

Places and Information Sources Where You Can be Served

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Alcatel-Lucent Sources of Information	
Lucent Pension Services Center	1-866-429-5764
Lucent Benefits Center administered by Hewitt	1-888-232-4111 or http://resources.hewitt.com/lucent/ (password required-available by phone)
Prescription Drugs administered by Medco	1-800-336-5934
Dental plan administered by Aetna	PPO: 1-800-220-5470 DMO: 1-800-220-5479
Answers Web Site	www.benefitanswersplus.com
Lucent Participant Advocacy Center useful to escalate issues	To request Advocate involvement, call the Lucent Benefits Center at 1-888-232-4111

Formerly Represented Retirees Information Sources	
CWA Bargaining Unit for Lucent Web Site	cwa-comtech.org/company/lucent-news.html
CWA e-mail address	cwa-comtech.org/contact.html

MORE AUTHORITATIVE RESOURCES WORTH READING	
Information from Government Agencies	
» Choosing and using a health plan A well organized outline of factors to consider in selecting health plans, from the US Agency on Health Care Quality. < http://www.ahrq.gov/consumer/hlthpln1.htm >	
» Your Guide to Choosing Quality Health Care A step-by-step guide to the many factors in making a health plan choice. Includes space to organize and record your own health history - often asked for by health plans. A bit long (54 pages) but complete and invaluable. From the US Agency on Health Care Quality. < www.LucentRetirees.com/BenefitsTeam/images/qualguid.pdf >	
» Medicare Medigap Policies Often referred to as the "original Medicare", these Medigap (sometimes called "Medicare Supplement Insurance") policy is health insurance designed to supplement the Original Medicare Plan, that is, to help pay some of the health care costs ("gaps") that the Original Medicare Plan doesn't cover (like copayments, coinsurance, and deductibles). < www.medicare.gov/Library/PDFNavigation/PDFInterim.asp?Language=English&Type=Pub&PubID=02110 >	
» Find and Compare Medicare Plans If you're on Medicare, the Medicare center allows you to search for health plans and lists price and features. < www.medicare.gov/MPPF/Include/DataSection/Questions/GeneralQuestions.asp >	
» A guide to health care topics. This provides a complete listing of medical terminology and treatment descriptions for you to better understand healthcare questions and associated treatments. From the US National Library of Medicine. < http://www.medlineplus.gov >	
» Health Savings Accounts (HSAs) paired with High Deductible Plans (HDHPs). This is a relatively new form of health insurance for those under 65 years of age. Tax benefits are an attractive feature, but there's a high deductible. From the independent George Washington University National Health Policy Forum. Offers "questions to ask" on page 18. < www.nhpf.org/pdfs_bp/BP_HSAs&HDHPs_Fundamentals_04-23-2007.pdf >	
Information from the Industry [see notes at end]	
» Health plan choice check lists A check list for comparing health plans with explanations of each item, with	

an emphasis on the quality of the healthplan. From WebMD [1].
<http://www.webmd.com/content/article/8/1680_51357.htm>

» [Frequently asked questions about health insurance](#) Explains the differences between HMOs, PPOs, plan types in understandable terms. From healthinsurance.org [2].
<<http://www.healthinsurance.org/questions.lasso>>

» [A Health Plan Report Card \(by state\)](#) An interactive site that provides a scorecard on the quality of individual health plans, by State. These scorecards are frequently referenced by state agencies. From the National Committee on Quality Assurance [3]. <<http://hprc.ncqa.org/index.asp>>

» [Checklists for comparing benefits and costs](#) Two, short printable lists that provide the essential points for comparing different healthcare plans; one for benefits, one for costs. From the USAA Foundation [4].
<<http://www.usaaedfoundation.org/insurance/he01.asp>>

» [Healthcare consumer guides for each State](#) Created and published by Georgetown University. Outlines health insurance protection options and alternatives. <<http://www.healthinsuranceinfo.net/>>

Information from Lucent, the plan sponsor for most retirees

» [The Summary Plan Description for Management and other Eligible Retirees](#) An "official" document that covers insurance services, prescription drugs, and who is covered. The document appears outdated (Jan 1 2005) and the Benefits Team has requested, under ERISA, for it to be replaced.
<<http://www.lucentretirees.com/BenefitsTeam/SxS/spd-management-medical-2005.pdf>>

» [Lucent retiree medical benefits at a glance](#) Provides a list of the features and cost components that were contained in the October 2006 enrollment documents. Very useful for making a plan to plan comparison using the check lists above. Probably will be changed for the 2008 enrollment. From the Hewitt web site. [5]
<www.LucentRetirees.com/BenefitsTeam/images/ManagementRetirees.2007-BAAG3.pdf>

Notes

[1] WebMD is a commercial business. Web site has advertising.

[2] Commercial organization. Provides health insurance quotes.

[3] A Not for Profit Association. Sponsored by foundations, employers and drug companies. Board membership from sponsors and state agencies. No health care providers are represented.

[4] The USAA Education Foundation is sponsored by USAA, a mutual insurance company for Military officers. USAA does not offer health insurance.

[5] The Lucent guide, in small print has the following disclaimer: "This guide is merely intended to highlight some of the benefits offered by Lucent Technologies Inc. to its eligible retirees. In all instances, the relevant plan documents will control and govern the operation of all the benefit plans mentioned or described in this guide."