

**JULY 21, 2010 MINUTES OF THE OMAHA WORKS RETIREE GROUP  
AT THE IBEW UNION HALL**

**WELCOME:** Our President, Lyle Nicholson, opened up the meeting by welcoming all the retirees there.

**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, Mary Jo Pinkerton, Edie Riestler, Ray Sempek, and Cheryl Todd. Absent were Bill Love and John Pinkerton.

**DEATHS OF RETIREEES:** A list of the deceased was announced since our April 21, 2010 quarterly meeting. The attendees were asked if they had any additional names to turn in. We all stood for a moment of silence.

**MINUTES:** The secretary read a summary of the April 21<sup>st</sup> minutes. Cheryl Todd made a motion to accept the minutes as read and Claude Welch seconded the motion, all ayes and motion carried.

**TREASURER'S REPORT:** Andy gave the following report:

Beginning Balance-----	\$2412.41	April 21, 2010
Deposits-----	\$465.80	
Expenses:		
Office Supplies-----	\$264.72	
E-Board Meeting Tip-----	\$20.00	
April Meeting Hall Rental-----	\$75.00	
Web Hosting Fee – 2 yrs-----	\$99.00	
Nebraska Alliance For Retired Americans-----	\$25.00	Annual Dues
Final Balance-----	\$2394.49	July 14, 2010

**OLD BUSINESS FROM THE FLOOR:** None

**NEW BUSINESS FROM THE CHAIR:** Dan Kovar's report on OCC: Alcatel-Lucent offers additional Other Covered Charges (OCC) coverage to supplement the amount automatically provided under the Traditional Indemnity option. On the table when you entered the meeting were flyers with the information giving a few frequently asked questions about the coverage and how it works:

**ANNOUNCEMENT FOR MEETING CHANGE:** Edie gave the following reports: First the E-Board was talking about rather having quarterly meetings with you retirees, how about a meeting every 6 months! October, which is around Open Enrollment and April which falls usually around contract time: That would eliminate the January and July meetings which usually is low attendance due to the winter and summer months. Does anyone have a problem with that? If so stop and see one of us after the meeting. Again, we can always use volunteers! See us after the meeting!

Secondly, last year in September we received a letter from the National Group (LAANPA) asking for annual dues. This might be coming again in your mail this year. We as the Omaha Group do not belong to this national group anymore, so it is entirely up to you whether you want to donate to this group. If there are any questions see one of us after the meeting.

**DEATH BENEFIT:** Ray Sempek gave the following report:

**BASIC LIFE INSURANCE:**

LUCENT & AT&T	YES	1 X ANNUAL PAY
AVAYA	YES	1 X ANNUAL PAY
CSMI (Until age 65)	NO	11/2 X ANNUAL PAY

**SUPPLEMENTAL INSURANCE:**

LUCENT & AT&T	YES UNTIL 65	MUST BE CONVERTED
AVAYA	YES UNTIL 95	
CSMI	YES UNTIL 95	

**DEATH BENEFIT:**

LUCENT & AT&T	YES	Payable to Legal Spouse
AVAYA	YES	Payable to Legal Spouse
CSMI	NO	

Basic Life & Supplemental Life Insurance is managed by Met Life. In case of death Met Life should be contacted as soon as possible. The Omaha office of Met Life is a better contact than the 800 number.

Death Benefit is managed by the Pension Center. In case of death the Pension Center should be contacted.

Ray discussed the three types of Life Insurance offered by the company:

**BASIC LIFE INSURANCE:**

**WESTERN ELECTRIC, AT&T AND LUCENT** all keep the Basic Life Insurance until death. The Insurance is equal to 1 X Annual Pay. You select your beneficiary. The premium begins to decrease by 10%. This reduction continues until you reach 70. At this time your insurance premium will be reduced by one half. It will remain at this level until death.

For example: If you retire at a \$40,000 premium. You will keep this value until you reach 65. Your premium then begins to decrease by 10% until you reach 70. Your insurance then will be worth \$20,000 and will remain at that level until death.

**AVAYA:** The Basic Life Insurance Plan is exactly the same as the Western Electric, AT&T and Lucent Plan is above.

**CSMI:** Keep the Basic Life Insurance until they reach the age of 65. You select your beneficiary. The Insurance is equal to 11/2 X Annual Pay. However when you reach the age of 65 the insurance is discontinued. After the age of 65 the Insurance is over, it ceases to be in effect.

#### **SUPPLEMENTAL INSURANCE:**

**WESTERN ELECTRIC, AT&T AND LUCENT:** This is additional Life Insurance that can be purchased by employees. We can keep this insurance until we reach the age of 65. When we reach 65 we must contact Met Life to convert this Insurance to a new policy. Met Life cannot deny you life insurance at this time but the rates, may be considerable higher.

**AVAYA:** Employees also purchase this additional insurance. However the Supplemental Insurance does not expire at 65. Avaya employees keep their insurance until age 95. They do not have to convert. They must make the monthly payments and make them on time. There is no payroll deduction.

**CSMI:** The Supplemental Insurance Plan is the same as the Avaya Plan.

#### **DEATH BENEFIT:**

**WESTERN ELECTRIC, AT&T AND LUCENT:** Still has the Death Benefit. It is worth 1 X Annual Pay. It is payable only to the legally married spouse.

**AVAYA:** Still has the Death Benefit. It is worth 1 X Annual Pay. It is payable only to the legally married spouse.

**CSMI:** Does not have the Death Benefit.

Basic Life and Supplemental Life Insurance is managed by Met Life Insurance Company. In case of death, Met Life should be contacted. The local or Omaha telephone number is a better contact than the 800 number.

The Death Benefit is handled by the Pension Center. In case of death, the Pension Center should be contacted.

**PLANNING FOR THE UNEXPECTED:** This document was copied again for the retiree's convenience: They will be up on the table by the secretary for \$1.00 each after the meeting.

**SPEAKER:** Lyle introduced Ed Nolte, a veteran of our Armed Forces, and he had a presentation of different flags throughout the years. This was a private presentation that Mr. Nolte does by memory so will just give you the name of the flags.

The Bedford Flag  
The Bunker Hill Flag  
The Grand Union Flag  
Washington's Cruisers Flag  
First Continental Regiment of Pennsylvania Flag  
Moultrie Flag  
Gadsden Flag  
Rhode Island Regiment Flag  
Betsy Ross Flag  
Bennington Flag of 1876  
First Navy Jack Flag  
1812 Star Bungled Banner Flag  
Second Flag of the Texas Republic  
Confederate Flag  
1912 48 American Star Flag  
1960 50 American Star Flag

In 1953 'Under God' was put into the Pledge of Allegiance.  
From a 1921 poem Mr. Nolte recited this poem which was called 'The Toast to the Flag'.

**NEXT MEETING ANNOUNCEMENT:** Lyle announced that October 20, 2010 will be the next quarterly meeting. Bryan Flickinger, Lucent healthcare coordinator has been asked to come again this year.

**ADJOURNMENT OF MEETING:** Motion was made to adjourn, seconded, all eyes and meeting was adjourned.