



## The LRO Connection

SPRING NEWSLETTER

### MEETING with A-L - PENSION UPDATE



#### President's Column

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

Dear Fellow Retiree,

It has been a busy start for 2014, and your volunteer board has already been involved in a number of important activities on behalf of our retirees.

On January 28, LRO leaders traveled to Plano, Texas for an important face-to-face meeting with key Alcatel-Lucent Human Resource and Benefits Executives. There were a number of important issues discussed, and I urge you to read the summary of that meeting that follows this column.

On February 3-5, the National Retiree Legislative Network (NRLN) held its leadership conference in Washington D.C. **Bob Martina**, LRO Legislative Director, and I attended that meeting representing the LRO. This was an important gathering where NRLN leaders met with key legislators from across the country to make the case for various issues of importance to retirees including pension protections, Social Security, Medicare and prescription drug reform. Read the **Legislative Affairs** column in this newsletter for a more detailed description of that conference.

On February 18, the LRO hosted a regional meeting of retirees in The Villages of Florida and followed that on February 20 with a second meeting with retirees in Atlanta, Georgia. In both of these well attended sessions, we discussed pension, benefit, and legislative issues. While the travel schedule for the start of the year has been demanding on LRO leaders, hearing the comments of gratitude from retirees at these sessions makes it all worthwhile.

I want to say a few words about the LRO website at [www.lucentretirees.com](http://www.lucentretirees.com). I hope you are regularly visiting the site and find it informative and interesting. We work hard to keep it updated with items of interest to retirees. Recently we added a new feature, "In Memoriam," to honor and remember our friends and fellow workers who have passed away. We have received numerous positive comments about this service from retirees. I cannot say enough about our volunteer webmaster, **Joe Sciulli**, who gives of his time and creativity to make our website the special place that it is. Thank you, Joe!

Finally, last year we made several pleas to our membership to support the LRO with their annual dues contributions as we were concerned with the declining percentage of donors. There was a very positive response to those pleas, and as you will read in the **Treasurer's Report**, we ended the year with a record number of contributors. This is a vote of confidence to your board that you support the goals of this organization, and we thank you! We hope to continue that momentum of dues growth this year.

Joe

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### LRO Leaders Meet with Alcatel-Lucent Executives

On January 28, LRO leaders met with Alcatel-Lucent Benefits and Human Resource Vice Presidents **Pat Vogeler** and **John Hickey** in Plano, Texas to discuss benefits and pension issues important to retirees. Representing the

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*(Continued from page 1)* **Meeting with Alcatel-Lucent Executives**

LRO were President **Joe Dombrowski**, Vice President and Pension Director **Frank Minter**, and Benefits Team Director **Ron Hoth**. LRO Northeast Region Director and Pension Team member **Al Duscher** joined the meeting by teleconference.

This meeting was a continuation of the LRO's ongoing commitment to establish and maintain relationships with key Alcatel-Lucent (A-L) executives and to periodically schedule face-to-face meetings to exchange information on topics of concern to our retirees.

## **State of Business**

The A-L executives shared their view of the state of the business. While the company still has a negative, though improving, cash flow, they reported a more optimistic picture of the health of A-L, especially in North America. They are continuing to "right size" the corporation with most reductions taking place in France and other European countries. The new corporate leadership is challenging the French Government in a concerted effort to trim the workforce to bring costs in line with revenues. The company continues to review its business strategy and will attempt to sell off those areas not supporting the core strategy.

In a sign of how the business has changed, it was reported that there are now fewer than 1,000 CWA members on roll in the United States and zero IBEW. There are, or soon will be, fewer than 10,000 total A-L employees in this country.

## **Pension Plan Discussion**

A-L advised that on December 1, 2013 approximately 30,000 deferred vested retirees from the non management pension plan were transferred to the management plan. These were formerly represented employees who are now receiving a pension that was deferred when they left the company until they reached retirement age. Assets transferred were approximately \$1.7 billion with pension obligations of about \$1.1 billion. This resulted in an improvement in the funding level of the management plan without impacting the funding level of the non management plan, which currently is funded in the range of 150%. These 30,000 retirees do not have the Group life Insurance benefit so they will have no effect on the Group Life Trust. We were told that the funding level of the management pension plan is now at least 100%.

In addition to the above, the company also announced in December of 2013, that A-L was eliminating the company match for active employees who contribute to their individual 401k plans and replacing it with a cash balance program structured within the management pension plan. The introduction of this plan saves the company cash, but annually increases pension plan obligations. The LRO expressed concern over the potential impact of this on plan funding over the long term.

Once again, the LRO raised the possibility of a one-time COLA bonus to help our struggling retirees. A-L continues to take the position that a COLA adjustment of any type is not possible now or in the foreseeable future given the business environment.

With this reality, the LRO believes our focus must continue to be on monitoring the management of the pension trust and supporting legislation, where appropriate, to increase protections of retiree interests. For further LRO analysis of the above A-L actions on the plan, read the **Pension Column** included in this newsletter.

## **Group Life Insurance Trust Fund**

The LRO has stressed to A-L leaders for several years the importance of the Group Life Insurance benefit to our retirees, particularly since Lucent discontinued the Death Benefit (equivalent to one year's salary payable to a surviving spouse) several years ago.

A-L has advised in our meetings for the past three years that there are sufficient assets in the fund to last another 7-8 years. Once again, A-L reports sufficient fund assets to last another 7-8 years. They advise that GLI trust funds are more aggressively invested than pension funds in an attempt to maintain the benefit. A-L understands our concern over the funding of this important benefit, but is unwilling to commit at this time to assure perpetual viability. We will continue to monitor and discuss with A-L.

## **Healthcare & Miscellaneous**

While there is still great uncertainty surrounding the impact of the Affordable Care Act, A-L indicated that at this time

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(Continued from page 2) *Meeting with Alcatel-Lucent Executives*

they anticipate, but do not guarantee, to offer healthcare plans next year for retirees as they do presently. They cautioned about the potential of more sizable increases in premiums for Medicare Advantage plans in 2015 because of anticipated reduction in federal government subsidies to insurance companies, such as UHC. A continuing bigger cost problem remains with the non Medicare eligible retirees. So far, it appears that the coverage's available in the marketplace are not providing much, if any, cost relief alternatives.

We asked once again if A-L would consider offering the option of medical coverage with and without Rx coverage. They indicated they would look at it again for next year. For a combination of cost and administrative reasons, they continue to be reluctant to offer this option.

A-L indicated they will not entertain providing dependent coverage up to age 26. They agreed to look into providing better open enrollment communications concerning provider network changes and a clearer explanation of the UHC PPO Plan option to see physicians on an out-of-network basis with no change in copays and coinsurance.

We continue to ask and they promise to take another look at including free coverage for the Silver Sneakers Program, a leading health, wellness and exercise fitness program for older adults.

They presently plan to continue to offer the dental benefit.

Per the LRO request, A-L indicated they would examine the possibility of providing notification to the LRO of deceased retirees.

We asked that A-L consider sending new passwords by email rather than by U.S. mail which takes a long time. They agreed to look into this.

## Summary

The LRO thanks **Pat Vogeler** and **John Hickey** for taking the time to sit down with us and have an open and frank discussion of retiree issues and the state of the business. We are grateful for the regular ongoing support of John Hickey and his staff helping us resolve individual retiree issues that arise on a weekly, if not more frequent, basis.



## REGIONAL LRO NEWS

The LRO continues to reach out to our retirees by hosting meetings at population centers across the country. The LRO Board has scheduled four

meetings this year. Two of the meetings have already taken place.

On February 18, LRO leaders hosted a meeting in the Villages of Florida, and followed that with a meeting in Atlanta, Georgia on February 20. Both meetings were well attended. Attendees heard LRO subject matter experts discuss pensions, healthcare, and legislative issues. It is always gratifying to see the smiles and hugs of old friends and workmates as they come together at these sessions.

The LRO is planning a third meeting in the May time frame in Dallas and a fourth meeting in the September time frame in New Jersey. Retirees in those areas will receive further communications as those meetings are officially scheduled.

## LRO Pension Column

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



On February 7, 2014 Alcatel-Lucent (A-L) announced its financial results for the fourth quarter and the full year 2013. Income from operating activities before restructuring, impairment of assets, and similar non-operating items was

204 million Euros, which was an improvement from a loss of 493 million Euros the previous year.

Also, A-L's Cash Flow Statement reported a positive cash flow for 2013 of 695 million Euros. Cash flow from operations was still negative for the year, but was positive by 513 million Euros in the fourth quarter.

On a combined basis for both pension funds (occupational and management), fund assets were \$30.192 billion at year end, a reduction of \$2.5 billion during the year. Pension obligations for both funds were \$26.166 billion, a reduction of \$3.8 billion during the year. Funded level for the combined funds at end of year was 115.4%, an improvement from 109% a year earlier. \$260 million from the occupational (non management) fund was used to

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pay healthcare and group life insurance costs. This is allowed by law since that fund is more than 125% funded.

Assets in the management fund at year end were \$19.287 billion and pension obligations \$18.296 billion for a funding ratio of 105.4%. For the prior year, assets were \$19.006 and obligations were \$19.629 for a funding ratio of 96.8%. Some part of the improvement in funding ratio was the transfer of 30,000 retired deferred vested former represented employees from the occupational plan to the management plan. This is discussed further below.

In a rare change, pension expense in 2013 was positive and actually reduced income by \$30 million rather than negative and improving income as it has for most years since Lucent was formed.

A-L announced two new actions in December 2013 that have the potential of having a long-term impact on our pension plan funding:

First, A-L announced they were transferring about 30,000 deferred vested formerly represented retirees from the occupational (non management) plan to the management plan. Since the occupational plan is about 150% funded, they transferred \$600 million more in assets than obligations for the transferred retirees.

But that is not the whole story. A-L did not apply the higher discount rate to the occupational plan allowed by a recent law passed by Congress, which increases the interest rate used to calculate pension obligations and reduces those obligations thereby increasing the funding ratio. A-L did apply the higher discount rate to the management plan, and therefore, it is probable that the impact of the \$600 million in excess of assets transferred will be substantially greater when factoring in the higher discount rate. This will positively impact the management plan funding ratio.

The second announcement was that A-L was eliminating the company match to active employees who contributed to their individual 401k plans and replacing it with a contribution from within the pension plan for all employees, whether they were participating or not. This amount was reported to be 6% of salary and \$ 75 million in total for each future year. While in the near term this saves A-L cash, the real effect of this action is a \$75 million increase in pension obligations each future year plus earnings on previous year's contributions. This action is actually a restoration of pension accruals into a cash balance plan for active employees, which were frozen in 2009 with no further accrual of benefits.

The concern of the LRO is the future impact of this action on management plan funding. We have long hoped that a surplus in the fund might lead to a COLA. It has been 14 years since our retirees received a COLA.

## LRO Benefits Team

Ron Hoth – [rhoth@triad.rr.com](mailto:rhoth@triad.rr.com)



The Alcatel-Lucent enrollment in 2013 for 2014 included the same options as in recent years. There was one less mailing (“the yellow envelope”) but otherwise the process was the same. Unfortunately, it included “sticker shock” for most of the non-Medicare eligible and A-L encouraged them to compare

their A-L coverage with the coverage available through the marketplace. The reason for this was that pre-Medicare retirees may have benefited from the potential subsidy offered for marketplace coverage. It would be interesting to hear from any of you that benefited from this and were able to sign up for similar or better coverage at a lower premium.

There were essentially no changes to commercial plans for the Medicare eligible resulting from the Affordable Care Act. This may change for 2015 as these plans may come under accelerated cost pressure that could affect the A-L offerings as well as the marketplace alternatives. We will just have to wait and see.

As we go to press, we do not have the A-L open enrollment activity results to share with you. A-L advises that they will not get the enrollment results from Hewitt until the very end of February. We will share this information with you on the LRO website when we get it. There were close to 4,000 visits to the LRO Benefits Team web site, and some forwarded e-mail questions that were answered. The Message Board had around 80 postings and a few had more than 800 views. It is an excellent way for retirees to share meaningful, helpful healthcare related information.

The following is information worth noting:

- Medicare-eligible retirees can drop their A-L coverage at any time. They would be able to re-enroll in A-L coverage during the next annual enrollment for the following calendar year, or if they have a qualified

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(Continued from page 4) ***LRO Benefits Column***

status change during the year, they can re-enroll in A-L coverage at that time.

- Non-Medicare eligible retirees only had until December 31, 2013 to drop their coverage unless they have a qualified status change during the year. If that be the case they can then drop their A-L coverage at that time.
- If a survivor in the Family Security Plan opts out of A-L coverage, she/he cannot later opt back into A-L coverage.

Important coverage rules for vaccines under A-L medical and Rx plans:

Flu:

- Covered once a year under the POS, TI and MA PPO medical options

Pneumonia:

- POS and TI medical options: Covered
- MA PPO: Covered

Shingles (for members age 60 and older):

- POS and TI medical options: Vaccine and administration both covered if the doctor bills for them; if vaccine is obtained from a pharmacy, then only the administration is covered.
- MA PPO: Only the administration is covered.
- Commercial prescription drug plan: not covered.
- EGWP: Vaccine is covered.

Note: Because preventive care is not covered under the TI plan, shingles shots are not covered under the plan if billed as preventive or routine. However, if the administration (and if applicable, vaccine) is billed with any sick diagnosis, UHC would consider that as covered, subject to the deductible and co-pay.

We are often asked about eligibility to coverage for these three vaccines. If you have any further questions you should call the customer service number of your insurance carrier for clarification or more information.

## Legislative Affairs



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

Earlier in February, the NRLN (our legislative arm) met in Washington for its annual meeting and to meet with legislators and or their staffs. Joe Dombrowski and I attended this meeting with about 40 others from other associations. As noted in our last newsletter, Congress,

particularly the House, seems to be in a constant state of running for re-election rather than getting something done. If last year, which set a modern day record for doing nothing is any indication, this year won't be much better. What is particularly upsetting, is that most of our proposals are deficit neutral, cost avoidances, or even cost reductions.

Are you upset? You should be.

The Issues that were discussed with Congress this time were:

- Pension Protection
  - Pension Asset Protection
  - Pension de-risking (switching plans to annuities without ERISA protections) PBGC
  - Disclosure of Pension plans
  - PBGC increased oversight and reforms
  - Bankruptcy reforms guaranteeing retiree 1114 Committee representation
- Healthcare

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- Prescription Drugs - safe importation (lower prices for Americans and federal government savings)
- Medicare outpatient observation payment reform/protection
- Medicare-eligible retirees' ability to change Medigap or Medicare Advantage plans regardless of pre-existing medical conditions
- Preserve/Improve Social Security (CPI) - Use a CPI based on senior cost-of-living such as the CPI-E.

On the NRLN website at [www.nrln.org](http://www.nrln.org) you can read the executive summaries on these issues under the Legislation tab .

What can you do about all this?

For starters, respond to all NRLN Action Alerts . Each one takes less than five minutes to respond to . If you haven't taken action on the last one, please do by going to <http://www.nrln.org/index.html> and clicking on the Take Action icon.

You can find your congressman's position on our issues and bills we support by putting in your zip code, and then clicking on your state and congressman. All the bills the NRLN Legislative Team is tracking are shown along with our position.

There are many other things you can do to influence Congress such as attending town hall meetings, call the local office with your concerns, and writing letters to the editor, but at least respond to NRLN Action Alerts. We need your voice. Retirees seem to be the forgotten group in all the froth generated by Congress. – Speak up and be heard!

We face considerable lobbying groups. The pharmaceutical industry alone has about 1350 lobbyists, 1000 in Washington, DC, roughly two for each legislator. If you want to see how much money is being contributed to your candidates for national office go to <http://www.opensecrets.org/elections>

## Treasurer's Report

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



Year 2013 was a transition year from a financial perspective for the LRO. The dues contributions were higher than in 2012 and our expenses were lower. We had the highest number of contributors in the history of the LRO (6,052), and the dues paying participation rate among members of 51%

was also one of the highest in our history. We continue to face challenges in the major objectives of the organization, and we require a strong financial position to meet these challenges. Our members have proven they are willing to support the organization and its objectives.

The total dues income for 2013 was \$152,623 and the total expense was \$133,511 leaving us at year end with a surplus of \$20,000. We had fewer Membership Meetings in 2013, plus we combined the annual Board Meetings with Membership Meetings and were able to reduce travel costs for both. We did have two Board Meetings in 2013 since the late 2012 scheduled meeting was cancelled by super storm Sandy and rescheduled for early 2013. Our regular 2013 Board Meeting was held in the fall. We continue to provide financial support for special NRLN projects of importance to our retiree base, and we increased printed communications to our membership.

The Board continues to carefully monitor all expenses in line with our organizational goals and our dues income. As a reminder, the LRO has an IRS 501C5 charter (Labor Organization) and as such, our annual dues are NOT tax deductible. The chart below shows the percent of our total expenditures by category and a year-to-year comparison:

Category of Expense	Percent	Change from 2012
Membership Meetings	21%	-25%
NRLN Dues & Support	24%	+5%
Board Meetings	21%	+19%
Post/Print/Supplies	18%	+4%
Travel Expense	6%	-3%
Legal/Audit/Insurance	7%	+2%
All Other	3%	+1%

# The LRO Connection

## Alcatel-Lucent Update

Alcatel-Lucent almost halved its net loss for 2013 as cost-cutting, a tweaked product offering and asset sales under Chief Executive Michel Combes began to take effect.

The telecoms equipment maker, which competes with Sweden's Ericsson, China's Huawei and Nokia's NSN unit, said its gross margin was 34 percent and operating profit 307 million euros - both better than expected.

The group posted its first quarterly profit since March 2012 and in the fourth quarter operating margins went to 7.8 percent from 2.8 percent in the last quarter of 2012.

Alcatel shares rose 9.5 percent as investors bought into the operational momentum that Combes has built two quarters into his "Shift" plan, which includes 1 billion euros in asset sales, 1 billion in cost cuts, and 10,000 layoffs through 2015.

Combes' strategy is to streamline the group to focus on IP networking products which help telecom operators carry mobile data traffic, and on high-speed mobile and fixed broadband.

## - History Corner - The Western Electric Distributing House / Service Center

The Western Electric Company role within the Bell System was defined early as being the manufacturing and supply unit of the System. We have written previously about many of our storied manufacturing locations and their important contributions; but in this article we wish to honor the thousands of employees who worked at Western Electric Distributing Houses, or as they were later called, Service Centers, and whose mission it was to carry out the vital supply function of Western Electric.

Early in Bell System history, A.T.&T executives determined that it made economic and practical sense to centralize certain functions like purchasing, repair, and management of stock inventories rather than have these functions performed in multiple field telephone company locations. These functions were assigned to the Western Electric Company, and thus was born the role for the Western Electric Distributing House.

There is little documentation to determine just when and where the first Distributing House was created, but ultimately there would be some 32 Distributing House or Service Center locations in metropolitan areas across the country. The name change to Service Center took place in the mid '60's with the creation of the seven Western Electric service regions, and from here forward, we will use the Service Center term to identify these locations.

We believe the greatest expansion of these facilities took place after the war years as the demand for telephone service exploded across the country. Service Centers warehoused stock materials to serve the day-to-day operating needs of local telephone companies, provided facilities for the repair of telephone sets and other equipment, and performed the purchasing function for non-stock items.

Western Electric Service Centers stocked thousands of items and provided "0" day service. Orders for stock material received in the morning were delivered by afternoon to telephone company docks for shipment to the ordering telephone company location. This level of service commitment by Western Electric allowed telephone companies to minimize the cost of field inventories. The Service Centers also maintained extensive stocks of cable and other materials required to deal with natural disasters such as hurricanes or tornadoes.

In the days of leased telephones and customer premise equipment, the Service Centers performed a vital repair and refurbishing process. Used telephones and equipment were re-cycled back through the Service Center. Repaired and refurbished sets and equipment were placed back in stock as telephone company owned "Class C" stock to satisfy future telephone company demand. Western Electric quality programs were an important part of shop repair operations to assure repaired quality met the standards of new products.

Prior to the introduction of the Account Management function in the late '70's, the Service Center was the primary local contact with the customer. With divestiture in 1984 and the end of telephone leasing, the Service Center role ceased to exist and locations were phased out across the country.

During the Bell System years, the Western Electric Service Center was an important link in the expansion of telephone service across this vast land and an important part of our shared Western Electric history.

The following is a listing of known Service Center locations in no particular order:

New England, Syracuse, Westchester, New York (Manhattan), New Jersey, King of Prussia (Pa), Pittsburgh, Washington, Charlotte, Atlanta, Miami/Jacksonville, New Orleans, Nashville, Cleveland, Milwaukee, Michigan, West Chicago, Indiana, Minneapolis, Cincinnati, St. Louis, Kansas City, Omaha, Denver, Phoenix, Dallas, Houston, Salt Lake City, Seattle, Portland, Oakland, Los Angeles

**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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**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.express-scripts.com](http://www.express-scripts.com)

**Express Scripts Prescription Plan**

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

[www.express-scripts.com](http://www.express-scripts.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)

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