



Benefits resource guide

For departing Lumen employees



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January 2021 Benefits Resource Guide for Departing Lumen Employees

For specific Plan information, refer to the official Plan Documents, the applicable Summary Plan Descriptions (SPD) and Summaries of Material Modifications (SMM), if any. If there is any conflict, the terms of the Plan Document will govern. The Company reserves the right to amend or terminate all the Plans and benefits provided — with respect to all classes of covered persons, retired or otherwise — without prior notice to or consultation with any covered person, subject to applicable laws.

What's inside?



As you prepare for your departure from Lumen, there are decisions to make and information you need to help ensure a smooth transition. This guide will provide important benefit information and resources, help you determine your next steps, and list a timeline around the benefits and services that are available to you after you leave the Company.

In this guide you will find:

- ✓ A checklist you should review before you leave the Company

- ✓ Descriptions of benefits that may be available to you as a former employee

- ✓ Helpful reminders for contacting the Company after you leave

- ✓ Contact information for various benefit service administrators

If you still have questions after reviewing this Departing Guide, please send an email to hrconnect-na@lumen.com or submit your question to HR Chat.

Helpful tips for getting started

There are several things to do before your last day of work with the Company.

- ✓ Make sure you have your user names and passwords for the health and life, 401(k) plan and pension websites, if applicable. Go to the Company intranet and search Departing Lumen for more information.
- ✓ Confirm or update your mailing address in Success Factors on the Company intranet.
- ✓ If you are a pension plan participant, you may run estimates and project your pension annuity at a future date. If, however, you are vested and want to begin your pension benefit immediately after leaving the Company, you should request a Retirement Kit at lumen.com/pension, or by calling the Lumen Pension Service Center at 888-324-0689.

If you are a former Global Crossing or former Continental Inc. employee, and believe you are eligible for the Continental Inc. Pension Plan, please call the Lumen Pension Service Center at 888-324-0689 to obtain additional information.

- ✓ For information about your Lumen 401(k) Plan, go to lumen.com/401k or call the Lumen 401(k) Service Center at 877-379-0118.
- ✓ Go to the Company intranet and use the search tool and enter Healthcare Life Retiree Matrix to determine if you are eligible for retiree health and/or life insurance.
- ✓ If you have general questions about items that are not specifically addressed directly within this Departing Guide (voluntary/retirement process, retirement agreements, etc.) please submit your questions via HR Chat or submit an HR Ticket. Former employees can submit questions to hrconnect-na@lumen.com.
- ✓ The Benefits Departing Checklist within this document includes specific actions related to your employee benefits. You are also required to complete the **US Exit Checklist** prior to your departure.

Departing checklist

180 days before you leave

Request a Retirement Kit, if you are a pension plan participant.

You should request a Retirement Kit at least 30, but not more than 180 days in advance of your last day of work to receive the forms you need to apply for your pension. You can request a Retirement Kit by visiting lumen.com/pension and selecting “Initiate Retirement Request,” or by calling the Lumen Pension Service Center at 888-324-0689.

If you are a former Global Crossing or former Continental Inc. employee, and believe you are eligible for the Continental Inc. Pension Plan, please call the Lumen Pension Service Center at 888-324-0689 to obtain additional information.

Please refer to the appendix section of this guide for your specific pension component and the Summary Plan Description (SPD) for the plan in which you are a participant, or you may call the Lumen Pension Service Center for more details about the retirement process, timing of payments, and other important details.

90 days before you leave

Determine if you are eligible for retiree health and life benefits.

Go to the Company intranet and use the search tool and enter Healthcare Life Retiree Matrix for your employee group and eligibility requirements for retiree health and life benefits. You may also use the Lumen Retiree Healthcare Modeler (further in this guide) or refer to the applicable Summary Plan Description (SPD) available on the Company intranet. If you wish to speak with a representative, please call the Lumen Health and Life Service Center at 866-935-5011. You can also chat or email with a representative through the Contact Us scrolling tile on the Home Page of the Health and Life website.

30-60 days before you leave

- Inform your supervisor of your planned departure** at least two weeks before your last day of work and submit a letter of resignation.
- If you and/or your dependent(s) are age 65** when you separate from the Company and are eligible for retiree health and life benefits, you will need to complete the Application for Enrollment in Medicare Part B (CMS-40B) and return it to your local Social Security Office. This application is available at [medicare.gov](https://www.medicare.gov).

You will also need to submit the Request for Employment Information Form (CMS-L564) to your local Social Security office. The Lumen Health and Life Service Center will **automatically** complete this form and mail it to your address on file within five to seven business days of your termination being entered into the payroll system. **Note:** The Service Center is unable to complete the form prior to your termination being entered into the payroll system and is unable to mail the completed form overnight.

- Print your salary statements** for the current year using Success Factors on the Company intranet.
- Search Service Celebrations** on the Company intranet to review the celebration policy.
- Return completed retirement forms** for pension payroll processing, if applicable.

20-30 days before you leave

- Search Exit Survey** on the Company intranet and share your Lumen employee experience.
- Log on to the Health and Life website at lumen.com/healthandlife and add your personal email address under Your Profile>Personal Information.
- Redeem any remaining Rally rewards.** All wellness rewards and Rally coins earned by you or your covered spouse/domestic partner must be redeemed by the last day of the month in which you leave the Company. Once you leave Lumen, your Rally access at lumen.com/wellconnected will end by the last day of the month in which you leave the Company. If you have questions, please contact Prevention & Wellbeing Consumer Support at 877-818-5826.
- Submit your fitness reimbursement request.**

On the day you leave

- Sign the US Exit Checklist** to confirm that you and your manager/supervisor have completed all the actions items required as part of your departure.
- Confirm termination request has been approved.**

Confirm that your supervisor or manager has approved your termination in Success Factors. Your termination must be processed through the payroll system and your termination status must be received by the Lumen Health and Life Service Center before you can receive information, such as COBRA and Retiree Health and Life benefits or pension benefits, if applicable.

You should receive your final check on the next regular payday after your termination date. This pay check will include any unused PTO. If you are a Level P4 or above, your final check will not include a payout of Flexible Time Off (FTO).

1-21 days after you leave

- Sign and return the Retirement Agreement and General Release form.**

FOR VOLUNTARY TERMINATIONS ONLY. Employees who voluntarily resign and meet the age and service requirement for retirement (at least 55 years old with at least 10 years of service) are required to complete the Retirement Agreement and General Release form to be eligible for a pro-rated STI payment and/or accelerated vesting of outstanding stock awards. It's important to note that entitlement to these benefits is not guaranteed and is subject to review and approval of eligibility. The applicable release can be found on the Departing Lumen/Planning to Retire page on the Company intranet. Email all pages (including the exhibit) of your signed agreement to hroffboarding@lumen.com.

Failure to sign and return this form may impact your eligibility for STI payments and/or accelerated vesting of outstanding stock awards. Your retirement agreement cannot be signed prior to your retirement effective date but must be signed and received by the Lumen HR Offboarding team within 21 days of your last day worked.
- Visit alumni.lumen.com and sign up to become a part of Lumen Alumni.**

Knowing that connections drive both business and personal success, this platform allows you the ability to participate in discussion forums, check out upcoming events near you, and network with other alumni, nationally.
- If you are enrolled in Lumen's healthcare plan(s) and/or the Health Care Flexible Spending Account (HCFSA), information regarding COBRA eligibility will be sent to your mailing address on file within 14 days from when your termination date was entered into the Payroll system based on IRS guidelines.

Note: You must positively enroll in COBRA coverage even if you are eligible for a COBRA subsidy. In addition, your COBRA enrollment is not sent to the Claims Administrators (e.g., EyeMed, MetLife and UnitedHealthcare) until you have enrolled AND made your initial COBRA payment.

Here's a tip

It is recommended that you use the latest versions of Chrome, Firefox, Microsoft Edge, or Safari for the best performance on the Health and Life website.

Here's another tip

If you elect Retiree Health and Life benefits and wish to have your benefit premiums deducted from your monthly pension check, please contact the Lumen Health and Life Service Center to assist you in setting that up. This can take up to 60 days to process.

Important note regarding payroll deductions

If you work one or more days in a pay period and are enrolled in Healthcare (e.g., Medical/Prescription Drug, Dental and Vision), Supplemental Life, Supplemental Accidental Death & Dismemberment (AD&D), Commuter (Parking and Transit), Voluntary Lifestyle Benefits, Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs) benefits, you are responsible for paying the total cost of your benefit premiums during that pay period. Premiums are not prorated and are based on the payroll schedule, not the calendar year. Therefore, premiums could cross over from one calendar year to the next calendar year as the following example shows.

Note: If you are enrolled in the After tax STD option, imputed income will calculate.

Payroll deduction example:

1. If your Last Day of Employment or Termination Date is Dec. 27, 2021.
2. Your final paycheck will fall in Pay Period #1 (for Dec. 26, 2021 to Jan. 8, 2022). Benefit premiums are calculated based on the last day of a pay period (in this example, Jan. 8, 2022). Therefore, in this example, you would be subject to the 2022 benefit premium deductions in Pay Period #1 (excluding FSA and HSA premium deductions) because you worked in a pay period that crossed over from one calendar year to the next calendar year.

Please visit the Company intranet or lumen.com/healthandlife to view the Payroll and Benefits Schedule and find out if your last day of employment or termination date falls in a pay period that crosses over from one calendar year to the next calendar year.

Note: A pay period may cross month to month as well. For example, you may leave on Aug. 25, 2021 and have healthcare coverage through the end of the month, Aug. 31, 2021 but the pay period is from Aug. 22 - Sept. 4, 2021. You are paying for coverage from Aug. 23 - Aug. 31 and are still subject to paying the total premium cost from Aug. 23 - Sept. 4 with a check date of Sept. 10, 2021.

Savings and spending account benefits

Healthcare Flexible Spending Account (FSA)

If you contributed to a Healthcare FSA this year, your participation ends on the last day of the month in which you terminate. You can be reimbursed for eligible healthcare expenses incurred from Jan. 1 (or the effective date of participation) until the end of the month in which you terminate from the Company. You have until April 30 of the following year to submit claims for reimbursement. Contact UnitedHealthcare at 877-311-7849 with any questions related to claims and reimbursement.

Continuing participation through COBRA

You may continue participating in the Healthcare FSA on an after tax basis through the Consolidated Omnibus Budget Reconciliation Act (COBRA) through the end of the calendar year in which you terminate. Your COBRA packet will include Healthcare FSA information if you were enrolled in the plan as an active employee.

Example: You contributed \$600 to your Healthcare FSA for the year but have only incurred \$200 in eligible expenses upon termination. To access the unused \$400 in your Healthcare FSA, you will need to timely elect COBRA and continue making after tax contributions. Once you incur \$400 in additional eligible healthcare expenses (plus any additional amounts you add while on COBRA), you can stop making contributions to the Healthcare FSA and submit the appropriate receipts and paperwork to UnitedHealthcare for reimbursement consideration. Otherwise, if you do not elect COBRA Healthcare FSA, you will forfeit access to the remaining \$400 in your Healthcare FSA.

Note: If you elect not to enroll in the COBRA Healthcare FSA, you will not be able to submit claims that were incurred after the last day of the month in which you terminated. Example: If your last day is May 23, you are eligible through May 31. Only if you elect to enroll in COBRA Healthcare FSA and pay each month for coverage will you be eligible through Dec. 31 of the current year in which you terminated.

Dependent Day Care Flexible Spending Account (FSA)

If you contributed to the Dependent Day Care FSA this year, your participation ends on the last day of the month in which you terminate. Additional contributions cannot be made. If you contributed to the Dependent Day Care FSA, you can be reimbursed for eligible expenses incurred from Jan. 1 (or the effective date of participation) until the last day of the month in which you terminate. The reimbursement amount will be based on your YTD amount on your final paycheck.

You have until April 30 of the following year to submit claims for reimbursement. Contact UnitedHealthcare at 877-311-7849 with any questions related to claims and reimbursements.

Health Savings Account (HSA)

If you contributed to an HSA while enrolled in the Savings High Deductible Health Plan (HDHP), the money in that account is yours and will stay with you after you have terminated. Once funds are deposited into the HSA, the account can be used to pay for qualified medical/prescription drug, dental and vision expenses tax-free, regardless if you remain in a HDHP medical plan. The funds in your account roll over automatically each year and remain yours indefinitely until used. There is no time limit on using the funds.

If you have general questions regarding your HSA, contact the Lumen Health and Life Service Center at 866-935-5011 or visit lumen.com/healthandlife. You can also contact the bank, insurance company or other IRS-approved trustee that you established your HSA with for additional information. If your account is with Optum Bank, through bi-weekly payroll deductions, you can call 866-234-8913 or visit Optum Bank's website at optumbank.com/resources.

Contact your tax advisor if you have tax-related questions regarding any of these accounts.

Medicare and HSAs

If you and/or your dependent(s) are eligible for Medicare, it's a good idea to become acquainted with [Medicare and You](#), the official government handbook for Medicare available at medicare.gov. While situations will differ, planning and education are key. For additional information regarding HSAs, review [Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans](#) on irs.gov. If you are enrolled in the Savings High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), it's important that you understand how HSAs work with Medicare. The IRS dictates that you shouldn't contribute to an HSA once you are enrolled in Medicare coverage. However, you may use money that's already in your HSA after you enroll in Medicare to help pay for eligible expenses defined by the IRS such as deductibles, premiums, copayments, or coinsurance. If you contribute to your HSA after Medicare coverage starts, you may have to pay a tax penalty. Medicare Part A (premium-free) coverage begins 6 months prior to the date you apply for Medicare (or Social Security), but no earlier than the first month you were eligible for Medicare. To avoid a tax penalty, you may want to consider ending HSA contributions **at least six months** before you apply or become eligible for Medicare. Once you notify the Lumen Health and Life Service Center to terminate your HSA contributions, the coverage will terminate the end of the month following your notification to the Center. For example, if you call on May 2, 2021, your HSA will end May 31, 2021. If you call on August 31, your HSA will end August 31, 2021. To determine when you last bi-weekly premium deduction for HSA will occur, refer to the Payroll and Benefits schedule available on the Company intranet and the Health and Life website.

Health plans

COBRA/Retirement

Retiree modeling for health & life benefits

To model the Retiree Health and Life Insurance benefits available to you at retirement, log on to the Lumen Health and Life website at lumen.com/healthandlife. If you have already left the Company, log on to the Lumen Health and Life website directly at lumen.com/healthbenefits and select the “Looking to Retire?” tile on the Home Page and follow the instructions.

Note: The information provided to you within this tool is based on current data on the Lumen Health and Life Service Center system, is only an estimate of eligibility and cost and therefore is not a final determination of your retirement benefits. The plan and cost information is available in the year in which you terminate meaning if you leave in June 2021, the information provided is available through Dec. 31, 2021. We will have plan and cost information for the following year into the system each November. For example, if you leave in Nov. 2021, you will see information for Dec. 2021 as well as information for all of 2022.

What happens to your Medical, Prescription Drug, Dental and Vision Coverage?

Your current medical, prescription drug, dental and vision coverage will continue through the last day of the month in which you terminate. Within approximately two weeks after your termination date is entered into the payroll system, you will receive the following materials:

- ✓ A Confirmation of Coverage letter indicating that your active healthcare insurance has ended.
- ✓ A COBRA packet describing your group health care plan continuation rights and monthly costs. Remember if you elect COBRA coverage you will pay monthly and not bi-weekly as you did through payroll. Therefore the premium amounts will be different due to the monthly calculation versus the bi-weekly calculation. Keep in mind there are 26 pay periods and not 24 pay periods. Refer to the Payroll and Benefits Schedule for more details.. You also will find this information at:
lumen.com/healthandlife (before you leave the Company) or lumen.com/healthbenefits (after you terminate)
- ✓ If you and/or your spouse/domestic partner are 65 at the time of your termination and you or you and your spouse/domestic partner are enrolled in one of the Lumen medical plans, the Lumen Health and Life Service Center will send you a completed Request for Employment Information form (CMS-2564) that you will need to show to the Social Security office that you were enrolled in a Group medical plan at the time you and/or your spouse/domestic partner were 65 in order to not pay a penalty for not enrolling in a Medicare policy. This is automatically processed after your termination date has been entered into the payroll system and will take approximately 5-7 business days to process and send via USPS mail.

- ✓ If you have activated conditional coverage under the Bind Medical Plan, have a remaining balance when terminating from Lumen, and elect the Bind Medical Plan under COBRA or Retiree benefits, your remaining balance owed will be included in your monthly billing statements.

COBRA - your next steps

After you receive your COBRA information in the mail, your next step is to decide if you want to continue your group healthcare plan coverage through COBRA. If you are eligible for a COBRA subsidy, you still need to positively enroll and make your initial payment prior to the Claims Administrators (e.g., EyeMed, MetLife and UnitedHealthcare) receiving your COBRA enrollment. If at the time of termination you have a remaining balance owed from purchasing activated conditional coverage through the Bind Plan your monthly invoice will include an additional amount each month until the remaining balance is reduced to zero.

You may be eligible for up to 18 months of continuation coverage under COBRA. If you wish to enroll, you need to timely complete the steps outlined in your COBRA packet. You can enroll online at lumen.com/healthbenefits or by calling the Lumen Health and Life Service Center at 866-935-5011. Pay close attention to your due date as there is a timeline to enroll and make your initial payment. Once the Lumen Health and Life Service Center receives your enrollment and payment, your COBRA enrollment will be sent to the Claims Administrators based on your COBRA elections. If you are enrolled in a Health Care Flexible Spending Account (FSA) and want to continue participation, refer to the “Savings and Spending Account Benefits” section of this guide.

Your monthly premium costs will be outlined in the COBRA packet (including any COBRA subsidy, if offered) you receive from the Lumen Health and Life Service Center. Note: Take into account that since the premiums change from payroll processing bi-weekly to processing monthly billing, your premiums will be a different amount even for those who are eligible for a COBRA subsidy. The calculation is based on the Payroll schedule with 26 pay periods.

Get covered

Your health care needs don't stop. So when the time comes to look for new coverage, it's good to know you can turn to one place to find the individual plan options that may be right for you. UnitedHealthcare makes it that simple. With one phone call, you can connect with a licensed insurance agent and take the first step toward finding quality, budget-friendly coverage.

And it all starts with personalized guidance.

Speak with a licensed insurance agent who will take the time to understand your needs and will work with you, every step of the way, to help you find the coverage that works best for you. You can contact a licensed insurance specialist at 844-638-9785.

Note: If you are eligible to receive COBRA subsidy through the Company and you elect to enroll in COBRA, you will be subject to the working spouse/domestic partner surcharge and receive the tobacco-free discount, if applicable, based on your enrollment status on the last day you are an active employee.

When your COBRA subsidy period ends and you wish to continue COBRA at full cost (unsubsidized), you will no longer be subject to the surcharge and you will not receive the discount.

If you are not eligible to receive a COBRA subsidy through the Company, and you elect to enroll in COBRA, you are not subject to the surcharge and you will not receive the discount.

Non-Medicare eligible participants:

If you elect COBRA medical/prescription drug benefits and you or your dependent(s) are not Medicare-eligible, the COBRA medical plan you elect will be your primary coverage. COBRA coverage will end the first day of the month in which you or your dependent(s) become eligible for Medicare while on COBRA. This includes if you become Medicare-eligible due to a disability but not of age.

Medicare-eligible participants:

If you and/or your dependent(s) is eligible for Medicare regardless if due to age or a disability prior to your COBRA effective date and you are not covered on another active group health plan, you will be required to enroll in Medicare Part B because the health plan requires coordination with Medicare Part B. If you do not enroll in Medicare Part B, your benefits, if any, will be reduced and you will be responsible for paying your Lumen healthcare expenses. Refer to the “More to Know About Medicare” section of this guide for further detail.

Medicare has specific rules regarding enrollment in an individual Medicare policy. Medicare allows enrollment in most policies during a Special Enrollment Period (SEP). If you are Medicare-eligible at the time of your termination of employment, you have an eight-month SEP that begins on the day you terminate. However, you should start the enrollment process in Medicare Part B prior to your termination date as Medicare enrollment is generally not retroactive. **WARNING:** Voluntarily ending/dropping your COBRA coverage before the end of the COBRA period (usually 18 months) does NOT create a Special Enrollment Period (SEP) under Medicare regulations. Therefore, if you voluntarily elect to end your COBRA coverage and enroll in an Individual Medicare policy you may be subject to a penalty imposed by Medicare. This includes if you voluntarily elect to end your COBRA coverage when your COBRA subsidy ends.

The Lumen Health and Life Service Center will automatically complete the Request for Employment Information *(CMS-L564) if you or your eligible dependent(s) are 65 and enrolled in a Lumen medical plan at the time of termination. The form will be completed within 5-7 business days of your termination date entered into the Payroll system. They will send it via regular mail to your mailing address on file so that you can submit to your local Social Security Office. You will also need to complete the Application for Enrollment in Medicare Part B (CMS-40B) form. This form is available at [medicare.gov](https://www.medicare.gov). Contact Medicare directly for further information at 1-800-Medicare or visit [medicare.gov](https://www.medicare.gov).

*If you leave the Company due to Long-Term Disability and you are Medicare eligible, you will need to contact the Lumen Health and Life Service Center at 866-935-5011 for completion of the CMS-L564 Form.

Retirement

To help you maintain a healthy lifestyle, the Company continues to provide healthcare coverage for eligible retirees, if applicable. If you are unsure if you are eligible for retiree health and life coverage, please go to the Company intranet and use the search tool and enter Healthcare Life Retiree Matrix, the applicable SPD, or you can call the Lumen Health and Life Service Center at 866-935-5011.

If you are not eligible for Retiree Health and Life benefits and you had medical/prescription drug, dental, vision coverage, and/or Health Care FSA prior to termination, you will be offered continuation of coverage through COBRA. If you want to enroll in

COBRA, this requires timely enrollment and payment to continue coverage. For more details, please reach out to the Lumen Health and Life Service Center at 866-935-5011 or go online to the Health and Life website.

More to know about Medicare

If you and/or your dependent(s) are eligible for Medicare, please review the following information carefully.

Medicare Part A - Hospital Insurance

- This covers inpatient hospital services, skilled nursing facility services, certain home health services and hospice care.
- Generally it is available at no cost to eligible participants and is paid for by a portion of Social Security taxes. You are automatically enrolled in Part A when you or your dependent(s) turn age 65.

Medicare Part B - Medical Insurance

- This covers doctor services, outpatient hospital services, certain home health services, medical equipment and supplies, and other supplies.
- There is a cost for Medicare Part B which is subject to change annually.
- You are required to enroll in Medicare Part B since the health plan requires coordination with Medicare Part B. If you do not enroll in Medicare Part B, your benefits, if any, will be reduced, and you will be responsible for paying your healthcare expenses.
- **Be Aware:** A delay in enrollment in Medicare Part B could also result in ongoing penalties for the cost of not enrolling timely in Medicare Part B coverage. Lack of enrollment also may delay your enrollment in a Medicare policy (subject to underwriting) and result in premium penalties for late enrollment.

Medicare Part D - Prescription Drug Coverage

This covers the cost of certain prescription drugs. Details are available in the Notice of Creditable Coverage the Company provides each year.

Paying for your Lumen Retiree Health and Life Benefits

If you are eligible for Retiree Health and Life Benefits as defined under the terms of the applicable Pension Plan, the Lumen Healthcare Plan, the Company Bind on Demand Health Plan, or the Lumen Retiree and Inactive Health Plan, and the Lumen Health and Life Service Center has received the termination, and the Lumen Health and Life Service Center has received your termination date, you will receive an Enrollment Worksheet (EWS). The EWS will be sent via regular mail to the mailing address on file and will describe the retiree health and life coverage benefits available. **Note:** In addition, you will receive a COBRA packet. If you have any questions, contact the Lumen Health and Life Service Center at 866-935-5011.

After you receive the EWS, your next step is to decide if you want to enroll in any eligible Company benefits. The benefit options available to you depend on whether you (or your dependents) are eligible for Medicare.

Yes?

Refer to Section A for the available options and actions to take.

No?

Refer to Section B for the available options and actions to take.

If you are in a split family (one is Medicare-eligible and the other is Non-Medicare eligible) please refer to both Section A and Section B. For example, if you are 67 and your spouse is 63, refer to both sections.

Retirement plans

Eligible for Retiree Health and Life and are Medicare-eligible

Medicare-Eligible at Retirement:

If you or your dependents are Medicare-eligible at the time of your termination, the Medicare-eligible person will no longer be eligible for coverage under the Company group medical/prescription drug plan effective the first of the month after your termination date. As a retiree, you and your dependent(s) are eligible to participate in the Retiree Dental (Basic option) as well as the Vision plan under COBRA. We offer the basic option for dental coverage only. Retirees are not offered the enhanced option as an available election even if enrolled in the Enhanced plan as an active employee. We offer vision coverage under COBRA only. Retirees are not offered vision coverage as an available retiree benefit election. If you are enrolled in a Health Care Flexible Spending Account (FSA) and want to continue participation on an after-tax basis through the end of the calendar year, refer to the “Savings and Spending Benefits” section of this guide.

Remember: To continue benefits (and avoid a gap in medical coverage) you must take action prior to the beginning of the month of becoming Medicare-eligible by enrolling in Medicare Part A *and* Medicare Part B. If you have questions specific to Medicare, you can call Medicare at 1-800-Medicare or go online at [medicare.gov](https://www.medicare.gov).

Here's what to do.

Step 1: It is recommended that the Medicare-eligible person enroll in an individual Medicare policy (such as a Medicare Advantage or Medicare Supplement and Medicare Prescription Drug plan) prior to the month of your termination so that coverage is effective the first of the following month after termination. Medicare guidelines generally prohibit Medicare enrollments from being retroactive, so the enrollment application must be completed, accepted and approved prior to the effective date of coverage.

Urgent: You MUST be enrolled in Medicare Parts A and B to enroll in an individual Medicare policy.

Example: If you terminate on May 16 and are already Medicare-eligible, you must enroll by May 31, so your Medicare plan can be effective June 1. If you do not enroll until sometime in June, it will not be effective until July 1, and you will have a gap in coverage the month of June.

If you terminate on May 16 and later become Medicare-eligible in July, you must enroll in a Medicare plan by June 30 so that your enrollment will be effective July 1.

If you are Medicare-eligible due to age or disability, you should enroll in Medicare Part B to avoid a penalty from Medicare for not enrolling within their time frame. If you are Medicare-eligible due to disability, you will need to request the Lumen Health and Life Service Center complete the Request for Employment Information (CMS-L564) at the time you are approved for Long-Term Disability (LTD). The Service Center only completes the form automatically when you become Medicare-eligible due to age because they have your Date of Birth on file. The completed form will be sent regular mail to the address on file within 5-7 business days from the request.

Retiree Health Reimbursement Account (HRA)

As a retiree or dependent that enrolls in an individual Medicare plan, you may be eligible for a Health Reimbursement Account (HRA) to help offset or reimburse your Medicare plan premiums (medical, prescription drug, and vision). This is called the Company Subsidy HRA amount and it is based on which legacy company you were employed by prior to your retirement. Refer to the Healthcare & Life Benefits Eligibility Matrix to see if you qualify for an HRA. As an Active Employee: You can view the matrix on the Company intranet and use the search tool and enter Healthcare Life Retiree Matrix. As a Retiree: You can view the matrix on the Health and Life website or by calling the Lumen Health and Life Service Center at 866-935-5011.

SHARE

If you are a legacy Embarq retiree, you may have a SHARE account rather than the Company Subsidy HRA. SHARE funds do roll over from year to year and can be used for premiums and out-of-pocket expenses, until they are exhausted. You do not receive a “new” SHARE balance amount each year, and SHARE premiums cannot be used for COBRA coverage.

Retirement/Medicare Eligible

You will receive more information about a reimbursement account, if applicable, during the retiree enrollment process or you can call the Lumen Health and Life Service Center for more information or questions at 866-935-5011. If you have access to another active group plan (e.g., spouse’s employer’s group medical plan), you can defer your Medicare enrollment.

Let Via Benefits help you enroll in a Medicare Plan

To help you with the Medicare enrollment process, Lumen has contracted with the service provider, Via Benefits. You may contact Via Benefits at 888-825-4252 for assistance. Representatives can help you select a Medicare policy that best meets your needs. Although you do not have to use them to enroll, there are added benefits, such as the possibility of having automatic reimbursement for certain healthcare premiums. They can discuss your policy options, costs, prescription drug needs, etc., to help you make the best selection.

Important note: Since you will not be identified in the system as retired until your termination date is entered into the Payroll system and sent to the Lumen Health and Life Service Center, you will not receive advance notice from Via Benefits. Therefore, you should contact Via Benefits before the end of the month in which you terminate.

Declare your dependents. You must declare all dependents you wish to be covered at the time of your retiree enrollment process even if you wish to add them in the future. If you do not, you will not be able to enroll any dependents in the future, even if you have a valid Qualified Life Event or during Annual Enrollment.

You are not eligible to add new dependents after your initial retirement elections (i.e., if you get married 10 months after your retirement, you will not be able to add your new spouse).

Medicare-eligible due to disability

It is your responsibility to notify the Lumen Health and Life Service Center at 866-935-5011 if you or your dependent(s) become Medicare-eligible prior to age 65 (for example, if you are disabled), as you will no longer be eligible for group medical coverage under the Lumen Retiree or Inactive Health Plans. If you have questions regarding Medicare, you can go to the website at [medicare.gov](https://www.medicare.gov) or contact a representative at 1-800-medicare.

Medicare-eligible after retirement:

If you and/or your dependent(s) turn age 65 or become Medicare-eligible after your retirement, you will follow the same instructions and rules as those who are Medicare-eligible at termination, described earlier in this section.

You should receive information from the Lumen Health and Life Service Center and Via Benefits approximately 90 - 120 days in advance of you or your dependent's 65th birthday. If this event occurs shortly after retirement, you should initiate the call to Via Benefits as soon as possible.

Eligible for Retiree Health and Life Benefits and are Non-Medicare Eligible

You may continue coverage by either:

Electing Retiree Health and Life Benefits

Complete the steps outlined on your Retiree Enrollment Worksheet (EWS) by the deadline indicated on the worksheet. This will be mailed via regular mail to the mailing address on file from the Lumen Health and Life Service Center approximately 7-10 business days after your termination date has been entered into the Payroll system.

You must declare all dependents you wish to be covered at the time of retirement even if you only wish to add them in the future; you will need to suspend them at this time. If you do not declare and suspend your dependent(s), you will not be able to enroll any dependents in the future. For example, if you want to add your spouse to your plans at a later date because they are currently enrolled in their employer's plan, you can suspend their coverage at this time. If you do not suspend their coverage, regardless if you have a valid Qualified Life Event (QLE) or even during Annual Enrollment, you will not be able to add them at a later date.

Note: If you get married after your initial retirement, you will not be able to add your new spouse.

Suspending your retiree coverage and electing COBRA

Lumen is required by law to extend COBRA continuation of coverage to all terminated employees. If you are Medicare-eligible due to age or disability prior to your termination date and you are not covered on another active group health plan, you will be required to enroll in Medicare Part A and Medicare Part B because the health plan requires coordination with Medicare. If you do not enroll in Medicare Part A and Medicare Part B, your benefits, if any, will be reduced and you will be responsible for paying Lumen healthcare expenses.

COBRA packets are mailed via regular mail to the mailing address on file from the Lumen Health and Life Service Center. You should receive your packet within 14 business days of your termination date entered into the Payroll system. Refer to your COBRA packet for details.

If you enroll and become Medicare-eligible within your COBRA time period, your COBRA coverage will end the first day of the month in which you turn age 65. You must enroll in Medicare Part A and Medicare Part B prior to your Medicare eligibility to enroll in an individual Medicare policy.

Life, disability and other benefits

During your career with the Company, you received benefits that helped protect your assets, save money and balance your life. This section explains what happens to those benefits after you terminate.

What happens to your Short-Term Disability (STD) Benefits?

Your eligibility for STD benefits will end on your termination date (even if your termination or retirement is due to Long-Term Disability).

What happens to your Long-Term Disability (LTD) Benefits?

If you became disabled while you were employed with the Company and are eligible for LTD, The Standard Insurance Company (claims administrator) will process your claim. For more information, please contact The Standard Insurance Company at 855-290-9480.

What happens to your Workers' Compensation Claim?

For details regarding your Workers' Compensation Claim please contact Sedgwick (claims examiner) at 866-864-2255.

What happens to your Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance?

The insurance you had as an active employee (Company-provided basic life and basic AD&D insurance as well as any Supplemental Life and Supplemental AD&D Insurance) will end on your termination date.

Continuation of coverage

If you are eligible for Retiree Life Benefits, you will receive a Retirement Enrollment Worksheet (EWS) from the Lumen Health and Life Service Center approximately 14 business days after the posting of your termination date is entered in the payroll system. The worksheet describes the life insurance benefits and their costs, if applicable.

Note: It's important to ensure your primary and secondary beneficiaries are listed. To add, remove or update beneficiary data, please go to the Health and Life website or call the Lumen Health and Life Service Center. If no beneficiaries are listed when you pass away, payment will be made based on Facility of Payment. Please refer to the Life Insurance Summary Plan Description (SPD) for more details. The SPD is available on the Company intranet and also on the Health and Life website.

If you are not eligible for continuation of life insurance benefits, you may be eligible to convert your prior Basic Life Insurance and Basic AD&D policy to an individual policy (this is called "conversion"). If you currently have Employee and Dependent Supplemental Life Insurance or Supplemental Employee AD&D coverage, you may be eligible to take this coverage with you when you leave the Company (this is

called “portability”). Conversion for coverage for Supplemental Accidental Death & Dismemberment Insurance is also available.

If you have questions regarding your eligibility for Retiree Life Insurance Benefits, conversion or portability of coverage or AD&D insurance, please review the Healthcare & Life Benefits Eligibility Matrix available on the Company intranet and on the Health and Life website or you can contact the Lumen Health and Life Service Center at 866-935-5011.

If you were employed by the Company and were eligible to continue your insurance with MetLife, you will not be eligible for life insurance under this Group Policy if you are rehired by the Company within two years after employment ended, unless you surrender:

- Any individual policy of life insurance to which you converted when your employment ended; and
- Any certificate of insurance continued as ported insurance when such employment ended. The cash value, if any, of such surrendered insurance will be paid to you.

Where can you get help with your life insurance questions?

You have a limited time period to make decisions about the changes to your group life insurance.

You can receive personalized assistance from a specially trained MetLife Transition Solutions Specialist who will be able to assess your current situation, determine your future need for life insurance and provide other assistance around your future financial needs. You will receive a letter in the mail with specific details of the decisions you need to make. To request a complimentary consultation, call MetLife Transition Solutions at 877-275-6387.

Some of your benefit decisions must be made within specific timelines. Carefully read the information in your packet that will be mailed to the address on file; you are responsible for initiating the process within the appropriate time frames.

Conversion/portability

- Basic Life Insurance only includes a conversion feature unless you are a resident of the State of Minnesota whereby you are entitled to portability.
- Supplemental Life Insurance includes both conversion and portability provisions.

Important portability timing:

If you want to take your coverage with you when you terminate (portability/port) and your written notice of the option to do so is given within 15 days after the date your insurance ends, the Request Period will begin on the date your insurance ends and expires 31 days after that date.

If your written notice of the option to port is given more than 15 days after (but within 91 days) of the date insurance ends, the Request Period begins on the date the insurance ends and expires 45 days after the date of the notice.

If your written notice of the option to port is not given within 91 days of the date insurance ends, the Request Period begins on the date the insurance ends and expires 91 days after the date of the notice. If you want to port your Employee and/or Supplemental Life coverages, you must respond in writing within the prescribed time frames as identified above. For more information, contact MetLife Transition Solutions at 877-275-6387.

Important conversion timing:

MetLife must receive the completed conversion application form from you within 31 days after the date your life insurance ended.

Where can you get help with your Accidental Death & Dismemberment (AD&D) insurance questions?

Zurich experts expedite your conversion efficiently and effectively. You can start the converting process by logging onto the Group Benefit Options Group Accidental Insurance Policy Conversion Website at conversion.enrollzonline.com. If you do not have access to a computer, you can dial 800-934-1959 for assistance. You will need your employer name (Lumen) and the Policy Number (GTU4279163).

- Basic AD&D only includes a conversion feature.
- Supplemental AD&D* includes both conversion & portability provisions.

***Note: If you had selected Family Coverage when your employment terminated, you can either select Family Coverage or Individual Coverage. If you had Individual Coverage when your employment terminated, you may only select Individual Coverage.**

Some of your benefits decisions must be made within specific timelines. Carefully read the information you will receive at the address on file; you are responsible for initiating the process within the appropriate time frames.

Important portability timing:

If you want to take your coverage with you when you terminate (portability/port), you have 60 days from your termination date to contact Zurich.

Important conversion timing:

Zurich must receive the completed conversion forms from you within 60 days after the date your AD&D insurance ended.

Note: Conversion is not available to active employees, employees 70+ years old or employees residing outside the United States.

What happens to your Commuter Spending Account?

Your eligibility for the Commuter (Parking and Transit) Spending Account will end on your termination date. If you do not need a Mass Transit Pass or parking paid for the month in which you leave the Company, you should cancel your election by the 10th of the month prior to the month in which you leave the Company. IRS rules state any unused funds will be forfeited; therefore you will not be eligible for a refund. You may submit a claim for Qualified Expenses that you incur but only if those Qualified Expenses are incurred **on or prior to** your termination date. In addition, expenses can be submitted within six months after you leave the Company. Contact the Lumen Health and Life Service Center at 866-935-5011 if you have questions.

What happens to your Employee Assistance Program (EAP)?

The EAP provides free, confidential counseling, 24 hours a day, seven days a week. You and anyone in your household will have access to the EAP through the last day of the month in which you terminate. If you terminate and elect a medical plan under Cobra, and pay your initial payment, EAP will continue. Once a termed or Cobra member contacts EAP and receives an authorization for EAP services, Optum will honor all approved authorizations.

Participants can continue to access the EAP Website, after leaving the Company, however, EAP Counseling Services will not be available. The website offers an array of resources to assist with all aspects of life transitions including terminations and retirement. Participants can explore topics such as: “Coping with Change”, “How to choose a career counselor”, and “Choosing how to spend retirement”. The Liveandworkwell website also offers videos such as “positive thinking”, “coping with job loss” and “tips for finding a therapist”. You can also find resources for financial planning, estate planning, will prep and budgeting.

We encourage you to visit the EAP website lumen.com/eap and call Optum at 866-270-0033.

What happens to your Wellness Rewards?

Once you are no longer an active employee or eligible for Well Connected Rewards for any reason (i.e., termination, retirement, long-term disability, COBRA, leaving the United States, etc.) or your eligible spouse/domestic partner is no longer covered by the plan, you and your eligible spouse/domestic partner’s eligibility for the Well Connected Rewards Program will end. If you have unredeemed rewards in the form of gift cards you are encouraged to redeem the rewards prior to the last day of the month or your rewards will be forfeited. Similarly, any outstanding HSA/HRA deposits will not be deposited after the last day of the month which you or your spouse/domestic partner’s coverage or employment with Lumen ends.

Reminder: If your rewards are deposited into your HSA account, then any reward dollars you have earned will be available even after you terminate because the HSA is your account and remains with you after you terminate employment. If your reward dollars are deposited into an HRA account, then the HRA dollars are forfeited, unless you enroll in a retiree HRA medical plan or enroll in COBRA with a medical plan option that has an HRA such as UHC Standard CDHP or UHC Premium CDHP options.

Some activities take time to process. Therefore, if your activity is processed after the end of the month of your last day at Lumen, you will not be rewarded for that activity.

Once you leave Lumen, you will have access to Rally via lumen.com/wellconnected, but will no longer be able to earn new or access already earned rewards. If you have questions, please contact Prevention & Wellbeing Consumer Support at 877-818-5826.

Please be sure to submit your Fitness Reimbursement request 30 days before leaving Lumen.

What happens to your Voluntary Lifestyle Benefits?

If you have payroll deductions for a voluntary lifestyle benefit (ones listed below) deductions for these benefits will end on your termination date.

- Accident
- Auto/Home
- Cancer
- Critical Illness
- Disability with Standard
- Hospital Indemnity
- ID Theft
- Legal
- Life with Trustmark
- Pet
- Purchasing Power

If you would like to continue your coverage, no action is needed. Your payroll deductions will automatically move to direct bill with each carrier. The only plan that may not allow continuation of coverage is the Hyatt Legal plan.

What happens to your Lumen Stars recognition?

Saving your recognition

- In order for participants to save recognition such as badges, e-cards and personalized service anniversary celebration websites (PURLs), they must be printed.
- If possible, please transfer over your remaining Spotlight points to the manager who will be inheriting your direct reporting employees. If not, please take note of your points before you leave.

Login to Lumen Stars

- The points you've earned through the Lumen Stars recognition program remain yours for redemption after you are no longer active in the program. You will have access to your points and the entire award offering as you do now.
- After leaving Lumen, if you have remaining points, you can access the Lumen Stars Program catalog using the following link: lumen.performnet.com/lumen
- Prior to leaving Lumen, please connect to the Lumen Stars website via single sign on and do the following:
 - **Step 1:** Login to Lumen Stars and click on the security link under "My Settings and Info" on the right menu bar.
 - **Step 2:** Enter and verify a password, along with your security question information. Write this down so you have it after you leave Lumen.
- Updating your access before leaving Lumen will allow you to easily access the website after you leave and no longer have access to single sign on.
- Once you have logged in, you will be brought directly to the shopping catalog. Here you can use your remaining points to select an item.

If you did not create a password prior to leaving Lumen:

Click the 'forgot password' link and enter your Lumen login ID. You will be prompted to answer your security question. If you are still having issues getting in, you can utilize the 'Contact Us' link located at the bottom of the Lumen Stars landing page for further assistance.

You can access the site as many times as needed to use the balance of your points.

Sign up for Lumen Alumni

Lumen Alumni is a great way to stay connect after your departure. We encourage you to join hundreds of other colleagues from around the world, staying connected with company updates, exclusive perks, and information regarding your taxes, benefits, and more with Lumen Alumni. What is Lumen Alumni? Lumen Alumni is an exclusive platform that enables former employees to stay connected with the company after they leave the organization.

Joining this network allows you to interact and connect with colleagues from Lumen, keep your payroll, W2, and contact information updated, as well as giving you visibility into employment opportunities Lumen is currently recruiting for. Whether your desire to return to our organization, or simply to stay in touch with colleagues, Lumen Alumni is here to support you.

Joining our network is easy! You can start by typing "alumni.lumen.com" into your internet browser. Once you're on the home page, you will be asked to create an account, and be asked a few questions about yourself and employment with Lumen.

Partners in Education Program – Qwest union represented employees only

Represented employees who receive the Voluntary/Involuntary Separation Payment Plan under Articles 19 or 23 of the CWA contract are eligible to participate in the Partners in Education for Separated Employees program for a 36-month period, which will begin the day after the employee's separation date. After separation, the maximum total benefit is \$10,500 and will be reimbursed at a maximum of \$5,250 per calendar year to include eligible tuition, fees and books. Applicable taxes are withheld from these reimbursements.

Employees eligible for the Separated program may only elect reimbursement and should submit their initial application within 14 days of the course start date. Letters of Credit are not available.

Lumen partners with EdAssist to administer this program. The EdAssist website is located at lumen.com/education

EdAssist Website Login - New users will sign up with these credentials (case sensitive):

Employer Username: Lumen

Employer Password: Benefits4You

Before logging in for the first time, you will need to contact EdAssist at the number below to change the email on file to your home email. The first time you log in, you will be sent an email with a temporary password. That email will be sent to the email address EdAssist has in their system.

Once you have logged in, you can submit and check the status of your applications, upload and submit documentation and view payment information 24/7.

You can contact EdAssist by phone at 855-789-3772 (Option 2, Option 5) from 7 am - 7 pm CT.

401(k), ESPP and Restricted Stock Awards

What happens to your Lumen 401(k) Savings Plan?

If you are contributing to the Lumen 401(k) Savings Plan, your contributions end on your date of retirement or separation from employment. You will receive more information about your distribution options within four weeks of leaving the Company.

If your 401(k) balance is less than \$1,000

Your 401(k) Plan account will be automatically distributed to you within 90 days of your termination date if your Plan account balance is less than \$1,000.

If your 401(k) balance is between \$1,000 and not more than \$5,000

You have a few options to choose from, and within 60 calendar days:

- You may elect to roll over your account balance into another qualified plan or IRA of your choice.
- Do nothing - Make NO election, then your account balance will be rolled over to an IRA established on your behalf. Your consent for distribution is not required. The IRA provider chosen by the plan is FPS Trust, 9200 E. Mineral Ave., Suite 225, Centennial, CO 80112. Contact phone number is 844-788-3474. **Website:** [fpsgrouppllc.com](https://www.fpsgrouppllc.com)
- Elect to receive a distribution paid directly to you. You must pay taxes on the balance, as well as a penalty equal to 10 percent of the vested balance if you are under age 55 when you leave the Company, or you are under the age 59 ½ when you take the distribution.

If your 401(k) balance is \$5,000 or more

You have the following options to choose from:

- Keep your money in the Plan. The IRS requires a minimum distribution beginning at age 72.
- Roll over your account balance into another qualified plan. If you decide to roll over your money into a (rollover) IRA account or another employer's qualified plan, there are no tax consequences for you until you withdraw money from the account.
- Receive a distribution. If you decide to receive a distribution from the Plan (cash out) and do not roll over your account balance into another qualified plan within 60 days of the distribution, you must pay taxes on the balance. You also must pay a penalty equal to 10 percent of the vested balance if you are under age 55 when you leave the Company, or you are under age 59½ when you take the distribution.

Mandatory distributions upon attainment of age 72

Distribution of your account must begin no later than the April 1 following the calendar year in which you attain age 72 or the date you retire, if later.

If you have an outstanding loan

If your employment is terminated for any reason, prior to repaying your loan in full, you may continue making repayments on your outstanding loan(s). Contact Wells Fargo at 877-379-0118 if you want to continue making your applicable loan payments.

For more detailed information about your Lumen 401(k) Savings Plan, contact the Wells Fargo Retirement Service Center at 877-379-0118 or visit lumen.com/401k.

What happens to your Lumen Employee Stock Purchase Plan (ESPP)?

If you participated in the Lumen Employee Stock Purchase Plan prior to its discontinuation in July 2014, any purchased shares may be accessed in your E*Trade account. If you were a participant in an ESPP with a prior Company, your shares are still with the prior administrator (unless you have moved them), and you should contact that administrator directly with any questions.

What happens to your Restricted Stock Awards?

Unvested restricted stock awards will be forfeited as of your last day of work, per the terms and conditions of the Restricted Stock Award Agreement. If you hold shares that vested prior to your departure, you may retain those shares in your E*Trade account, or you can sell or transfer them at your discretion, subject to the Company's Policy Statement on Insider Trading.

Pension benefits

Lumen Combined Pension Plan

Appendix A

What happens to your pension benefit from the CenturyLink Retirement, Madison River Retirement, or Embarq Pension Component of the Lumen Combined Pension Plan?

If you have five or more years of vesting service with the Company, you are “vested” in the Lumen Combined Pension Plan. This means you have a right to receive benefits from the Plan. You do not have to wait until age 65 to receive your pension.

If you are vested:

You may request a Retirement Kit up to 180 days prior to your termination date or one will be sent to you approximately 90 days after you leave the Company.

To request a Retirement Kit:

- Go to lumen.com/pension and select “Initiate Retirement Request.”
- You also may request a Retirement Kit by calling the Lumen Pension Service Center at 888-324-0689.

You must request a Retirement Kit by the 15th of the month for your retirement to begin on the first of the next month. Your kit will be processed as soon as administratively possible and will be mailed via USPS regular mail.

If you are not vested:

You are not eligible to receive benefits from the Lumen Combined Pension Plan.

How your Benefit Commencement Date is determined

Your Benefit Commencement Date is the later of:

- a. The first day of the month following your termination date
Example: If your termination date is March 28 and you request a Retirement Kit on or before March 15, your Benefit Commencement Date will be April 1.

or

- b. The first of the month after you receive your Retirement Kit
Example: If your termination date is March 28 and you request a Retirement Kit after March 15 (but before April 16), your Benefit Commencement Date will be May 1.

When you will receive payments

Pension payments are paid on the first business day of each month and apply to the month in which they are paid. For example, the May 1 pension check represents payment for the month of May. Due to the timing needed to process your termination in the Company's payroll system and the pension payroll processing deadline, you will not receive your pension payment on the first of the month following your termination. If you elect an annuity payment option, you should expect to receive your first pension check, with a retroactive payment, on the first of the month following your Benefit Commencement Date.

To receive your pension payment in a timely manner, the following must occur by the fifth of the month following your termination date:

- Your completed Retirement Kit must be received by the Lumen Pension Service Center; and
- You must be terminated in the Company's payroll system.

Example: If you terminate employment on March 28 with a Benefit Commencement Date of April 1:

1. Your completed Retirement Kit must be received by the Lumen Pension Service Center before April 5; and
2. Your termination date must be posted in the payroll system by April 5.

If these requirements are completed, you will receive your pension payment May 1. If you elected an annuity payment option, your May payment would include a retroactive

Be Aware

If you elect a lump sum benefit, your lump sum will be calculated using the interest rate in effect at your Benefit Commencement Date.

payment for April 1.

If you have questions regarding the timing of your payment, call the Lumen Pension Service Center at 888-324-0689 to speak with a pension specialist. You also may send an email through the Message Center on The Pension Site at lumen.com/pension

What happens to your pension benefit from the Qwest Pension Component of the Lumen Combined Pension Plan?

Qwest non-union: If you are a Plan participant (hired Jan. 1, 2009 or earlier), you are “vested” in the Qwest Pension Component of the Lumen Combined Pension Plan, which means you have a right to receive a pension from the Plan when you leave the Company. You do not have to wait until age 65 to receive your pension.

Qwest union represented: If you are a Plan participant with five or more years of service (or three years of service if hired Jan. 1, 2009 or later), you are vested in the Qwest Pension Component of the Lumen Combined Pension Plan. This means you have a right to receive a pension from the Plan when you leave the Company. You do not have to wait until age 65 to receive your pension.

If you are vested:

You may request a Retirement Kit up to 180 days prior to your termination date or one will be sent to you approximately 30 days after you leave the Company.

To request a Retirement Kit:

- Go to lumen.com/pension and select “Initiate Retirement Request.”
- You also may request a Retirement Kit by calling the Lumen Pension Service Center at 888-324-0689.

Your Retirement Kit will be processed as soon as administratively possible and will be mailed via USPS regular mail.

If you are not vested:

You are not eligible to receive benefits from the Lumen Combined Pension Plan.

When your pension benefit begins

It is especially important that you request a Retirement Kit as soon as possible and before your employment ends. Your Pension Effective Date (PED) is the date used to determine the effective date for your pension benefit to begin.

1. If you have attained Normal Retirement Age (generally age 65, see definition of Normal Retirement Age in the Qwest SPD), your PED is the later of (a) your Normal Retirement Age or (b) the day after your separation from Lumen.
2. If you have not yet attained Normal Retirement Age your PED is the day following the day you terminate employment with Lumen if you have requested your Retirement Kit at least 30 days and not more than 180 days in advance of your date of termination of employment with Lumen.

In any case other than 1 or 2, your PED is either (a) 30 days following your request for a Retirement Kit or (b) the date you request if it is at least 30 days but not more than 180 days from the date you make the request.

Important information regarding PED:

You must initiate a request for a Retirement Kit to have the earliest possible PED. If you do not initiate the request and your employment is terminated, the PED is 30 days after a calculation is run for you by the Pension Service Center.

In all cases, in order to elect payment of a vested pension before age 65, you must apply by requesting a Retirement Kit. A Retirement Kit expires 90 days after your PED, and you must then request a new Retirement Kit. The PED is adjusted in the new Retirement Kit. For example, if your last day on the job is March 28, and you had requested a Retirement Kit on Feb. 25, your PED would be March 29. If you elect a monthly annuity as your form of benefit, you would receive your first check for the period March 29 through March 31, (a partial month) and the month of April on May 1, assuming you return your accurately completed pension forms timely and your termination date is timely reflected in the payroll system.

If you do not request a Retirement Kit before your termination, and you elect a monthly annuity as your form of benefit, the PED is the date you request your Retirement Kit plus 30 days. This means that you will not receive a payment for the period between your date of termination and your PED. No pension payment will be payable or made for the first 30 days. For example, if your last day on the job is March 28, and you requested a kit April 15, your PED will be May 15. You would receive your first check for the period May 15 to May 31 (a partial month), and for the month of June on July 1, assuming you return your accurately completed pension forms timely and your termination date is timely reflected in the payroll system.

If you elect to receive your pension benefit in a lump sum and do not request your kit before your termination, your PED is also 30 days following the date you request your Retirement Kit and the interest rates in effect on your PED will be used to calculate your lump sum benefit under the formulas in effect for employees hired or rehired prior to January 1, 2009. Interest rates do not affect the lump sum calculated under the Account Balance Formula for employees hired or rehired after December 31, 2008. You will not receive a pension payment for the days between your termination date through your PED. If you do not request a Retirement Kit, one will be sent to you within 90 days of your termination date. Your PED will be 30 days after the date the calculation is processed through our system. You will not receive a pension payment for the days between your termination date through your PED.

When you will receive payments

Pension payments are paid on the first business day of each month and are paid in arrears. For example, the May 1 pension check represents payment for the month of April.

To receive your pension payment in a timely manner, the following must occur by the fifth of the month following your termination date:

- Your completed Retirement Kit must be received by the Pension Service Center; and
- You must be terminated in the Company's payroll system.

If you have questions regarding the timing of your payment, call the Lumen Pension Service Center at 888-324-0689 to speak with a pension specialist. You also may send an email through the Message Center on The Pension Site at lumen.com/pension

Pension benefits

Appendix C - Lumen employees

If you are a Lumen non-union employee hired on or after Jan. 1, 2011, you are not a participant in any pension plan, and are not eligible for pension plan benefits.

Appendix D - Former Level 3 employees

If you are a former Global Crossing or former Continental Inc. employee and believe yourself to be eligible for the Continental Inc. Pension Plan, you can contact the Lumen Pension Service Center at 888-324-0689 to obtain additional information.

Appendix E - All other acquisitions

If you are a former employee of an acquired company, you are not a participant in any pension plan and are not eligible for pension plan benefits.

Reminders after you leave

There may be times when you need to contact the Company after you terminate. This section serves as a reminder of some situations that may require your ongoing communication with the Company.

Verify your employment

Need proof of employment/income?

If you need proof of employment or income for commercial purposes (for example, a home or auto loan, pre-employment, etc.), the verifying institution must obtain the information from the uConfirm website at uconfirm.com

Verifiers will need:

- Your full social security number
- Your first and last name
- Your employer
- A signed authorization form (for income verifications)

Contact uConfirm:

- 404-382-5400
- support@uconfirm.com
- Hours of Operation: Monday - Friday 9:00 AM-7:00 PM (EST)

If you need to file for unemployment

Equifax is Lumen's unemployment vendor that handles all initial unemployment claims. If you fill out an application for unemployment benefits (either online or in person), do not use your former work address as the mailing address for Lumen. You must use the following address as the mailing address for Lumen:

Equifax
PO Box 283
St. Louis, MO 63166-0283
Phone: 1-833-946-0624 ext. 5835
Fax: 888-340-8495

If you do not provide the state with the accurate Company mailing address, your claim may be delayed. Equifax cannot speak to individual employees regarding either a claim that was filed or a determination by any state. Any dispute on a ruling must be handled with the state directly. The paperwork you receive from the state should include the proper contact information for handling disputes. If you have questions about your claim or the company's response, etc., please send an email to melissa.bird@lumen.com or call 720-578-2534.

Keep your address updated

It is very important that you keep your personal information up-to-date with Lumen, even after your employment ends. **Before you leave the Company**, please verify and update your mailing address in SuccessFactors on the Company intranet. **After you leave the Company**, please use the table below to obtain instructions on how to update your mailing address or personal information.

If your address changes during the year of termination for W-2 purposes; or if you may have an STI payment payable the following year after you terminate	Send an email to hrconnect-na@lumen.com and include your full name, date of birth, last 4 digits of your SSN or your SAP ID, your old address and your new address.
Pension Benefits:	<p>If you left the Company less than six months ago:</p> <p>Send an email to hrconnect-na@lumen.com and include your full name, date of birth, last 4 digits of your SSN or your SAP ID, your old address and your new address.</p> <p>If you left the Company more than six months ago:</p> <p>Go online to lumpension.ehr.com or call the Lumen Pension Service Center at 888-324-0689.</p>
Health and Life (COBRA or retiree health and life benefits):	Go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 866-935-5011. Make sure you not only review your permanent address but your alternate address as well, if applicable. If you have two addresses on file, you select which one you set up as “preferred” meaning the preferred address is the address you want your Health and Life benefit communication to be sent to.
Retiree Life Insurance (including VEBA)	To update or change your beneficiaries go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 866-935-5011.
401(k) Retirement Savings:	<p>If you left the Company less than 12 months ago:</p> <p>Call the Lumen 401(k) Service Center at 877-379-0118.</p> <p>If you left the Company more than 12 months ago:</p> <p>Call Wells Fargo at 877-379-0118 or go online to wellsfargo.com/retirementplan</p>
Prescription Drugs (mail order only):	<p>Contact OptumRx if you have a current mail order prescription at 800-842-1219 to update your address on their system. OptumRx will continue to process active prescriptions and bill you directly for any active prescriptions, You should also update your address at the Lumen Health and Life Service center as indicated below.</p> <p>Go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 866-935-5011. Make sure you not only review your permanent address but your alternate address as well, if applicable. If you have two addresses on file, you select which one you set up as “preferred” meaning the preferred address is the address you want your Health and Life benefit communication to be sent to.</p>
Long-Term Disability Benefits	Call The Standard at 855-290-9480.

Please be advised that UnitedHealthcare does not process an updated address change until there is a claim to process. Therefore if you go to myuhc.com and notice your “old” address is still listed but you contact the Lumen Health and Life Service Center, remember that UnitedHealthcare will “house” the new address and process when there is a claim or reimbursement to process.

Report the death of a former employee or dependent

In the event of your death or the death of a dependent, a family member should contact the Lumen Health and Life Service Center at 800-729-7526 (Option 3) to report the death. The caller will be asked to provide the deceased's Social Security number, date of birth, date of death and family contact information. Plan Administrators will be notified and information will be sent, as applicable.

Receive discounts through PerkSpot

Lumen extends PerkSpot discounts to employees after they retire so they can continue to reap the discounts offered through the program. Visit lumen.com/employeeperks for details and to sign up.

If you are receiving a monthly pension benefit

As a Lumen Retiree you may access your payment information 24/7 on the Pension Self-Service Website at lumenpension.ehr.com. Once you register your profile, you may login to view payments history, change your address, update your tax withholding or change your direct deposit information. You may also view and print your tax forms for filing purposes. If you have questions about your pension payment, you may call the Lumen Pension Service Center at 888-324-0689 to speak with a representative.

If you're considering coming back to the company

Before any former employee, including a retiree, can be rehired by the Company as an employee or retained by the Company as a contractor (even through a Supplier), AND if you have voluntarily taken a distribution from the Company's sponsored 401(k) or Pension Plan, there is a six-month "sit-out" period as required by the IRS.

In accordance with the IRS rules regarding the six-month sit-out period:

- You may not have any discussions with management about rehiring or working for a Contractor prior to your termination date.
- If, after you have left employment with Lumen and you have voluntarily taken a 401(k) distribution or commenced your pension plan benefit, you cannot be rehired by the Company or work for a contractor (even through a Supplier) for at least six months.
- You can work for a vendor providing services directly to Lumen or may return to work as a W-2 employee of Lumen, but not until six months after your termination date.

Rationale: The six-month sit-out period is driven by IRS guidance. It protects: (i) the Company's sponsored tax-qualified pension & 401(k) plans from disqualification which would cause adverse tax consequences for plan participants, (ii) you individually from excise taxes, and (iii) both you and the Company from additional reporting obligations.

If you have questions regarding this Company policy, please send and email to hrconnect-na@lumen.com

If you are eligible for Retiree Healthcare or Basic Life/Supplemental Life Insurance from the Company, refer to the applicable section below to see how your retiree benefits may be impacted.

If you are rehired in a status that is eligible for active benefits, you will be offered the same benefits as other similarly situated Lumen employees based on your employee classification (e.g., Part-Time, Full-Time, etc.). In addition, if you were eligible for retiree health and/or life benefits whether you enrolled, suspended or waived your retiree coverage, your active health and life benefits (based on eligibility rules and waiting periods) will begin on the first day of the month upon your rehire date. If you return on the first day of a month, your healthcare and life benefits (based on eligibility rules and waiting periods) will start immediately. For example, if you rehire on May 15, your active health and life benefits will become effective June 1. If you rehire on May 1, your active health and life benefits will become effective May 1.

If you had Retiree Supplemental Life Insurance coverage, that coverage will end, and you will be eligible to elect active Employee Supplemental Life Insurance coverage. If there is a loss of Supplemental Life coverage between what you previously had prior to your rehire date and the amount as an active employee, you may convert the difference with MetLife. If you continued your Supplemental Life coverage through MetLife, you will be required to surrender this policy when you return to retiree status in order to resume your Retiree Supplemental Life Insurance coverage, if applicable.

If you had VEBA Life Insurance as a retiree, that coverage will not be impacted.

If you return to work for a supplier on assignment to the Company, you are not eligible to continue your Lumen Retiree Healthcare benefits. This means that while you are working for the supplier, your retiree healthcare benefits will be suspended; however, you will be offered the opportunity to continue your retiree medical/prescription drug and/or dental options under COBRA. Retiree healthcare benefits are reinstated once your work with the supplier/contractor for the Company has ended and Human Resources/Benefits has been notified to recommence your retiree benefits. Your Retiree Basic and Supplemental Life coverage, if applicable, will continue under the terms of the Lumen Life Insurance Plan. In addition, please be advised that as a worker for a supplier or Company contractor, you are not eligible for Lumen active employee health and life benefits.

Once your employment or assignment ends, you may resume your Lumen Retiree Healthcare coverage in accordance with the terms of the Plan by calling the Lumen Health and Life Service Center at 866-935-5011. If you returned to work for a supplier on assignment to the Company, Lumen will validate that your assignment has ended before you will be allowed to resume your retiree healthcare coverage. If your Basic Life Insurance and, if applicable, your Supplemental Life Insurance coverage was suspended because you returned to work at Lumen, you may resume these coverages in accordance with the terms of the Life Plan by calling the Lumen Health and Life Service Center at 866-935-5011.

If you are Medicare-eligible while you are employed by Lumen or working for a Lumen Supplier:

- Your Health Reimbursement Account (HRA) will be suspended until you are no longer employed by Lumen or working on assignment and you resume your retiree healthcare benefits.
- If you have enrolled in an individual Medicare policy that you wish to discontinue, you may need to complete a disenrollment process to be released by that carrier from the individual plan (which can take up to 60 days).

Discounts on telephone and internet services

If you are retiring from the Company, you may be eligible for a discount on your Lumen Voice and High-Speed Internet (HSI) Services. To establish or change your employee discount for Lumen Residential Services on your primary residence located in Qwest service area, you must first complete an Employee/Retiree Concession Form and have

your supervisor sign the form. You can find the form by typing “retiree concession form” in the search bar on the Company intranet.

For assistance with your telephone or internet discounts, please email the following:

- CenturyTel or Embarq Territory: cs-empconcessions@lumen.com
- Qwest Territory: emp.disc@lumen.com

The Company reserves the right to change, modify or terminate the concession benefit at any time without advance notice.

Lumen publishes a retiree newsletter

This periodic newsletter provides updates and insights on managing your retirement benefits, plus tips for boosting wellness during retirement. The newsletter can be accessed at lumenbenefits.com

Resources and contacts

Use this list to get the information you need, when you need it.

If you have questions about	Contact	At
Lumen Products and Services	Lumen website	lumen.com
Health and Life Benefits (active or retiree)	Lumen Health and Life Service Center or Health and Life website	<p>Before you leave the Company: 866-935-5011 or lumen.com/healthandlife</p> <p>After you leave the Company: 866-935-5011 or lumen.com/healthbenefits</p> <p>It is recommended that you use the latest versions of Chrome, Firefox, Safari, or MS Edge for the best performance on the Health and Life website. You are no longer able to use any version of Internet Explorer.</p>
Pension Benefits (CenturyTel, Embarq, Madison River, Qwest, or Continental/Global Crossings)	Lumen Pension Service Center or The Pension Site	<p>Before you leave the Company: 888-324-0689 or lumen.com/pension</p> <p>After you leave the Company: 888-324-0689 or lumpension.ehr.com</p>
Retiree Payroll (CenturyTel, Embarq, Madison River, Qwest)	Lumen Pension Service Center or The Pension Site	After you begin receiving payments: 888-324-0689 or lumpension.ehr.com
Long-Term Disability	The Standard	855-290-9480
Workers' Compensation	Sedgwick	866-864-2255
Accidental Death and Dismemberment (AD&D) Insurance	Zurich American Insurance Company	866-841-4771
Report a death	Lumen Service Center	800-729-7526 (Option 3)
Alumni Networking	Lumen Alumni	alumni.lumen.com
PerkSpot Employee Discounts	PerkSpot website	lumen.com/employeeperks
Lumen 401(k) Savings Plan	Wells Fargo Retirement Services	<p>Before you leave the Company: 877-379-0118 or lumen.com/401k</p> <p>After you leave the Company: 877-379-0118 or wellsfargo.com/retirementplan</p>
Lumen Employee Stock Purchase Plan (ESPP)	E*Trade	800-838-0908, or etrade.com . You may also contact the stock plan administrator at 866-372-3134 or send an email to: 401kESPPAdministration@lumen.com
Wellness Rewards	Prevention and Wellbeing Consumer Support	877-818-5826
Commuter Spending Account (Parking and Transit)	Lumen Health and Life Service Center	<p>Before you leave the Company: 866-935-5011 or lumen.com/healthandlife</p> <p>After you leave the Company: 866-935-5011 or lumen.com/healthbenefits</p>

If you have questions about	Contact	At
Employee Assistance Program (EAP)	Optum	866-270-0033 or lumen.com/eap
Employment Verification	uConfirm	uconfirm.com If you have questions or encounter issues, call customer support at 404-382-5400
Flexible Spending Accounts Healthcare and Dependent Day Care (FSAs) for Claim Reimbursement	UnitedHealthcare	877-311-7849 or myuhc.com
Health Savings Account (HSA)	Optum Bank	800-791-9361 or optumbank.com
Life Insurance	Lumen Health and Life Service Center	Before you leave the Company: 866-935-5011 or lumen.com/healthandlife After you leave the Company: MetLife 800-638-6420
Medicare Enrollment	Via Benefits	888-825-4252
Payroll*		hrconnect-na@lumen.com
Sales Compensation	Sales Compensation	866-249-0019 or send an email to: fesc@lumen.com
Severance Plan		hrconnect-na@lumen.com
Restricted Stock Awards	E*Trade Stock Plan Administrator	800-838-0908 or etrade.com 888-261-5796 or send an email to: 401kESPPAdministration@lumen.com
Restricted Stocks vested prior to 11/15/2012	Morgan Stanley	800-367-4777
Telephone Concessions		CenturyTel or Embarq Territory: Email: cs-empconcessions@lumen.com or 800- 448-2531 Qwest Territory: Email: emp.disc@lumen.com or 800-244-1111
Voluntary Lifestyle Benefits	Lumen Lifestyle Benefits Customer Service	Before you leave the Company: 800-380-0378 or lumen.com/voluntarybenefits After you leave the Company: 800-380-0378
Updates and Announcements for Retirees	Retiree Newsletter	lumenbenefits.com or lumen.com/healthbenefits or alumni.lumen.com

**Do not contact Payroll for benefit premium-related questions. Instead, please contact the Lumen Health and Life Service Center at 866-935-5011.

Lumen Service Center Menu: 800-729-7526

Call the Lumen Service Center at 800-729-7526 and select from the following options:

Option 1

Current Lumen employee

1. Health and Welfare benefits, Voluntary Lifestyle benefits, Well Connected Program Reward Redemption (You can call directly at 866-935-5011) or Form 1095-C (You can call directly at 866-935-5011)
2. 401(k) & Employee Stock Purchase Plan
3. Pension or Retirement Information
4. Short-Term Disability benefits, Leaves or Workers' Compensation
5. Tuition Assistance
6. Stock Options, Employee Discounts, or Employee Phone Concessions
7. Integrity Hotline
8. All other HR-Related Topics

Option 2

Retiree or former Lumen employee

1. Health and Welfare benefits such as Medical, Dental, and Life Insurance, Voluntary Lifestyle benefits, Well Connected Program Reward Redemption or Form 1095-C (You can call directly at 866-935-5011)
2. 401(k) & Employee Stock Purchase Plan
3. Pension or Retirement Information
4. Short-Term Disability benefits or Workers' Compensation
5. Tuition Assistance
6. Stock Options, Employee Discounts, or Employee Phone Concessions
7. Integrity Hotline
8. Change Your Address after You Have Left the Company
9. All other HR-Related Topics

Option 3

Report a death

1. Former Employee, Retired Employee, or dependent of a retired or former employee
2. Current Employee or their dependent

Here's a tip

For most options, you can press * to repeat the current menu or # to return to the previous menu.

Legal and required notices

Important information

To review the Legal and Required Notices, please refer to the General Summary Plan Description located on the Company intranet or the Health and Life website for more information. This includes important information you should consider regarding your benefits, such as: Health Insurance and Accountability Act (HIPAA); Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP); and Continuation of Coverage Through COBRA, etc. You also can request a paper copy by calling the Lumen Health and Life Service Center at 866-935-5011.

Company reserved rights

This document summarizes certain provisions of the Lumen Health Care Plan, the Lumen Bind on Demand Health Plan, the Lumen Combined Pension Plan, the Lumen 401(k) Savings Plan, the Lumen Retiree and Inactive Health Plan, and if applicable, the Disability Plan, the Lumen Qualified Transportation Plan, the Lumen Survivor Benefit Plan and the Lumen Life Insurance Plan (collectively referred to as "the Plan"). For specific employee benefit Plan information, refer to the respective official Plan Documents, including the applicable Summary Plan Description and Summaries of Material Modifications, if any. If there is any conflict between the terms of the official Plan Documents and this document, the terms of the official Plan Documents will govern. The Plan Administrator has the authority, discretion and the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan, to supply omissions and resolve conflicts. Benefits, and contribution obligations, if any, are determined by Lumen in its sole discretion.

While the Plan has processes in place to prevent errors and mistakes, if a clerical error or mistake happens (however occurring), such error or mistake does not create a right to a Benefit or level of contribution rate under the Plan. You have an obligation to correct any errors or omissions that come to your attention by calling the Lumen Health and Life Service Center to correct the error or omission.

The Plan Administrator may adopt, at any time, rules and procedures that it determines to be necessary or desirable with respect to the operation of the Plan. Lumen reserves the right to amend or terminate any or all of the Plans and any or all Benefits provided and to change costs—with respect to all classes of Participants, retired or otherwise — and their beneficiaries, without prior notice to or consultation with any Participants and beneficiaries, subject to applicable law, collective bargaining (if applicable) and the terms of the respective, applicable official Plan Documents.

Coverage is not advice

Health Plan coverage is not healthcare advice. Please keep in mind that the sole purpose of the Healthcare Plan is to provide payment for certain eligible healthcare expenses — not to guide or direct the course of treatment for any employee, retiree or eligible dependent. If your healthcare provider recommends a course of treatment, be sure to check with the Healthcare Plan to determine whether that course of treatment is covered under the Healthcare Plan. However, only you and your healthcare provider can decide what the right healthcare decision is for you. Decisions by a claims administrator or the Plan Administrator are solely decisions with respect to Healthcare Plan coverage and do not constitute healthcare recommendations or advice.