



SPECIAL EDITION

THE RETIREE GUARDIAN

Newsletter of AUSWR —representing retirees of CenturyLink/Qwest, U S WEST and their predecessor companies
www.AUSWR.org

AUSWR Voices Heard: Health Care Experts Added

**COMMENTARY by Kitty Kennedy,
AUSWR Retiree Guardian Regional Editor
and AUSWR Arizona President**

As retirees, we so often find ourselves becoming cynical and abandoned by those who control our pensions and benefits—and for good reasons because the companies we worked for and made into strong financial corporations disappeared and were replaced by executives who seem eager to “throw retirees under the bus” in the rush to cut expenses while rewarding themselves mega-bonuses. Often in this newsletter we have described to you the ‘bad news.’

Now comes a “breath of fresh air” that happens so seldom. No, it’s not a pension increase—although that is too long overdue.

It is the news that the company contracted by CenturyLink (AON Hewitt Navigators) to manage the transition of 4,500 post-1990 management Medicare eligible retirees and spouses from the company health care plan to open-market Medicare plans failed to perform at a reasonable level of success and accuracy—and CenturyLink opened communications with AUSWR

leaders and retirees, listened to the problems, dedicated the staff and resources to research the issues—and most of all—took action to fix it!

AUSWR leaders, Mimi Hull (President), Jim Heinze (Ombudsman Retiree Advocate), Barbara Wilcox (Colorado Health Care Specialist), state leaders, and the 14-state team of Retiree Advocates fielded large volumes of questions and complaints.

AUSWR quickly defined the magnitude of the enrollment problems. Working with the CenturyLink compensation and benefits staff our AUSWR leaders established organization credibility and an open communications network.

On December 6, CenturyLink announced that Extend Health located in Utah, a leader in the insurance exchange marketplace and a provider of Medicare enrollment management for more than 180 national corporations, began enrolling those who have been unable to complete Medicare enrollment with AON Hewitt Navigators.

**If you are affected by the change—take action now!
—Go to the next page and read what you can do.**

“We sincerely apologize for the frustration and inconvenience you have experienced. We are confident that Extend Health will provide the kind of service we want you to have, and that you deserve.”

***—Marina Pearson,
Vice President Compensation & Benefits***




“To preserve and protect the pension and benefits that we earned.” — AUSWR Mission

If you have not enrolled...

If you retired after 1990, you were management, you are now Medicare eligible because of age (65 or older) or Medicare eligible from disability or your spouse is Medicare eligible—and you have been unable to complete your Medicare enrollment with AON Hewitt Navigators:

Immediately, contact Extend Health at the toll-free number reserved for CenturyLink retirees, **888-825-4252**

Below is the letter sent to all CenturyLink/Qwest retirees affected by the health care changes for 2012. You must enroll by December 31.

		
December 5, 2011		
Re: Please Read Immediately: Important Update on Medicare Enrollment Services		
Dear CenturyLink Retiree:		
<p>I'm writing to you about the challenges many of our retirees have experienced with enrolling in health care benefits for 2012 through AonHewitt Navigators. Due to these issues, we have made the decision to partner with Extend Health, Inc. to provide additional assistance to retirees who have not yet enrolled in a new health care individual insurance policy for 2012.</p>		
<p>Extend Health has offered its Medicare enrollment services since 2006, and has successfully transitioned hundreds of thousands of retirees from more than 180 employers including such large clients as Caterpillar, Federal Express, General Motors, Honeywell, and Weyerhaeuser.</p>		
<p>If you have already completed your application with Aon Hewitt Navigators and you are happy with your individual insurance policy selections, <u>you do not need to take any action.</u></p>		
<p>If your application is not complete, however, starting on December 6, you'll be able to call Extend Health to complete your enrollment.</p>		
<p>Benefit advisors will be available from 9:00 a.m. to 9:00 p.m. Eastern Time (6:00 a.m. to 6:00 p.m. Pacific Time), Monday through Friday. An Extend Health representative may also reach out to you directly to ensure that all eligible retirees are contacted in time for the enrollment deadline of December 31, 2011.</p>		
<p>You'll be able to talk with an Extend Health benefit advisor via the toll-free number reserved for use by CenturyLink retirees, 888-825-4252. When you call Extend Health, you'll be automatically connected with a benefit advisor who is licensed and trained to find coverage that fits your specific needs. To speed up the process of connecting you to the right benefit advisor, you will be asked a few questions by our automated telephone system. You may either speak your answers, or use the numbers on your telephone keypad.</p>		
<p>Your individual insurance policy election and your application can be completed, in most cases, in one telephone call. We urge you not to delay; the sooner you call to complete this process, the faster your chosen insurance carriers will be able to process your application and confirm your coverage.</p>		
<p>As a normal part of smoothing the transition from group health care to an individual insurance policy, Extend Health recommends that you refill all your prescriptions in December. It's generally prudent to have a 90-day supply on hand.</p>		
<p>The included FAQ provides answers to some of the questions you may have. Other questions will be addressed during your enrollment call.</p>		
<p>We sincerely apologize for the frustration and inconvenience you have experienced. We are confident that Extend Health will provide the kind of service we want you to have, and that you deserve.</p>		
Sincerely,		
		
Marina Pearson, VP, Compensation & Benefits		

Pre-1991 and 1992 ERO retirees are NOT affected by any of these health care changes because of the Phelps case settlement negotiated by Nelson Phelps and Curtis Kennedy with U S WEST leadership. Pre-1991 and 1992 ERO retirees' protected health care coverage is binding on all corporate successors — including CenturyLink.

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CenturyLink Retiree Frequently Asked Questions

Q: What should I do if I have already started filling out an application through AonHewitt Navigators?

A: If you have not completed an application, you can contact Extend Health to ask questions, review insurance policy options, and make another election if you wish. When you call Extend Health, your application will be completed over the phone without any need for you to fill out a paper form. The electronic application form will be submitted to your chosen insurance company or companies immediately.

Q: I've already made a selection through AonHewitt Navigators, but I'm not sure it's the best choice for me. Do I have an option to change?

A: Yes, you still have time to change your election if you wish. Your Extend Health benefit advisor can review your choices with you and help you decide if you want to keep what you've already selected, or choose a new insurance policy.

Q: My appointment date with AonHewitt Navigators is scheduled after this notification, should I keep that appointment with Aon Hewitt Navigators or call Extend Health?

A: You may elect to keep your appointment with AonHewitt Navigators or elect to contact Extend Health instead.

Q. Will the Insurance Policy options available under Aon-Hewitt Navigators be available under Extend Health?

A: Yes and in fact you will have access to additional options including Group Health HMO in specific areas.

Q: Does this mean that the process for managing my Health Reimbursement Account (HRA) will change too?

A: No, AonHewitt will manage your HRA and that process will not change. You will receive more information about managing your HRA from Aon Hewitt in December.

While you don't have to go online if you don't wish to, the online tools are easy to use and will walk you step-by-step through the process. The more you complete online, the faster and easier your enrollment appointment will be.

Q: I'm hard of hearing so phone calls are difficult for me. Are there other options?

A: Yes! If you use a TTY terminal, the Extend Health TTY number is 1-866-508-5123.

You also have the option of working with a benefit advisor by email if you wish. To request this option, send an email to extendconnections@extendhealth.com.

If a telephone conversation is your best option, it can be very helpful to ask a friend or relative to be with you on the phone during your enrollment call.

Q: Will I have to pay for my new health insurance policy when I enroll?

A: Some insurance companies may require the first month's premium payment during the application process. In this case, you should expect to make a payment within a few days of your enrollment. *(...continued on the next page...)*

AUSWR Retiree Advocates —Here To Help YOU!

If you have questions about your benefits, **FIRST** contact the: **Service Center** at **800-729-7526** —**Select Option 2**, then select the appropriate options. If you are unable to resolve your problem or get an answer to your question, **THEN** call your state **AUSWR Retiree Advocate**:

<u>State</u>	<u>Tel. No.</u>	<u>Email</u>	<u>State</u>	<u>Tel. No.</u>	<u>Email</u>
ARIZONA:			NEW MEXICO:		
Jim Heinze	303-442-1831	JJonrr@ecentral.com	Cassie Kelley	505-298-8666	cassiek@comcast.net
COLORADO:			NO. DAKOTA:		
Jim Heinze	303-442-1831	JJonrr@ecentral.com	Barb Hermanson	763-757-4985	brbrhr@msn.com
IDAHO:			OREGON:		
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IOWA:			SO. DAKOTA:		
Vikki Farrand	605-332-3670	LLFarrand08@yahoo.com	Vikki Farrand	605-332-3670	LLFarrand08@yahoo.com
MINNESOTA			UTAH:		
Barb Hermanson	763-757-4985	brbrhr@msn.com	Dick Johnson	801-963-6220	dickie1934@hotmail.com
			Byron Lemmon	801-295-4653	bylemmon99@msn.com
MONTANA:			WASHINGTON:		
Shirley Moss	208-342-3449	samoss05@q.com	Shirley Jones	206-368-8686	benefit65@clear.net
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(mailing label)

(Retirees' Questions —continued from page 3)

Q: How can I reach Extend Health?

A: Extend Health can be reached both by phone and on line. The special toll free phone number reserved for CenturyLink retirees is 888-825-4252. Benefit advisors are available by phone from 9:00 a.m. to 9:00 p.m. Eastern Time (6:00 a.m. to 6:00 p.m. Pacific Time), Monday through Friday. The web address for CenturyLink retirees is www.extendhealth.com/centurylink.

Q: Do I have to use the web site or can I do everything over the phone?

A: Using the web site is optional, but you may find it very helpful to your enrollment process. On the web you can create an account, complete your personal profile, and shop and compare insurance policies. Your shopping cart lets you save policies you'd like to discuss during your enrollment call. If you'd like to schedule an appointment for an enrollment call, you can do that online too.

Q. Will Extend Health active my HRA with AON Hewitt Navigators or do I need to call AON Hewitt to active my account?

A. Retirees can let Extend Health know if they have enrolled in a plan outside Aon Hewitt Navigators or Extend Health. Extend Health will not be handling the HRA, but

will be sending a file to Aon Hewitt [the company managing the HRA] to let them know those retirees who have notified them and who need to have their HRA activated.

Q. If I enroll through Extend Health will I be eligible for the AON Hewitt advocacy services offered by AON Hewitt Navigators when I enroll in a plan through AON Hewitt offerings?

A. The advocacy services will be available through which ever carrier the retiree enrolls with through either Aon Hewitt Navigators or Extend Health.

Q. If I enroll in a Medicare plan through an independent broker what must I provide monthly to AON Hewitt for my HRA reimbursement?

A. More information is being mailed to retirees about documentation which can be used to receive premium reimbursement. I believe this information is being mailed starting December 9.

Q. Under Medicare rules generally a Medicare-eligible applicant has 63 days to enroll after the end of company coverage. Will this 63-day window apply to the December 31, 2011 end date of CenturyLink coverage?

A. Yes, the 63-day window applies to CenturyLink. This was communicated in the retiree meetings and materials that were sent out.