

**April 16, 2014 Minutes of the Omaha Works Retiree Group
At the IBEW Union Hall**

PLEDGE OF ALLEGIANCE: Our President, Dan Kovar, asked us all to stand for the pledge of allegiance to our flag of the United States of America. He then reminded the retirees that if in the last few months you have changed your email provider and are no longer receiving emails from us, and wish to again receive them, then you should give your new information to Bill Love in the back of the room.

ROLL CALL: All officers were present.

DECEASED RETIREES: Mary Ellen read from a list those that have passed away since the October, 2013 meeting. The attendees were asked if they knew of any other retiree that had passed away that was not mentioned. Carolyn Duley was added to the list. We all stood for a moment of silence.

BUCKETS: There was a decision made by the E-Board to forego the collection of donations at this April meeting.

MINUTES: Mary Ellen read the minutes of the October 16, 2013 retiree meeting. A motion was made to accept the minutes as read, seconded, all ayes, and motion carried.

TREASURER'S REPORT:

	Beginning Balance	\$ 3353.81
	Deposits	\$ 250.75
Expenses:	Hall Rental	\$ 75.00
	Interpreter	\$
	Office Supplies	\$ 87.66
	Checks	\$
	Bank Service Charge	\$ <u>8.00</u>
	Ending Balance	\$ 3389.90

Motion to accept the report & seconded. All approved

OLD BUSINESS FROM THE FLOOR: None given

NEW BUSINESS FROM THE CHAIR:

Howard reported that Steve Miller has 4 web sites with information about the plant. Howard has sheets with the site information up front after the meeting. He also reminded us that the Pioneer Spring Luncheon is on Thursday April 24th and the reservations need to be in by April 19th. He has these forms up front also after the meeting.

Vern reported that the Avaya contract date was extended through the next bargaining 6/13/2016. The most important part of that is the medical coverage doesn't change during that time.

He said that the insurance reimbursement was added to pension checks in April and all retirees who are Medicare eligible should have received them by now.

Dependent verification forms need to be returned by Mat 23, 2014. All Avaya retirees should have received a letter and then a packet asking for this information. He is available after the meeting to answer your questions.

Don discussed the Flores account for Comscope people. To partake in this reimbursement account you must have been 65 by 11/1/2012 for LU 1974 retirees and 65 by 3/1/2013 for LU 1614 retirees. He then asked who was retired from Comscope and over 65 and not using the Flores account. He told those members that they are losing up to \$1,000 each year. You just have to send in your bills and prescriptions for you and your spouse to get reimbursed. Any unused money carries over to the following year. Don was asked 'how do we know what we have'? He said to call and find out. He is available after the meeting to answer your questions.

Bob told us that the Post Retirement Life Insurance Plan was terminated for Comscope people on 11/1/2012 for LU 1974 and 3/1/2013 for LU 1614 retirees. All retirees must have been 65 by these dates to get Medicare A & B coverage, if not 65 by then you have no medical coverage at age 65.

He said that if you dropped your insurance from Comscope you can't get it back ever, per 10/2013 letter from Comscope.

He told us about a hearing aid company called 'EPIC' that offered a discount on hearing aids. The cost ranges between \$495 for Basic to \$2599 for Premium services. He has the phone number and information that you can get after the meeting.

Ray talked about the importance of making sure your life insurance beneficiary information has been updated. Dan added that some people haven't made a change since they started working at the plant. He thinks he is one of them and needs to check into his beneficiary, it would have been before he ever had children and should have them listed as secondary in case his wife were to die. The phone number for MetLife to request a beneficiary form is 1-888-466-8659.

They can also tell you who is your current beneficiary. He also had the phone number for Phoenix Mutual ins. 1-800-628-1936 and Ray Lonowski at 402-333-6036.

For Lucent and Avaya people the Basic Life insurance is free from the company. It begins to reduce between age 65 and 70, and becomes half the value at age 70. You lose the Supplementary Insurance at age 65. You have an option to continue with a different policy through MetLife at that time, but the conversion can be costly. The Death Benefit goes only to your spouse at the time of retirement and must be filed within 1 year. For the Joint Survivor Annuity see your retirement papers.

Lucent people can call and request a 'Death Benefit Package for Estate Planning Purposes' at 1-8668429-5764. You should receive it in about 5 – 6 days.

Ray reported that our contact person Bryan Fleckinger hasn't been invited to the JRHC meeting yet. He is the only one left from the IBEW on the committee.

Ray spoke about UHC House Calls where they want to come to your home and visit with you to see if you are eating properly, exercising and check your medications and over the counter meds. They check your urine and do a blood test too. A member added that they had them come out and it was very pleasant. UHC had a proactive approach, very good. They gave them throws as a gift at the visit. You can always tell UHC that your are not interested if you don't want them to visit you.

He reported about a 'AOC' Accountable Care Organization that has been made up of Methodist Hospital, the Med Center and the Orthopedic Hospital. This has been done to try to avoid duplication of testing, sharing of information and a cost reduction. It does not affect our insurance coverage.

He talked about the 'Provider Directory' that UHC sent to Lucent employees. It was required by them from Medicare to send us the directory, we are not limited to using only those providers listed. If we do use one from the directory it is a further cost savings to the insurance company. You can still see any doctor that accepts Medicare.

He covered the 'wellness exam' again. Don't set this up as your appointment if you are going to the doctor with a problem, it won't be paid at 100% then. This is usually in place for someone who hasn't seen the doctor for some time and wants a yearly type exam. He was asked if they should get the blood work done before going for the exam. Ray wasn't sure and would talk to the retiree after the meeting. Dan added that you need to be sure the office codes the visit as a 'wellness exam' code to be paid correctly.

Ray will be available after the meeting up front at the table for any questions.

Mary Ellen told the membership that Bel Drive Dental – Dr. Nielsen is accepting new patients. He works with our insurance and you owe nothing for your exam and x-rays. There is a copay for dentures, crown and fillings but is much lower than a lot of dentists charge. She will have cards with his information at the front table after the meeting.

Jim told the membership that the Omaha Food Bank is in need and the E-board discussed giving the Food Bank a check for \$1,000 from our group. There was a motion from the floor, seconded and accepted.

MOTION TO ADJOURN: Dan made a motion to adjourn, seconded, all ayes, motion carried.

He reminded the members that the next meeting is October 15, 2014 and asked for help loading the food donation for the Food Bank into Don Kadereit's truck.