

**APRIL 15, 2009 MINUTES OF THE OMAHA WORKS RETIREE GROUP
AT THE IBEW UNION HALL**

CALL TO ORDER: Lyly Nicholson called the meeting to order.

PLEDGE OF ALLEGIANCE: We all stood for the pledge of allegiance.

ROLL CALL: Present were Lyle Nicholson, Dan Kovar, Pauline Lieth, Andy Barges, Jim Filipiak, John Barnes, Howard Clark, Bill Love, Bev Opfer, John Pinkerton, Mary Jo Pinkerton, Edie Riester, Ray Sempek and Cheryl Todd.
Absent were Everett Peterson and Martha Ross.

DECEASED RETIREES: A list of deaths since our January 15th meeting was announced. We all stood for a moment of silence.

MINUTES: Pauline read a summary of the January 15th minutes. A motion was made to accept the minutes as read by Richard Kobza, seconded by Walter Zwarak, all ayes, motion carried.

DONATION BUCKETS: John Barnes and Bill Love passed the donation buckets.

TREASURER'S REPORT: Andy gave the following report: Beginning balance as of April 1st is \$1105.23, deposits of \$624.00, hall rental was \$100.00, leaving an ending balance of \$1629.23.

OLD BUSINESS FROM THE FLOOR: None

NEW BUSINESS FROM THE CHAIR:

ELECTION OF OFFICERS: Jim Filipiak addressed the attendees by saying that Pauline and he got together and said we are not going to beg but we need some help. Some of these officers have been here since this organization was formed. Some are getting burned out and have other things to do. Now we have some new retirees, new blood, some new ideas to keep this organization going and we sure could use some help. Even the calling committee, there is a lot of people to call and we have been doing it all. We have a couple hundred names; no really there are 27 pages and 45 names on each page, so the number just went up - 1215. We try our best to let you guys know, but it would be nice if we got some help to let you know who's going to be here and what's going on; sometimes we miss some names and we don't have enough time to call up everyone. We have got a good organization here, we all worked together for umpteen years and we all need to help each other. If you have a different telephone number or address; or even a different email address, please let us know immediately.

Pauline added that she had been doing the secretary job for at least 6 years and if anyone would like to take over she would be willing to help them out with it. Having a computer really helps and she doesn't know what she would do without her computer. She took computer classes out at the plant but she worked in the shop and she didn't do much work on it until she retired and purchased her own. She has learned a lot by just sitting down and working with it on her own. She sure would appreciate it if somebody else would take the secretary job.

Election ballots are here and if anyone wants to sign up just raise your hand and Jim and Andy will pass them out. Election will be at our next meeting in July. If you need time to think a little bit about it, before you leave stop back at the table where John Barnes is and tell him you are interested in sitting on the E-Board and taking an officer's job.

LAANPA will have their annual meeting here in Omaha on May 16th and 17th. Anyone is welcome to come and sit in. Let us know if you would be interested in coming. We know you won't have a vote, but finding out what this organization is all about could be worth it. The E-Board has been told they should come and sit in.

Bill Love put out an excellent message asking for volunteers for the calling committee and we got 2 volunteers from that message already. Some of those on the calling committee love to call, but they can't do it all alone. We meet once a quarter at the Old Country Buffet and get some instructions and knowledge of the upcoming meeting. Some retirees might not like being called all the time, but most do. That alert just helps trigger their minds that there is a meeting coming up. We want to welcome management, recognizing their agendas are somewhat different than the formerly represented, but a lot of what they are fighting for is right down the line of what we want too. Remember, if you want to volunteer stop by John Barnes back by the table and let him know.

PRESCRIPTION DRUGS: Ray Sempek gave the following insights with prescriptions.

If you retired from Western Electric, AT&T or Lucent your Prescription Insurance is supplied by Medco.

As you already know you have 2 ways of getting your Prescriptions by U.S. Mail or through a retail druggist, etc., Wal*Mart, Walgreens, Hy Vee, or Bakers.

If you use Mail Order through Medco:

Call it in by telephone

Sent in a request by Mail

Use your computer and order On Line

Have your Doctor send a Fax to Medco

If you use a retail druggist you must present your Medco Card. This information is entered in the Druggist computer and kept on file whenever you get a prescription this information is retrieved and you are charged accordingly. All this information is then relayed to Medco so they know if you are getting your drugs at the local pharmacy rather than Mail Order Medco.

Now I am sure that recently you received a letter from Medco or received an important message from Medco if you do business on line.

The message states:

IMPORTANT: YOU WILL PAY MORE IF YOU CONTINUE TO FILL THIS PRESCRIPTION AT YOUR LOCAL PHARMACY.

What the new policy is that after your 3rd Prescription refills at a local pharmacy your co-pay will go up substantially. In other words after your 3rd refill on a long term Drug your price will go up if you do not order from Medco. You can avoid this increase in cost by purchasing your prescription directly from Medco via Phone, Mail in or On Line.

Now this new policy being implemented is not Medco's doing. This was decided at the JRHC (Joint Retirees Healthcare Committee). A group that meets once a year and makes decisions on our Health Requirements: The biggest reason for doing this is to keep the drug cost down.

Medco is a very big company and can buy drugs in huge quantities, thereby getting the drugs at a much lower cost than your local Pharmacy. Don't forget when you purchase your drugs at a local pharmacy; Medco still must make up the insurance payment. The drugs involved in this new program are the expensive drugs that you must take all the time on a regular schedule. If the doctor is trying to find the right drug for you and keeps changing your prescription this new rule does not apply.

Also many pharmacies's have the new \$4.00 for 30 days, \$10.00 for 90 days programs. Most of these drugs are loss leaders and you can still get these at the low prices. Since these prices are given by the increase in price. One thing to remember – these are generic. Also, when getting these drugs from a local pharmacy, you do not have to tell them that you have insurance. If you are getting the

\$4.00 drugs it doesn't matter if you have insurance or not. In fact I was just sent a drug list from Medco – 4 pages of generic drugs that are low priced – they are matching the local pharmacy prices. Also Medco has quite a few specials going on right now. If you are getting a low price generic drug or can change from a known brand to a generic brand and order from Medco they will give you 90 days of free drugs. My advice to you before ordering any drugs is to call Medco and get their price and call your local pharmacy and compare.

E-Mail from Bryan Flickinger: Medco will be able to match some of the \$4.00 generics starting April 1st. I've attached a list of about 400 drugs that folks can call and compare prices. Anyone that likes the convenience of the mail-order should be able to match prices on most generics starting 4/1/09. Also, Medco will give a comparison price if you ask, so folks can call 866-1803 and shop for the best price (they can only give CURRENT prices, so it may change a few cents by the time the Rx gets there if it's not on this list).

We are pushing Medco to be competitively priced to save the retiree healthcare fund as much as possible overall. There will be more information in the mail over the next several months. Bryan also said that if anyone had any problems with their prescriptions they would not hesitate to give him a call.

LUCENT PENSION FUND & BILL HR 1322:

The majority of Alcatel-Lucent's US pension plan assets are held in a master pension trust. Alcatel-Lucent's US post- retirement plan assets are held in two separate trusts in addition to the amount set aside in the master pension trust for retiree healthcare. Plan assets are managed by independent investment advisors with the objective of maximizing surplus returns with a prudent level of surplus risk.

The plan assets of retirement plans are invested as follows:

(In millions of euros and percentage)

	Bonds	Equity securities	Private equity and other	Real estate	Total
2008	15,682 63%	4,169 17%	3,128 12%	2,090 8%	25,069 100%
2007	17,154 61%	5,628 20%	3,139 11%	2,310 8%	28,231 100%
2006	14,382 48%	10,966 36%	2,537 8%	2,312 8%	30,197 100%

As part of the prudent management of its funds relative to the corresponding obligations, the Group reduced the exposure of its defined benefit pension plans to equity markets in November 2007. As of December 31, 2008, the global asset allocation of the group's plans was as follows: 17% in equity securities, 63% in bonds and 20% in alternatives (i.e., real estate, private equity and hedge funds). This compares to respectively 20%, 61% and 19% as of December 31, 2007 and respectively 36%, 48% and 16% as of December 31, 2006.

On December 27, 2006, Alcatel-Lucent made a Section 420 "collectively bargained transfer" of excess pension assets from the occupational pension plan in the amount of \$ 504 million to fund healthcare benefits for formerly represented retirees for the period beginning October 1, 2006 through December 31, 2007. On December 29, 2008, Alcatel-Lucent made a Section 420 "collectively bargained transfer" of excess pension assets from the occupational pension plan in the amount of \$ 653 million to fund healthcare benefits for formerly represented retirees for the period beginning January 1, 2008 through about September 30, 2009. Alcatel-Lucent expects to make another "collectively bargained" transfer during 2009 to fund healthcare benefits for formerly represented retirees for the remainder of 2009 through the first nine months of 2010.

December 31.2008
Benefit Obligation 9,903,000,000
Plan Assets..... 15,122,000,000
Funded Status..... 5,219,000,000 152 %

That's the trust fund that we have that takes money out and pays for our medical that is why it is ours. Lucent takes it out and it goes into the trust fund and then we have the healthcare committee that dullys it out. Lucent doesn't have anything to do with it after that. They hired the right people to handle the money anyway.

ProtectSeniors.Org has been working steadily toward the goal of passing H.R. 1322, the Emergency Retiree Benefits Protection Act, which would preserve and restore retirees' earned health benefits.

So far in 2009, our Executive Director Paul Miller has met with numerous offices in both the House and Senate to urge Members of Congress to support this bill. As you may know, H.R. 1322 was introduced on March 5th by Rep. John Tierney (D-MA). To date, the bill has 2 important cosponsors: Rep. George Miller (D-CA) and Rep. Robert Andrews (D-NJ), both of whom hold leadership positions on the House Education and Labor Committee. We will be working to increase the number of cosponsors and build a good bipartisan base of support.

We have also been impressed and so thankful for your grassroots actions so far this year. ProtectSeniors.Org supporters have been responsive to our alerts, sending over 8,600 messages to your elected officials. We ask you to continue to watch your emails and respond to alerts. Also consider forwarding our messages to your friends and family and ask them to get involved.

With our first major goal accomplished (the reintroduction of H.R. 1322), our remaining goals for 2009 are to:

- Create a bipartisan list of cosponsors and supporters of this legislation**
- Schedule a mark-up of H.R. 1322**
- Schedule a floor vote of H.R. 1322**
- Have a Senate companion bill introduced**

AVAYA NEWS: Given by Jim Filipiak

AVAYA FACTS

CEO KEVIN KENNEDY JAN 5, 2009

HEADQUARTERS: BASKING RIDGE, NJ

BARGAINING BEIGNS MAY 5, 2009

REPRESENTED EMPLOYEES MAY 27, 2006

IBEW 1,170

CWA 6,200

REPRESENTED EMPLOYEES 4- 1- 2009

IBEW 160

CWA 1600

CONTRACT EXPIRES MAY 23, 2009

BARGAINING

IBEW BOB MORRISON BOSTON LOCAL 2222

BOB ERICKSON IBEW INTERNATIONAL OFFICE

**CEW RALPH MALY VICE PRESIDENT
KEVIN KIMBER ATLANTA LOCAL 3204
RICHIE MERINGOLO NEW YORK LOCAL 1101
PHIL PENNINGTON COLUMBUS, OHIO LOCAL 4320
ART FRIND BROOKLYN HTS, OHIO LOCAL 4340**

The CWA website is www.CWA-Comtech.org/

**Retirees that are drawing Pensions – CWA & IBEW
IBEW – 1900
CWA - 1400**

COMMENTS FROM OUR SECRETARY:

In the AARP magazine there was an article about House Speaker Chris Benge attempting to eliminate the Elderly and Long Term Committee. If he is successful this will leave no dedicated panel to study legislation effecting older Oklahomans. They are asking everyone to call Speaker Chris Benge at 800-522-8502 to protest the move. We have to be aware of what our elected officials are doing - this is very important.

REGARDING DAN BUELT AND CONNIE CARLSON: Lyle apologized for Dan Buelt and Connie Carlson not being here to speak to us today, they were called to the plant for a meeting and they will be unable to come here!

CSMI NEWS: Edie addressed the retirees concerning the CSMI contract. You get me instead of Dan Buelt and Connie Carlson. Dan did stop by and explain that they all have been called to a meeting at the plant and will be unable to attend our meeting here and Dan left some notes.

Pete Peterson had set up a meeting with Dan Buelt and Dan Kovar, myself and Pauline on Monday, April 13th.

Dan Buelt's notes: the effective date of insurance change is July 1st, 2009.

Local 1974 and 1614 are filing an Unfair Labor Practice on Life Insurance. Edie commented that because now all of a sudden the company is saying we not only loose our medical insurance at age 65 we loose our dental and prescriptions, also they want to take away life insurance from the retirees. Because it was not brought up at bargaining but the company is saying it is under the medical and welfare. This would mean a year and half's wages would be taken away from your beneficiaries. A filing of an Unfair Labor Practice sometimes takes a while; we have to wait our turn.

He will get a copy of the letter to be sent out and will share with Edie Reister prior to mailing them out.

Change in federal law requires companies to provide "Pension Funding Notice" rather than Summary Annual Reports. Remember when we got our open enrollment documents and the annual reports were in there, well now it's changed.

Now they the company will have to do another open enrollment prior to July 1st because of our dependents not only retirees losing their insurance when they turn 65, their dependents lose it also. Dan is going to share a list of retirees that turn 65 with us so that we can contact them and coordinate a meeting with VAS and to explain changes in insurance and options that are available. There are some brochures up here. VAS is fantastic and they have been here before talking to us. Connectivity wasn't here then so it will be real good for them to assist with setting up with Medicare Part B.

VAS (Volunteers Assisting Seniors) – Pam Roberts:

The company is did reimburse us 100% for Medicare Part B. I forgot to ask Dan if that includes Medicare Part D. I have no idea what Medicare Part D costs, but that is one of the questions I will ask when I talk to him about this because I am not sure how the reimbursement will be on that. Right now it reimburses 50% of our Medicare Part B, before it was 100% reimbursement. Jay Vick is something else, you have to be a real thorn in his side; there is still people he hasn't paid for their reimbursement from last year, you have to keep calling and calling him. I have time on my hands so I'll keep calling him every day if I have to, that is what you have to do to get results from him, and otherwise he'll put you on the back burner. I know the premiums are going to go up to \$93.00 a month for singles and \$186.00 for singles plus and you lose your vision when you retire. Did you save your credible coverage letter? I have several up here so just ask for a copy if you didn't save yours. You won't have to pay a penalty when you sign up for Medicare Part B. Deductible stays the same 90% -10%. You can still call Connie Carlson at 691-4954 and voice your concern about discussing retiree's benefits. They don't have to bargain retiree's benefits, but they do discuss them.

The benefit room is still there.

Does anybody remember Bob Pilas? He has some sort of cancer and he is undergoing some treatments at the hospital now.

IMPORTANT SOCIAL SECURITY INFORMATION: Howard Clark gave the following report:

Important Social Security Information

Posted on April 10, 2009

If you're receiving Social Security or Supplemental Security Income (SSI) benefits, don't let anyone fool you regarding your special one-time recovery payment of \$250 from the American Recovery and Reinvestment Act of 2009.

According to Social Security District Manager Clayton Wood in Lawrenceburg, All Social Security and SSI beneficiaries who are eligible for the special one-time recovery payment will have their payment issued in May; According to Wood, the payment is automatic and no action is required on your part. There are no requests to make, no applications to complete and no fees to pay.

If you receive a visit, call or email from anyone claiming to want to help you obtain your

payment, be skeptical. Do not pay anyone to help you receive your payment. And do not reveal any of your personal information to them, such as your full name, date of birth, or Social Security number. If someone requests this information for this purpose, it's more likely they're "out to get you" than out to get your payment for you.

In addition to people who receive Social Security and SSI benefits, people who receive benefits from Veterans Affairs and the Railroad Retirement Board will receive one-time payments of \$250. Note, however, that only one payment of \$250 will be made per person, regardless of any combination of benefits that may be received.

Your recovery payment will be made the same way that your regular monthly payments are made. People with direct deposit will receive their payments electronically. Those who receive paper checks will receive their payments in the mail.

To assist in processing the payments as efficiently as possible, please do not contact Social Security unless you have not received your payment by June 4th.

For more information, call 1-800-772-1213.

METLIFE REPRESENTATIVES: Jason Christo and Richard Keller were introduced by Lyle Nicholson.

Jason reported that their MetLife Insurance Agency is located by Lakeside Hospital close to 168th and Center. He is the agency's director for MetLife in NE for Omaha. With him today is Richard Keller which is the main contact for retirees. Most of today is directed to Alcatel/Lucent folks in regards to the group life insurance which is provided to you by MetLife. I will be talking about a couple of different types of coverage's and how they work and what your options are after you retire at certain ages. First of all is the basic life coverage and it is paid for and provided by your employer. The amount of basic life coverage is one times your annual pay which all of you have had. The other type of coverage is optional life coverage, which you've decided whether you wanted and you worked and paid more out of your own pocket for additional group life coverage while you were employed there too and different circumstances after you retire. First of all in that basic life, its employer paid one times your annual pay. What happens when you reach the age of 66 is that it starts to reduce every single year until you reach the age of 70. By the time you reach the age 70 it is 50% of what it use to be. So if your pay was \$50,000, one times your pay, when your reach age 70 your life insurance will be reduced to \$25,000. It will stay at that level for the rest of time and that's how it's going to work. Starting at age 66 it is going to be reduced. At age 67 your going to have an option on that basic life coverage called convertibility. You will have the option of converting that group term life insurance coverage to your own individual coverage if you so desire at that point of time. If you had optional life coverage that ends at age 65 and at the age of 65 you will have the option of converting that as well too. As long as you have paid for that out of your own pocket until age 65 that optional life insurance coverage goes away unless you convert it into your own individual type of policy. Conversion means we don't have any type of certain medical underwriting on you at all, it is a guaranteed issue, and it has to be converted to a whole life policy. A whole life policy pays dividends and has guarantee cash value increases and it's guaranteed to be in force as long as you are alive and will pay out death benefits to your beneficiaries at that point of time. Often times when individuals are looking to convert if they are healthy and in good physical condition - Sometimes it's not in your best interest to convert because if you convert you're converting in a group unisex standard smoker rated. It's a little bit pricey!

For those that cannot get coverage, it's guaranteed to be issued which is a nice thing to have and is guaranteed to be in force as long as you are alive.

A couple of people had mentioned the importance of your beneficiaries. We also meet with the beneficiaries in times of death claims, helping process the death claims or who their willed too. We can't stress how important it is that you make sure you know who your beneficiary is because if there is no beneficiary what we have to do is make sure it is paid out to your estate and the probate court will decide who that money will be going to which is maybe not who you wanted it to go to; also if there is somebody listed as the beneficiary on that policy that you didn't want to be listed on that policy we are contractually bound to pay the claimant that is listed as the beneficiary on that policy. So that is a very important thing to make sure you get taken care of! It over rides a will! If you have in your will that you want everything to go to your spouse and you have your daughter listed as your beneficiary on your life insurance policy that life insurance policy that life insurance policy is going to pay out to your daughter. It's called a direct transfer asset; it supersedes the will, by passes probate if you have a named beneficiary on there. It's an important document to make sure it is updated and you have the right person on there that you want to be getting those dollars when you pass away. Does anyone have any questions? We will be leaving our business cards with you in the back and when you reach those different ages you and you get your information in the mail you may contact us at any time.

ANNOUNCEMENT OF NEXT MEETING: Lyle announced that our next meeting will be July 15th at 10 AM here at the Union Hall.

MOTION TO ADJOURN MEETING: Lyle asked the retirees to carry their chairs back to the racks. Motion was made to adjourn, seconded, all ayes, motion carried.