

**July 16, 2008 Omaha Works Retiree Group  
Minutes of Quarterly Meeting  
At the American Legion Hall**

**CALL TO ORDER:** Lyle Nicholson called the meeting to order.

**PLEDGE OF ALLEGIANCE:** We all stood for the Pledge of Allegiance.

**ROLL CALL:** Present for the 10 AM meeting were: Lyle Nicholson, Dan Kovar, Pauline Lieth, Jim Filipiak, John Barnes, Howard Clark, Bill Love, and Bev Opfer. Absent were Andy Barges, Everett Peterson, John Pinkerton, Mary Jo Pinkerton, Ray Sempek, and Cheryl Todd. Andy Barges was present for the 1 PM meeting also.

**DECEASED RETIREES:** The secretary read the list of deceased retirees since the April 16<sup>th</sup> meeting and some that were missed since the January 16<sup>th</sup> meeting. We all stood for a moment of silence.

**MINUTES:** The secretary read a summary of the April quarterly meeting minutes.

**DONATION BUCKETS:** John Barnes and Bill Love took up the donations.

**TREASURER'S REPORT:** Beginning Balance (April 16, 2008)...\$957.54; Hall Renter.....\$150.00; Office Supplies..... \$65.93; Sign Interpreter....\$160.00; Print/Lab/Env....\$181.20; Deposits....\$541.30; Final Balance (July 16, 2008)...\$964.71.

**EXPLANATION OF LAANPA AND DONATION LETTER:** Lyle Nicholson explained that the LAANPA stands for Lucent, Avaya, Agere, Connectivity Solutions and all others that were part of the Old Ma Bell Systems.

The LAANPA is based on the old 3M Council which consisted of Omaha, NE, Oklahoma City, OK, Columbus, OH, Reading, PA, and Allentown, PA. As retirees we were all members of the IBEW.

The way this got started was in 2001 Everett, Lyle and others from OK, OH, and the 2 PA locations did a lot of letter writing and E-Mailing back and forth. We set up a meeting with the IBEW and the company in Washington D.C. After that meeting we decided it was time that we started to watch the IBEW and the company and do what ever we could do to keep our pensions and benefits such as healthcare and the drug program.

As you all know we have written letters to our congressmen and senators, also we went to their offices on occasion.

Lyle showed an example of the LAANPA national donation letter with a form to fill out on the back.

The money you have donated will be used for news letters, legal advice on how to keep your healthcare and drug program affordable for us, the pensioners....Such as the healthcare plan lower out-of-pocket costs and to see that the company does not put any money they get for having a healthcare and drug program, or rebates they may get from these programs back into their own pockets instead of putting the money back into where it came out of. For instance the Medicare D Subsidy that they receive from the government.

As you have already been aware of that we have a Joint Retiree Healthcare Committee which meets annually to set up the next year's projection of costs.

To do all the meetings and work ahead we may have to partner up with the IBEW, CWA, LRO and then the NRLN.

## **Alcatel-Lucent: Results of 2008 Retiree Healthcare Negotiations for Plan Year 2009 – By Dan Kovar.**

June 20, 2008

To: Alcatel-Lucent Local Presidents

**I neglected to include the increase to the Prescription Drug Plan Out of Pocket Maximum in 2009 in my original web posting and have added it to the Prescription Drug Plan Co-pay information. The Out of Pocket Maximum will increase from \$1250 to \$1500 in 2009. This increase to the co-pay in addition to the increased Out of Pocket Maximum could result in a savings of \$5.8 in 2009. I apologize for the omission.**

The Joint Retiree Healthcare Committee (JRHC) has completed annual negotiations in regard to the Formerly Represented Retiree Healthcare Plan for 2009. Each year, as negotiated in 2004, the JRHC reviews Retiree healthcare costs reported by the Company to have exceeded the negotiated Retiree Healthcare Caps that year. The Company is required to deposit a minimum of \$25 million in a Taft-Harley Trust Fund overseen by Trustees from the Company, the IBEW and CWA, to help reduce the costs to be borne by the Retirees. The Committee is required to "True Up" the balance of the excess cost by making changes to the Medical and/or Prescription Plan Designs, as well as Provider-recommended programs designed to help save future costs for the Plans and for the Retirees. The JRHC must also consider possible increases to Retiree contributions.

This year, the Committee spent a great deal of time researching Provider-recommended programs to minimize increases in the cost of the Plans and/or Retiree contributions in 2009. To that end, the JRHC has recommended several Prescription Drug Plan Programs that will be administered by Medco. They include the following:

- **My Rx Choices** – This program, currently in place, will be extended into 2009 and will continue to provide participants with ongoing cost saving opportunities. Although not mandatory, this program provides lower cost alternatives to medications many of our retirees and their dependents currently take. In 2007 this program resulted in a savings of almost \$1 million to the Prescription Drug Plan and more than \$600,000 of savings to Retirees and their Dependents. **My Rx Choices could potentially save an additional \$1 million.** Retirees, for whom this Program applies, will receive additional information by mail in the near future.
- **Retail Refill Allowance Program (RRA)** – The RRA program helps to take advantage of the cost savings at mail order. Retirees and their dependents will not be mandated to fill their maintenance prescriptions at mail order. However, following the Participant's third fill of a prescription for the same drug at a retail pharmacy, they will be required to pay a higher prescription drug co-pay if they wish to continue filling the prescriptions at a retail pharmacy. This is not a mandatory mail order program. **The savings of this program is projected to be \$2.1 million in 2009 if used effectively by Retirees and their dependents.**
- **Coverage Authorization Programs** – These programs, currently in place for 12 drug

classes, will be expanded in 2009. The programs verify that Members' diagnoses and/or quantities dispensed are consistent with coverage requirements. **By adding 11 drug classes to the programs in 2009, a savings potential of \$2.6 million is possible.**

- **Preferred Step Therapy** - This program, for four drug classes, encourages the use of one drug prior to a secondary drug. This program simply ensures that participants try lower cost generics or lower cost brands before the higher cost brands that may have been prescribed. If the participant's physician indicates that the higher cost drug is medically necessary, the participant will be allowed to continue taking the drug. **The savings potential with this program is \$3.4 million.**

- **Generics Advantage Incentive** – Medco has developed a brand-to-generic co-pay waiver that targets patients who have opportunities to use generics, to convert brands to generics and/or move generics to mail. Participants will receive generics for free during the three month waiver period, the first time they purchase a new generic prescription through Medco by mail. **The estimated savings to the Plan is almost \$400,000.**

- **Prescription Drug Co-pays and Out of Pocket Maximum** - There will be a slight increase in prescription drug co-pays effective 1/1/09. The 4th Tier will increase from \$50 to \$55. The co-pays for Tier 1, 2 and 3 will not increase. Therefore, the 2009 co-pays will be \$10 for Tier 1 generics, \$25 for Tier 2 brand, \$35 for Tier 3 brand, and \$55 for Tier 4 brand. Drugs in Tier 4 have a generic equivalent.

In addition, the Out of Pocket Maximum will be increased from \$1250 to \$1500 in 2009. **The increase in the Tier 4 co-pay, in addition to the increased Out of Pocket Maximum, could save nearly \$6 million in 2009.**

- **Prescription Drug Plan - Out of Pocket Maximum** – The Out of Pocket Maximum will increase from \$1250 to \$1500 in 2009. **This increase will save approximately \$5.8 million in 2009.**

The 2009 Medical Plan will include the following changes:

- **Emergency Room Co-pay** – The co-pay will increase from \$60 to \$75 in 2009. The co-pay will continue to apply only if the participant is admitted to the hospital. **The estimated savings for this increase is \$50,000.**

- **HMO Adjustment Fee** - Participants who elect an HMO as their Medical Plan provider in 2009 will be required to pay an HMO surcharge. This surcharge will apply to all Participants electing an HMO. The surcharge amounts will be:

- Single – Pre-65: \$50
- Family – Pre-65: \$100
- Single – Post-65: \$25
- Family – Post-65: \$50

**The savings to the Plan is estimated to be \$2.4 million in 2009.**

- **Retiree contributions (premiums)** – As negotiated in 2004, Retiree contributions increase by a minimum of 0.5% each year. Contributions are calculated on the amount of a Retiree's monthly pension and do not apply to those who retired before March 1, 1990. If no change to Retiree contributions had been negotiated for 2009 by the JRHC, the contributions would have increased pre-65 Retiree contributions to 9% - Single and 18% - Family. Contributions for post-

65 Retirees would have increased to 6.5% - Single and 13% - Family. However, as we did in 2008, the Unions were successful in holding contributions steady for pre-65 Retirees at 8.5% - Single and 17% - Family. Contributions for post-65 Retirees will be reduced to 5.5% - Single and 11% - Family in 2009. Non-Medicare eligible retirees' premiums will be 8.5% - Single and 17% - Family in 2009. Medicare-eligible Retiree contributions will be reduced to 5.5% - Single and 11% - Family in 2009. **The lower contributions will result in a cost of \$4.9 million to the Plan.**

· **Dependent Verification Audit – The projected savings is conservatively estimated at \$1.6 million in 2009.** Budco projected that 1000 ineligible dependents would be dropped as a result of this audit. This is not a one-time savings, but a savings to the Plan year after year.

It is important to understand that the Unions successfully lowered Retiree contributions only because the projected cost-savings of the Medco programs listed above are substantial. However, those projections are based on significant participation by Retirees and/or their dependents. Should participation fall below the projected numbers, the Unions will have to take up the slack in 2010 and beyond. On the other hand, if Retirees and/or their dependents fully participate in these programs, savings to the Plan should be significant and will not be limited to 2010, but will also apply in future years.

I'd like to thank you in advance for all of your support over the past few years. These negotiations are very difficult and the Unions work very hard to find ways to save the Plan money with minimal impact to the Retirees. Should you have any questions, please don't hesitate to e-mail me at [mflagge@cwa-union.org](mailto:mflagge@cwa-union.org).

In Unity,

Martha Flagge  
CWA Representative

**CONNECTIVITY SOLUTIONS UPDATE:** Pauline placed a call into Connie Carlson and received this report. June 6, 2008 – It is important if you had out-of-pocket medical benefits in the past 2 years from January 2007 through present 2008; you may be owed money. You may go online at [MYUHC.COM](http://MYUHC.COM) and click on 'My Account', or if you don't have internet access you may call Connie Carlson at 691-4954 or any Union Officer.

**AVAYA NEWS:** Jim Filipiak reported from the CWA website: July 7<sup>th</sup>, 2008 – RE: VTP OFFER – Global Services Delivery (GSD). GSD is offering a Voluntary Termination Pay (VTP) offer on July 8, 2008 to Systems Specialists in GCA 299. The last day on payroll is August 15, 2008. The number of VTP's to be accepted is fourteen (14).

**INTRODUCTION OF SPEAKER:** Jim Filipiak introduced Cindy Christiansen, Representative from the Douglas County Sheriff's Office.

Cindy's Report was the following:

## SENIOR CITIZEN SAFETY TALK

INTRODUCTIONS introduce myself and give some background information about my job.

### CRIME

You may be worried about:

Burglary

Fraud

Muggings

Purse snatchings

You can learn how to reduce your chances of becoming a crime victim.

Contrary to popular belief older adults are not the largest group of victims young people between the ages of 12 and 21 are the largest number of victims in the nation.

There are 3 basic elements necessary for a crime to occur they are; OPPORTUNITY, ABILITY, AND DESIRE. By reducing the opportunity and the ability we can often reduce the desire

## II. PROTECTING YOURSELF FROM CRIME

You need to remove opportunities before the criminal spots them.

Be:

ALERT

CAUTIOUS

SELF-CONFIDENT

AT HOME TIPS:

Keep doors locked

Install deadbolt locks

Don't attach an ID tag to your key ring (this is a good tip for luggage also)

Install new locks if you move to a new home or apartment or if you lose your key

Keep garage and basement doors locked

Draw curtains and blinds at night

Install and use a peephole never open the door to a stranger or let them know you are alone

Ask service people for ID before you open the door or call the company if you are unsure. Remember chain locks can be forced

Consider a dog for protection

Beware of phone scams Don't give out personal or financial information over the phone.

Hang up and report nuisance callers

Women who live alone should not list their first name in the telephone directory (use initials or name of significant other)

Protect valuables Keep money and securities in a bank Have your Social Security check or pension check directly deposited in your bank account

Mark all valuables with an ID number ( not your Social Security number)

Check into an alarm or security system it may be worth the cost Join a neighbor hood watch group

TRIAD---SENIORS WORKING WITH LAW ENFORCEMENT (S.A.L.T.) Seniors And Law enforcement Together

Learn from seniors

Involvement by seniors

Partnership

### III. WHEN YOU GO OUT

Leave outside lights on

Don't leave notes on the door

Leave a radio or TV and lights on

Make sure all entries are locked

Don't carry large amounts of cash

Carry your wallet in an inside pocket

Don't use a purse with a shoulder strap or try to leave your purse at home

Use a fanny pack or waist purse

Plan your route

Choose a safe familiar and well-lit route

Let someone know where you are going and when you should arrive.

You are safer if you travel in pairs or with a group

A leashed dog is a deterrent to most muggers.

On buses try to sit near the driver. Ask the driver for directions, not other passengers.

When you return home have your key out and ready. Have the driver watch until you are safely inside your residence

Don't enter an elevator alone with a stranger

Keep alert for anyone hiding nearby

### IV. VEHICLE SAFETY

When driving keep the windows up and the doors locked

Keep your purse and valuables out of sight

Lock valuables in the trunk

If you are harassed at a stop, drive away as soon as possible. Do not attempt to follow if someone has made you angry, get the license plate number if possible and report infractions to law enforcement

### NEVER PICK UP HITCHHIKERS

Check the back seat and floor before getting into your car Park as close to your destination as possible

Try to choose an area that is well lit

If your car breaks down raise the hood but stay inside and keep the doors locked. If a stranger stops to help just ask them to notify the police (do not open the window to talk).

If you have a cellular phone emergencies are the best time to use them.

## V. PROTECTION ON AND BEFORE A TRIP

Stop deliveries (mail, newspapers, etc.)

Lock all entries

Notify law enforcement and request special attention for your residence, tell trusted neighbors

Don't discuss your trip in public (beauty salon, restaurant, etc.)

Leave lights on timers

Shades open

Ringer on phone turned down

Lawn tended

Keep luggage locked and in your sight

Put ID tag inside luggage

Carry traveler's checks instead of cash

Keep your hotel key with you at all times

Keep the room locked

Leave valuables in hotel safe

## VI. COMMON TYPES OF CONSUMER CRIMES WHAT TO BE AWARE OF AND HOW TO PREVENT THEM

As a nation preoccupied by violence and street crime, consumer crime is often not discovered or reported and is difficult to prosecute, much of the time the location of the operation is located in a different state.

Consumer crime (telemarketing fraud) is the #1 crime against the elderly. Many people become victims, not because of greed, but because they are anxious about the future, lonely, honest and expect ethical behavior, too trusting, desperate (on a fixed income), or feel threatened by rising costs.

Telemarketing fraud has gone from a \$1 billion a year industry ('87) to \$4 billion a year ('97)

### FRAUD

Medical Fraud Check with your doctor don't buy into "miracle cures"

Sweepstakes Scams Don't pay anything or give your credit card number for a "free prize"

Property Deals Never buy unseen property

Insurance Fraud Read offers carefully that offer large benefits at low rates

Home Repairs Deal with people you trust.  
Check with the Better Business Bureau. Avoid free inspections  
Bait and Switch Stores lure you in for a “bargain” then try to sell you something more expensive  
Pressure Tactics Don’t rush into a decision.  
Read fine print. Don’t sign anything you don’t understand, see a lawyer if needed  
If you feel you are not getting straight answers , end the conversation

#### CONS

Bank Scams A person claiming to be a bank official asks you to help catch a crook by withdrawing money

Phony Bills Check out unfamiliar bills before paying them

Pigeon Drop A stranger has just found an envelope full of money and wants to share with you if you put up “good faith” money

Ask for proper ID, get names

Stop and think before giving cash to anyone

Call law enforcement if you are suspicious

#### VII. WHAT YOU CAN DO IF YOU ARE A VICTIM

If your home is burglarized don’t go in someone could still be inside

Call 911 from neighbor’s home

Don’t touch anything

If your home is broken into while you are there don’t confront the burglar

Lock the door to the room you are in if possible

If you can get to a phone quietly call 911

Leave the house if possible

If you are robbed don’t resist give up property rather than risk injury

Hand things over as quickly as possible

Pay attention to details

Call 911 as soon as possible

Your life is worth more than your money

If you are the victim of fraud or a con report the incident to law enforcement, the Consumer Protection Agency, and Better Business Bureau Fast action may save your money If you are attacked remember each situation is different. Only you can decide which course of action is appropriate

Some things you can do Sit down to avoid being knocked down and injured



Be realistic about your defense abilities

Yelling, hitting or biting  
may give you a chance to  
escape or may lead to  
further harm

If your life is in danger Passive resistance like  
vomiting or urinating may  
be your best defense

VIII. ALWAYS REPORT ANY CRIME OR SUSPICIOUS ACTIVITY GIVE  
DETAILS

PRESS CHARGES IF THE CRIMINAL IS CAUGHT. This helps to protect others.

DOUGLAS COUNTY  
SHERIFF  
NEBRASKA

MEDIA

RELEASE

RELEASE DATE: July 11, 2008

National Night Out — August 5th

Douglas County Sheriff's Office To Join Jurisdictions Nationwide For  
'America's Night Out Against Crime'

On Tuesday, August 5th, neighborhoods throughout Douglas County are invited to join forces with thousands of communities nationwide for the "25 Annual National Night Out" (NNO) crime and drug prevention event. National Night Out, which is sponsored by the National Association of Town Watch and co-sponsored locally by the Douglas County Sheriff's Office, will involve over 11,000 communities from all 50 states.

National Night Out is designed to: (1) Heighten crime, drug and violence prevention awareness; (2) Generate support for, and participation in, local anticrime programs; (3) Strengthen neighborhood spirit and police-community partnerships; (4) Send a message to criminals letting them know the neighborhoods are organized and fighting back.

The evening of August 5th, residents in neighborhoods throughout Douglas County and across the nation are asked to lock their doors, turn on outside lights and spend the evening outside with neighbors and law enforcement. Many neighborhoods throughout Douglas County will be hosting a variety of special events such as block parties, cookouts, parades, visits from law enforcement, flashlight walks, contests, youth activities and anticrime rallies. If you need help planning an event, visit the National Night Out Website at [www.nno.org](http://www.nno.org).

The Douglas County Sheriff's Office is committed to working with neighborhoods to prevent crime and will be visiting those hosting events on August 5. If you are in the primary patrol jurisdiction of our office and would like us to join you, contact the Douglas County Sheriff's Office at (402) 444-7470 to make an appointment.

CRENT CARD SCAN First Seen: July 2005

Here is a credit card scam that is hitting our area.  
You might want to pass along this email.

This information is worth reading. By understanding how the VISA & Master Card Telephone Credit Card Scam works, you'll be better prepared to protect yourself. Those con artists get more creative every day.

My husband was called on Wednesday from "VISA", and I was called on Thursday from "MasterCard". The scam works like this:

Person calling says, "this is <name>, and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify.

This would be on your VISA card which was issued by <name> bank. Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona?"

When you say "No", the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?"

You say "yes". The caller continues... "I will be starting a Fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for Security.

You will need to refer to this Control #". The caller then gives you a 6 digit number. "Do you need me to read it again?"

Here's the IMPORTANT part on how the scam works. The caller then says, "He needs to verify you are in possession of your card". He'll ask you to "turn your card over and look for some numbers. There are 7 numbers; the first 4 are your card number, the next 3 are the 'Security Numbers' that verify you are in possession of the card. These are the numbers you use to make Internet purchases to prove you have the card. Read me the 3 numbers".

After you tell the caller the 3 numbers, he'll say, "That is correct. I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?" After you say No, the caller then Thanks you and states, "Don't hesitate to call back if you do", and hangs up.

You actually say very little, and they! never ask for or tell you the card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. Are we glad we did! The REAL VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charge on our card.

Long story short, we made a real fraud report and closed the VISA card, and they are reissuing us a new number. What the scammers wants is the 3-digit PIN number on the back of the card.

### Don't give it to them.

Instead, tell them you'll call VISA or Master card direct. The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 Digit PIN Number, you think you're receiving a credit However, by the time you get your statement, you'll see charges for purchases you didn't make, and by then it's almost to late and/or harder to actually file a fraud report.

What makes this more remarkable is that on Thursday, I got a call from a "Jason Richardson of MasterCard" with a word-for-word repeat of the VISA scam. This time I

didn't let him finish. I hung up! We filed a police report, as instructed by VISA. The police said they are taking several of these reports daily. They also urged us to tell everybody we know that this scam is happening.  
Please pass this on to all your friends. By informing each other, we protect each other.

**PLANNING FOR THE UNEXPECTED:** Dan Kovar asked that anyone wanting a copy of this document may come up because we have several copies for \$1.00 each up at our front table:

**BLOOD DRIVE:** The Blood Drive will be at the plant on Friday the 8<sup>th</sup> of August from 7:00 AM till 12:00 noon. Please contact Connie Carlson at 691-4954 or [ccarlson@csmfg.com](mailto:ccarlson@csmfg.com) for an appointment or just walk-in at the new entrance door and donate. The committee would love to have the retirees donate. Dick

**PIONEER LUCHEON:** The next Pioneer Luncheon is Tuesday September 16<sup>th</sup>, 2008.

**MEETING WAS ADJOURNED:**