



## The LRO Connection

FALL NEWSLETTER

# Letter to Nokia CEO



### President's Column

[correspondence@lucentretirees.com](mailto:correspondence@lucentretirees.com)

By now, most of our retirees are probably aware of the decision announced by Nokia on October 10 to discontinue medical and dental coverage for pre-Medicare eligible retirees in 2017. This announcement, which frankly caught us by surprise, certainly created a challenge for those affected. The LRO received many messages of concern from our retirees over the future of benefit coverage, and the fact that we are now three times removed from the company where most of us spent our entire working lives added to that anxiety.

In response to this, I arranged an October 17 conference call with Mr. John Hickey, Vice President of Benefits for Nokia, to discuss this and other matters. I shared with Mr. Hickey some of the comments we had received and, of course, expressed our disappointment at not getting some earlier 'heads-up' on this policy change.

Mr Hickey explained to me the declining numbers in this pre-Medicare category (600-800 in 2016) and the expectation of even fewer in 2017. With projected monthly costs for 2017 in the range of \$3000/mo, they simply believed there were better options for retirees at the healthcare exchanges. He further went on to comment that they expected 80,000 retirees and eligible dependents to enroll in the Nokia Medicare Plan for 2017. Nokia has not committed at this time to provide coverage in 2018; but this will be evaluated next year. Obviously, the political turmoil surrounding the Affordable Care Act is leaving many providers and companies in a wait-and-see posture.

As we do on an annual basis, I raised the question with Mr. Hickey as to the current funding level of the Group Life Insurance (GLI) Trust. He reported that the Trust currently has assets of approximately \$250 million with \$40-\$50 million being paid each year. That level of annual charges would exhaust the Trust within five to six years and not cover all previously eligible retirees. No commitment has been made by Nokia at this time to extend the Trust.

The LRO Board, in discussing this information, agreed that, while we have a good working relationship with Mr. Hickey and his staff, it was time to introduce the LRO and its charter to the highest levels of Nokia. We recognize that Nokia is in an extremely competitive world marketplace, and their ability to fund certain benefits is a function of their success in that marketplace; yet, we wanted to make sure that Nokia leadership fully understands the importance of the GLI Trust to our retirees. We do not believe retirees should have to face the uncertainty of not knowing whether GLI funds, perhaps their only insurance, will be available for their surviving spouse. You may read the full text of that letter to Mr. Rajeev Suri, President and CEO of Nokia Technologies, following this column.

Finally, The LRO will continue to monitor pension, healthcare and other benefit issues and interact with Nokia leadership as appropriate. We will do our best to keep you informed. As we approach the holiday

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season and the end of yet another year, it is our hope that this season finds you in good health and surrounded by family and friends. Thank you for your support of the LRO.

Joe

## LRO Letter to Nokia



**Lucent Retirees Organization**



Mr. Rajeev Suri, President and CEO  
Nokia Technologies

November 7, 2016

Dear Mr. Suri:

I am writing on behalf of the Lucent Retire Organization (LRO) that was chartered in January of 2003 to address the interests of the some 127,000 individuals under the Lucent pension plan that embodies all Lucent and Bell Laboratories retirees, including those who retired when the company was known as Western Electric and/or AT&T Network Systems, plus subsidiaries such as Teletype and Sandia.

Over the years, the organization has had regular contact with executives of Lucent, Alcatel-Lucent and more recently Nokia to share retiree concerns and to gain information on the state of the business as well as pension and benefit issues. We have had regular contact with Mr. John Hickey, Vice President of Benefits for Alcatel-Lucent and now Nokia, and we believe that contact has been mutually beneficial as the LRO, through its website ([lucentretirees.com](http://lucentretirees.com)) and bi-annual newsletter, has been able to communicate important issues to our retirees and in many cases assist individual retirees with problems.

While we regularly share issues with Mr. Hickey, our purpose in writing to you is to introduce our organization and to reinforce concerns that we are hearing from our fellow retirees. We are now three times removed from the company that most of us spent our entire career with, and the recent move to Nokia has added to anxiety about the future of pension, healthcare and other benefits.

This anxiety was further fueled by the sudden announcement on October 10 of the cancellation of healthcare and dental plans for our pre-Medicare eligible retirees for the year 2017. While that decision affected only a small base of retirees, the surprise announcement raised concerns about the next 'shoe to drop'. The LRO had no advance or even same day knowledge of this event and was flooded with questions from our retirees. We contacted Mr. Hickey who provided us with the company rationale for the change which we quickly posted to our website. That explanation was helpful, and we only wish we had had that information earlier. He further informed us that while healthcare plans for Medicare eligible retirees for 2017 were moving forward, a decision on coverage for 2018 would be made next year. Our retirees will be most interested in that decision.

While pension funding, which currently appears adequate, is quite naturally the primary focus of retirees, there is another issue of major importance that I want to bring to your attention. That issue has to do with the funding of the Group Life Insurance (GLI) Trust. In 1996, when AT&T divested AT&T Network Systems, Bell Laboratories, and other subsidiaries to form Lucent Technologies, that Trust was fully funded to provide Group Life Insurance for all eligible retirees. Lucent, during its years of struggle, used some of those funds for other business purposes, and today we are told there are sufficient funds to last only another five or six years, but not enough to cover all formerly eligible retirees. Mr. Hickey has informed us each year that no commitment has been made to fully fund this Trust, but that the issue will be evaluated at the time of fund depletion.

To fully understand why this is such an important issue to our retirees, we must go back to 2003 when Lucent discontinued a long held company benefit, again fully funded by AT&T, called the Death Benefit. The Death Benefit was equivalent to one year's salary at the time of retirement payable to a surviving

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spouse. The LRO supported a lawsuit challenging this decision to cancel; but unfortunately, the courts ruled that this Welfare Benefit was at the discretion of the company. The retirees were the losers.

The Death Benefit was a clearly stated benefit for all former employees of AT& T and a major part of financial planning for many retirees. To suddenly have this taken away and then to learn that there may not be adequate funds in the GLI Trust to cover all previously eligible employees is a serious blow. No retiree should have to face the uncertainty of not knowing whether these funds, perhaps their only remaining insurance, will be available for their surviving spouse. We urge Nokia to make a firm commitment to all eligible retirees to honor this past commitment. This will eliminate one very large area of uncertainty for Lucent retirees.

Finally, we have appreciated the past open lines of communication with Mr. Hickey and hope this will be continued. We do believe that the LRO does provide an information service to our retirees that is also a benefit for the company. We look forward to hearing from you about a commitment to maintain the Group Life Insurance Trust for all eligible retirees.

Sincerely,

Joseph Dombrowski, President, Lucent Retiree Organization  
 16420 N Thompson Peak Pkwy  
 Unit 2128  
 Scottsdale, Arizona 85260

## LRO Pension Column

Frank Minter - [pensions@lucentretirees.com](mailto:pensions@lucentretirees.com)



Twice in 2016 we have sent you the latest information available relative to the funding level of your pension plan. In February, we sent you the data from the 20F which is calculated for Accounting purposes. In May,

we sent you our analysis of the Annual Funding Notice (AFN) which you had recently received. We have no new information at this time so we will use this newsletter to remind you of the data you had previously received.

We wish to make two specific points. First we believe there has been little, if any, change in the funding level of our plan. It is still funded at least 100%. We have no indication as to any future action that Nokia may take concerning our plan; but we can see no reason why your pension would be in any danger. The second point is that the IRS has precluded any future lump sum offers, so that will not happen.

Lets look at the actual numbers. We present four separate calculations for both 2014 and 2015. Following the numbers, we will give an

explanation of what each of the four provide and our view of the relative importance of each. You must remember that the latest data is almost one year old and some is almost two years old. Dollar amounts are in billions: Item 1 This is an actuarial

\$'s in Billions	2014		
	Assets	Liabilities	Funding Ratio
1. AFN (1/1/14)	\$19.777	\$15.527	127.3%
2. AFN (adjusted)	\$19.777	\$18.962	104.3%
3. AFN Fair Market Value (12/31/14)	\$21.500	\$19.400	110.8%
4. 20F Accounting (12/31/14)	\$20.100	\$21.100	95.3%
	2015		
1. AFN (1/1/15)	\$19.695	\$15.144	130.0%
2. AFN (adjusted)	\$19.695	\$18.085	108.9%
3. AFN Fair Market Value (12/31/15)	\$17,708	\$15.204	116.5%
4. 20F Accounting (12/31/15)	\$17.600	\$17.200	102.0%

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calculation which includes the effects of the Highway Bill passed by Congress in 2011 to help companies with severely underfunded pension plans to reduce their cash contributions into their plans. This was done by using the average interest rate for the past 25 years rather than the last two years. The 25 year average would be higher which reduces the liabilities and improves the funding ratio.

Item 2 This calculation eliminates the effect of the improvement in Item 1 and uses the latest two year interest rate. Note, in 2015, the funding rate reduced about 21%. The benefit of the higher rate will gradually be eliminated.

Item 3 This item at 12/31/15 reflects the effect of the lump sum buyout and the transfer of about 30,000 retirees from the non management pension plan. Lump sum payments were about \$ 3.8 billion.

Item 4 This item at 12/31 for both years reflects the new actuarial tables published by the Society of Actuaries and are reflected in the liabilities for both years although they have not yet been used for actuarial calculations of pension liabilities on the AFN or Fair Market Value. The company actually reduced its pension obligations by \$500 million more than the amounts paid to those who took the lump sum, and this difference was reflected in the Alcatel-Lucent 2015 financial reports and was greater than the reported profit of the company.

As always, questions and comments can be directed to [fcminster@aol.com](mailto:fcminster@aol.com).

## LRO Benefits Team

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**Herb Zydny** – [eherb@att.net](mailto:eherb@att.net)



Fall 2016 was the first healthcare enrollment under Nokia management. We retirees were fortunate to have the continuity of John Hickey, Nokia Vice President of Benefits, and his “team” for communications. The information flow was similar to prior years, and the

websites and customer support activity by AON- Hewitt performed as in the past.

The big difference was/is the cancelling of pre-Medicare health plans for management retirees who retired after March 1st, 1990. This was disclosed to all of us, including the LRO, as the process was underway. It affected retirees in a major way, especially those that are pre-65 and non-Medicare eligible. Retirees understandably wanted clarification and more understanding as they grasped what was happening on such short notice. Joe Dombrowski, our LRO President, expressed his frustration and communicated it to NOKIA .His article explaining what he was able to find out is displayed on the LRO website homepage [www.lucentretirees.com](http://www.lucentretirees.com) The following is a synopsis of what he was told and other related data:

- The pre-Medicare retiree base is a rapidly declining segment of the retiree population going from approximately 3200 retirees in 2014 to an estimated 600-800 in 2016.
- The average monthly premium cost for company provided insurance for this segment in 2016 (current year) was \$2,300/mo. And was being estimated to reach \$3,000/mo. for 2017.
- Pre-Medicare retirees needed to find insurance through the open market, including accessing the Affordable Act (ACA) website at [healthcare.gov](http://healthcare.gov), for better options.
- We were advised that continuity of insurance letters were not necessary, if you had the company offered coverage, since you were experiencing being dropped from their current plan.
- Medicare health plans were equivalent to current year offerings through UHC Medicare Advantage PPO plans. It was the same for selected HMOs offered in some communities.
- The premiums for the UHCMA PPO plan, including Rx coverage, did go up by 40% (\$17) per month. They went from ~\$41 to ~\$58 per month.
- It is believed that healthcare increases were caused in some measure because the Federal government lowered the Medicare subsidies for Employer Group Welfare Plans such as Nokia’s. This was probably done, in part, to help fund the ACA program.

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- Going forward, Nokia was not able to commit to healthcare coverage being offered for 2018 although they did commit to coverage for 2017.
- Even though open enrollment is closed, you can still cancel your Nokia insurance, if you find something better, provided you do so before the end of 2016.

The LRO Benefits Team continues to maintain an active website with links and downloads available to help retirees in their decision making process. We continued to encourage Medicare eligible retirees to contact their state Seniors' Health Insurance Information Org. for experienced advice in their decision making. Every state has a SHIP Org. and you can find the contact information on the left hand side of the LRO Benefits website – [www.lucentretirees.com/BenefitsTeam](http://www.lucentretirees.com/BenefitsTeam). We shared our and your concerns as received by web-mail, phone calls, e-mails and the LRO Message Board to Nokia in an ongoing dialog during open enrollment. They were cooperative in providing answers to your problems and questions.

Here is a quick snapshot of visitors/sessions to the LRO Benefits website comparing 2016 visits to 2015 visits: 2016 - 3,077 visits; 2015 - 2934 visits.

The National Retiree Legislative Network continues to lobby for passage of bills to lower the cost of safe prescriptions. The NRLN regularly communicates in face-to-face meetings on Capitol Hill with members of Congress and their staffs that US citizens (10,000 more people are turning 65 every day in the U.S.) are outraged that they are losing access to lifesaving and life-enhancing prescription drugs because they have become less and less affordable. You may be interested in reading more about this at the following website: <http://nrln.org/Newsletters/NRLN%20Focus%202016%30Fall.pdf>.

We will be monitoring developments and changes in healthcare as news emanates from Capitol Hill due to the recent election. At this point, we don't know anything other than the fact that there are going to be changes which will probably take effect beginning in 2018. For 2017, the newly-elected administration is likely to make regulatory changes to Medicare that affect both costs and features. They may be positive or not. We will do our best to keep you informed as this process unfolds.

## Legislative Affairs



**Bob Martina** - [grassroots@lucenretirees.com](mailto:grassroots@lucenretirees.com)

**The NRLN is the LRO's legislative arm. I ask all retirees to - Pay attention to Action Alerts from the NRLN.** It will be more important than ever going forward in 2017.

### September NRLN Meeting in Washington, DC.

In late September, LRO President Joe Dombrowski and I, along with representatives from 12 other NRLN associations and chapters, attended an NRLN meeting in Washington DC. The focus of this three day session was to strengthen pension protections and the high cost of prescription drugs. Following the meeting, there were sessions with congressmen and/or their staffs.

In the Monday meeting, PBGC officials presented additional precautions and checks they have instituted to evaluate the adequacy of pension funding. These yielded a solvency coverage curve projection for defined pensions such as ours, which looked good. Multi-Employer Plan coverage did not look good.

The NRLN's Income Security Committee that includes LRO board member Al Dusher provided specific legislation wording to make the Pension Annual Funding Notice (AFN) more current when we receive it (the information as currently reported is now over 15 months old), and to disclose what assumptions are being used to tell retirees how well the pension is funded. It also provided wording for other ERISA changes to protect retirees from merging of pensions when a merger or acquisition occurs.

As it now stands, companies can merge pensions without a PBGC approval which may hurt pension plans that are well funded when merged with a poorly funded plan. Many companies have done this to avoid funding their less well funded plans. The NRLN proposed that the PBGC and the Dept. of Labor approve such mergers before companies proceed and protect the well funded plans for at least five years after such a merger. Papers on these matters as well as on the high cost of prescription drugs and importation

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were distributed to around 60 congressmen and senator's staffs in the last two days of the NRLN meeting.

**In an August meeting with Congressman Brady (TX08) hosted by LRO members in Texas**, we found out that the Secretary of Health and Human Services has the authority to allow importation of drugs. In Congress, there are several bills pending. The NRLN has since written the Secretary and the President to move on this. Since president elect Trump advocates this, maybe we'll see something happen on this -- maybe. In this same meeting, details of one tax simplification plan offered by House leaders would raise the standard deduction, but eliminate a lot of other deductions such as taxes on your home. A review by the Congressional Budget Office hasn't been made, and we don't know at this time how it will impact each income class but are wary. We will continue to monitor and advise you.

**The recent national election** has raised a lot of concern with the NRLN with ideas of privatizing Social Security and Medicare by issuance of vouchers being floated by some of the House leadership. The coming year will be challenging for us, which takes us back to the first point. The NRLN reviews all bills introduced to see if they are relative to our Legislative Agenda. Sometimes this results in an NRLN Action Alert being sent out.

Not enough of you are responding to them so our voice is muted. Get on the team and make sure to respond to all NRLN Action Alerts. The latest is always under Take Action on the NRLN home page.

<http://www.nrln.org/index.html>



## Business Update

### Nokia sees network sales declining in 2017

by Matthias Verbergt; MarketWatch ~ Nov 15, 2016

Telecom-equipment maker Nokia Corp. said it expects its networks business to decline further next year, while vowing to ramp up cost-savings as it struggles with weak demand and fierce competition. The Finnish company said that it expects 2017 net sales of networks, its core business, to decline in line with its primary addressable market, which it estimated to shrink by a low single digit percentage. The firm flagged this warning in an investor briefing in Barcelona on Tuesday. Nokia said the outlook was influenced by "competitive industry dynamics," and the "timing of major network deployments," among other things.

Over the past year, the telecom-gear industry has been hit by slowing demand by telecom carriers, as many of them have finished rolling out of latest-generation wireless networks, or 4G. At the same time, Nokia and its European peer Ericsson AB of Sweden are battling stiff competition from Chinese companies, such as Huawei Technologies Co. Last month, Nokia reported a third-quarter net loss and a 12% year-over-year decrease in network sales.

Rajeev Suri, Nokia's chief executive, said the company's plan to save EUR1.2 billion (\$1.3 billion) annually by 2018 is on target, but added that restructuring and other charges related to it are expected to amount to EUR1.7 billion, compared with an estimate of EUR1.2 billion earlier. The company said the update stems from plans to mitigate a more challenging-than-expected market environment, with additional transformation initiatives, such as a further streamlining of sales costs and optimizing the use of its various sites.

To cater for telecom carriers' demand for a broader range of products, Nokia has acquired French rival Alcatel-Lucent SA, a specialist in fixed internet gear such as routers and switches. "We aim to target superior returns through focused growth into more attractive adjacent markets, where high-performance, end-to-end networks are increasingly in demand," Mr. Suri said.

Nokia said it expects to increase its operating margin for its networks business next year to between 8% and 10%, from an estimated margin of 7% to 9% for full-year 2016. Nokia targets a long-term operating margin for its business of between 10% and 15%.

For 2016, Nokia said it targets a proposed dividend of EUR0.17 per share, subject to shareholder approval in 2017.

### Nokia's New Data Speed Reaches New Milestone

Nokia Corp subsidiary **Bell Labs** announced on Sept. 18, 2016 that joint research done with Technical

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University of Munich and Deutsche Telekom T-Labs on a special optical systems project has resulted in a new milestone for network speeds via the 'Probabilistic Constellation Shaping' [PCS] method. Nokia has achieved 1 Terabit [TB] per second data transmission speeds over optical fiber in Germany. To put that in perspective, a rate of 1.125 TB per second allows the downloading of an entire "Game of Thrones" series in HD within one second.

#### **Nokia Joins the UK's Programmable City Initiative in Bristol**

Nokia announced on Oct. 10, 2016 that it has joined the Bristol Is Open (BIO) initiative, becoming the first major telecoms vendor to participate in BIO. The project encompasses the entire city, effectively transforming it into a dynamic test bed to explore how integrated technology solutions can benefit citizens. Nokia, including its **Bell Labs** subsidiary, was invited to join the project because of its track record in developing solutions for smart, sustainable cities.

## - History Corner - Indian Hill Bell Labs Celebrates 50 Years!

On August 31, 2016, the Indian Hill Bell Laboratories celebrated its 50th anniversary saluting the pioneering and technical contributions that formed the seed for all the marvelous innovation, leadership, teamwork, diversity, quality and telecom contributions that followed at this location. Over the 50 year period of its existence, 2,907 patents have been awarded to developments by Indian Hill Labs' staff members.

Retirees, former employees, special guests, and active employees were on hand to reminisce about life at Indian Hill. Old photos, old corporate banners, a museum, trivia contest, speakers, a photo booth and more were a part of the festivities. The museum consisted of pictures, various pins, and buttons from projects, documents, actual products and more spanning the years 1966-2016. All items in the museum were either donated or on loan by those who worked on the projects like OSPS, TSPS, CDMA, and the ESS line including 1/1A, 2/2B, 3,4, and 5ESS.

Construction of the Indian Hill buildings began on a 192 acre site in April of 1965 under the supervision of Western Electric's Plant Design and Construction Organization. The site had been an ancient signaling hill where the Native American Potawatomi Tribe sent up smoke signals - thus the name Indian Hill. Designed by Chicago's architectural firm of Holabird and Root, it included many functional and aesthetic features of the Holmdel, N.J. Labs.

The first building opened in August of 1966 with an initial complement of 800 staff members who came from New Jersey. Naperville, at the time, was a sleepy farm community with a population around 20,000. A saying among the new arrivals from New Jersey was, "On the Shore in '64 to the sticks in '66". At Indian Hill, Bell Labs' scientists would build Electronic Switching Systems and revolutionize telephone service.

During the '70's and 80's, the 1A, 2,3, 4 and 5ESS were the major switching product lines developed and supported at Indian Hill. At its peak, 5ESS represented \$6 billion in annual sales for the Western Electric Company. The campus ultimately would grow to six buildings - the outer perimeter of the buildings in the shape of a Bell. At its peak, this location employed a staff of 12,800. The growth of the Indian Hill Labs, the Network Software Center and the old Western Electric Lisle Plant, were major contributors in the explosive growth of the Naperville community now with a population of 141,000.

Today, Indian Hill Labs has a staff of some 1,500 employees. Product development and support includes LTE-A, LMG, CDMA, WCDMA, MME and IMS systems. The Indian Hill Bell Laboratories is a major component of the Nokia Research and Development team supporting the Nokia vision of Expanding the Human Possibilities of the Connected World. Indian Hill Bell Laboratories - a major part of our shared history.

The editor thanks Pam Rasmussen for contributing to this article.

**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 816, Winter Haven, FL 33882 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.

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 \_\_\_\_ \$25 Annual Membership \_\_\_\_ \$100 Five year prepaid Membership \_\_\_\_ \$350 Lifetime Membership  
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*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  
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Would you like to be contacted about joining one of the LRO committees such as Membership, Benefits, Regional, Pension, Legislative or Legal?  
 Please specify: \_\_\_\_\_

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

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**Aetna Dental**  
 1-800-220-5479 (DMO) 1-800-220-5470 (PPO)  
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 For Information on coverage  
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**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** 1-800-633-4227  
[www.medicare.gov](http://www.medicare.gov)  
**MetLife Life Insurance** 1-888-201-4612  
**MetLife Long-Term Care (LTC)** 1-800-984-8651  
[www.metlife.com/mybenefits](http://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](http://www.benefitsanswersplus.com)  
**LRO Website** [www.lucentretirees.com](http://www.lucentretirees.com)  
**LRO Benefits Email Address**  
[benefits@lucentretirees.com](mailto:benefits@lucentretirees.com)  
**Added Benefits for Nokia Employees** 1-800-622-6045  
[www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com)

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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](mailto:pam@lucentretirees.com).

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