

**OCTOBER 20, 2010 MINUTES OF THE OMAHA WORKS RETIREE GROUP
AT THE IBEW UNION HALL**

WELCOME: We all want to welcome everyone here to our October meeting.

PLEDGE OF ALLEGIANCE: Our president, Lyle Nicholson, had us stand up and he led us in the Pledge of Allegiance to our flag.

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

DECEASED RETIREES: A list of the deceased was announced since our July 20th 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 July 20, 2010 minutes. Cees Eastberg made a motion to accept the minutes as read, seconded by Claude Welch, all ayes and the motion carried.

TREASURER'S REPORT: Beginning balance as of September 1, 2010 -- \$2503.84, Post Office Box Fee for one year -- \$70.84, Final Balance as of October 13, 2010 -- \$2433.84. Report given by Secretary:

OLD BUSINESS FROM THE FLOOR: The secretary gave these comments: At our last quarterly meeting Edie explained that the E-Board is considering holding a fewer number of meetings a year. She asked if you folks had any questions or objections to this idea to come up and discuss it with one of us after the meeting is over. We did get some feedback through the calling committee and by telephone conversations with our E-Board healthcare coordinator. At our last E-Board meeting we have decided to go with eliminating the bad weather meeting in January and just hold the three other meetings in April, July, and October. We always leave the possibility of calling a special meeting at any given time. We hope this is satisfactory with everyone. This is how our Meeting Schedule for 2011 is made out.

“Isn't it great when you have accomplished a big task”? This is how Pauline felt when she finished completing the ‘Planning for the Unexpected’ document. This document will give you that relaxed feeling when your affairs are in order and you know that your personal wishes will be implemented by your family. One of our former speakers told us that if you put down on paper your wishes for how and to who you want your possessions to go too that it is the law of Nebraska that this is like a will and is carried out to your specifications if you have your signature attached to the document. We have several copies of this document printed up for you and they are \$1.00 each. We don't make any money on this and we kept running out so today we hope we have plenty up here after the meeting for you to pick up.

NEW BUSINESS FROM THE CHAIR:

AVAYA AND CSMI OPEN ENROLLMENT INFORMATION: Reported by Edie Riestler: First I want to talk about Avaya's Open Enrollment. It is going on right now through Nov. 2, 2010. You can log onto AvayaHealthyDecisions.com to enroll or call 1-800-526-8056. If you enroll online they e-mail you your confirmation statement, print this and save that is your proof you enrolled. If you call they send your confirmation statement in the mail. Beginning Jan.1, 2011 Avaya's Prescription Drug Program will be administered by Medco. So watch your mail in December, they are supposed to be sending you some information on this. Aetna is supposed to transfer your remaining prescription refills to Medco pharmacy. Also in your Open Enrollment packet there is the Credible Coverage letter. Save this for your records.

Connectivity Solution's Open Enrollment will be Nov. 1st through Nov. 19. So watch your mail for this. Jay Vick' phone number is 691-2705; if you don't receive this give him a call.

Bryan Flickinger is here to answer questions for Lucent's Open Enrollment. What he talks about only pertains to Lucent, so hold all Avaya or Connectivity Solution's questions for Edie after the meeting. She will be here to answer your questions.

NEW VOLUNTEERS FOR OFFICERS AND THE EXECUTIVE BOARD: Jim Filipiak once again explained that we need new blood to donate their time to joining our group's board or become an officer. He asked that you please step up to the plate because several of us are burnt out.

INTRODUCTION OF SPEAKER: Lyle introduced Bryan Flickinger, Lucent's Healthcare Coordinator. Bryan once again asked all the Lucent retirees to check over their personal information and see that everything is correct in your Open Enrollment packets.

Highlighting just a few items Bryan went over was in some changes for 2011. In-Network POS Annual Deductible:

- Individual coverage: 1% of annual pension

For example...How to calculate 2011 POS annual deductible amounts

- In-network -- \$120 per covered individual (1% x \$12,000 = \$120)

There will be a separate annual deductible under the Prescription Drug Program when you purchase prescriptions at a retail pharmacy –If you are enrolled in the POS or Traditional Indemnity option, you will pay a \$50 per individual annual deductible for prescriptions purchased at a retail pharmacy (such as Walgreen's or Rite Aid) before you begin to pay copayments. A new Medco "Member Pay the Difference" program for retail and mail-order prescriptions – Under this program, if you purchase a brand-name medication when a generic equivalent is available, you will pay the generic copayment, plus the difference in cost between the brand-name and generic prescription.

If you retired on or after March 1, 1990, your medical and dental premium costs for the POS and Traditional Indemnity options will increase.

- Retirees not eligible for Medicare: You will pay 9.5% of your annual pension Amount for individual coverage and 19% of your annual pension amount for two-Person or family coverage.

- Medicare-eligible retirees: You will pay 6% of your annual pension amount for Individual coverage and 12% of your annual pension amount for two-person or Family coverage.

LUCENT SICKNESS AND DEATH BENEFIT

QUALIFIED BENEFICIARY

MANDATORY BENEFICIARIES

1. Lawful spouse living with the retiree at time of the retiree death.
2. Unmarried dependent children up to age 23

Or

Child over age 23 who is disabled and incapable of self support.

3. Dependent parents living with retiree or separate household that you provide in the Vicinity of your home.

IF NO MANDATORY BENEFICIARIES AT THE TIME OF DEATH

DISCRETIONARY BENEFICIARIES

Relatives other than your mandatory beneficiaries who the Lucent Technologies Inc. Benefit Claim and Appeal Committee determines were dependent on you for Financial support before your death and who demonstrate a financial need after your death.

Amount of Sickness and Death Benefit

A sickness death benefit equal to one year's pay, excluding overtime, if you die as the result of an illness while you are receiving a Service or Disability Pension.

A family member or friend should notify the Pension Service Center (PSC), 1-866-429-5764 as soon as possible after your death. Claims received more than one year after your death will not be accepted.

This report by Bryan is not exactly how he gave it; it is copied out of the Lucent Technologies Inc. Retirement Plan document.

Lucent Technologies Inc. Life Insurance Plans for Retired Employees

This is a summary plan description (SPD) of the benefits available, effective January 1, 2001, to **eligible retirees** under the Lucent Technologies Inc. Life Insurance Plans. More detailed information is provided in the official Life Insurance Plan document, which is the final authority. In all instances, the Life Insurance Plan documents will control and govern the operation of the Life Insurance Plans. The Board of Directors of Lucent Technologies Inc. (or its delegate) reserves the right to modify, suspend, change or terminate the Life Insurance Plans at any time. Participants should make no assumptions about any possible future changes until a formal announcement is made by Lucent.

Questions regarding your benefits should be addressed to the Insurer as designated in “Important Information About Your Benefits.” Because of the many detailed provisions of the Life Insurance Plans, no one other than the Insurer is authorized to advise you as to your benefits. For this reason, Lucent Technologies Inc. cannot be bound by statements made by unauthorized personnel. Please note that participation in the Life Insurance Plans is neither an offer nor a guarantee of continued benefits during retirement.

INTRODUCTION

The Life Insurance Plans are designed to provide financial assistance to your family upon your death.

When you retire, the company automatically provides you with basic coverage of one times your **total annual pay**. The coverage is reduced annually beginning at age 66, but is never less than 50% of your basic coverage (or \$1,500, whichever is greater). Basic life insurance coverage is provided at no cost to you.

You are eligible for supplementary coverage if you retire before age 65 and you had supplementary coverage immediately before your retirement. The cost for supplementary coverage is automatically deducted from your monthly pension check. Supplementary coverage ends at age 65.

Special Note to Beneficiaries

While we encourage you to review this entire document to familiarize yourself with the insured person’s benefits under these Plans, the following sections were specially designed to assist you in quickly and easily filing a claim for benefits.

- Claim Procedures for Beneficiaries
- Helping Your Beneficiaries File a Claim

LIFE INSURANCE PLANS – HIGHLIGHTS

Here’s a summary of some key features of the benefits under the Life Insurance Plans.

Eligibility	Generally, you're eligible for basic coverage if you are an eligible retiree .
Enrollment	You do not need to enroll for coverage. The Life Insurance Plans automatically provide you with basic coverage when you retire.
Amount of Coverage	The company provides you with basic coverage of one times your total annual pay . Beginning at age 66, the amount of your basic Life Insurance is subject to reduction.
Cost	Lucent pays the full cost to provide you with basic life insurance coverage during retirement.
When Benefits Are Paid	Basic and supplementary coverage are payable to your beneficiary (ies) upon your death. Under the Accelerated Benefit Option (ABO) you may be eligible to receive a portion of your basic and supplementary benefit while you are still living if you are diagnosed with a terminal illness with a life expectancy of six months or less.
When Coverage Ends	Your company – paid basic coverage continues for life.

TERMS YOU SHOULD KNOW

Annual rate of pay: if you were paid every week, your annual rate of pay is 52 times your normal weekly adjusted rate of pay (hourly rate times 40). If you were paid once a month, it's 12 times your monthly base pay.

Company – paid basic life insurance coverage: the amount of your basic life insurance coverage that the company provides at no cost to you. This type of insurance has a benefit of one times your **total annual pay**. The amount of your company-paid basic coverage begins to reduce when you reach age 66.

Contingent beneficiary: the person (s) who receives the death benefits under your basic and supplementary life insurance coverage only if none of your **primary beneficiaries** are living when you die.

Eligible retirees: former management or occupational employees who retired from a **participating company** with a service or disability pension under a Lucent Technologies Inc.-sponsored pension plan, *excluding* former full-time management employees who retired on or after January 1, 1999 and part-time management employees or Lucent Business Assistants who retired after January 1, 2000.

Primary beneficiary: the person (s) organization, estate or trust named to receive the death benefits for life insurance if the covered individual dies.

Total annual pay: used to determine the amount of basic life insurance available to you upon your retirement. Generally, your total annual pay is your **annual rate of pay** at the time of your retirement, plus an adjustment for bonuses, incentives and merit awards paid within the last 12 months before your retirement (if these amounts are considered a part of your compensation for the normal work schedule), rounded to the next higher \$1,000. Total annual pay does *not* include differentials, overtime pay, extra payments or allowances that are considered temporary.

If you were paid under the Marketing and Sales Incentive Compensation Plans, your total annual pay for determining the amount of your basic coverage during retirement is your **annual rate of pay** plus one-third of the incentive compensation paid over the 36 months immediately before your retirement. Added to this figure are any bonuses outside the incentive plan paid within the last 12 months when they are considered a part of your compensation for the normal work schedule. The figure is then rounded up to the next higher \$1,000. If you had not been on your last incentive plan for 36 months, a portion of your full salary equivalent is assumed as your incentive compensation paid for those months before going on your last incentive plan. The incentive plan you were on at the time of retirement is used to determine your annual rate of pay and your full salary equivalent.

Cost

The life insurance plans provide basic life insurance coverage at no cost to you.

Naming a Beneficiary

After your retirement, the beneficiary (ies) for your basic and supplementary coverage are the same as those designated while you were actively employed.

Who Can I Name as a Beneficiary?

You may name one or more individuals as your beneficiary (ies), or you may designate almost any organization, a trust or your estate. However, you must choose the same beneficiary (ies) for both your basic and supplementary coverage.

If you name more than one beneficiary, be sure to indicate the share payable to each one. If you don't indicate this, your beneficiaries will share equally.

Generally, death benefits are paid to your **primary beneficiary (ies)**. However, if one or more of your primary beneficiaries dies before you, the amount that person would have received will be paid to your lawful spouse, children, and parents or to your estate. If none of your primary beneficiaries are living when you die, payment will be made in

equal shares to your **contingent beneficiaries**, unless you indicated otherwise. If none of your beneficiaries are living when you die, payment may be made to your lawful spouse, children, and parents or to your estate.

How to Change Your Beneficiary

You may change your beneficiary at any time, unless you assign your benefits. To change your beneficiary, contact the Insurer (see "important Contacts") for the appropriate form. After you complete the form, return it to the Insurer. Your change takes effect on the date it is received by the Insurer.

CLAIM PROCEDURES FOR BENEFICIARIES

Filing a Claim

To report a death, you must call the Insurer (see "Important Contacts").

The Insurer will send you a claim form. They can also answer questions about the insured person's benefits and can help you complete the claim form.

- Follow the instructions on the claim form carefully and answer all questions completely.
- Attach an original death certificate.
- Submit the required paperwork to the address printed on the form.

The Insurer evaluates all claims before paying benefits. If the claim is approved, payment is made as outlined under "How Benefits Are Paid." If any benefits are denied, you will receive a written explanation. If there is a question about a claim payment, you may request an explanation from the Insurer.

If a claim is denied, you may appeal the decision. For more information, see "Claim Denial and Appeal Procedures." As a beneficiary, you also have rights under the Employee Retirement Income Security Act of 1974, as amended (ERISA). For more information, see "Your Rights Under ERISA" in the "Important Information About Your Benefits" section.

Filing Deadline

Generally, you should submit a claim as soon as possible after the death occurs.

To help ensure you receive the maximum benefit the insured was entitled to, please refer to "Helping Your Beneficiaries File a Claim." This section may contain information filled out by the insured that will assist you in filing a claim for benefits.

IMPORTANT CONTACTS

The Insurer:

Handles all recordkeeping. Contact to change elections, request conversion to an individual policy, report a death, or ask questions about the Plan.

Metlife Insurance Center
P.O. Box 6158
Utica, NY 13504-6158
1-888-201-4612

Metropolitan Life Insurance Company

Processes claims, decides appeals of Denied claims and interprets Life Insurance Plan provisions.

To file or appeal a claim, write to:

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 3016
Utica, NY 13504-3016

This also is not how Bryan stated at the meeting but is a copy of the Lucent Technologies Inc. Life Insurance Plans for Retired Employees.

Bryan fielded questions from the retirees in attendance:

Bryan's resource union contact information:

1-877-878-5957

Bryan1599@att.net

IBEW Managed Care Program Coordinator – Bryan Flickinger

- Not a representative of Alcatel-Lucent medical plans
- Assists current and former union members

VAS: Nebraska's SHIP: Howard Clark asked anyone who wants a pamphlet to come up after the meeting and pick one up.

NEXT MEETING ANNOUNCEMENT: Lyle Nicholson told the retirees that April 20, 2011 will be the next OWRG meeting.

ADJOURNMENT: Lyle adjourned the meeting.