

# WHAT TO DO WHEN A RETIREE DIES

## WHAT YOU SHOULD KNOW ABOUT YOUR QWEST BENEFITS

Revised February 2010 --

Association of U S WEST/Qwest Retirees (AUSWR)

The below directives are general in nature. Other requirements may not be known at this time or not applicable to all survivors. Every retiree should review this information in a conversation with his or her spouse, surviving dependents, beneficiaries, and family members. Share this information with your investment advisors and estate planners.

**FIRST: Make a list of:** —Life insurance policies, bank accounts, credit union accounts, stock broker accounts, 401-k accounts, and other financial holdings.

Determine whose name or names are on each account. For a survivor or dependent to withdraw money from an account, or cash an insurance claim, the survivor or dependent must be named on the account or arrangements made on the account to pay on death or to be named as the beneficiary.

You must confirm the beneficiary on your benefits if you are unsure who is named. See telephone numbers below for contacts to call or write to confirm your beneficiaries. You can request a beneficiary form that can be mailed to you to make changes. Be sure to keep a copy of all beneficiary forms with your will and other documents.

Think long and hard about putting a son, daughter or anyone else on the deed of your home or other assets such as investments because if that person declared bankruptcy or other financial distress, your home would be considered part of his or her assets.

**Consult with a Certified Elder Law Attorney to get the best advice on your estate planning.**

Following is a summary of key earned benefits including those due to the survivors at the time of a retiree's death. Although the benefits were earned during your working years, they may not be paid to the surviving spouse or dependents unless the appropriate action is taken.

**Most of these items apply to a surviving spouse or dependent in the event of the death of a retiree**

**You MUST file your claim within ONE Year:**

**Notify the Qwest Service Center of the death of the retiree at .....800-729-7526**

**Select option #3 and follow subsequent prompts. You will be talking to a representative from Watson Wyatt, the contractor to Qwest to manage the retiree benefits customer service.**

**YOU MUST ASK the Qwest Service Center to provide you with information regarding the Pension Death Benefit, Life Insurance, Survivor**

**Annuity, and continued Health Insurance (COBRA).**

**Be prepared to provide the following information to the Service Center:**

- Full name of retiree
- Date of Death
- Social Security Number
- Address
- Surviving spouse's or dependent's Social Security Number

### DEATH CERTIFICATES

The surviving spouse or dependents will need a number of copies of the death certificate as proof necessary to collect many of the survivor's benefits.

Death certificates will be required for each transaction, such as the death benefit, life insurance, survivor's annuity, bank and checking account, credit union accounts, stock market accounts, transfer or change of ownership of retiree assets.

### PENSION DEATH BENEFIT

Qwest announced the elimination of this retiree pension death benefit effective March 1, 2010. Formerly, a dollar amount equal to the last year's salary of the retiree was paid to the surviving spouse or eligible dependent of a retiree who received the pension annuity. In most cases, the spouse is the only dependent this payment goes to, however there are circumstances where a dependent child or parent may qualify. This benefit is taxable.

### GROUP LIFE INSURANCE

*NOTE: FORMERLY THIS BENEFIT WAS TIED TO THE ANNUAL PAY OF THE RETIREE. QWEST REDUCED THE GROUP LIFE INSURANCE TO \$10,000 FOR ALL RETIREES.* Prudential Life Insurance Company handles the Group Life Insurance. This benefit is a flat \$10,000. Consider contact with Prudential to verify the beneficiary information and update if necessary. Call 800-778-3827 to confirm your beneficiaries. This benefit is NOT taxable.

**Legal action is pending against Qwest about Group Life Insurance reductions. To be informed of the legal decisions, please send notice of the death of the retiree to Curtis Kennedy, AUSWR Litigation Attorney, 8405 E. Princeton Ave., Denver, CO 80237-1741 or email him at: [CurtisLKennedy@aol.com](mailto:CurtisLKennedy@aol.com). Provide the name of the deceased, date of death, your name and contact information.**

### SURVIVOR'S ANNUITY

Retirees who chose the survivors' option at the time of retirement should make certain the spouse is aware of the coverage. Contact the Qwest Service Center to take the action necessary to start the payments. The surviving spouse may arrange for direct deposit or provide a mailing address to receive the annuity payment.

**If the retiree outlives the spouse**, the deduction from the retiree's monthly check to pay for the annuity should be cancelled. Call the Qwest Service Center to cancel the annuity option. The amount of the cancelled deduction would then be added to the retiree's regular monthly check.

**COBRA**

Healthcare coverage is provided by COBRA for the surviving spouse and eligible dependents. The coverage is the same as that being provided the retiree and surviving spouse at the time of death.

The Company currently pays for the first six months' coverage, and then the surviving spouse must pay a premium for continued coverage for the next 30 months. Following the end of the 36-month period, the surviving spouse is offered continued coverage at a slightly reduced rate (-2%). Coverage continues if accepted for the surviving spouse, but not for dependents.

The premium requirements depend upon date of retirement and the coverage in existence at the time of death. Surviving spouses of pre-1991 retirees have a lower premium payment and dental coverage is also available at a premium for 36 months. Dental is not available after that time.

**TELEPHONE CONCESSION SERVICE**

If the retiree had concession service provided by Qwest, it will terminate after two monthly billing periods from the date of death of the retiree. For information call 800-851-0134.

**SOCIAL SECURITY**

The Social Security Office should be notified upon the death of the retiree — [SocialSecurity.gov](http://SocialSecurity.gov) or 800-772-1213, (hearing impaired use 800-325-0778). Contact Social Security to advise them of the retiree's death and to determine if the surviving spouse is eligible to collect the surviving spouse's Social Security death benefit of \$250, to stop Social Security payments to the deceased, and to start the survivor's Social Security Benefits.

If the deceased had "Social Security auto deposit," notify your bank and provide a copy of the death certificate. If the retiree's Social Security Benefit has been higher than the amount of the surviving spouse, the spouse's benefits may be increased upon the death of the retiree. Check with Social Security to make that determination.

**MEDICARE**

Contact Medicare to notify of death or ask any questions related to Medicare benefit questions, including the processing of claims, etc — [Medicare.gov](http://Medicare.gov) or 800-633-4227

**VETERANS' ADMINISTRATION**

If the deceased retiree was a veteran, contact should be made to determine if there are eligible survivor benefits [www.VA.gov](http://www.VA.gov) or 800-827-1000

**IMPORTANT PHONE NUMBERS**

- QWEST SERVICE CENTER.....800-729-7526**
- Qwest Telephone Concession .....800-851-0134*
- Prudential Life Insurance Co.....800-778-3827**
- Medicare .....800-633-4227**
- Social Security .....800-772-1213**
- SS for the hearing impaired.....800-325-0778**
- Veterans Administration .....800-827-1000**

To advise of a retiree death, email or write to:  
**Curtis Kennedy, AUSWR Litigation Attorney,**  
 8405 E. Princeton Ave., Denver, CO 80237-1741  
 Or email: [CurtisLKennedy@aol.com](mailto:CurtisLKennedy@aol.com)

If you have questions about your benefits, contact **Qwest Pension Service Center....800-729-7526**

**Press Option 2**, then select the appropriate options.  
To put your question or claim in writing, send to the:

**Qwest Pension Service Center**  
**950—17th St, Box 46—Denver, CO 80202**  
**Tel 800-729-7526 Fax: 720-904-3602**

The address for the Qwest Benefit Office is:  
**Qwest Benefits,**  
**1801 California St. 45th floor, Denver, CO 80202**

**If you are unable to resolve your issue, contact your state Retiree Advocate:**

**RETIREE ADVOCATES**  
**"Here to Help You"**

<u>State</u>	<u>Tel. No.</u>	<u>Email</u>
<b>ARIZONA: Jim Heinze</b>	303-442-1831	jjonrr@central.com
<b>COLORADO: Jim Heinze</b>	303-442-1831	jjonrr@central.com
<b>IDAHO: Shirley Moss</b>	208-342-3449	samoss05@msn.com
<b>IOWA: Vikki Farrand</b>	605-332-3670	LLFarrand308@yahoo.com
<b>MINNESOTA: Barb Hermanson</b>	763-757-4985	brbrhr@msn.com
<b>MONTANA: Shirley Moss</b>	208-342-3449	samoss05@msn.com
<b>NEBRASKA: Jim Heinze</b>	303-442-1831	jjonrr@central.com
<b>NEW MEXICO: Cassie Kelley</b>	505-298-8666	cassiek@comcast.net
<b>NO DAKOTA: Barb Hermanson</b>	763-757-4985	brbrhr@msn.com
<b>OREGON:: vacant</b>		
<b>SO DAKOTA: Vikki Farrand</b>	605-332-3670	LLFarrand308@yahoo.com
<b>UTAH: Dick Johnson and Byron Lemmon</b>	801-963-6220 801-295-4653	dickie1934@hotmail.com bylemmon99@msn.com
<b>WASHINGTON: Shirley Jones</b>	206-368-8686	benefit65@comcast.net
<b>WYOMING: Jim Heinze</b>	303-442-1831	jjonrr@central.com