



## The LRO Connection

FALL NEWSLETTER

### HEALTHCARE UPDATE - PENSIONS, LEGISLATIVE ACTION & MORE



#### President's Column

[Joseph.dombrowski@mac.com](mailto:Joseph.dombrowski@mac.com)

It's been a very busy year for the LRO Board, and we have planned a very active road-map for the remainder of the year. In February and again in July of this year, LRO representatives joined the National Retiree Legislative Network (NRLN)

leadership team and representatives from other NRLN member organizations in Washington D.C. to meet with our elected and appointed representatives. These face-to-face meetings provided us an excellent opportunity to discuss and to make our positions clear to these representatives on important retiree issues in areas of healthcare, Social Security, prescription drugs (including generics), pension plan funding, pension de-risking and the transparency of pension fund disclosures. These issues, important to all retirees, are discussed in more detail in the **LRO Pension Column** and the **Legislative Affairs Column** included in this newsletter.

The LRO hosted regional membership meetings in June with retirees in Denver and Oklahoma City, and we are planning a third meeting in North Carolina in late October. The LRO Board met in Dallas in February to set our objectives for 2013 and to compare our accomplishments vs. our objectives for 2012. Overall, we believe we are doing well in focusing on the issues that matter to our members and in communicating with our membership. Your feedback has been positive.

There is, however, **one area of concern** regarding our results that I wish to share with you in this column, and it is my hope that you will respond positively. This has to do with member financial support. While we have grown as an organization to some **12,000** members with whom we regularly communicate, the percentage of those members who contribute financial support through their dues has been declining over the past three years. Details of this decline are outlined in the **Treasurer's Report** included in this newsletter, and I urge you to read that report.

We recognize that there are many demands upon you for support by various organizations. I simply hope to make the case in these few paragraphs that your annual support of the LRO for \$25, or a five-year membership for \$100 or a lifetime membership of \$350 is an important and worthwhile investment.

Your LRO Board continues to believe, as did our original founding leaders, that with the struggles of Lucent and now Alcatel-Lucent in an evolving telecommunications marketplace, it is important to have a dedicated organization monitoring important areas impacting retirees, such as pension and group life insurance funding, healthcare offerings, and to establish relationships and communicate with Alcatel-Lucent executives on issues of retiree concern. **That is what we do!** We further believe that through our association with the NRLN, the LRO gives our retirees a more powerful collective voice in the legislative arena.

Beyond the above, all of which I would hope you find of value, there is the issue of keeping alive the legacy of the contributions of generations of employees of Western Electric, its associated companies, and of course the Bell Telephone Laboratories. We have retirees who spent their entire working careers at factories, service centers, regional centers or Bell Labs locations that no longer exist. Ask young people today about Western Electric and you are apt to get blank stares. Through our regional meetings, our website, and our newsletter we bring together our fellow retirees to share memories and our common heritage. **We keep the memory alive!**

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I personally cannot say enough about the contributions of our dedicated group of LRO board members and support staff who give of their time and efforts with no compensation other than their personal travel and living expenses. We ask you to join with us and **support the LRO and its important mission through your dues contributions.**

**We need to take care of each other!**

- - Joe



## REGIONAL LRO NEWS

### Carolina Retirees - Mark Your Calendar

The LRO Board has scheduled a meeting for Lucent retirees in the North Carolina area for Wednesday, October 23. The meeting is scheduled from 10:00 a.m. to 2:00 p.m. and will be held at the Sheraton Four Seasons Hotel at 3121 High Point Road in Greensboro. Light refreshments will be served.

The meeting will be hosted by Tom Gould, LRO Regional Director for the Mid-Atlantic Region and will include presentations on Pension Funding, Healthcare, Legislative Actions as well as a general "Health of the LRO" discussion. LRO officers and board members will be on hand to meet with retirees and lead discussions.

LRO members in the area will be receiving email and/or mailed notification of the meeting (an RSVP would be appreciated to allow planning for space and refreshments). You are encouraged to bring Lucent retiree friends who may not yet be LRO members.

This is an opportunity for members and all Lucent retirees to meet with LRO leadership and share your concerns. It is also a time to come together and re-unite with old friends and workmates. For questions, contact Regional Director, Tom Gould at [tomgould1@verizon.net](mailto:tomgould1@verizon.net).

### LRO Mourns the Loss of Former Board Member - Walter Ehmer

It is with profound regret that we report the passing on June 19th, 2013 of Walt Ehmer. Walt's career with Western Electric and Lucent spanned 45 years. That service included tours in Buffalo, Phoenix, Atlanta, and approximately ten years in Denmark as President of Fiber Optics in Europe, far from family and longtime friends.

As a retiree, Walt became very saddened by the treatment he perceived being given to retirees by Lucent and later Alcatel-Lucent. He became very active with the Lucent Retiree Organization with the hope that he could help to ensure that the original promises given to retirees were kept. He served for many years as the LRO's Southern Regional Director.

Our condolences go out to his wife, Sikina, his children, and his grandchildren. We know he will be sorely missed by all of them, as well as by all of us.

### LRO Benefits Team

**Ron Hoth** – [rhoth@triad.rr.com](mailto:rhoth@triad.rr.com)  
**Herb Zydney** – [eherb@att.net](mailto:eherb@att.net)



### WHAT'S HAPPENING THIS YEAR IN HEALTHCARE

This year's Alcatel Lucent's (A-L) open enrollment includes the impact of the new Affordable Care Act (ACA). Retiree-only health care programs, such as A-L's, are excluded from the ACA. Likewise, essentially are all

Medicare programs, except for some improvements in preventative tests and lower costs in the prescription drug "donut hole". The new health care exchanges could be of benefit to pre-Medicare retirees because ACA marketplace insurance could be less expensive than A-L's offer, in part because of subsidies.

### CALENDAR FOR ALL ACTIVITIES

#### Alcatel-Lucent Open Enrollment Dates and Activities

Sep 23 – Oct 6	A-L's annual online-only enrollment period for management retirees.
Oct 7 – Oct 18	A-L's phone and online enrollment; the A-L Benefits Center (1-888-232-4111).

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(Continued from page 2) **LRO Benefits Team**

## CALENDAR FOR ALL ACTIVITIES

### Alcatel-Lucent Open Enrollment Dates and Activities

Sep 23- Oct 20	For formerly represented retirees (FRR), online-only enrollment period
Oct 21- Nov 1	For formerly represented retirees (FRR), online and by phone
August 19	Beginning on this date, A-L will mail out pre-enrollment mailers.
Sep 16	Beginning on this date, A-L will mail out "What's Changing Enrollment Mailers" to mgmt. retirees and on Sept.30 to FRR retirees. They will not be mailing out full "kits" as was the case last year unless requested.
Sep 23	Kit information will be available upon request or on-line starting on this date. Included will be: Personal Enrollment Worksheets, Benefits-at-a- Glance (BAAG), legal inserts (as applicable), and Enrollment Guides

### Medicare Annual Enrollment Dates

Oct.15 – Dec 17	Nation-wide annual enrollment period for Medicare Advantage, Medicare and Prescription Drugs (Part D) Plans
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### Health Care Exchange Insurance

Oct 1 – Jan 1	Health care exchanges under the ACA will provide insurance choices, primarily for those under 65 (pre-Medicare).
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*Note: Open enrollment closes at 5:00 p.m. on last day (10/18 for Mgmt. - 11/1 for FRR)*

### Special Note

*Because of the short time between the beginning of Medicare enrollment (Oct 15) and the end of the A-L enrollment (Oct 18), you will need to schedule your time carefully to compare offerings. Note that you can sign up for A-L, then consider commercial Medicare offerings through Dec 1 and, if you choose, cancel the A-L sign-up and select a commercial insurance plan.*

The LRO Benefits Team will be maintaining a web site to provide links to help you find and compare alternatives for your health care at "[www.LucentRetirees.com/BenefitsTeam](http://www.LucentRetirees.com/BenefitsTeam)". There is a lot of other pertinent up to date information on the LRO Website that is helpful to you as you make your health and Rx insurance coverage decision(s) for 2014. You can also share your experiences and read about others at the LRO Message Board at <http://board.thelro.org/>

The following is information that may be of interest or value to you as you make your decision (s) about your healthcare coverage for 2014:

**MEDICARE BACKGROUND:** A-L's retiree healthcare plan is considered to be a retiree-only plan and therefore is exempt from the mandates of the Affordable Care Act (healthcare reform), otherwise referred to as Obamacare. However some of the Medicare provisions of ACA will apply to A-L's Medicare-eligible plans. Informed web sites say that you will see only minor changes in Medicare Part D and Medicare Advantage plans in 2014. The "doughnut hole" -- the coverage gap in which you must pay out-of-pocket for your drugs -- continues to shrink. In 2013 and 2014, you get a 52.5% discount on brand-name drugs in the doughnut hole; the federal subsidy for generic drugs in the doughnut hole rises from 21% to 28% in 2014. The coverage information for commercial Medicare plans will be available in early October for you to compare with A-L's offer. Even though you may be pleased with you current coverage and what's available to you for 2014, you should shop the market to compare plans available to you in your area. Your State Health Insurance Information Org. (SHIP) can provide you with up to date available health insurance and prescription drug (Rx) plans coverage and cost information for comparison purposes. You can find your SHIP contact data by going to [www.lucentretirees.com/Benefits](http://www.lucentretirees.com/Benefits) and then click on the link on the left

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“Help in your State”. Just scroll to your state listing and it will provide you with the contact information. If it’s possible, it would be well worth your while to sit down and meet with a SHIP counselor.

**MEDICARE PRESCRIPTION DRUGS:** The A-L/Express Scripts Rx Plan is expensive compared to some commercially available Part D plans. You can opt out of the A-L/Express Scripts Part D Plan; but, you will still pay the same monthly contribution, which is a combined medical and drug premium, if you remain in the A-L Plan. You can’t be in more than one Part D Plan at the same time. This means:

- Your A-L Rx coverage will no longer pay a portion of the cost of your prescription medications, even if the Medicare Part D coverage you have selected does not pay for a claim.
- You will need to begin paying premium (if any) to the Part D Provider you selected for your Medicare Part D coverage.
- Your premium for coverage under your A-L Plan will not be adjusted. A-L cannot provide varying contribution structures, so you will continue to pay the same premium as someone who still has prescription drug coverage under the Plan.
- This is different than the posture that stipulated you either belong to both the A-L health insurance and prescription drug plan or neither.

**PRE-MEDICARE RETIREES:** The Affordable Care Act will provide health care insurance through health care exchanges which will be of particular interest to pre-Medicare retirees, particularly if a spouse of a retiree is pre-Medicare. The A-L initial mailing says: “Many pre-Medicare retirees may benefit from the potential subsidy offered for marketplace coverage. For more information or to register for email updates, visit [www.HealthCare.gov](http://www.HealthCare.gov). Although the premiums are not yet published, the Kiplinger Foundation has published a calculator which provides an estimate of subsidies that may be available. The web site: <http://kff.org/interactive/subsidy-calculator/>

AS A REMINDER, IF YOU ARE CURRENTLY PARTICIPATING WITH ALCATEL-LUCENT COVERAGE AND PLAN TO REMAIN WITH THAT SAME COVERAGE OFFERED TO YOU BY ALCATEL-LUCENT FOR 2014, THEN NO ACTION WHATSOEVER IS REQUIRED ON YOUR PART. YOU WILL AUTOMATICALLY DEFAULT TO THE OFFERED COVERAGE. BE SURE TO REVIEW YOUR DEFAULT COVERAGE TO ENSURE THAT IT IS WHAT YOU EXPECT.

At the time this is going to press we are not privy to what the changes and premiums will be for the plans offered by A-L for 2014. We expect the plans and their coverage to be essentially the same. Also, we anticipate that the pre-Medicare eligible plan premiums will go up substantially, and the Medicare eligible premiums to increase by a more modest amount. You will be able to get this data from Alcatel-Lucent, on line-only, beginning September 23rd.

## **LRO Pension Column**

**Frank Minter - [fcminter@aol.com](mailto:fcminter@aol.com)**



In our Spring 2012 Newsletter, we reported the status of our pension plan based on the financial results reported by Alcatel-Lucent for the year 2012. Based on those statements, we reported our plan is more than 96% funded. Since that time, you have received the Annual Funding Notice (AFN), which is required by law to be furnished to plan participants every year. The AFN you received reported that our pension plan was funded at 118% on an actuarial basis as of 1/1/12. This was an increase from 101% the previous year. This large improvement resulted from a law passed by Congress to assist companies with underfunded pension plans to reduce the amounts they would be required to fund into their plan. This effect is

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temporary and will likely phase out by 2016. Without this change, we believe our plan would have been funded at about the same level as the previous year. Although there is a provision in the law that required that funding levels be reported with and without the law, Alcatel-Lucent elected not to report both levels.

There are two additional subjects pertaining to pensions that we would like to discuss. These were addressed in our recent NRLN hosted visit to Washington D.C ( see **Legislative Affairs** column for a discussion of this visit).

1. We believe that substantial improvements could be made in the information in the AFN. It is now 16 months old when you receive it. There is no reason it should not be based on year-end rather than year-beginning. We also believe the pages of "boilerplate" data that discuss the PBGC and termination of pension plans could be improved and simplified. We are hopeful that these changes could be made without changes in the law
2. You may have heard about some companies turning over their pension plans to a (usually) large insurance company, which will then continue to make the pension payments. If sufficient pension assets are turned over to the insurance company, our concern is that those retirees would no longer have PBGC protection in the event of financial difficulties at the insurance company. There are different ways that companies can use this procedure, which we call **de-risking**, and the LRO is following these actions carefully to be sure our plan is not affected.

Finally, many of you may have read about the bankruptcy of the City of Detroit. The worst news is that their pension assets may not be protected from other creditors as ours are. They also do not have PBGC support, although each state may have some insurance program to provide some backup protection. Also, both their pension plan and healthcare plans are severely underfunded. These people also are not participants in nor are they entitled to Social Security benefits - a difficult situation for City retirees.

As always, if you have questions please contact me at [fcminter@aol.com](mailto:fcminter@aol.com)

## Legislative Affairs

**Bob Martina** - [rfjm9870@aol.com](mailto:rfjm9870@aol.com)



The last few months have been busy in the legislative arena for the LRO and the NRLN. The challenge has been to get Congress off their seats and out of a play-it-safe mode to actually do something. There seems to be a constant election cycle mentality, particularly in the House, with little initiative to protect retirees' pensions, benefits and entitlements, even when NRLN proposals are deficit neutral, cost reductions or cost avoidance.

## Pensions

In an effort to get something moving, two new legislative and regulatory position papers were generated on the subjects of **Pension De-Risking** and **Pension Annual Funding Notices**. Your LRO helped fund the generation of these papers.

Pension de-risking is a recent practice by several large corporations whereby they turn fund assets over to a large financial organization who in-turn provides an annuity of comparable value to the retiree. There are issues of retiree protection in this practice that are of concern and are addressed in this position paper.

On the subject of the government required annual funding notices, we believe the documents can be significantly improved to give retirees a more current and accurate picture of fund status. For a more detailed understanding of these issues, visit the NRLN website at <http://www.nrln.org/pvtflyin.html>. I urge you to at least read the executive summaries of both of these position papers.

In July, a meeting was held with the Under Secretary of Labor to discuss both of these issues and to present our position papers. Representatives from the LRO Pension Team and your LRO President

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## *(Continued from page 5)* **Legislative Affairs**

participated in that meeting. The Under Secretary thanked the NRLN for leading the way in seeking improvements in these important pension areas. We remain hopeful that some positive action, legislative or regulatory, may come out of these efforts

### **Prescription Drugs**

The NRLN is working in three areas to seek cost improvements for retirees in the area of prescription drugs: 1. safe drug importation, 2. working toward Medicare putting its drugs out for competitive bidding (similar to the VA), and 3. making it illegal for drug companies to pay generic drug manufacturers not to produce generics (Pay for Delay).

One would think these three initiatives would be no brainers when they represent huge cost savings to the Medicare program and to the general public. There seems to be a good deal of bi-partisan support for these proposals, but getting them out of committee is a challenge. To that end, we are taking the following action:

- a. An Action Alert was sent out. Hope you responded. If not please do by going to <http://www.nrln.org/index.html>
- b. Key Congressional Committee Members were sent or given our position papers by our Grassroots Congressional District Leaders.
- c. Letters to the editor were sent to many papers in the country.

Again, the details can be viewed on the NRLN web-site under White Papers and Talking Points. The NRLN will have a meeting in October and see many key members of Congress on the above and other issues.

The NRLN has been employing a new web-site service provider that provides many new services including bill tracking. You can see if your legislators co-sponsor bills that we support. Go to <http://www.nrln.org/index.html>, put in your zip code, then click on your state, and then your legislators. You can always send him your own message from this site.

Help the grassroots team by responding to all NRLN (our legislative arm) Action Alerts or participate more as a grassroots leader. – Contact me.

## **Treasurer's Report**

**Dick McCauley** - [dickmccauley@yahoo.com](mailto:dickmccauley@yahoo.com)



The year 2013 has followed the three previous year's history of declining LRO membership dues collections. Compared to 2009, our collections are off by 30%. Over the same period, the number of contributing

members has declined by nearly 400 while the total membership has grown by 1,000 members. Our percentage of members contributing dues support, as related to total members, has declined by 10 percentage points since 2009 from 51% to 41%.

This trend of declining member financial support is a concern, and accordingly, we have carefully monitored our expenses to be in line with income. This has resulted in reduced financial support to the NRLN, our legislative arm, at a time when legislative issues impacting retirees are significant. The declining membership income has also caused us to schedule fewer regional membership meetings, which we believe to be important for our membership. We schedule one board meeting per year and try to have that meeting in conjunction with a membership meeting to limit board travel and living expenses.

Your board believes it is important to have funds at hand to properly address legislative or Alcatel-Lucent issues that may negatively impact Lucent retirees. Your financial support is important to assure that we can effectively represent your interests and maintain effective communications through our website, our newsletter and our scheduled regional membership meetings.

For those members who have been regular financial supporters, we thank you on behalf of all Lucent retirees. If you have not yet renewed your dues, we urge you to do so today. You may pay your dues by using the form on the last page of the newsletter or by accessing our website at [www.lucentretirees.com](http://www.lucentretirees.com).

## Alcatel-Lucent Update

### Alcatel-Lucent's Second Quarter Results Buoyed by US Operations

Alcatel-Lucent announced on July 30 it posted a second-quarter sales increase of 1.9% to \$4.78 billion based on buoyant U.S. operations and confirmed the signing of a strategic partnership with Qualcomm as the first sign of the turnaround strategy under its new management.

The company's gross margin of 31.9% and operating income margin of 1.9% beat analyst expectations owing to greater profitability at its data traffic IP division.

Alcatel-Lucent will team up with technology partners to augment its research and development of innovative products for its telecoms customers. The first such deal to develop small mobile transmitters is with Qualcomm. As part of the deal, Qualcomm will take a small stake in Alcatel-Lucent. The stake is to be added gradually and will be below the 5 per cent disclosure threshold, meaning the move is more symbolic of a wider partnership than financially motivated.

## History Corner - AT&T Bell Telephone Laboratories

With its monopoly status confirmed by the U. S. Government in the 1913 Kingsbury Commitment, AT&T continued to rapidly expand telephone service across the country. With this expansion, came the growth of the engineering and development forces at both Western Electric and AT&T. It soon became evident to management that overlapping efforts between the organizations resulted in inefficiencies and duplication.

At a December 1924 board meeting, AT&T executives agreed to combine and spin off the engineering and development functions into a semiautonomous company. On January 1, 1925, AT&T officially created Bell Telephone Laboratories to be housed in its New York, West Street offices. The new entity would be owned and funded half by AT&T and half by Western Electric. Frank Jewett was named as the first president of Bell Telephone Laboratories, and its initial employment included some 4,000 engineers, physicists, chemists, metallurgists, and mathematicians from the United States and Europe.

Thus began the amazing history of Bell Telephone Laboratories, an industrial laboratory that for a long stretch of the 20th century would be arguably considered the most innovative scientific organization in the world. It was also arguably among the world's most important commercial organizations with countless entrepreneurs building their businesses upon the Labs' foundational inventions, which because of its monopoly status were often shared for a modest license fee. The Labs' renowned scientists created such innovations as solar cells, lasers, transistors, cellular mobile radios, long-distance television transmission, stereo recording, communication satellites, and sound motion pictures. Thirteen Nobel prizes have been awarded to Bell Labs' scientists, more than any other industrial laboratory.

With the growth of the Labs in the '30s and '40s, numerous work locations were scattered in New York and New Jersey. In 1942, the first building at Murray Hill, New Jersey opened and would become the main campus. The building created a campus environment with a design to force interaction among the scientists and technicians of varying disciplines.

During the 1940s, the Bell Labs played a crucial role in supporting the war effort. Nearly all research effort was redirected toward developing electronic devices, including radar, for wartime. Western Electric manufactured more than half of the radar sets used in World War II.

After the war, Bell Labs resumed its research on semi-conduction and other projects. Among its most important developments was the discovery of the "transistor effect" and the origin of the point-contact transistor. The transistor would become an essential component to the radio, television, and computer industries. William Shockley, John Bardeen, and Walter Brattain, Bell Labs scientists, received the 1956 Nobel Prize in Physics in recognition of their research that ushered in the beginning of the microelectronic age.

The 1960s saw the development of electronic switching, satellite communications and the computer operating system - Unix. A second major campus was opened in Holmdel, New Jersey, and a third major campus - Indian Hill - was opened in Naperville, Illinois to focus on electronic switching development.

It is impossible in a short historical piece to do justice to the achievements of the Bell Telephone Laboratories and its contributions to so many technologies that today we simply take for granted. The assured funding of the Labs as a part of the AT&T monopoly allowed a freedom of inquiry unlike any other commercial industrial lab. During these pre-divestiture days, Bell Telephone Laboratories was not only a Bell System treasure, but a national treasure as well. The physics historian Michael Riordan said of Bell Labs, "This was a company that literally dumped technology on our country. I don't think we'll see an organization with that kind of record ever again."

Since divestiture in 1984, the Labs has undergone a number of transitions and downsizing as resources have been divided among divested companies. The Bell Laboratories name has followed Lucent Technologies, and today it is still a respected industrial laboratory as a part of Alcatel-Lucent.

The AT&T Bell Telephone Laboratories - a giant part of our shared history.

**Join The LRO** LRO dues are \$25 for Annual membership or \$350 for Lifetime membership. Additionally, you have the option of prepaying \$100 for a Five-Year membership and saving \$25. Please take time today to write your check to the LRO and mail it to: LRO Inc., P. O. Box 412, Chatham, NJ 07928 If you prefer to pay by credit card, visit the LRO Website at [www.lucentretirees.com](http://www.lucentretirees.com). *Please send a check, not cash.*

**PLEASE COMPLETE THE ENTIRE MEMBERSHIP FORM AND ATTACH WITH YOUR CHECK**

The LRO is a not-for-profit, tax-exempt organization. Dues and/or Contributions are not tax deductible.

**LRO Membership Information**

\_\_\_\_ Renew My LRO Membership \_\_\_\_\_ Register Me As A New LRO Member  
 \_\_\_\_ \$25 Annual Membership \_\_\_\_ \$100 Five year prepaid Membership \_\_\_\_ \$350 Lifetime Membership

Name: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

*The LRO Website allows dues-paying members to access the contact information of other members.*

*If you **DO NOT** want your information accessed, check here \_\_\_\_*

Check one: \_\_\_\_ Retiree with Pension \_\_\_\_ Vested for Pension \_\_\_\_ Surviving Spouse Check one: \_\_\_\_ Management \_\_\_\_ Non-Management  
 Retirement Date \_\_\_\_\_ Company At Retirement \_\_\_\_\_ Years of Service \_\_\_\_\_  
 How did you learn about LRO? \_\_\_\_ from a friend/former co-worker; \_\_\_\_ from the LRO web site; \_\_\_\_ from News Articles;  
 \_\_\_\_ from Pioneers/Retiree Clubs; \_\_\_\_ from Credit Union Publication Ad; \_\_\_\_ Other (please specify) \_\_\_\_\_

Would you like to be contacted about joining one of the LRO committees such as Membership, Benefits, Regional, Pension, Legislative or Legal?  
 Please specify: \_\_\_\_\_

**Lucent Retiree Organization Contacts**

[www.lucentretirees.com](http://www.lucentretirees.com)

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**Find the LRO on Facebook**

If you are a Facebook user, please click on the link below - you will have to sign in, and it will take you to the LRO Facebook page. We are working to make this page informative. If you have suggestions, please contact Pam Rasmussen at [pam\\_cougars@yahoo.com](mailto:pam_cougars@yahoo.com).

<http://www.facebook.com/#!/pages/Lucent-Retirees-Organization-LRO/119718694773981>

**Important Contact Information**

**Alcatel-Lucent Benefits Center** 1-888-232-4111  
[www.resources.hewitt.com/alcatel-lucent](http://www.resources.hewitt.com/alcatel-lucent)

**Aetna Dental**

1-800-220-5479 (DMO) 1-800-220-5470 (PPO)

**Aetna Medical 1-800-872-7136**

[www.aetna.com](http://www.aetna.com)

**UHC Medicare Advantage Group PPO**

[www.uhcretiree.com/alcatel-lucent](http://www.uhcretiree.com/alcatel-lucent)

For Information on coverage

1-888.980-8117 (TTY:711)

For information about providers 1-877-842-3210

**Express Scripts Medicare Prescription Plan**

1-800-230-0512 (If Medicare-Eligible)

(TTY: 1-800-717-3231)

[www.medco.com/medd/alu](http://www.medco.com/medd/alu)

**Express Scripts Prescription Plan**

1-800-336-5934 (If Non-Medicare-Eligible)

[www.medco.com](http://www.medco.com)

**United Healthcare Traditional Indemnity** 1-800-577-8567

**Medicare-Facts about Medicare Parts A, B, C & D**

1-800-633-4227 (TTY: 1-877-486-2048)

**SHIP contact information** 1-800-MEDICARE

[www.medicare.gov](http://www.medicare.gov)

**MetLife Life Insurance** 1-888-201-4612

**MetLife Long-Term Care (LTC)** 1-800-984-8651

**Social Security Administration** 1-800-772-1213

Update Personal Info. on file w/ Medicare

(TTY: 1-800-325-0778)

**Your Benefits Resources Website**

<http://resources.hewitt.com/alcatel-lucent>

**Alcatel-Lucent Pension Service Center**

1-866-429-5764 (TTY: 1-866-429-5765)

PSC International Number (collect) 1-904-791-2147

**Alcatel-Lucent Advocacy Center** 1-888-232-4111

To escalate problem issues

**Alcatel-Lucent website for Benefits News**

[www.benefitsanswersplus.com](http://www.benefitsanswersplus.com)

**LRO Website** [www.lucentretirees.com](http://www.lucentretirees.com)

**LRO Benefits Email Address**

[www.benefits@lucentretirees.com](mailto:www.benefits@lucentretirees.com)

**Alcatel-Lucent Added Benefits** 1-800-622-6045

[www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com)