

**Minutes of the Omaha Works Retiree Group Meeting on
October 16, 2013
at the I.B.E.W. Union Hall**

OPENING: Our President, Dan Kovar, welcomed everyone and told the membership that if you have a change in your email or phone number please give it to the people at the back table so we can update our information.

Dan asked us all to stand for the Pledge of Allegiance to the flag of the United States of America.

ROLL CALL:

Present were:

DAN KOVAR
HOWARD CLARK
MARY ELLEN MACKENZIE
ANDY BARGES
JIM FILIPIAK
BOB AGEE
DON KADEREIT
VERN KLAUMANN
BILL LOVE
JOHN PINKERTON
MARY JO PINKERTON
RAY SEMPEK
CHERYL TODD

DECEASED RETIREES: Mary Ellen read a list of those who have passed away since our July 2013 meeting. The attendees were asked if they knew of any other retirees that had passed away that were not mentioned. Dan asked us all to stand for a moment of silence.

BUCKETS: The buckets were passed.

MINUTES: Mary Ellen read the minutes of the July 17, 2013 retiree meeting. A motion was made to accept the minutes as read, second, all ayes and motion carried.

TREASURER'S REPORT: given by Andy Barges

Beginning Balance	\$3,069.81
Deposit	\$ 437.00
Expenses: Interpreter	\$ 72.00
Hall Rental	\$ 75.00
Checks	\$ 4.00
Post Office Rental	<u>\$ 44.00</u>
October 16, 2013 Balance	\$3,309.81

Dan asked for a nomination to accept the treasurer's report & seconded. He thanked the membership for their donations.

OLD BUSINESS FROM THE FLOOR: None given

NEW BUSINESS FROM THE CHAIR:

Dan told the membership that there are updated contact directories and dates for next year's meetings are at the back table.

Dan told the membership about the Alcatel-Lucent Welfare Plan Creditable Coverage Disclosure Letter.

This was mailed out 9/10/2013. You must keep this letter. This letter will keep you from having to pay a higher premium (a penalty) if you later decide to join a Medicare prescription drug plan. If you don't have this letter you can call 1-888-232-4111 and request a copy of the letter.

A similar letter should come to Avaya & Comscope retirees.

Don talked to the membership about the Comscope \$1,000 Part B Reimbursement. Any leftover balance carries over to the next year. You can submit medical, dental, mileage and drugs. The reimbursement covers bills for your spouse. Don was available after the meeting for questions.

Ray Sempek told the membership that if you are retired from Lucent and want a copy of your pay details or want to check your pension go to alcatel-lucent.ingplans.com. The information is on one of the handouts on the back table.

Ray introduced our speaker – Bryan Flickinger, IBEW Senior Benefits Advocate. Bryan talked to the membership about various items to do with United Healthcare (PPO) coverage & payments and open enrollment:

Flu & pneumonia shots – use your white UHC card at a pharmacy, not your Medco/Express Scripts card. At the pharmacy if your Medco/Express Scripts card doesn't pay then try your UHC card.

Shingle shots are still not paid for by UHC. A member said they are only \$15 through the VA if you are a vet.

Changes in premiums for the PPO are going up from 7% to 8%, but Traditional is going up to 15%. He encouraged the membership to really consider the PPO if they weren't already in it. There is a savings in monthly premiums and has better coverage.

He recommended requesting your enrollment booklet at 1-888-232-4111.

The prescription plan has some changes – generic copay stays the same.

The 30 & 90 day supplies are increasing depending on formulary or name brand drugs. If you are paying more than the listed copay contact Bryan, you are probably paying a penalty that you shouldn't have to pay.

The money saved by the membership using generic drugs stays with the union account not the company account.

Question: is there a list of drugs allowed?

Answer: yes, go to the Medco site

Question: isn't Medco now Express Scripts?

Answer: yes they are the same. Express Scripts bought out Medco, but both names work.

Question: problem with not being able to understand representatives from United Health Care, they are from the Philippines.

Answer: if you have a problem understanding, then ask to speak to another representative or a supervisor.

There is a one-time charge per year, from your local pharmacy to pay \$50 deductible.

Make sure you don't pay your doctor or hospital bills until you receive your EOB (explanation of benefits) and only pay what is listed under "pay this amount".

Question: when paying final bill you can ask your doctor of a discount, this sometimes works.

Question: what card do I show if I am in Medicare/Traditional?

Answer: Bryan recommended they change to the PPO, but if not they should have 2 cards. If in the PPO you only have the UHC PPO card.

Question: Traditional is increasing my premium by \$167, are they trying to force us out?

Answer: Bryan asked why are you staying in Traditional? The only reason he sees to stay is if your pension is less than \$500

Bryan reminded us about hearing aid coverage and Silver Sneakers gym membership for PPO members.

Question: if you don't call in what do you get? What is my default?

Answer: you need to go online or call to be sure what your current coverage is at this time. For 99% the default is the PPO. If you have a Class II dependent – you must call in every year.

Question: OCC charge shows up on sheet for \$2.25, but I'm in the PPO.

Answer: You shouldn't be charged the \$2.25. Check your total costs. If it is included get in touch with Bryan. It is only for people in Traditional.

Question: Chiropractic care isn't being paid.

Answer: your chiropractor must code for subluxation of the spine (popping your back) for UHC to pay. Doctors know to do this for Medicare but forget sometimes with UHC.

Bryan reminded us that we have DMO dental coverage that sometimes should be used to reduce costs. Only about 1/3 of us use any dental coverage.

Question: do we need to pre-certify for tests, surgeries, MRI, etc. if in the PPO?

Answer: the doctor's office should be calling UHC before doing these tests. They should make the call when setting up the appointment for you. Doctors are getting better at doing this.

Question: what about emergencies?

Answer: don't worry about that, just go in and lay down.

Question: what can be done about the raising rates for long term care? Had the coverage for years and rates are being raise by 80%.

Answer: nothing can be done about this, we don't set the rates.

Wellness physical – you are entitled to one per year but you must make the appointment as a 'Wellness visit' and you can't discuss medical problems when you see your doctor.

Your surviving spouse should have the numbers to call. They shouldn't use COBRA after the 6 months provided by the company has ended. There is a FSP (Family Security Plan) that is cheaper and includes dental coverage. There is a death benefit paid by MetLife and ING.

Question: I was grandfathered under pre 3/90 retirement, so why am I having to now pay a premium?

Answer: Benefits are no longer under a contract that is 'grandfathered' that is why we are pushing the PPO for those of you. Under Traditional you have a 7% cost, but under the PPO it is \$0. Why don't you want to change to the PPO? Her answer: I'm afraid my doctor won't be covered. Bryan's answer: as long as your doctor, hospital, etc. accepts Medicare then it is paid also by the PPO.

There is no actual contract for us retirees – only an agreement with the company. The Union has almost \$4billion for our healthcare.

We need to talk to our Congressmen to protect our union fought benefits.

Question: I'm in Traditional, do I need to call?

Answer: if you want to stay in Traditional be sure to call

Question: Do I get a letter confirming what choices I made?

Answer: yes

You can always make a change between the PPO and Traditional but you will need to start a new deductible with the new coverage.

Alcatel-Lucent now has contracts in Russia & china. The USA is a huge data dump – fast & accurate. Had huge layoffs – mostly elsewhere than the US.

Bell Labs – streamlining to work on specific items.

Bell Labs Patents are looking at Patent infringement.

Dan thanked Bryan for coming, closed the meeting and gave a reminder of the next meeting on April 16, 2014

Respectfully submitted, Mary Ellen Mackenzie, Secretary