



The LRO Connection

SPRING NEWSLETTER

The LRO Future?? – Pension Analysis



President's Column

correspondence@lucentretirees.com

Dear Fellow Retiree,

The LRO Future : At the LRO Board meeting in Dallas in March, we agreed that the pension buyout and the changing environment with Nokia ownership requires us to reevaluate just what our role might be going forward, and more importantly, what we can realistically contribute to our retiree base? This is a difficult subject, but one in which we owe our membership an honest appraisal on what we see ahead.

Much has changed since the original founding of this organization in 2003 where our stated mission was "to address the interests of 127,000 individuals under the Lucent pension plan that embodies all Lucent retirees, including those who retired when the company was known as the Western Electric and/or AT&T Network Systems, plus subsidiaries such as Teletype and Sandia."

In the early days, LRO leaders personally met with the Chairman, CEO and senior vice presidents of Lucent Technologies, many of whom we worked with in the past. We had the opportunity to directly express our concerns relative to pension funding and other benefit matters. Once the LRO joined in support of the lawsuit challenging the cancellation of the Death Benefit for management retirees, we were directed to meet only with Human Resource executives, and that has continued up to the present time as Lucent has evolved to Alcatel-Lucent and now Nokia.

The current HR executive at Nokia continues to be Mr. John Hickey with whom we do have an excellent relationship. Having said that, the LRO learns of decisions on benefits at the same time as do retirees. There is no advanced notification. Even so, our relationship with Mr. Hickey does allow us to work closely in resolving various individual retiree issues. How long Mr. Hickey and his organization will remain in place is a question that troubles us. We just do not know what kind of access we might have if Nokia should make changes to this organization structure. Familiar names on the board have long since retired, and corporate headquarters has moved to Finland.

As we look back, we do believe that we have had a positive impact in many areas assisting our retirees. Certainly, an area where we believe we have made a significant contribution is in communication. Our website, our newsletter, our email blasts, and our periodic regional meetings all have helped to keep retirees informed. We have tried to keep our legacy alive through our many History Corner articles that give retirees a life-line to a time past. We also believe that the very fact that we were watching pension and healthcare actions by Lucent and later Alcatel-Lucent was important and may have influenced certain decisions; but in the end, companies weigh their business interests first, and retiree interests become secondary.

An example of this is the Group Life Insurance Trust (GLI), which was fully funded by A.T.&T at divestiture, but which no longer has

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sufficient assets to cover all eligible retirees. It is now estimated to have a 5-7year life as Lucent used some of those funds for other business purposes during their difficult years.

We have pursued this GLI funding issue yearly with the company, including a letter last November to the CEO of Nokia. We pointed out the importance of fully funding GLI given the cancellation of the Death Benefit for management retirees. These retirees made financial planning decisions under the assumption that both the Death Benefit and the Group Life Insurance would be available for their spouses. Nokia's response, through Mr. Hickey, was simply that they are aware of the issue of the cancellation of the Death Benefit, and this will be weighed, but no commitment can be made at this time. In the end, their business interests will determine whether they find the funds to address this shortfall.

Some have suggested that we pursue legal action to force Nokia to honor what many retirees felt was a commitment. Unfortunately, the courts have regularly ruled that, while pension benefits are protected (ERISA), benefits like Healthcare, the Death Benefit, and the GLI are considered Welfare Benefits and are at the discretion of the company. You may recall that we pursued the Death Benefit case through the appellate court and lost the decision.

So how do we sum this up? We believe our ability to shape pension and benefit decisions by Nokia going forward is very limited. Your board has agreed to meet again in October to finalize a plan relative to the value and life of the LRO going forward. Decisions will be made at that time whether and how to change our focus. Some of the action choices may well reduce member funding levels we had sought in the past. Underlying all of this, is the fact that our retiree population is aging and so is your LRO board with nine members 80 years of age or more, and we simply have not found younger retirees ready to step in and take charge.

Again, these are difficult decisions for the board to make; but we must be realistic as to just what we can contribute in the future and what our resources will be. As always, thanks for your past support, and we welcome and solicit your comments.

- Joe and the Board of Directors

LRO Core Goals 2017

- Continue interactions with Nokia on matters pertaining to retiree issues
- Continue to review Nokia financial disclosures to ascertain funding levels of Pension and Group Life Insurance Trusts
- Continue member communication through emails, our website, our newsletter, and when and where appropriate host regional meetings at population centers across the country
- Interact and collaborate with the NRLN for items of common interest relating to the protection of pensions, healthcare, Medicare, and Social Security as documented in their Legislative Agenda (www.NRLN.org)
- Increase participation by LRO members in NRLN Grassroots activities and Action Alerts involving legislation affecting retirees, thereby, increasing our voice in Congress

LRO Pension Column

Frank Minter - pensions@lucentretirees.com



Each year, the LRO is able to share with you the funding status of your pension from two different sources reported by Nokia. The first is the Annual Funding Notice (AFN) which you should have received

in early May 2017. The second source is the Form 20F which is Nokia's annual report to the SEC. We will address pension information as reported in both of these documents.

As we comment on these disclosures, you should be aware of several differences in the reporting by the two reports:

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Respond to all NRLN Action Alerts

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1. These two reports will contain substantially all of the new information about your pension that will be reported this year.
2. The AFN information is dated at 1/1/2016 (16 months old when released), except for pension funding levels on a fair market value basis which are dated year-end 2016. The 20F data is also at year-end 2016.
3. The Funding Target Attainment Percentage (FTAP) on page1 of the AFN reports data on an actuarial basis with liabilities using interest rates resulting from a Federal Law (MAP 21) that causes higher interest rates that translate into lower liabilities and therefore higher funding levels. Assets can also be reported either on an actuarial basis or a Fair Market Value basis. The FTAP in the AFN reports assets on an actuarial basis just as was done by Alcatel-Lucent.
4. The data shown on the 20F is based on accounting requirements and is the only data reported using the new Actuarial Life Expectancy tables published by the Society of Actuaries. The AFN uses old actuarial data which will report funding levels about 10% higher than the 20F.
5. At the conclusion of this summary, we will include a discussion about how companies can terminate pensions and the role of the Pension Benefit Guaranty Corporation (PBGC) in guaranteeing pension payments. You should carefully read about these subjects on pages 4 and 5 of the AFN.

Let's look at some of the numbers reported:

20F Data (in Euros) at 12/31/2016

	Pension Obligations	Fair Value of Assets	Funding Level
Pension Benefits	15.855 billion	16.861 billion	106%

Converting Euros to \$ does not change the 106% funding level. This is the most current data and it reflects the new actuarial tables. It is probably the most reliable funding level and it demonstrates the safety of our pensions. This standard financial data, rather than the AFN, is also the most likely starting point for any analysis Nokia would conduct regarding a potential pension buyout. We have no knowledge that there is any such activity underway. See also our discussion of Plan Terminations near the end of this document.

Other Post Employment Benefits

	Benefit Obligations	Benefit Assets (in Eros)
Group Life Insurance	1.040 billion	.220 billion

In our past discussions with Nokia representatives they have consistently told us that they expect the assets in this benefit to last another 6-7 years. They have given no indication as to what action they may take when the assets are exhausted. This benefit was fully funded when transferred from AT&T to Lucent as Lucent was spun-off.

Annual Funding Notice Data (in \$) at 1/1/2016

	Pension Obligations	Assets	Funding
Funding Target Attainment Percentage (FTAP)	13.124 billion	17.845 billion	136%
Fair Market Value (FMV) @ 12/31/2016	14.800 billion	17.822 billion	120%

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Although there is only a minor change in assets from beginning to end of year, the FTAP asset amount is determined on an actuarial basis rather than Fair Market Value. The difference in pension obligations largely reflects the MAP-21 law passed to reduce required sponsor contributions into their pension plans. None of this data reflects the new actuarial tables for retiree longevity which are roughly estimated to reduce funding levels about 10%. The new actuarial tables would show a FMV level of about 108% which is then comparable to the 20F 106%.

This AFN is the first to reflect the 2015 buyout. Plan assets for 2016 show a 9.4% reduction in assets from the prior year but a 13.3% reduction in liabilities. It is not unreasonable to assume that the increase in funding level from 130% to 136% was the result of the buyout. You may remember that Alcatel-Lucent calculated the buyout liability using the old actuarial tables but used the new tables to record the liabilities on their financial records.

The LRO has no information as to any future action Nokia might take relative to our pensions. Anything they might do is unlikely to have any effect on the safety of your pension.

Other information from the AFN

	1/1/2016	1/1/2015	Change
Active	9,171	9,836	(665)
Receiving a Pension	78,030	84,856	(6,826)
Vested Future Pension	30,059	31,939	(1,880)
Totals	117,260	126,631	(9,371)

The primary reasons for the reduction in total plan participants are:

1. Approximately 19,000 participants in our plan accepted the lump sum offer in 2015 (8800 occupational participants also accepted the offer which also included an amount for their Death Benefit).
2. Approximately 10,000 participants were transferred from the occupational plan to the management plan in December 2015.

Following are the percentages that reflect how pension assets are invested. These appear quite conservative with more than 2/3 in Investment Grade Debt:

In addition to the following narrative, please read carefully the information on Page 5 of the AFN. It describes fully how a pension plan can be terminated as well as the Pension Guarantees of the PBGC.

Equity	14.2%
Investment Grade Debt	69.8%
High Yield Debt	3.2%
Real Estate	6.5%
Other	6.2%
Totals	100.0%

Plan Termination-Federal Law

There are two ways to terminate a pension plan. The Company must show the PBGC that it has sufficient assets to pay all benefits (at least 100% funded) The plan can either purchase an annuity from an insurance company which will pay all subsequent benefits or make lump sum payments to all participants. When this happens PBGC protection is removed although most states do provide some protection. The only risk to the participant would be future bankruptcy of the insurance company.

The second way results when a plan is underfunded. The plan must prove to a bankruptcy court that the employer will go out of business unless the plan is terminated. The PBGC will then pay all benefits up to legal maximums.

Benefit Payments Guaranteed by the PBGC

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The maximum benefit that is guaranteed is based on the age of the participant at the date of plan termination, not retirement age. The maximum benefit by law for a 65 year-old retiree is \$ 64,431 annually. This maximum increases or decreases for ages above or below 65. The amount received from the PBGC cannot exceed your prior pension amount. Survivor options are protected.

As always, questions can be directed to fcminter@aol.com.

LRO Benefits Team

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The LRO Benefits Team is prepared to help retirees in the next enrollment season which begins after the summer. Because healthcare is a “lively” topic in Washington, we plan on being active and use email and the web to keep members up to date. From what we see

now, health care sign up may involve:

For commercial Medicare signups:

- Medicare Part B premiums are set in the fall based on inflation data by the Center for Medicare & Medicaid Services (CMS). Note that premiums may be lower if they are deducted from your Social Security check. Deductibles and copays are not expected to change.
- CMS will be issuing new Medicare Cards for everyone. These will not have your Social Security number for privacy reasons.
- Medicare Advantage (also known as Part C) premiums have been fairly stable in recent years. Some insurers have held costs in check by reducing their networks, which could mean your provider might have gone “out of network.” Medicare.gov has introduced a “star rating system” to help users judge the quality of service. Plan information will be available in the October timeframe on Medicare.gov.

For Nokia Medicare Advantage PPO signups:

- Nokia has said that they currently plan to offer healthcare coverage insurance for 2018. Of course, this is subject to change.
- Employer Medicare Advantage plans, such as Nokia’s, had premium increases this year due, in part, to a funding reduction from Medicare. CMS says that this will continue for next year, so premiums could increase again (or benefits reduced). This will be announced at open enrollment. Note: these changes predate the present administration and presently appear not to be a part of the Affordable Care Act (ACA) debate.
- Nokia is expected to continue providing financial support for those who retired before March 1, 1990 and participate in their healthcare PPO plan.

Pre-Medicare signups:

- Nokia has dropped pre-Medicare support for this group.
- Retirees have available Healthcare.gov options as governed by the ACA. These include subsidies where appropriate. Changes are being widely debated in Washington and everyone expects the news media will cover any changes/modifications in depth.

Aon has announced its plans to sell the majority of its business administration and HR business process, outsourcing it to Blackstone. The sale, when completed will include the benefits administration provided to Nokia by Aon Hewitt. We are told by Nokia that the sale will not have any impact on or disruption to the services that Aon Hewitt provides to the Nokia plans. No action is required for plan participants at this time. The name of the company is expected to change from Aon Hewitt, but a new name has not been released. The change is anticipated to be made within the next few months. We will all be notified when it takes place.

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(Continued from page 5) **LRO Benefits Team**

We continue to get excellent support from Nokia's Benefits VP John Hickey and his staff when going to them for assistance in responding to retiree benefits related questions and problems.

The LRO Benefits Team home page will continue to be active during open enrollment. It maintains a list of useful phone numbers and websites. Also, retirees have access to a message board in which they can read and share experiences and questions, publicly. Its web address is www.board.thelro.org.

Legislative Affairs



Bob Martina - grassroots@lucernretirees.com

These are changing and dangerous times for retirees. As such, it is more important than ever to respond to NRLN Action Alerts. Take action in as many ways as you can. Don't forget, the NRLN is the LRO's legislative arm. There is hardly any area impacting seniors that might not change.

Stay tuned, and visit the LRO and NRLN web sites to keep up to date - www.nrln.org

March 13-15 NRLN Meeting in Washington, DC.

Representatives from 12 NRLN associations and chapters attended the meeting and lobbied 70 congressional offices. Attending for the LRO was Dan Lovatt, our Southern Region Director. A follow-up meeting was held by the NRLN staff with the PBGC.

Pension Protection Initiatives:

Four areas were covered in meetings with the Senate Judiciary Committee staff members and The PBGC. The NRLN provided word changes to existing laws and regulations to protect pensions in these areas:

- Pensioner protection in the cases of bankruptcy
- Merging of pensions funds, particularly when a poorly funded one is merged with a well funded one. As it is, pensioners of a well funded one can be harmed. Such mergers should be approved by the PBGC and IRS.
- The PBGC should have more authority to review Corporate Mergers and Acquisitions and protect retirees, particularly in the case of foreign ownership
- There should be timelier reporting of data of your annual funding notice. The AFN report you recently received is based on 15 month old data and doesn't tell you the interest rates used to determine the funding levels shown.

On the last three issues, some support encouragement was received.

For more details on this go to www.nrln.org and look under Legislative Agenda for Executive Summary and Talking Points. If you want even more detail on a topic, read the whole associated white paper.

Health Care:

ACA Repeal and Replace: The NRLN is particularly concerned with the ACA repeal initiatives in the areas that can affect retirees on Medicare. These are enumerated in the last Action Alert. (Go <http://www.nrln.org/congress.html#/55>). The NRLN will review the recently passed AHCA and then work on an initiative to influence the Senate as required. You likely will be requested to take action. – **Please be ready to act.**

Prescription Drugs: There are an abundance of bills proposed in Congress addressing Importation of drugs, Medicare bidding, and Blocking Pay for Delay strategies by drug firms. The NRLN is evaluating all proposals, some of which have significant bi-partisan support and for which the president has mentioned support.

Income Security. (In addition to Pension Protection above.)

Taxation: Retirees have been on the short end of recent tax bills. The NRLN is working on items that should be considered in any new tax bill. Should a corporation that has an underfunded pension plan get a

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Respond to all NRLN Action Alerts

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tax cut or should that tax cut be applied to the pension fund until an acceptable level reached? The tax on Social Security income, withdrawals from 401Ks for Medical Health Care Savings accounts and several other aspects are being considered for forwarding to Congress.

Social Security: The President has said he wants to leave it alone. Time will tell. The NRLN is reviewing several ideas to insure its longevity without a cut in benefits. More to come later.

Other Health and Income Bills:

The NRLN reviews every health care and income affecting bill introduced for relationship to the NRLN Legislative Agenda and decides which to support and take action on. These are reflected in the report card for your Representative and Senators. If you don't see them supporting a bill, ask them why not. Report cards with a list of bills for both houses of Congress can be found starting at <http://www.nrln.org/congress.html#/legislators>. Just click on your state and then who you want the report card for.

Your support is needed in all of the above:

Again, these are dangerous times. Be ready to respond to Action Alerts. You can also use Facebook, Twitter, or write a letter to the editor, call the reps office, or attend a town hall meeting. We need your ACTION!

Treasurer's Report

Dick McCauley - mmsgboard@lucentretirees.com



The year 2016 was a transitional year for the LRO. Membership grew by 100 members as compared with 870 new members in 2015. The LRO experienced similar changes in the income and expense levels of the organization. Income dropped by 23%, reflecting the impact of the pension buy-out, and the expenses were reduced by 33%. This resulted in a surplus of \$6,800 for the year. Readers may recall an earlier report posted on the website of a (\$12,600) deficit for the year 2016. During an audit, it was discovered that a consulting expense had been booked twice in error. The auditor reversed the duplicate which resulted in the above reported surplus.

Below is the audited financial information by major category of expense for 2016:

Dues Income:			\$123,075
<u>Category of Expenses</u>	<u>Amount</u>	<u>Percent</u>	
Membership Meetings	\$24,590	21%	
NRLN Dues & Support	31,315	27%	
Board Meetings	9,501	8%	
Postage / Printing	25,373	22%	
Travel Expenses	9,153	8%	
Legal / Audit / Admin	16,343	14%	
Total Expense	\$116,275	100%	\$116,275
Surplus			\$6,800

As a reminder, the LRO is an IRS 501C5 organization (Labor Organization) and as such, dues are NOT tax deductible.



Business Update

Bright Spots for Nokia Corp Stock

Nokia Corp has gotten some media coverage lately, amidst the return of the Nokia phone via a licensing deal, the patent war with Apple Inc. and now the purchase of Comptel, a Finnish telecom software company.

Nokia stock hasn't been doing well over the past few years. NOK opened on Jan. 1, 2011 at \$10.58 a share and now is trading at about \$5. Last year, Nokia stock fell 45%. Over the past 10 years, Nokia stock is down 77%, while the S&P 500 rose 62% during the same period.

Nokia broadened its portfolio over the past few years with a string of acquisitions. This reduces risk for Nokia and gives NOK an advantage over its competitors such as Ericsson. Last year, Nokia completed its merger with Alcatel-Lucent, strengthening its position in mobile networks. The deal also makes Nokia a player in fixed networks as well as routers and switches. Now, Nokia is No. 1 in mobile, No. 2 in fixed and No. 2 in switching and routing.

2017 Could be a Good Year for Nokia

It seems 2017 could be the year Nokia could take flight in the two areas where the brand has survived: the mobile network infrastructure and software play which is the main game. To be honest, it might as well be called Bell Labs or Alcatel-Lucent because it is an aggregation of these businesses as much as it is Nokia.

That said, in February, Nokia announced it will introduce what it will call 4.9G technologies by the end of this year. The "4.9G" has a massive MIMO adaptive antenna which the company claims will enable cell capacity up to five times higher, in addition to a new radio head which will allow operators to leverage unlicensed spectrum.

- History Corner - Omaha Works

In 1956, with the demand for telephone service exploding across the country, Western Electric announced its plans to construct a new major manufacturing facility in the Omaha, Nebraska area. Ground breaking for the new facility took place on June 28, 1956, and four months later, construction began. When the work was completed on November 15, 1958, the structure included 12.8 tons of structural steel, 2.8 million bricks, 43,000 concrete blocks, 1.5 million feet of electrical conductors and 20,000 electrical light fixtures. The Works would grow to become the largest building in Nebraska.

Arthur Goetze was President of Western Electric at the time of construction and Paul Gorman, a future president of the company, was then Vice President of Manufacturing. The first plant manager was H. P. Heath. Many of the early supervisory employees were transferees from the Hawthorne Works. The in-house employee newsletter, **The Westerner**, was first published in September of 1957 and over the years recorded the many achievements and activities of Omaha Works employees.



**Omaha Works
Open House
35th Anniversary
1958 - 1993**

The Omaha plant would be designed to produce cable and associated apparatus, but also crossbar and PBX equipment. By the late 1960's the Omaha Works location was the number one producer of crossbar equipment in the country. In later years, crossbar and PBX manufacture would be phased out, and the Works would focus on its cable and apparatus lines.

The Omaha Works produced aerial, buried, underground and inside cable. Exchange cable produced at Omaha was PIC (polyethylene-insulated cable). Vinyl cable was also manufactured. Among the associated cable apparatus manufactured at Omaha were: cable stubs, cable terminals, connectors, central office connectors, cabinets of various types, connecting blocks, protectors, and various tools required for the installation of telephone cable and wire. At its peak operation in the early 1970's, the Omaha Works would provide employment for 7,700 workers. The Omaha Works was a major supplier of cable and apparatus for the Bell System.

With divestiture in 1984, the Omaha Works would become a part of the newly formed AT&T Technologies and continue as a major source of cable, wire and apparatus. In



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1996, AT&T would split off its products and systems businesses to form Lucent Technologies, and the Omaha Works would become a Lucent facility. Then in 2000, Lucent spun off its Enterprise Networking Group, including the Omaha Works, to form Avaya. Then again in 2004, in an ever-changing telecommunications environment, Avaya sold its Connectivity Solutions Division, including the Omaha Works, to North Carolina based CommScope Inc. In 2010, as employment continued to drop, CommScope announced its plans to close the plant. The closing officially took place in July of 2011.

This was the sad end of an era. For over 50 years, this proud Western Electric facility and its employees had made outstanding contributions to the expansion of telephone service across this country. The Omaha Works - an important part of our shared history.

The editor thanks former Omaha employee Stephen Miller for providing background information. For more information on the Omaha Works, visit www.omahaworks.net

- History Corner - More Western Electric History

Western Electric Women in the Workforce

In searching the web for Western Electric history items, LRO webmaster Joe Sciuilli came across the following interesting piece relating to early Western Electric (Hawthorne Works) policy regarding women in the workforce:

In 1920, Alice Heacock Seidel was the first of Western Electric's female employees to be given permission to stay on after she had married. This set a precedent in the company, which previously had not allowed married women in their employ. Miss Heacock had worked for Western Electric for sixteen years before her marriage, and was at the time the highest-paid secretary in the company. From a memoir of her life, she writes that the decision to allow her to stay on "required a meeting of the top executives to decide whether I might remain with the Company, for it established a precedent and a new policy for the Company - that of married women in their employ. If the women at the top were permitted to remain after marriage, then all women would expect the same privilege. How far and how fast the policy was expanded is shown by the fact that a few years later women were given maternity leaves with no loss of time on their service records."

We can look back and laugh at this, but remember that the 19th amendment, which gave women the right to vote, was ratified in the same year, 1920. These were significant cultural changes at the time.

Western Electric St. Louis Distributing House and the National Register of Historical Places

For another interesting look back at history, click on the link below to view documentation submitted to the United States Department of Interior in May of 2011 identifying the Western Electric - Southwestern Bell Distribution House on the National Register of Historic Places. Be sure to scroll down past the documentation forms to read the interesting historical information and view the pictures. <https://dnr.mo.gov/shpo/nps-nr/11000446.pdf>



Figure 4: Western Electric advertisement from 1946 that explains the activities of the company.

LRO Membership Information:

The LRO is a not for profit, tax exempt organization; dues or contributions submitted by members are not tax deductible. LRO Annual Dues are \$25 a member.

The following personal information was obtained from our database. Please verify and correct any information which is inaccurate or has changed, most importantly your e-mail address, and mail the form to the LRO return address noted on our envelope. If the member is deceased, would the recipient please check the block below and return the form.

Member ID# _____

First Name _____ Middle Initial _____ Last Name _____

Street Address or P.O. Box # _____

City _____ State _____ Zip Code _____

Phone _____ Email Address _____

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 _____

If Member is Deceased, please check _____ and return form to LRO

Lucent Retiree Organization Contacts

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@lucentretirees.com.

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

Handy Contact Information

Health & Welfare & Pension Plan Inquiries

Nokia Benefits Resource Center (NBRC) 1-888-232-4111

International Long Distance 1-212-444-0994

www.resources.hewitt.com/nokia

Aetna Dental

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

www.aetna.com

UHC Medicare Advantage Group PPO

www.uhcretiree.com/nokia

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

Express Scripts Prescription Plan

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

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 1-800-633-4227

www.medicare.gov

MetLife Life Insurance 1-888-201-4612

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

www.metlife.com/mybenefits

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/nokia>

Nokia Advocacy Center 1-888-232-4111

To escalate problem issues

Nokia website for Benefits News

www.benefitsanswersplus.com

LRO Website www.lucentretirees.com

LRO Benefits Email Address

benefits@lucentretirees.com

Added Benefits for Nokia Employees 1-800-622-6045

www.addedbenefitsaccess.com