



Issue 1 — 2026

THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

www.cltretirees.org

MESSAGE FROM THE CHAIR

Welcome to the first newsletter of 2026. As we turn the page on the past year, I hope you enjoyed a blessed and joyful Holiday, and I wish you and your families a healthy and fulfilling year ahead. The holiday season reminds us how this time is both spiritual and celebratory. In our own home, as the adults have grown older, it has been heartwarming to see the younger generation step forward in planning and hosting our gatherings, reminding us that traditions live on even as roles change.

Looking back on the past year, we experienced the sadness of losing two directors—Jerry Weldon and John Rommelfanger. We continued to operate without collecting dues from members, worked hard to publish four issues of the Retiree Guardian (no small task, as many of you know), and maintained our connection with the National Retiree Legislative Network (NRLN) in Washington, D.C.

The issues affecting retiree benefits continue into 2026 and are now national in scope. The NRLN is working with Congress to protect our pensions, Social Security, Medicare, Guaranteed Issue Rights, and other retirement programs. They are doing the heavy lifting in Washington, and their work is vital. Even a small donation to the NRLN helps strengthen their efforts—please consider supporting them at <https://nrln.org>.

In 2025, we also received confirmation that Lumen will continue funding the Health Reimbursement Arrangement for 2026—certainly encouraging news for those who are eligible.

Your Board will continue in 2026 to focus on the long-term future of our retiree organization, and we are pleased to share that the recent articles on this topic in the Retiree Guardian received a positive response. Three individuals have stepped forward to volunteer on the Board of Directors—encouraging news for our future. “This welcome development enables a full Board to take on the many tasks ahead. Our first focus will be on transitioning responsibilities among members and ensuring the continued operation of the CenturyLink Retirees in 2026.”

Let me leave you with this: your input matters. It is helpful, appreciated, and essential to our direction. Please continue to share your thoughts with us, and the Board of Directors will keep you informed as we move forward.

Wishing you a healthy and happy 2026,
Roger Borowicz
Interim Chair

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 ...

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

Reimbursements for Medicare Premiums and other Health Care Costs

By Barbara Wilcox

The procedures for reimbursements from Lumen for your health care costs depend on when you retired.

Pre-1991 and ERO-1992 Retirees

Lumen reimburses Pre-1991 and ERO-1992 Retirees for the Medicare Part B premium they pay to the government plus any Income-Related Monthly Adjustment Amount (IRMAA) they may pay because they have high income. In most cases, this reimbursement is added to your monthly pension payment. Check your pension payment amount in February to make sure the correct reimbursement is being added for 2026.

If you are paying the standard Medicare Part B premium, your monthly reimbursement will automatically update to the standard 2026 Medicare Part B premium (\$202.90). You don't have to send in any paperwork to Lumen. However, if you have paid a non-standard amount (IRMAA) in previous years, you do need to send in your Social Security paperwork, as explained in the next paragraph.

If you are paying Income-Related Monthly Adjustment Amounts (IRMAA*) for Part B and/or Part D, then you need to send in a Request for Reimbursement. Mail or fax a copy of your Social Security Administration notification letter, which includes your updated 2026 Medicare Part B and IRMAA premium amounts to:

Lumen Health and Life Service Center

P.O. Box 850552

Minneapolis, MN 55485-0552

Fax: 515-273-1545

This is the same address and fax number as last year. If you are receiving reimbursements for your spouse too, follow the same instructions for him or her.

If your Request for Reimbursement is postmarked **on or before** March 31, 2026, your reimbursement amount will be effective retroactive to Jan. 1, 2026.

If your Request for Reimbursement is postmarked **after** March 31, 2026, your reimbursement amount will be prospective only, meaning it would be effective the first of the month following receipt of your request. Retroactive reimbursement will **not** be approved.

See pages 20-21 of your Lumen 2026 Annual Enrollment Guide for more information.

Questions: Contact the Service Center at:

1-800-729-7526, Monday – Friday, 7 AM-7 PM CST.

Post-1990 Retirees

Post-1990 Retirees can receive reimbursements from their Health Reimbursement Account (HRA). The 2026 funds were added to your HRA account on January 1, 2026. HRA funding levels remain the same as they were in 2025.

REMINDER: If you enrolled in the Lumen Retiree Medicare Advantage PPO Plus Dental plan (MAPD) for 2026, you do not have an HRA in 2026 and cannot receive reimbursement for 2026 expenses.

Rules about which health care expenses are reimbursable differ for Occupational versus Management Post-1990 Retirees. Only Occupational Retirees can get reimbursed for Medicare Part B premiums. Rules for Management Retiree HRAs do not allow reimbursement for Part B premiums. If you are an Occupational Post-1990 Retiree and you are receiving or want to start receiving Part B reimbursements, follow the instructions below.

If you were receiving reimbursements for your Medicare Part B premiums in 2025, you need to take action to change your reimbursement to the new 2026 amount. You will need to update your recurring claim and provide documentation (copy of your Social Security/Medicare Part B letter). Otherwise, you will continue to receive the same reimbursement in 2026 that you received in 2025. **Exception:** If you set up your recurring claim with an end date, no further recurring claims will process after that date. You need to set up a new claim to receive reimbursements after that date.

How to Submit a New Claim or Update/Change the Amount for a Recurring Reimbursement from your HRA

There are two ways to submit an HRA claim, (1) via email, fax or mail, or (2) online.

(1) Via email, fax or mail: Download and print the claim form from the web site <https://www.lumenbenefits.com/httpdocs2/index.html>; select Retirees, Retiree HRA Claim Form – Premiums Only. The instructions are on the form. Or you can download the form by logging on to <https://tinyurl.com/2njvz6p4>; click on Reference Center at the top of the page, scroll down to Health Reimbursement Account, and select Premium Claim Form. Or, you can request that a form be mailed to you by calling the Service Center at 1-833-925-0487 and pressing 0 to speak to an agent.

Submit your form and documentation via email, fax or mail, following the instructions on the form. We encourage email and fax so that your claim can be processed timely.

(2) Online: Log in to <https://tinyurl.com/2njvz6p4>, or use the MyChoice® Mobile App, and upload your documentation electronically.

1. Select the MyChoice Accounts piggy bank icon and click on Accounts or Submit Claim.
2. Select 2026 – CS HRA
3. To request a reimbursement, select Submit Claim.
4. Follow the instructions.

For additional details, refer to the Retiree Benefits System Navigation Guide in the Reference Center, General Information, from the home page on the Health and Life website.

Frequently Asked Questions:

Q How do Union Retirees get reimbursed?

A The reimbursement rules are the same for all retirees, including those who belonged to the Union or were bargained for, as well as management retirees. The rules depend on when you retired, before January 1, 1991 or after December 31, 1990. If you are a 1992 ERO Retiree, you follow the rules for Pre-1991 Retirees.

Q Can all Lumen Retirees get reimbursed for their Medicare Part B Premiums, even if they don't have an HRA?

A No. First, you must be a Legacy Qwest retiree, meaning that you worked for US West or a predecessor company. Second, you must be eligible for a pension from Lumen (Pension Eligible). Third, you must be either a Pre-1991 Retiree, an ERO 1992 Retiree, or an Occupational Post-1990 Retiree.

Q What were the US West predecessor Companies?

A There were three: Mountain Bell, Northwestern Bell, Pacific Northwest Bell.

Q I am a Post-1990 Retiree. Can I get reimbursed from my HRA for Medicare Part B Premiums?

A It depends. If you retired as a non-management (occupational, craft, or bargained-for) employee, then you can get reimbursed for your Part B premiums. If you retired as a management employee, then you cannot get reimbursed for your Part B premiums. These are rules that were set by the Company (CenturyLink) at the time the HRAs were set up.

Q I am a Post-1990 Management Retiree. I understand that I cannot get reimbursed for Medicare Part B premiums. Can I get reimbursed for other health care premiums?

A Yes. You can get reimbursed for health care premiums you pay to an insurance company. This includes premiums for Medicare Part D prescription drug plans, Medicare Advantage plans, Medicare Supplement (Medigap) plans, any dental or vision plans you may choose to buy. See the guidelines on the Lumen Benefits web site by logging on to <https://tinyurl.com/2njvz6p4>

Q Can I get reimbursed for other health care costs, other than premiums?

A Yes, if you are a Post-1990 Non-Management (Bargained-For, Craft, Occupational) Retiree. This is the only category of Legacy Qwest Retirees who can get reimbursed for health care costs that are not monthly (or annual) premiums paid to Medicare, Lumen or an insurance company. If you fall in this category, then you can get reimbursed from your HRA for out-of-pocket expenses, such as copays or co-insurance. See the guidelines at <https://tinyurl.com/2njvz6p4>.

Q I am a Pre-1991 Retiree, and I selected the option to have an HRA instead of a Company health plan. Do I still get reimbursed for my Medicare Part B premiums?

A Yes. All Pre-1991 Retirees and ERO 1992 Retirees are eligible for Medicare Part B reimbursement regardless of what plan they enrolled in. See the instructions at the top of this article for getting your reimbursement directly from Lumen. Even though you have an HRA, your Part B reimbursement does not come from your HRA. You should use your HRA for other medical expenses.

Membership and Retiree Guardian Updates

By Clyde Just

This issue of the Retiree Guardian includes several important updates regarding our Board of Directors, association membership, and significant changes you will notice in this publication.

Since our last issue, we have added two new Directors, bringing the total number to nine, which is the maximum allowed under our Bylaws. We are pleased to welcome: Carol Farr, Hopkins, Minnesota and Bill Rhine, St. George, Utah. Mr. Rhine has been a longtime member of our association and is the first Director to reside outside of our seven-state region.

While we are now at full Board capacity, two Directors have indicated plans to step down by the end of 2026. Addressing this upcoming transition will be an important focus for the Board in the coming year. Another issue for the Board to address this year is the long-term sustainability of our association. As decisions are made, we will keep you informed every step of the way.

During the fourth quarter, we sadly lost 17 members. Our thoughts are with their families and loved ones. This brings our total membership to 1,649. The Board will continue to monitor membership levels throughout 2026 and keep you informed.

You will notice an information box on page 1 highlighting significant updates in this issue. For several years, the last four pages of the Retiree Guardian have remained largely unchanged. That is no longer the case. Pages 14 and 15 have been substantially revised.

- **Page 14 – “What to Do When a Retiree Dies...”**
This page has been updated and contains critical information, including details about Group Life Insurance and other important steps families should take. Because many retirees share this page with family members, it is important that only the most current version be used.
- **Page 15 – Navigating the Lumen/Businesssolvers Service Center.** Updates have been made to help retirees more effectively navigate the Service Center

Voice Response System. Thanks to the efforts of Jim Heinze, who worked closely with our contacts at Lumen, both pages have been revised and clearly marked as updated at the top.

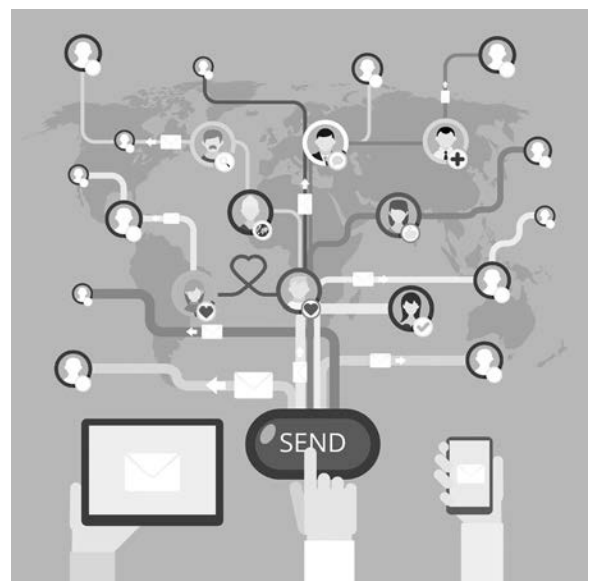
Looking Ahead, we plan to publish four issues of the Retiree Guardian in 2026. This is the first issue, with additional editions scheduled for April, July, and October.

Thank you for your continued support and involvement.

Clyde's Challenge

We depend on members to provide content, either photos of members, or events, or stories from your years in service.

*Notice the white areas in this newsletter that could be filled with your input?
Help us connect with more people!*



Medicare Costs in 2026

By Barbara Wilcox, SHIP Counselor

CMS has announced increases in Medicare costs for 2026, something that happens most years. The good news is that we got a 2.8 percent cost-of-living adjustment (COLA) in our Social Security benefits for 2026. The higher Social Security payment helps offset the increases in Medicare costs. Depending on your individual circumstances, you may see your Social Security net monthly benefit go up, go down, or stay about the same.

Here is a summary of 2026 amounts, compared to 2025, for the Medicare costs most people pay.

	2025	2026
Part A Deductible (per benefit period of hospitalization)	\$1,676.00	\$1,736.00
Part B Monthly Premium	\$185.00	\$202.90
Part B Annual Deductible	\$257.00	\$283.00

Higher Costs for Higher Income - IRMAA

People who are lucky enough to qualify for high income status have to pay higher premiums for both Part B and Part D (prescription drug coverage). This is called Income-Related Monthly Adjustment Amount (IRMAA). The government looks at your most recent income tax return (2024) to see if you have to pay a higher amount in 2026, and how much you will pay. The amount you would pay has increased from the 2025 amounts. The brackets have also changed so that you can earn more money before you have to start paying IRMAA. Here are the 2026 numbers, based on an individual income tax return. Double the income amounts if you are married and filed a joint return. (There are different tables for married people filing separate tax returns and for people on immunosuppressive drugs. See <https://CMS.gov> and search for IRMAA).

Part B Premiums Adjusted for Income

Modified Adjusted Gross Income (2024 tax return)	2026 Part B Premium
\$109,000 or less	\$202.90
Above \$109,000 and up to \$137,000	\$284.10
Above \$137,000 and up to \$171,000	\$405.80
Above \$171,000 and up to \$205,000	\$527.50
Above \$205,000 and up to \$500,000	\$649.20
Above \$500,000 (\$750,00 if married & filed joint return)	\$689.90

Part D Income Related Monthly Adjustment Amount (IRMAA)

Added to premium of your Part D prescription drug plan or Medicare Advantage plan.

Modified Adjusted Gross Income (2024 tax return)	2026 Part D Monthly Adjustment Amount
\$109,000 or less	\$0.00
Above \$109,000 and up to \$137,000	\$14.50
Above \$137,000 and up to \$171,000	\$37.50
Above \$171,000 and up to \$205,000	\$60.40
Above \$205,000 and up to \$500,000	\$83.30
Above \$500,000 (\$750,00 if married & filed joint return)	\$91.00

Q. How do I know how much I'm paying in 2026?

A. The monthly premium amounts, including any IRMAA you may owe due to high income, are shown on the annual statement that you received from Social Security in late November or early December. These amounts are withheld from your monthly Social Security benefits. If you are not drawing Social Security, then Social Security bills you for the amounts you owe.

Help Fight Medicare Fraud.
Guard your Medicare Card like you
guard your Credit Card.
Medicare Questions? Medicare Problems?
Find your local SHIP office by calling
1-877-839-2675

News from NRLN

By Cindy Hadsell

NRLN evaluates its legislative agenda each year to fulfill its commitment to a better future for retirees. We'll include the full agenda list for 2026 in the next newsletter. Here is the example of our stance on Social Security.

The NRLN advocates legislation that will make Social Security financially sound without reducing current and future retiree benefits. The view of the NRLN is that the Social Security system is not broken. Threats to the system can be averted without dismantling the program. Current and future retirees and their employers have paid taxes to fund this benefit and the annual inflation adjustment.

The NRLN wants Social Security legislation that would accomplish the following:

- Ensure the solvency of the program for the next 75 years.
- Change the annual Cost-of-Living Adjustment (COLA) from the current CPI-W index pegged to urban wage earners' living expenses to CPI-E (Elderly) based on older Americans' spending patterns, including high medical costs.
- Cut federal income taxes on Social Security benefits for middle-income Americans and raise the limit for non-Social Security income before benefits begin to be taxed. The new limits would go to \$50,000 for individuals and \$100,000 for couples, up from the current \$25,000 and \$32,000.
- Raise the payroll tax rate so that by 2043, workers and employers each would pay 7.4% toward Social Security, instead of the 6.2% each worker and employer pays today.
- Impose payroll tax rate to the current earnings amount above \$400,000. While there appears to be a doughnut hole between the \$160,200 current taxable limit and the new \$400,000 limit, this doughnut hole

will shrink annually as under existing law the current maximum earnings amount subject to the payroll tax increases each year.

Annual increases in Social Security benefits should equal or exceed the percentage of any congressional pay raise.

We have hopes that 2026 will bring more attention in Congress to the issues that impact retirees!

GIRLS

Good Jobs at Good Pay at
the Telephone Company

\$153.80
a month to start
Full pay while
training
Experience not
necessary

also

- Frequent raises
- Excellent working conditions
- definite advancement opportunities
- Security

Stop in and let us tell you more about the
various types of jobs available.

Employment Office
227 South 4th St.

NORTHWESTERN BELL TELEPHONE COMPANY
"A good place to work!"

Treasurer's Report

By Paul Williams

Being your treasurer while we have not been accepting dues has been a pretty cushy assignment. As you know, the board has been discussing the longevity of the organization and asking for volunteers to take over some of the officer positions. I don't think there is a final decision about how long we will continue to operate, but we do have three volunteers which my guess is enough to continue if that is the decision.

So how about the money to continue? By the time you read this I will be writing the end of year report for 2025. There is no question that we have money to operate through 2026 and produce 4 Guardian newsletters without soliciting dues or contributions. I expect to end the year with just under \$110,000 total. We are currently spending \$38,000 per year so continuing to operate as we have in 2025 we could last to near the end of 2028. I don't know if that will be the decision of the new board.

Our significant expenses are producing the Guardian newsletter, data base and clerical support, and dues/contribution to the NRLN. Our revenue is limited to interest. I would like to add gain from our small amount of LUMEN stock, but you know how that has been. We have maintained a small amount of stock to allow us to attend investor meetings and ask questions. It is worth under \$1,000 today.

If you are looking to get involved because you want the organization to stay active longer and would like to take over the treasurer's job talk to me.

*Check
this out!*

Northwestern Bell Employment Ads

By Suzanne Dilcher

I don't recall when this advertisement was in the Minneapolis Star Tribune. However, I do remember the result of ads like this.

I was an interviewer in the NW Bell Minneapolis Employment office in 1964 and ads like these resulted in me interviewing an average of 10-15 "girls" per day for telephone operator positions as well as other jobs for "girls". Female interviewers were allowed to only hire females for "female jobs".

In 1971 the Bell System was accused of blatant discrimination. The end result to this discrimination case dramatically changed the hiring process at the Telephone Company.

Right or wrong, this is how I recall some of past experiences at the Telephone Company.

Did you know? Manholes are no longer called manholes. Rather, they are now called neuter holes? Comments by Clyde Just: First, my thanks to Suzanne for sharing this ad and her experiences. When I visited with her I did mention that the term "neuter holes" may have been used but my experiences tells me that the official name was utility holes. What do you remember?

New & Emerging Scams

From Greg Snyder

No urgent warnings—just a look at some of the newer scams showing up in the news.

QR Code Scams (“Quishing”)

What it is:

You may remember the scams where fake card readers were placed over real ones at gas pumps. QR code scams work the same way.

Scammers place fake QR codes on parking meters, restaurant tables, flyers, or even send them by email or text. When scanned, the code directs you to a counterfeit website designed to steal personal or payment information.

QR codes feel quick and safe—but you can’t see the web address before scanning. One scan can take you to a fake site, and the damage can happen quickly. Creating a QR code takes only minutes, and scammers can easily print and paste them over legitimate ones in public places.

How to protect yourself:

- Avoid scanning QR codes when possible.
- Look closely for signs that a QR code has been pasted over another one.
- Never scan QR codes from emails or text messages.
- Never enter passwords, credit card numbers, or banking information from a QR-code link.
- When possible, type the website address manually into your browser.

Learn more:

- Microsoft – five common QR code scams: <https://tinyurl.com/24ft2wf2>
- Federal Trade Commission – scammers hide harmful links in QR codes: <https://tinyurl.com/575t7kz8>

Fake Websites at the Top of Google Searches

What it is:

Scammers pay for online ads so their fake websites appear at the very top of Google search results. These ads often impersonate banks, airlines, tech companies, or government agencies.

While Google removes billions of fake ads, it’s a never-ending battle. These sites often look legitimate—using

real logos, phone numbers, and professional layouts—but their purpose is to steal your information, money, and sometimes months or years of recovery time. (see the second link, below).

How to protect yourself:

- Be cautious of search results labeled “Sponsored” or “Ad.” Double-check website addresses for small spelling errors, extra words, or unusual formatting.
- Use saved bookmarks or previously verified phone numbers for important sites like banks, Medicare, or airlines. When you travel, make sure you bring with customer service phone numbers for all airlines, car rental agencies, etc. so you do not have to rely on Google searches to contact them when things go wrong.

Learn more:

- Malwarebytes – the Great Google Ads Heist: <https://tinyurl.com/82tmk2xc>
- New York Times - Tech Support Scammers Stole \$85,000 From Him. His Bank Declined to Refund Him: <https://tinyurl.com/3mp69buu>

Charging Station Scams (“Juice Jacking”)

What it is:

Some public USB charging stations—commonly found in airports, hotels, malls, and transit hubs—can be modified to install malware or steal data when you plug in your device.

Most newer phones include protections against this, but older devices may not.

How to protect yourself:

- Bring your own wall charger and charging cable.
- Use a USB data-blocking adapter (sometimes called a “USB condom”).

Learn more:

- McAfee – What is juice jacking? <https://www.mcafee.com/learn/what-is-juice-jacking/>

- CNET – Is juice jacking really a threat?
<https://tinyurl.com/3x47c39m>

RF Detectors and Vehicle Break-Ins

What it is:

Many of us already use RFID-blocking wallets or sleeves to protect credit cards. However, thieves are now using more powerful RF detectors for other purposes.

These devices—commonly used by travelers to detect hidden cameras or listening devices—are inexpensive and easy to buy online. (Amazon Link) Thieves are now using higher-quality detectors to scan parked vehicles for electronic devices such as laptops, tablets, or even air tags you've placed in your valuables. They can walk past cars and only break into those that register a signal.

How to protect yourself:

- If you must leave electronics in your vehicle, place them there before arriving at your destination.
- Completely power down the device, or remove the battery if possible.
- Avoid leaving electronics in your vehicle whenever you can.

Learn more:

- NBC Bay Area – Thieves use tech devices to scan cars: <https://tinyurl.com/38huuzfr>
- ROBBED! How We Were Targeted by Thieves: <https://tinyurl.com/43tcpzkf>

A Final Thought

Technology makes life easier—but it also gives scammers new tools. Staying informed, skeptical, and willing to pause before acting remains your strongest defense.

We all make mistakes. If you have any indication—or even just a feeling—that you may have been targeted, act immediately! The sooner you respond, the better your chances of recovery. Use saved phone numbers to contact the legitimate bank or company involved, and insist on assistance. Don't be embarrassed—financial institutions expect and encourage these calls. Keep careful notes, including names, dates,

and times of conversations, as well as copies of emails or chat transcripts.

Awareness and quick action can make all the difference.



CenturyLink Retirees



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

Bollwerk, Albert Gene "Bubby" Parker
 * Carlson, Geoffry Allen "Jeff" Mancos
 Christie, Lois Belle Lamar
 Clark, Becca Lynn "Becky" Aurora
 Currier, Frederick Denver
 Dillon, Thomas Grant Littleton
 Grady, Donald Richard Lakewood
 Graf, Joanna Trinidad
 Groth, Dorothy L Fort Morgan
 Hartzell, Joanne Colorado Springs
 Hickey, Warner Douglas "Doug" ... Red Feather Lakes
 Lopez, Dennis Wynn Westminster
 Lovejoy, David Edwin Denver
 Mills, Darlene Campos Grand Junction
 Platz, Richard Lee "Dick" Littleton
 Prutch, Sharon Sue "Suzi" Pueblo
 Rapp, Carl Sherman Lakewood
 * Schmit, Mary Jo Aurora
 Susnik, John A Lakewood
 Tresch, John Thomas Aurora
 Tripcony, Dennis Edward "Denny" Timnath
 Young, Sammie Littleton

Iowa

* Bommel, Mervin Dean "Pa" Waukee
 Davison, Mary Jo Garner
 Dunn, Mary Jo West Des Moines
 Filkins, Gregory Lynn Carter Lake
 Gasper, Jacqueline J Cedar Rapids
 Hatcher, Marjorie "Marge" Missouri Valley
 Huff, Etta Ankeny
 Johnston, Helen J Muscatine
 Kaschmitter, Michael "Mike" Spencer
 * Kerr, Hazel Ferguson
 Linkletter, Ted Council Bluffs
 May, Judith Carol Ames
 McDonnell, Kathleen R "Kathy" Cedar Rapids
 Montgomery, Betty Des Moines
 Oberembt, Russell "Russ" West Des Moines
 Pecks, Kristi Le Mars
 Powell, Wayne R Council Bluffs
 Rettig, Louise Elizabeth Council Bluffs
 Ritchie, Gloria J Solon/North Liberty, IA
 Schumaker, Eleanor Webster City
 * Strain, Charlene "Sharkie" Mason City
 Treiber, Patricia Ann Sioux City
 Weichman, Shirley Lorraine Cedar Rapids
 * Wilberg, Richard Urbandale

milestones continued on page 11

Minnesota

Anderson, Charlotte Ann.....Cloquet
Baker, Jack William.....Mendota Heights
Chester Larry..... Kasson/Windom, MN
Dohman, Karen Catherine..... Campbell
* Dulitz, Alice.....Owatonna
Emons, Carla Lou..... Aitkin/Minneapolis
Epps, Lora Kay..... Crystal
Fredricks, Patricia "Pat"..... Duluth
Giese, Beverly A.....Morris
Gorman, Floyd Earl.....Hibbing
Gross, James "Jim"..... Duluth
Hansmann, Donna Jean..... Sauk Centre
* Horan, Thomas Patrick "Tom".....Moorhead
Johnson, Barbara Jean..... Bloomington
Kelly, Patrick William..... Inver Grove Heights
Leaser Sr, Dennis Donald..... Dayton
Lefor, Terry F..... Roseau
Myer, Barbara L..... Farwell
O'Brien, Kathleen Mary "Kathy"..... Brainerd
* Painter, Richard..... Waconia
* Pappenfus, Celestine A..... Becker
Peterson, Gladys..... St. Paul
Rinadi, Veronica M..... Apple Valley /Hibbing, MN
Roth, Jerold "Jerry"..... Duluth
Sandman, Loren..... Little Falls
* Schmidt, Lloyd..... Osakis
Schryver, Hilda Esther..... Bloomington
Svobodny, Gladys E..... Willmar
Swenson, Kenneth H..... Apple Valley
Voogd, Roger Allen..... Austin
Wandmacher, Burton..... Roseville
Wendt, William J "Bill"..... Brooklyn
Wolf, John Warren..... North Branch/Cloquet, MN

Nebraska

Allison, Anna..... Gordon
Burr, Gary Brent..... Omaha
Caban, Nemesio "Mike"..... Omaha
Duncan, Jean M..... Omaha
* Ishmiel, Gregory H "Greg"..... Fremont
Lanphier, Judith Ann..... Omaha
Loberg, Ursula "Lucille"..... Norfolk
* Pohl, Anton Robert "Bob"..... Sidney/Omaha
* Rist, Phyllis L..... Omaha
Taylor, Randy Lyn..... Omaha
Valasek, Verden..... Lincoln
Wortman, Nancy A..... Papillion

North Dakota

Dierks, David D..... Devils Lake/Milaca, MN
Eberhardt, Michael Andrew "Mike"..... Casselton
Olson, John D..... Bismarck
Rehling, Donald W..... Fargo
Richards, Donna Marie..... Fargo
Wanzek, Louise M "Lou"..... Jamestown

South Dakota

Alberts, Michael Charles "Mike"..... Sturgis
Bly, Lyle Dean..... Sioux Falls
Jensen Sr, Donald Elwin..... Sioux Falls
Klingbille, Don Allen "Donny" Brandon/Luverne, MN
Kruse, Harold "Butch"..... Hill City
Mattke, James "Jim"..... Huron
Spieker, Paul C..... Custer

Wyoming

Emmett, Judy Louise..... Basin/Greybull, WY
Seppie, John Harry..... Rock Springs

Other

Albro, Jo Ann Gransbery West Jordan/Cheyenne, WY
Bloomquist, Karen M..... Billings/St. Paul, MN
Domezich, Violet Marie "Bibber"..... Butte/Denver
Erickson, Bonnie Jean... Cape Cora/Woodbury, MN

milestones continued on page 12

Kautter, Barbara ILeawood/Omaha, NE
 Kutch, Janet "Jan"..... Mountain Home/Denver, CO
 Story, Jeffrie Johnson....Cincinnati/ Des Moines, IA
 Wallace, Jerome Leonard "Jerry"...Kennewick/Fargo, ND

Check this out!

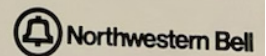
Thanks to Mary Ann Neuman for sharing this picture. While the number of people in the picture may be overwhelming I hope you enjoy it and I hope the list of names will help to identify the people that you knew way back 52 years ago.



NORTHWESTERN BELL PEOPLE POWER

Featured in Consumer response ad in all Minnesota daily and weekly newspapers, February 1984:

1. Marnie Platteter, 2. Caroline Rinker, 3. Marilyn Condon, 4. Karen Larson, 5. George Welles, 6. Christine Hanlin, 7. Shelli Cielinski, 8. Chuck Niederloh, 9. Kristina Mandics, 10. Don Maggart, 11. Jan Weir, 12. Bill Perry, 13. Nick Huble, 14. John Waltrip, 15. Carol Holewa, 16. Tom Lee, 17. Romelle Vanek, 18. Richard Johnson, 19. Tom Bystrycki, 20. Mona Ingerson, 21. Jim Reineke, 22. Pat Kline, 23. Terry Merriman, 24. Kathy Kolbo, 25. Don Jancikla, 26. Ginny Mandell, 27. Audrey Sherman, 28. Sue Dilcher, 29. Pat Forse, 30. Dennis Heinz, 31. Carol Needham, 32. Dennis Connell, 33. Renee Metelak, 34. Marilyn Rediske, 35. Ken Ackerman, 36. Jerry Finney, 37. Larry Anderson, 38. Don Romain, 39. Lois Hyde, 40. Glenn Barcus, 41. Don Drusch, 42. Chic Horn, 43. Dixie Riley, 44. Debbie Olson, 45. Jack Meyer, 46. Jerry Claessens, 47. Linda Boyer, 48. Lloyd Erbaugh, 49. Irene Holly, 50. Barb Johnson, 51. Jim Steinhagen, 52. Norm Densmore, 53. Neil Ostlund, 54. Marian Hauck, 55. Cliff Jenkins, 56. Connie Winkel, 57. Brooks Clark, 58. Marcia Murray, 59. Wally Walker, 60. Philip Ringgenberg, 61. Ken Hotz, 62. Angie Chovan, 63. Jerry Femrite, 64. Linda Wrzos, 65. John O'Brien, 66. Liz Jensen, 67. Joannie Thour, 68. Dave Wagner, 69. Nancy Schmeidel, 70. Bob Allen, 71. Bruce Jones, 72. Don Rundquist, 73. Jeff Anderson, 74. Bob Ackerman, 75. Walt McFarland, 77. Don Anderson, 78. René Pulley, 79. Dave Cosgrove, 80. Chuck Jonason.



Susan Johnson

Photo L to R:
 Arlene Branham, Carol Clarke,
 Bonnie (Murray) Hershfeld,
 Rosie McDonnell,
 Melanie (Rommel) Engelmaiden

These gals get together for lunch when they can, and took the opportunity when Melanie flew in from Minnesota. They worked in Data Systems in Denver back in the late eighties and early nineties. They provided Human Resources, Payroll, Budgeting, Space Planning, Training Support, and other general services to the department. They get together to reminisce about the good old days at USWEST and to catch up with each other.

Photo (Inset) Susan Johnson who now lives in Utah, tried to manage this fun group of ladies in the eighties, and wishes she could have been there for lunch. They did enjoy a nice FaceTime visit.



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://www.nrln.org/congresslegs.html#/legislators/>

List of senior help sites: <https://www.nrln.org/links.htm>

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
Iowa, Nebraska	Gordie Lundy	gmale5664@gmail.com	402-203-2042
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

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Address Service Requested

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Cindy Hadsell 402-553-6316	Omaha NE clhadsell@aol.com
Caroline Rinker 952-935-1301	Hopkins MN crinker55@hotmail.com
Carol Farr 303-985-3278	Lakewood CO carolfarr@aol.com
Bill Rhine 435-674-0669	St George UT rarvab12@skyviewmail.com
Website, Greg Snyder 352-316-5872	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