many benefit issues, and contact numbers for AUSWR officers.

### **RETIREE ADVOCATE PROGRAM**

This innovative, highly effective program enlists retiree experts who help you cut through "red-tape" problems with Qwest benefits and other issues. The service continues for your loved ones, in the event of your death or incapacitation. Contact information for these representatives by state can be found at on page 6 of this newsletter or at: [www.uswestretiree.org/AUSWR%20State%20Retiree%20Advocates01202009.pdf](http://www.uswestretiree.org/AUSWR%20State%20Retiree%20Advocates01202009.pdf)

## **LEGAL ADVICE AND COUNSEL**

From its very beginning in 1996, our Association has pledged to support and work toward a healthy, financially sound company; this is to our benefit. We are proud of Qwest's "Spirit of Service" that we exemplified throughout our careers. We've achieved much through open, objective dialogue with Qwest's top management, but when we feel we're not being properly heard, the AUSWR's highly effective legal team goes to bat for us. We are currently in litigation to protect the pension death benefit (one-year's pay to surviving spouse) and to restore the life insurance to its full amount of one-year's pay (currently capped at \$10,000).

In addition, we closely monitor Qwest's annual reports on the pension fund, SEC filings and other Qwest reports to agencies. Additionally, we review all annual benefit packages for clarity and to ensure that nothing is being changed without following the proper process.

## **SHAREHOLDER REPRESENTATION**

Proxy research is conducted and proposals benefiting shareholders are filed. These are voted on at the Qwest annual shareholder meeting. For example, our proposal to give shareholders a "Say on Pay" for compensation of Qwest officers and board members received a 50% yes vote – making a very strong statement on excessive compensation.

## **NATIONAL LEGISLATIVE REPRESENTATION**

Our Association gives financial and leadership support to the National Retiree Legislative Network (NRLN) based in Washington, D.C. This dynamic group is increasingly reported on in national news media and is our powerful voice in Congress and

# What You Need To Know About Your Benefits

## What To Do In Case Of The Death of a U S WEST (Qwest) Retiree

Save This With Your Will  
and Important Documents

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•The below directives are general in nature. There may be other requirements not known at this time or not applicable to all survivors.

•Every retiree should sit down with his or her spouse, surviving dependents, beneficiaries, and family members and review this information.

Make a list of:

⇒ life insurance policies, bank accounts, credit union accounts, stock broker accounts, 401-k accounts, and other financial holdings.

Determine whose name or names are on each account. For a survivor or dependent to withdraw money from an account, or cash an insurance claim, the survivor or dependent must be named on the account or arrangements made on the account to pay on death or to be named as the beneficiary.

You must confirm the beneficiary on your benefits if you are unsure who is named. See telephone numbers on page 7 for contacts to call or write to confirm your beneficiaries. You can request a beneficiary form that can be mailed to you to make changes. Be sure to keep a copy of all beneficiary forms with your will and other documents.

The following is a summary of key earned benefits due to the survivors at the time of a retiree's death. Although the benefits were earned during your working years, they may not be paid to the surviving spouse or dependents unless the appropriate action is taken.

**Most of these items apply to a surviving spouse or dependent in the event of the death of a retiree — you MUST file your claim within 1 Year:**

— **Notify the Qwest Service Center of the death of the retiree at .....800-729-7526**

**Select option #3 and follow subsequent prompts. You will be talking to a representative from Watson Wyatt.**

— **Be prepared to provide the following information to the Service Center:**

- ◆ Full name of retiree
- ◆ Date of Death
- ◆ Social Security Number
- ◆ Address
- ◆ Surviving spouse's or dependent's Social Security Number

— **NOTE: YOU MUST ASK the Service Center to provide you with information regarding the Death Benefit, Life Insurance, Survivor Annuity, and continued Health Insurance (COBRA).**

— **Lawsuits are pending against Qwest about Life Insurance and the Death Benefit. To be informed of the final ruling on these lawsuits, please send notice of the death of the retiree to Curtis Kennedy, AUSWR Litigation Attorney, 8405 E. Princeton Ave., Denver, CO 80237-1741 or email him at: [CurtisLKennedy@aol.com](mailto:CurtisLKennedy@aol.com). Provide the name of the deceased, date of death, your name and contact information.**

### DEATH BENEFIT

A dollar amount equal to the last year's salary of the retiree is paid to the surviving spouse. In most cases, the spouse is the only dependent this payment goes to, however there are circumstances where a dependent child or parent may qualify. This benefit is taxable. **NOTE:** This benefit is currently being litigated by AUSWR to protect it from being eliminated by Qwest.

### LIFE INSURANCE

Prudential Life Insurance Company handles the Life Insurance. This benefit is a flat \$10,000. Consider contact with Prudential to verify the beneficiary information and update if necessary. Call 800-778-3827 to confirm your beneficiaries. This benefit is NOT taxable. **NOTE:** This benefit is currently being litigated by AUSWR to restore the benefit to its previous value of one year's pay.

### SURVIVOR'S ANNUITY

Retirees who chose the survivors' option at the time of retirement should make certain the spouse is aware of the coverage. Inform the Qwest Service Center to take the action necessary to start the payments. The surviving spouse may make arrangements for direct deposit of the annuity or provide a mailing address to receive the annuity payment.

If the retiree outlives the spouse, the deduction from the retiree's monthly check to pay for the annuity should be cancelled. Call the Qwest Service Center to cancel the annuity option. The amount of the cancelled deduction would then be added to the retiree's regular monthly check.

(...continued on the next page...)

**COBRA**

Healthcare coverage is provided by COBRA for the surviving spouse and certain dependents. The coverage is the same as that being provided the retiree and surviving spouse at the time of death. The Company currently pays for the first six months' coverage and then the surviving spouse must pay a premium for continued coverage for the next 30 months. Following the end of the 36-month period, the surviving spouse is offered continued coverage at a slightly reduced rate (-2%). Coverage continues if accepted for the surviving spouse, but not for dependents.

The premium requirements depend upon when the retiree retired and the coverage in existence at the time of death. Surviving spouses of pre-1991 retirees have a lower premium payment and dental coverage is also available at a premium for 36 months. Dental is not available after that time.

**TELEPHONE CONCESSION SERVICE**

If the retiree had concession service provided by Qwest, it will terminate on the date of death of the retiree. For information call 800-851-0134.

**SOCIAL SECURITY**

The Social Security Office should be notified upon the death of the retiree — [www.socialsecurity.gov](http://www.socialsecurity.gov) or 800-772-1213, hearing impaired use 800-325-0778. If applicable, contact to advise of death in order to collect the surviving spouse's Social Security death benefit of \$250.00, to stop Social Security payments to the deceased, and to begin survivor's Social Security Benefits if applicable. If the deceased had "auto deposit," notify your bank and provide a copy of the death certificate. If the retiree's Social Security Benefit has been higher than the amount of the surviving spouse, the spouse's benefits may be increased upon the death of the retiree. Check with Social Security to make that determination.

**DEATH CERTIFICATES**

The surviving spouse or dependents will need a number of copies of the death certificate as proof necessary to collect many of the survivor's benefits. Death certificates will be required for each transaction, such as the death benefit, life insurance, survivor's annuity, bank and checking account, credit union accounts, stock market accounts, transfer or change of ownership of retiree assets.

**VETERANS' ADMINISTRATION**

If applicable, should be contacted for survivor benefits [www.va.gov](http://www.va.gov) or 800-827-1000

**MEDICARE**

Contact Medicare to notify of death or ask any questions related to benefit questions, and processing of claims, etc — [www.medicare.gov](http://www.medicare.gov) or 800-633-4227

**OTHER**

Think long and hard about putting a son, daughter or anyone on the deed of your home; if that person

declared bankruptcy or other financial distress, your home would be considered part of his or her assets. **Consult with a Certified Elder Law Attorney to get the best advice.**

**IMPORTANT PHONE NUMBERS**

**Qwest Service Center .....call 800-729-7526**

**Qwest Telephone Concession**

**..... For information call... 800-851-0134**

**Prudential Life Insurance Co....call 800-778-3827**

**Medicare..... 800-633-4227**

**Social Security .....800-772-1213  
(hearing impaired use.. 800-325-0778)**

**Veterans Administration..... 800-827-1000**

**To advise of a retiree death, email or write to :  
Curtis Kennedy, AUSWR Litigation Attorney,  
8405 E. Princeton Ave., Denver, CO 80237-1741  
email : [CurtisLKennedy@aol.com](mailto:CurtisLKennedy@aol.com)**

**RETIREE ADVOCATES**

**"Here to Help You"**

- ▶ If you have questions about your benefits, contact the **Qwest Service Center at 800-729-7526**
- ▶ Select **Option 2** for retirees, then select the appropriate options on the menu
- ▶ The address for the Benefit Office is: **Qwest Benefits, 1801 California St., Denver, CO 80202**
- ▶ **If you are unable to resolve your problem after contact with Qwest, contact your Retiree Advocate:**

**AUSWR Retiree Advocates**

Arizona	Don Gillespie	602-275-4213
Colorado/Wyo	Jim Heinze	303-442-1831
Idaho/Montana	Shirley Moss	208 342-3449
Iowa/So Dakota	Vikki Farrand	605-332-3670
Nebraska	Milt Jenner	402-333-4455
New Mexico	Cassie Kelley	505-298-8666
No Dakota	Arnie Pauls	701-451-0771
Minnesota	Barb Hermanson	763-757-4985
Oregon	Barbara Brown	541-382-5544
Oregon	Howard Rickman	503-646-4848
Utah	Dick Johnson	801 963-6220
Utah	Byron Lemmon	801 295-4653
Washington	Shirley Jones	206-368-8686

# **AUSWR Leaders A Treasure To Retirees**

I want to thank the AUSWR members for being willing to share your leaders with the NRLN and provide the additional support of your Individual Memberships. Your state organization leaders serve as shining examples to other Retiree Associations: commitment and spirit that it takes to be an effective advocate for retirees.

Your leaders including Mimi Hull, Nelson Phelps, Hazel Floyd, Irene Chavira, Joe Halpern, Kitty Kennedy, Judy Stenberg, Donnetta Mitchell, and Mary Ann Neuman are right at the top for their dedication to retirees among all of the Retiree Association leaders affiliated with the NRLN. I'm sure you appreciate the many hours of work they devote to issues important to U S WEST/Qwest retirees. But, I also want to add my perspective on how they are helping the NRLN advance its mission.

Last summer, the NRLN decided that for the first time we would survey all of the candidates for the U.S. House of Representatives and Senate to ask them where they stood on issues important to retirees. This task was led by Bob Martina, NRLN Vice President—Grassroots Network. Since we wanted our questionnaire to go to candidates—both incumbent and challengers—in every state, Bob turned to NRLN Board members including AUSWR leaders for success in this endeavor.

As you would expect, candidates—especially incumbents—don't like to be pinned down on what they will or won't do on such issues as protecting pensions, benefits, Social Security and Medicare. But Kitty Kennedy in the Mountain Region, Judy Stenberg in the Pacific Region, and Mary Ann Neuman

in the Northwestern Region not only got the NRLN survey to the candidates, but they regularly followed up (hounded would be a better description) to get responses submitted. The results were published at the NRLN website prior to the November elections.

I think this trio did such a good job because they have developed an understanding of the political process and politicians over the years in their AUSWR work. They know that persistence is essential.



**Bill Kadereit, President  
National Retiree  
Legislative Network**

At the NRLN's Annual Leadership Conference in Washington, DC on January 13 – 15, AUSWR state organization presidents, Judy, Mary Ann and Joe attended. I watched a number of leaders from newer retiree organizations nod their heads in agreement and take notes as Judy, Mary Ann and Joe talked about how they have built relationships with members of Congress and their staffs.

I also want to note that Curtis Kennedy, AUSWR Litigation Attorney, attended the NRLN Leadership Conference. His vast experience dealing with lawsuits to protect the rights of retirees has been exemplary. Curtis offered suggestions to the NRLN's attorney that were incorporated in our pension asset protection proposal now circulating in Congress.

Your leaders are the example. We need your effort too. Please help by joining our Capwiz Grassroots Network. When you can, make a financial contribution. You can go to the NRLN website, [www.NRLN.org](http://www.NRLN.org) to become a member and donate to our efforts working for you.

# ***Tracking Health Care Costs***

*By Barbara Wilcox*

*Health Care Specialist, AUSWR CO/WY*

## **Caps announced**

In the fall of 2006, Qwest announced caps on what they pay for Post-1990 Management Retiree health care premiums. Starting in 2007, Qwest capped the amount that the Company would pay toward the monthly premiums at the amount that the Company paid in 2006.

## **AUSWR CO/WY tracking project**

We knew that caps would result in a year-by-year shift of cost increases from Qwest to retirees, but we didn't know exactly how this would unfold. So, we decided to track the costs that both Qwest and the retiree bear for the Post-1990 Management Retirees. The only source we have for this information is in the Open Enrollment Packages Qwest sends each year to individual retirees. We issued a request for retirees in AUSWR CO/WY to send in the cost information, and the response has been terrific. Thanks to you, the retirees, Inez Lucero and I have been able to track the costs from 2006 through 2009.

The tracking is complex, because the Qwest caps vary according to retiree group (Medicare, non-Medicare) and how many the retiree carries on his/her health insurance (Single, Single + 1, Family). In addition, total costs and the premiums a retiree pays also depend on which health plan s/he chooses. We have the most data for retirees living in Colorado, and also some data for retirees living in Wyoming,

New Mexico and Arizona. We have the most data for the United HealthCare Preferred Provider Option (UHC PPO) plan. We also have some data for the United HealthCare High Deductible Health Plan (UHC HDHP), Kaiser-Permanente, and Lovelace.

## **What have we learned so far?**

It is hard to make any sweeping conclusions from these data, because the cost patterns are different for different retiree groups and for different health plans. I can say that the retirees who are shouldering the highest premium increases are those who are not yet eligible for Medicare. Medicare-eligible retirees, on the other hand, have had either no premium increases or small increases for their Qwest health insurance. But, retirees who are on Medicare also have to pay Medicare premiums, which are on the increase. Furthermore, starting in 2009, Qwest will no longer reimburse Medicare premiums to post-90 management retirees. Total health care costs have been going up for most, if not all, post-90 management retirees.

## **Occupational Retirees**

With the approval of the 2008 CWA-Qwest contract, Post-1990 Occupational Retirees are also having to pay health care premiums, beginning in 2009. We are adding these retirees to our tracking project, and many of these occupational retirees have sent us the cost information from their 2009 enrollment packages. We thank you and urge others to send their information as well. (See email addresses below).

## ***TO LEARN MORE about the Colorado Health Care Cost project....***

The 2006-2009 Health Care data are now up on the AUSWR web site. While the web page is still undergoing some fine-tuning, you will be able to look at all of the data we have at present. Please take a look at this information and send us your comments, questions, and any additional data you can provide.

Go to [www.uswestretiree.org](http://www.uswestretiree.org), in the menu on the left, click [Health Care](#), then [Tracking Health Care Costs](#)

Please send your comments or questions to: Barbara Wilcox email: [BMW@mho.com](mailto:BMW@mho.com) or  
Inez Lucero email: [ialucero4@msn.com](mailto:ialucero4@msn.com)

# CapWiz: An Effective Tool to Communicate with Government Leaders

by Ed Beltram,  
Vice President, Communications, NRLN

You may have seen the word “Capwiz” in articles in this newsletter or in e-mails from the National Retiree Legislative Network (NRLN). What does “Capwiz” mean?

Capwiz is a Capital Communications Wizard, a service NRLN provides through Capital Advantage, a Washington, DC area firm specializing in providing access -- helping non-profit organizations and companies communicate with elected leaders and government agencies. The NRLN provides this service through their website, [www.nrln.org](http://www.nrln.org) so members of NRLN-affiliated Retiree Associations such as AUSWR have an easy way to send e-mails to the President of the United States, U.S. Senators, Representatives and heads of federal agencies.

When there are retirement-related legislative issues that could affect retirees, NRLN leaders take action through the media, letters to the White House and government agencies and Congress. NRLN will e-mail Action Alerts to NRLN Grassroots Network members. We ask members to use the Capwiz system, using the NRLN’s sample letter, editing it for personal comments, and e-mailing the letter through the Capwiz system to designated federal government leaders determined by the member’s zip code.

To review this system, you can get Capwiz Action Alerts and sample letters directly at: <http://capwiz.com/abtr/home/>.

Is it worth your time and effort to e-mail a letter to your members of Congress? When the NRLN’s Washington team learned the staff of the Senate Finance Committee had a proposal to allow employers to use “surplus” pension plan funds to pay health care insurance for active employees, the NRLN went into action. We immediately wrote a white paper presenting reasons why this would harm retirees’ pension plans. Our NRLN Committee staff held a conference call with the Senate Finance Committee staff to voice our opposition. Then the NRLN asked its Grassroots Network members to e-mail the NRLN’s sample letter to their Senators who were members of the Finance Committee. A few days after these Senators began receiving hundreds and finally thousands of emails and

letters from voters back home, the NRLN Executive Director received a call from a Finance Committee staff member saying the proposal to take assets from pension plans was being withdrawn.

**Here is the Capwiz screen that will start you on the way to reaching government leaders and speaking out on Retiree issues**

Insert CapWiz page from your state area here.

When you enter your zip code in the form (we’ve selected a local zip code) and hit the “Go” button, you will instantly arrive at this screen showing your Representative, Senators and the President. Then you compose your letter. As they say in the form, shorter is more effective.

The NRLN can and does suggest what you might say on various retiree issues. However, if you are able to personalize your concerns, your e-mail will have more weight and credibility.

Speak out. It does make a difference. The politicians ARE listening.