



**AT&T Pension
Transition to Athene**

If you are one of the 96,000 retirees who had their pensions transitioned to Athene Annuity and Life Company, you should have received:

- **Annual Certificate** containing details of your payment-you may have received more than one certificate depending on your individual situation.
- **Notice of Protection** provided by your State of Residence.

If you did not receive this package or there is an error or omission, immediately contact Athene at 1877-813-4240, M-F 9-5 EST, or visit the website at www.lifeatworkportal.com/Athene.

The lawsuit filed, Piercy et al v.AT&T Inc. is just in its beginning stages. All individual complaints have been joined and will proceed as one. You can follow it online by entering the name in your search engine. Don't expect much movement this year.

Welcome New Members

Kevin Francisco, Colleen Robello
Katherine I. Sullivan, John Wilson

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TelCo Retirees Association
is a member of the



**NO JOB IS SO IMPORTANT
AND NO SERVICE IS SO URGENT-
THAT WE CANNOT TAKE TIME
TO PERFORM OUR WORK SAFELY.**

BELL SYSTEM



President's Message

By Jane Banfield, President

Change is always good and sometimes necessary. TelCo Retirees is committed to representing you and keeping you updated in all matters of importance to AT&T retirees, and going forward we will be doing it in a different way.

The Board has decided to move from our monthly renewal to an annual membership notification, which will allow us to streamline our costs and continue to serve our retirees. If you are receiving this message, TelCo Retirees considers you an existing member, and you will receive a request for a membership contribution/donation via email or USPS mail along with mail-in instructions. A contribution is appreciated but not necessary to continue your membership and continue receiving newsletters and current information. Our association with NRLN is strong and you will continue to receive legislative updates directly from them. We have canceled PayPal and everything will be mail-in, making it easier for you to continue to participate in our organization. Financial hardships, Lifetime membership and just general memory issues, all come into play in updating your membership. We appreciate the years of support you have provided for TelCo Retirees and we want to reciprocate. We're not going away, just operating at a senior pace. In your newsletters and mailings and the website (under the Board tab), you will see the names, area of expertise, email, and numbers for all of us. We are available to help in any way we can. No question is too small, if it is something you need to know.

Norma has resigned as Secretary after many years of service, and she will be missed by all of us. Her record keeping skills were superb; she always reminded us what we did say—not what we remember saying. Judi Morris and I will act as President, Secretary and Treasurer. Two of us could not compare to Norma but we will do our best.

One other change we made was eliminating the position of a membership agent. Sadly, it means losing Elena, after 9 years of service. She was always the voice of the reminder you received, and we thank her for her service.

Our Annual Meeting took place by teleconference this year, as there were members who were not comfortable using Zoom or did not have a computer. Teleconferencing gave everyone an opportunity to join and it was very successful. Our biggest problem was with the time difference between Pacific Daylight Time and Eastern Standard Time.

Please read the article on Athene to get more information on pension transitions and John's article on Healthcare, which contains many important facts that are time critical.

Looking forward to a healthy future,

Jane Banfield

Treasurer's Report

By Judi Morris, Treasurer



TelCo Retirees Association

Financial Report

2nd QTR 2024

REVENUE

Memberships	\$6,685.90
Contributions	\$1,006.00
Investment Transfers	\$3,078.27
Total	\$10,770.17

EXPENSES

Business	\$516.87
Operations	\$1,368.64
NRLN	\$2,195.00
Payroll	\$3,894.19
Total	\$7,974.70

ASSETS

Charles Schwab \$64,422.08 (includes \$1,652.47 cash)

Checking account \$3,628.85

Payroll includes agent costs.

More information may be requested of the Treasurer at P O Box 669 Spring Valley, CA 91977-0669. Prepared by Judi Morris 7/16/24

Can I Change From my AT&T/UHC “Advantage” Back To A “Medigap” Policy?

By John Tucciarone, Director



Yes, you can - But the exact procedures may vary depending on timing, your location and current health. Persistence is the key and not boiler plate. Hopefully what I've written below can be used as a guide to make the switch back to your old Medigap or Advantage Health Plan. This is a personal decision, and one that must not be taken lightly. Please don't shoot the messenger and neither I nor TelCo Retirees can be held responsible if you find yourself without coverage.

Once initially enrolled in an Advantage Plan, you have a 12-month “trial window” to switch back to your previous Medigap Plan. During the “trial window” you can leave your Advantage Plan and be allowed to switch back to your previous Medigap Plan.

Making the switch involves a few steps and specific timing. The process may be different depending on your situation; if you are or not within the “trial period” to make the change.

1. Determine Eligibility:

- If you are within the first year of joining an Advantage Plan you have a “trial right” to switch back to Original Medicare and instead purchase a Medigap Plan *without medical underwriting*.
- Otherwise, you can switch during certain enrollment periods, i.e. Annual Enrollment (Oct. 15 to Dec. 7) or a Special Enrollment Period if you qualify.

2. Research Medigap Plan

- Know what you want to switch back to & the cost. Be aware that Medigap Policies are no longer subsidized by AT&T and totally the retirees' responsibility.

3. Apply for Medigap Coverage

- Before leaving your Advantage Plan, apply for the desired Medigap Plan. You may need to answer health questions unless you have guaranteed issue rights. Thus, you don't have to answer health questions, i.e. medical underwriting as mentioned above.

4. Disenroll from Advantage Plan

- Ensure you are enrolled in Medicare (Parts A & B) before your Medigap coverage starts. (Should not be a problem unless you are a new Medicare recipient).

In most cases, you have a *guaranteed issue right* when your health plan changes in some way, i.e. coverage no longer available due to the company going out-of-business, or you move to a non-covered area. This is not applicable to the AT&T/UHC Plan since it is generally available-nationwide.

continued on page 5.....

AT&T Changes Affecting Retirees' Services

By Jane Banfield

Grandfathered Service

AT&T is increasing the price of all grandfathered packages, including for AT&T retirees. Employee Discount Help Line at 877-377-9010. Operates Monday through Saturday between the hours of 9:00 AM and 8:00 PM. You can also visit HROneStop for general inquiries and changes.

LandLine Concession

With the eventual transition away from copper, the AT&T consumer team will share options as they become available to impacted consumer customers. We encourage our retirees to call into the Employee Discount Center to discuss any current alternatives (i.e. VOIP service or sign up for wireless services which provides a 30% retiree discount). The Employee Discount Center can be reached at 877-377-9010.

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If you do have a *guaranteed rights issue*, an insurance company

- a) must sell you a Medigap policy.
- b) must cover your pre-existing health conditions.
- c) cannot charge you more for a Medigap policy because of past or present health problems.
- d) may subject you to a waiting period.

Do check with your State Insurance Department (<https://content.naic.org/state-insurance-departments>) about what rights you might have under state law.

Medicare.gov “Your Health Plan Options” (<https://www.medicare.gov/health-drug-plans/health-plans/your-health-plan-options>) and “Can I change my Medigap Policy” (<https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy/change-policies>)

United Healthcare “Disenrollment Information” (<https://www.uhc.com/medicare/resources/disenrollment-information.html>)

Live Long & Prosper,
John Tucciarone
7/28/2024



A Little History of When Lives and Company Values Mattered

By Ted Mazzella, Director

Earlier this year, Dan Smith, an AT&T retiree called me and asked for help in tracking down the family/friends or anyone who knew of William Mulvey. Mr. Mulvey was the 1945 winner of AT&T's Theodore Vail's bronze medal. Dan ran across the medal while going through the remaining possessions of his deceased father, Norton Smith, who retired in 1987, we believe from AT&T Long Lines. Dan had no idea how his father came to possess the medal and had never heard him mention Mr. Mulvey. He would like to pass the medal along to one of his relatives or a friend. To date neither Dan nor we have not been able to find any information relating to William Mulvey, except for the below from Matt Phillips of AT&T, who researched it with the AT&T Historian/Archivist. Our thanks to Matt!

William W. Mulvey was a line foremen for New Jersey Bell. Tel. Co. He received Vail medal number 1131, a bronze, for assisting in the rescue of a man from drowning and for the effective application of artificial respiration which resulted in the saving of a human life:

According to the notecard about his medal, here's a brief description of what happened:

"On January 4, 1945, while driving through Belleville, New Jersey, in a company truck, he and three fellow-employees saw an automobile partly submerged in the Passaic River. They left their car and ran to the bulkhead paralleling the river where they could see a man struggling to keep afloat at a spot fifteen feet from shore. One of his companions jumped into the icy water and brought the man to the bulkhead where Mr. Mulvey assisted in lifting him to safety. As the rescued man was by that time unconscious and apparently not breathing, he and the other two companions immediately applied artificial respiration which they continued for seven minutes before the victim showed signs of regaining consciousness. Fifteen minutes more of first aid treatment were given, during which the man was restored to consciousness. He was then removed, by the police, to a hospital where he was treated for shock, submersion, and a fractured spine sustained in the accident in which he and his automobile had plunged into the river. The prompt rescue and application of artificial respiration undoubtedly saved the man's life.

*Presented by Chester I. Barnard, Pres., at Military Park Hotel, Newark, N.J., on June 3, 1946."
Source: Vail Medal Award Files (1920-1979), AT&T Archives and History Center, Warren, NJ.*

If anyone has any more information about Mr. Mulvey, please contact me.

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TelCo Retirees Association

Board of Directors

Areas of Responsibility



President/Acting Secretary

Jane Banfield

General Issues

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Vice-President & Secretary: VACANT



Treasurer/Acting Secretary

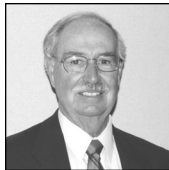
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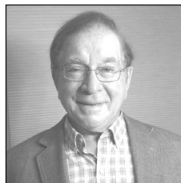


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Ted Mazzella

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John Tucciarone

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How to Join TelCo Retirees

All retired, former, and active (pre-retirement) employees of Pacific Bell, SBC, AT&T and any other former Bell System company are eligible to join TelCo Retirees Association. Suggested membership fee is \$34 per year.

Membership applications can be downloaded from the TelCo website

www.telcoretirees.org

or by writing to:

TelCo Retirees Association, Inc.

PO Box 669

Spring Valley, CA 91976

Question or Comment?

For telephone inquiries on non-healthcare issues, please call

831-484-1514

For telephone inquiries on healthcare issues, please call

908-745-1651

You can use these numbers to leave a message with your question or comments. Your call will be returned ASAP, and everything possible will be done to get you a timely, comprehensive answer.