



2025 Benefits Resource Guide

for employees retiring or departing
Lumen

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For specific Plan information, refer to the official Plan Documents, the applicable Summary Plan Descriptions (SPDs) 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.

In this guide you will find:

- Important information to consider before and after you leave Lumen
- Descriptions of benefits that may be available to you as a former employee
- Helpful reminders for contacting Lumen after you leave
- Contact information for various administrators

Helpful tips for getting started

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

- Make sure you have your user names and passwords for the Health and Life, 401(k) plan and pension websites, if applicable. Go to InsideLumen and search Departing Lumen for more information.
- Confirm or update your mailing address in [SuccessFactors](#) on InsideLumen.
- If you are a pension plan participant, you may run estimates and project your pension annuity at a future date. If 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 have already left the Company, log on to lumenpension.ehr.com or call the Lumen Pension Service Center.
- 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) Savings Plan, go to lumen.com/401k or call the Lumen 401(k) Service Center at 800-547-7754. If you have already left the Company, log in to principal.com or call the Lumen 401(k) Service Center.
- Review your eligibility for retiree health and life benefits. Log in to lumen.com/healthandlife and select the Planning to Retire? tile located on the home page.
- If you have general questions about items that are not specifically addressed directly within this guide (voluntary/retirement process, retirement agreements, etc.) please submit a ticket through HRconnect. Former employees can email questions to hrconnect-na@lumen.com.
- The Benefits Departing Checklist within this document includes specific actions related to employee benefits. Managers are required to complete the US Exit Checklist prior to your departure.

Important information to consider before and after you leave

180 days before you leave

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

- 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 have already left the Company, log on to lumenpension.ehr.com or call the Lumen Pension Service Center.
- Call 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.
- 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.
- Consider ending your Health Savings Account (HSA) if you and/or your dependent(s) are eligible for Medicare to avoid a tax penalty. For more information, refer to Medicare and HSAs in this guide.
- Chat with Sofia on the Health and Life website at lumen.com/healthandlife. Sofia is your personal benefits assistant and can answer most benefit questions.

45-60 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.
- **Print your salary statements** for the current year using SuccessFactors on InsideLumen.
- **Search Service Celebrations** on InsideLumen to review the celebration policy.
- **Determine if you are eligible for retiree health and life benefits.** Go to InsideLumen and use the search tool and enter Healthcare Life Retiree Matrix to view eligibility requirements for retiree benefits. After reviewing the matrix, log in to lumen.com/healthandlife and select the **Planning to Retire?** tile located on the home page. This tool can assist you in estimating your retiree plan options and premiums.
- **Return completed retirement forms** for pension payroll processing.
- **If you are eligible for retiree Medicare benefits and you and/or your dependent(s) are age 65, or disabled and approved for Medicare**, you can contact Via Benefits to help you enroll in an individual Medicare plan if you elect to enroll in the Lumen Health Reimbursement Account (HRA) at the time you become Medicare eligible.

20-30 days before you leave

- Complete the [Exit Survey](#) and share your Lumen employee experience.
- Log on to the Health and Life website at lumen.com/healthandlife and add your personal email address.
 - Click your name on the top right-hand corner and select **Profile** from the drop-down menu
 - Select **Edit** next to Contact Preferences under the **Personal Preferences** section (You can also Opt In to text messages)

- Choose the **Electronic Mail** and enter your personal email address
- Select the **Primary** radio button
- **Save**
- **Redeem any fully processed Rally rewards.** All wellness rewards and Rally points 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 Engage access at lumen.com/wellconnected will end by the last day of the month and rewards that are not processed will be forfeited. If you have questions, please contact Prevention & Wellbeing Consumer Support at 877-818-5826.
- **Submit your Lifestyle Reimbursement request.** Lifestyle Reimbursement requests for you and/or your eligible spouse/domestic partner must be submitted 30 days prior to your termination date. Reimbursements are not available after your final paycheck and your termination date has been processed.

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 your termination request has been approved.**
- **Confirm that your manager or supervisor has approved your termination in SuccessFactors.** 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 will receive COBRA and Retiree worksheets, completed Medicare form(s) benefits or pension benefits.
- You should receive your final check on the next regular payday after your termination date. This pay check will include any unused PTO, if eligible. If you are a Level P4 or above, your final check will not include a payout of Flexible Time Off (FTO).

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 Spending Account (Parking and Mass Transit), Voluntary Lifestyle Benefits, Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs), 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 and Benefits Schedule, not the calendar year. Therefore, premiums could cross over from one calendar year to the next calendar year as well as the pay period may cross into the next month.

Payroll deduction example:

If your Last Day of Employment or Termination Date is March 25, 2025; and, if you are enrolled in one or more of the Lumen Health and Life plans, including Health Care and/or Dependent Day Care Flexible Spending Accounts (FSAs) or a Health Savings Account (HSA), you are responsible for paying your portion of the premium each pay period that you are receiving covered benefits. **Premiums are not prorated.** In this example, you may have the full/total premium deducted from your paycheck in Pay Period #7 2025 (for March 16, 2025 through March 29, 2025). Benefit premium deductions are based on the Payroll and Benefits Schedule.

Please visit InsideLumen or lumen.com/healthandlife to view the Payroll and Benefits Schedule for more information.

1-21 days after you leave

- **Sign and return the STI and LTI Retirement Agreement and Release of All Claims (Non-Union Employees Only) 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 or at least 60 years old with at least five years of service) are required to complete the Retirement Agreement and Release of All Claims form to be eligible for a pro-rated STI payment and/or accelerated vesting of outstanding LTI cash and/or 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 InsideLumen. Email all pages (including the exhibit) of your signed agreement to HRConnect-NA@lumen.com.

Failure to sign and return this form may impact your eligibility for STI payments and/or accelerated vesting of outstanding LTI 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.

- **If you and/or your dependent(s) are age 65** when you terminate and are eligible for Retiree medical benefits, or you and/or your dependent(s) are Medicare eligible due to disability, the Medicare eligible individual will need to complete the Application for Enrollment in Medicare Part B (CMS-40B) and return it to the local Social Security Office. This application is available at [medicare.gov](https://www.medicare.gov).

The Medicare eligible individual will also need to submit the Request for Employment Information Form (CMS-L564) to your local Social Security office. Refer to the COBRA section of this guide for more information.

- If you are enrolled in Lumen's healthcare plan(s) and/or the Health Care Flexible Spending Account (HCFSA) at the time of termination, information regarding COBRA will be sent to your mailing address on file within 14 days from when your termination date was entered into SuccessFactors. The timeline is an IRS requirement. You will need to enroll even if you are eligible for a COBRA subsidy.

If you are not retirement eligible but want to enroll in COBRA, you can go online to enroll or mail in your COBRA enrollment worksheet. If you are retirement eligible but want to enroll in COBRA benefits, you must call the Lumen Health and Life Service Center and they will set up your record to be able to enroll online in COBRA. Important: This set up can take 3-5 business days to process. If you are retirement eligible and want to enroll in both COBRA and retiree benefits (e.g., COBRA medical, Retiree dental), please call the Service Center for assistance.

- **Join our Talent Community** To stay in touch with the latest Lumen updates or learn about other career opportunities, visit jobs.lumen.com and click on Join Our Talent Community.

Health plans

COBRA

What happens to 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. If you terminate on June 1, your healthcare coverage will end June 30. If you terminate on June 30, your healthcare coverage will end on June 30.

A COBRA packet describes your continuation of health care plan and monthly cost options. Remember if you elect COBRA coverage and you are eligible for a COBRA subsidy (paying active rates), you will pay monthly and not bi-weekly 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)

Approximately two weeks after your termination date is entered into the payroll system, you will receive a COBRA packet.

Decide if you want to continue your group healthcare plan coverage through COBRA. If you are eligible for a COBRA subsidy, you must positively enroll and make your initial payment prior to the Claims Administrators (e.g., EyeMed, MetLife, Surest PPO and UnitedHealthcare) receiving your eligibility under COBRA. Claims Administrator files are sent once a week; therefore, it may take some time for your election and paid through date to reflect on their website. **Note:** At the time you enroll online you will see full COBRA rates. You will see your subsidized rate amount on your Account Summary once you have elected coverage and completed your enrollment. Your Account Summary will be available on the Health and Life website. Go to the Online Payment tile located on the home page. Monthly Account Summaries are not mailed. Contact the Lumen Health and Life Service Center if you wish to learn more about ACH banking.

You may be eligible for up to 18 months of continuation coverage under COBRA. If you want to enroll, you need to timely complete the steps outlined in your COBRA packet. You can also enroll by returning your completed COBRA Enrollment Worksheet to the Service Center by mail.

Pay close attention to your due date as there is a deadline to enroll and make your initial payment. Once the Lumen Health and Life Service Center receives your enrollment and payment, your COBRA eligibility will be sent to the Claims Administrators. If you miss the deadline to enroll and/or make your initial payment, you will not be able to enroll at a later date. If you are enrolled in a Health Care Flexible Spending Account (FSA) and want to continue participation, refer to the **Savings and Flexible Spending Accounts Benefits** section of this guide.

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

When your COBRA subsidy period ends and if you want to continue COBRA at full cost (unsubsidized), you will no longer be subject to the working spouse/domestic partner and tobacco surcharge.

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 working spouse/domestic partner and tobacco surcharge.

Qwest Non-Union (Group 9-2 from the Retiree Healthcare and Life Benefits Matrix): You and your dependent(s) must first enroll in COBRA medical for the full 18 months of coverage. If you and your dependent(s) are not Medicare eligible after exhausting COBRA, you are eligible to enroll in a Lumen Retiree non-Medicare medical plan until you become Medicare eligible at which time, Lumen coverage will end. Coverage will end for the retiree and any dependent(s) once the retiree becomes Medicare eligible (dependent(s) **cannot** continue coverage without the retiree being enrolled). If the dependent becomes Medicare eligible first, the retiree can remain in non-Medicare coverage until they become eligible for Medicare.

Non-Medicare eligible:

If you elect COBRA medical/prescription drug benefits and you and/or your dependent(s) are **not** Medicare-eligible, the COBRA medical plan elected will pay claims as primary coverage. COBRA coverage will end the first day of the month in which you and/or your dependent(s) **become eligible for Medicare while on COBRA**. This includes if you become Medicare-eligible due to a disability approved by Medicare but not of age. It is your responsibility to contact the Service Center when you and/or your dependent(s) become Medicare eligible due to a disability as you and/or your dependent(s) will no longer be eligible for group medical coverage under COBRA. Make sure you call prior to the month you and/or your dependent(s) become Medicare eligible when it is based on a disability. For example, if you become Medicare eligible on July 1, notify the Service Center no later than the last business day in June. If your spouse becomes Medicare Eligible on Jan. 1, notify the Service Center no later than the last business day in Dec.

Medicare-eligible (before enrolling in COBRA):

If you and/or your dependent(s) are 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 (spouse's/domestic partner's employer's plan), you must 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 and/or your dependent(s) are Medicare-eligible at the time of your termination the Medicare eligible individual has 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 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 the individual voluntarily elects to end COBRA coverage and enroll in an Individual Medicare policy the Medicare eligible individual may be subject to a penalty imposed by Medicare. This includes if the Medicare eligible individual voluntarily elects to end COBRA coverage when 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 two weeks of your termination date entered into the Payroll system. The completed form for the Medicare eligible individual will be available on the Health and Life website in the Personal Documents tile on the home page. This form is **not** mailed to you. 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 800-Medicare or visit [medicare.gov](https://www.medicare.gov).

*If you leave the Company due to Long-Term Disability or your dependent(s) are eligible for Medicare due to disability and not 65, you will need to contact the Lumen Health and Life Service Center at 833-925-0487 for completion of the CMS-L564 Form.

Health Insurance Marketplace Coverage Options

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. There are health plans offered to you by either your state or U.S. Department of Health and Human Services. You should consider whether COBRA under the Lumen Health Care Plan provides more coverage at a lower or higher cost to you than a Marketplace health plan. If you are interested in Marketplace coverage, go to healthcare.gov to review the plans available in your state or call 800-318-2596 (TTY: 855-889-4325).

Individual Plan Option through UnitedHealthcare

You can speak with a licensed insurance agent who will work with you to help you find the coverage that works best for you. You can contact a licensed insurance specialist at 844-638-9785.

Retiree Health Care and Life insurance benefits

Retiree modeling for health and life benefits

Log in to the Health and Life website at lumen.com/healthandlife (before you leave) or lumen.com/healthbenefits (after you terminate) and select the **Planning to Retire?** tile located on the home page. This tool can assist you in estimating your retiree plan options and premiums. If you are unable to go online, you can contact the Lumen Health and Life Service Center for assistance.

This tool is an estimate only and provides you retiree plans and premium information for the current year. It does not enroll you in retiree benefits.

Note: The information provided to you is based on current data in the Lumen Health and Life Service Center system, and is not a final determination of your retirement benefits until your termination status processed through Payroll.

Note: Each Oct. 15 will reflect the current and next year’s plans and premiums. If you log in April and want to retire in Feb. of the following year, you will only see current year retiree plans and premiums. Only starting Oct. 15, can you view current year and next year’s plans and premiums.

Lumen provides retiree benefits to those eligible under the Plan provisions. To determine if you are unsure if you are eligible for retiree benefits, please go to InsideLumen and use the search tool and enter Retiree Healthcare and Life Benefits Matrix, the applicable Summary Plan Description (SPD), or you can call the Lumen Health and Life Service Center at 833-925-0487.

Note: There are certain retiree groups that are no longer eligible for retiree benefits once they become Medicare-eligible. Check the Retiree Healthcare and Life Benefits Matrix for more information/details on which retiree groups are not eligible for benefits upon becoming Medicare-eligible

Imputed Income

Life Insurance*: Company Paid Group Term Life Insurance coverage and/or CTT Basic Life Insurance up to \$50,000 is a tax-free benefit. If you are eligible for an amount greater than \$50,000, it is considered taxable income by the Internal Revenue Service (IRS). Lumen will combine Group Term Life Insurance and CTT Life Insurance, if applicable, as required by the IRS.

Healthcare*: If you cover a Domestic Partner who receives medical (including those eligible for a Health Reimbursement Account (HRA), and/or dental benefits, Imputed Income may apply. The calculation for the value of the Domestic Partner is the employer (Lumen) cost for the Domestic Partner benefits minus any post-tax retiree contributions.

*If this applies to you, you will receive a W-2.

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. **Important:** The Medicare eligible individual whether eligible because of age or due to a disability must enroll in Medicare Part B if enrolling in COBRA and/or Lumen Retiree benefits.

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.

Lumen Retiree Benefits

After 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 list the retiree benefits available. **Note:** In addition, you will receive a COBRA packet separately.

After you review the EWS, your next step is to decide if you want to enroll. The benefit options available to you depend on whether you and/or your dependents are Medicare eligible.

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.

Note: The retiree must be enrolled in a Lumen medical plan for a dependent(s) to be enrolled in any Lumen medical plan.

Section A

Eligible for Retiree health care benefits and are Medicare-eligible

If you and/or your dependent(s) are Medicare-eligible at the time of your termination, the Medicare-eligible person will no longer be eligible for coverage under the Lumen group medical/prescription drug plan effective the first of the month after termination date.

To continue benefits once you and/or your eligible dependent(s) become Medicare eligible and avoid a gap between group and individual coverage, you and/or your dependent(s) must enroll in Medicare Part A and Part B. Medicare becomes your primary insurance coverage. If you cover a Medicare eligible dependent on your Lumen health plans, he/she must also timely enroll in Medicare Part A and Part B. Medicare also becomes their primary insurance coverage.

If you are Medicare-eligible due to age or disability, you must 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 and are not yet 65, 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 available in the Personal Documents tile located on the home page of the Lumen Health and Life website, lumen.com/healthbenefits.

Based on Plan provisions, you may be eligible for Medicare plans provided by Lumen. Review the Retiree Healthcare and Life Benefits Matrix for specific details or contact the Lumen Health and Life Service Center. If you are eligible, you can suspend or waive coverage; however, if you waive coverage, you will not be able to re-enroll at a later date, it is a permanent election.

Embarq Retirees - If your SHARE balance is \$10 or less, the account will be closed. Your SHARE can be accessed to help pay for your individual Medicare medical policy, the Lumen Retiree Medicare Advantage PPO Plus Dental Plan (MAPD) and/or dental expenses. Note: SHARE can't be used to pay for COBRA.

Lumen Retiree Medicare Advantage PPO Plus Dental Plan (MAPD)

This plan includes original Medicare Part A and Part B. Part D Prescription Drug coverage and additional benefits such as dental, vision and more. You should not enroll in the Lumen Dental plan as the MAPD offers dental coverage. If you enroll in the MAPD, you should suspend the Lumen Dental plan to allow you to enroll at a later date if/when you decide you no longer want to be enrolled in the MAPD. If you waive the Lumen Dental plan, you will no longer be able to enroll at a later date.

Health Reimbursement Account (HRA) - (this if referred to as the Company Subsidy HRA)

You must purchase an individual Medicare and/or prescription drug plan and pay the insurance premium directly to the carrier.

A Health Reimbursement Account (HRA) can 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 Retiree Healthcare and Life Benefits Matrix to see if you are eligible for an HRA based on the Plan provisions. **Active Employee:** You can view the matrix on InsideLumen and use the search tool and enter Retiree Healthcare and Life Benefits Matrix. **Retiree:** You can view the matrix on the Health and Life website, lumen.com/healthbenefits or by calling the Lumen Health and Life Service Center at 833-925-0487.

If you elect a Company subsidy HRA, you can review the Navigation Guide on the Health and Life website at lumen.com/healthbenefits. The guide is located in the Reference Center next to your name at the top of the screen in the General Information folder.

SHARE (Embarq retirees only)

If you are a legacy Embarq retiree, you may may be eligible for a SHARE account in place of the Company Subsidy HRA. SHARE funds 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 premiums. If your SHARE balance is \$10 or less, the account will be closed.

Retiree Dental Coverage

Retiree Basic Dental (Retirees are not offered Option 2 as an available election even if enrolled in the plan as an active employee).

Note: If you are Medicare eligible and enroll in the Lumen Retiree Medicare Advantage PPO Plus Dental plan, (MAPD), your dental coverage will be placed in a suspended status as this plan includes dental coverage.

Vision Coverage

Retirees are not offered vision coverage under Retiree benefits. You can elect vision coverage (if you had it on the last day that you were an active employee) through COBRA for up to 18 months.

Health Care Flexible Spending Account (FSA)

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 Flexible Spending Accounts section of this guide.

Retirement/Medicare Eligible

Via Benefits can help you enroll in a Medicare Plan (if you do not elect to enroll in the Medicare Advantage PPO Plus Dental plan, (MAPD) option)

To help you with the Medicare enrollment process, Lumen has contracted with the service provider, Via Benefits. You can contact Via Benefits at 888-825-4252 for assistance. Representatives can help you select a Medicare plan 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 health care 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 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 if you want help enrolling in an individual Medicare policy.

Declare your dependents. You must declare and suspend all dependents at the time of your retiree enrollment process even if you wish to not add them to coverage now but 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 ten 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 833-925-0487 if you or your dependent(s) become Medicare-eligible prior to age 65 (for example, if you and/or your dependent(s) are disabled), as you will no longer be eligible for group non-Medicare medical coverage under the Lumen Retiree and Inactive Health Plan. If you have questions regarding Medicare, you can go to the website at [medicare.gov](https://www.medicare.gov) or contact a representative at 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 will 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 if you want help enrolling in an individual Medicare plan. **Note:** Enrollment is time sensitive and Lumen allows you to enroll in a Medicare option before becoming Medicare eligible as Medicare generally doesn't allow retroactive enrollment.

Section B

Eligible for Retiree benefits and are non-Medicare Eligible

You may continue coverage by either:

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

Suspending your retiree coverage and electing COBRA

If you want to enroll in COBRA, you will need to suspend your retiree coverage. 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 two weeks 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. It is your responsibility to contact the Service Center when you and/or your dependent(s) become Medicare eligible regardless if due to age or a disability as you and/or your dependent(s) will no longer be eligible for group medical coverage under COBRA. Coverage will end prospectively not retroactively. Therefore, make sure you call prior to the month you and/or your dependent(s) become Medicare eligible. Furthermore, you must enroll in Medicare Part A and Medicare Part B prior to your Medicare eligibility to enroll in an individual Medicare policy and to not incur any Medicare penalty. For example, if you become Medicare eligible on July 1 notify the Service Center no later than the last business day in June. If your spouse becomes Medicare Eligible on Jan. 1, notify the Service Center no later than the last business day in December.

Note: Retirees must go online to lumen.com/healthbenefits or contact the Health and Life Service Center at 833-925-0487 to unspend/enroll in retiree coverage. The effective date for coverage would be the first of the following month following unspending/enrolling.

Savings and Flexible Spending Accounts

Health Care 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. 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 on your last day 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 consideration. If you do not elect COBRA Healthcare FSA, you will forfeit access to the remaining \$400 in your Healthcare FSA.

Note: If you don't 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. If you enroll in COBRA Healthcare FSA and make timely payments through Dec. 31, you will be eligible to submit claims 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.

COBRA coverage is not offered for the Dependent Day Care FSA plan.

Health Savings Account (HSA)

If you contributed to an HSA while enrolled in the High Deductible Health Plan (HDHP) with Optional HSA, the money in that account is yours and will stay with you after you terminate. 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 the HDHP. 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. You do not forfeit your funds at the time of your termination.

If you have general questions regarding your HSA, contact the Lumen Health and Life Service Center at 833-925-0487 or visit lumen.com/healthandlife. If you contribute to a HSA with Optum Bank through bi-weekly payroll deductions, you

can call 866-234-8913, or visit Optum Bank's website at optumbank.com. Contact the bank, insurance company or other IRS-approved trustee that you established your HSA with for additional information.

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

If you and/or your dependent(s) are eligible for Medicare, you may want to consider ending HSA contributions before you become eligible for Medicare to avoid a tax penalty. For more information, refer to Medicare and HSAs in this guide. You can review the [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 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 eligible for 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 in which you notify the Service Center. For example, if you call on May 2, your HSA will end May 31. If you call on Aug. 31 your HSA will end Aug. 31. To determine when your last bi-weekly premium deduction for HSA will process, refer to the Payroll and Benefits Schedule available on InsideLumen and the Health and Life website.

Health Reimbursement Account (HRA) - Spenddown/Post Deductible

If you are enrolled in one of the Surest Health Plans or HDHP with Optional HSA and have a remaining balance in your 2024 CDHP HRA, these Spenddown or Post Deductible funds will follow you and end on the last day of the month from your termination date. Claims must be incurred on or before the end of the month from your termination date for consideration. Access to those Spenddown or Post Deductible HRA funds will continue if you elect the same plan and enroll in COBRA or are eligible for non-Medicare retiree healthcare coverage.

Life, Disability and other plans/programs

What happens to Short-Term Disability (STD)?

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

Up to 40 unused PTO hours may be carried over from one calendar year to the next. Any accrued, unused hours over 40 will be forfeited as of Jan. 1 of the year after the hours were accrued. This also applies to employees who are out on Short-Term Disability (STD).

What happens to Long-Term Disability (LTD)?

If you elected coverage under the Basic or Supplemental Long-Term Disability (LTD) plans, your coverage ends on your termination date. If you left the Company due to Long-Term Disability, you will remain eligible for benefits under the Long-Term Disability plan as long as you meet the eligibility requirements.

What happens to Workers' Compensation?

For details regarding a Workers' Compensation claim, contact Sedgwick (claims examiner) at 866-864-2255.

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

The insurance you had as an active employee (Company-provided Basic Term Life and Basic AD&D insurance as well as any Supplemental Life (Employee, Spouse/Domestic Partner, Child/ren) and Supplemental AD&D Insurance) will end on your termination date.

Life Insurance 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: If you are a **Qwest retiree** and had Employee Supplemental Term Life Insurance coverage as an active employee, you will automatically be enrolled and billed for this coverage as a retiree. If you don't wish to continue this coverage or cancel coverage at a later date, contact the Lumen Health and Life Service Center at 833-925-0487. Once coverage is canceled, it cannot be reinstated at a later date. **Note:** You cannot retroactively cancel your Retiree Supplemental Term Life Insurance coverage. You can cancel on a prospective basis only.

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 InsideLumen 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 Term Life Insurance and to an individual policy (this is called "conversion"). If you currently have Employee and/or Spouse/Domestic Partner and/or Child/ren Supplemental Term Life Insurance, you will be able to convert or take this coverage with you when you leave the Company (this is called "Portability"). If you currently have Supplemental Employee AD&D coverage, you may be eligible to port this coverage.

If you have questions regarding your eligibility for Retiree Life Insurance Benefits, conversion or portability of coverage or AD&D insurance, please review the Retiree Healthcare and Life Benefits Eligibility Matrix available on InsideLumen and on the [Health and Life website](#) or you can contact the Lumen Health and Life Service Center at 833-925-0487.

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 life insurance.

Barnum Financial Group is in partnership with MetLife to help you with the portability or conversion process. You can expect to receive an email or a phone call from them with specific details of the decisions you need to make. If you have questions, call MetLife 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

You have two options for continuing coverage. Conversion is continuation through an individual policy and is available for Basic Life Employee Supplemental Life, and/or Spouse/Domestic Partner and/or Child/ren Life. Portability is continuation through MetLife's group term life policy and is available for Employee Supplemental Life, and/or Spouse/Domestic Partner and/or Child/ren Life and Accidental Death & Dismemberment Insurance.

- Basic Life Insurance only includes a conversion feature unless you are a resident of the State of Minnesota whereby you are entitled to portability.
- Employee Supplemental Life Insurance and Spouse/Domestic Partner Supplemental Life as well as Child/ren Supplemental Life Insurance include both conversion and portability provisions.

Important portability/conversion timing:

If you want to take your coverage with you when you terminate (portability/port), the Request Period will begin on the date your insurance ends and expires 31 days after that date.

If the Notice is dated more than 15 days from date of termination, your application period is extended for an additional 15 days from the date of the Notice. If the 15-day extension applies to you, it will not exceed more than 91 days from the date group insurance was terminated.

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

MetLife experts expedite your portability efficiently and effectively. You can start the converting process by logging onto the Group Benefit Options Group Accidental Insurance Policy Conversion Website at metlife.com/continuation. If you do not have access to a computer, you can call 877-275-6387 for assistance. You will need your employer name (Lumen)

and your name.

Basic AD&D and Supplemental AD&D* includes portability provisions.

***Note:** If you were enrolled in Employee + One or more Dependent(s) coverage when your employment terminated, you can either select Family Coverage or Individual Coverage. If you had Employee Only Coverage when your employment terminated, you may only select Employee Only 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) and your written notice of the option to do so is given within 60 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.

What happens to a Commuter Spending Account?

Your eligibility for the Commuter Spending Account (Parking and Mass Transit) will end on your termination date. If you do not need parking or mass transit 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, even if you involuntarily leave the Company, the 10th of the month prior to the month you leave will still apply. **Important:** 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 only be submitted within six (6) months after you leave the Company. If you submit expenses after six (6) months, they will be automatically denied. Contact the Lumen Health and Life Service Center at 833-925-0487 if you have questions, or you can go online to the Health and Life website and select MyChoice Accounts (piggy bank icon) on the home page.

What happens to the Employee Assistance Program (EAP)?

You remain eligible for benefits under the EAP for 30 days following your termination.

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](#) and call Optum at 866-270-0033.

What happens to 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) or your eligible spouse/domestic partner is no longer enrolled in one of the Company’s medical plans, you and your enrolled spouse/domestic partner’s eligibility for the Well Connected Rewards Program will end. Reward activities that have been completed must be fully processed and all

rewards must be redeemed prior to the last day of the month in which you or your spouse/domestic partner's eligibility status changes. Rewards that are not redeemed prior to the last day of the month in which you leave the Company will be forfeited. Similarly, any outstanding HSA 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, 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.

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.

What happens to Lifestyle Reimbursement?

Make sure to submit your Lifestyle Reimbursement request 30 days before leaving Lumen.

Please note that requests must be in "Submitted" status. Any requests in "Pending" status will not be reviewed for approval. Reimbursements are not available after your final paycheck and your termination date has been processed.

What happens to Voluntary Lifestyle Benefits?

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

- 24/7 Virtual Pet Care
- Accident Insurance
- Critical Illness Insurance
- Disaster Insurance
- Home and Auto Insurance
- Hospital Indemnity Insurance
- Identity & Fraud Protection
- Legal Services
- Pet Insurance
- Purchasing Power Program
- Universal Life Insurance

If you would like to continue your coverage, review and respond to the information that will be sent to you from the carrier(s) regarding portability.

Note: As a retiree of Lumen, you are eligible to enroll or participate in the following Voluntary Lifestyle Benefits at any time:

- Disaster Insurance
- Home and Auto Insurance
- Identity & Fraud Protection
- Legal Services
- Retiree Perks through Perkspot

Log in to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 833-925-0487 for more information.

What happens to Lumen Stars or Level 3 points?

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, transfer 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.

Log in 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 as they never expire. **Note:** If you previously earned points through the Level 3 Communications program, those points never expire.
- 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.

Join our Talent Community

Our Talent Community is a great way to stay connected after your departure. You can keep informed of the latest company happenings, learn about other career opportunities, and receive information about your taxes, benefits, W-2 forms and more.

Visit jobs.lumen.com and click on **Join Our Talent Community**.

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.

Repayment obligation for Tuition Reimbursement within the last 12 months - Employees who leave Lumen within 12 months of receiving Tuition Reimbursement must repay 100% of the reimbursement. This applies to voluntary resignations or terminations for cause. No repayment is required if the employee departs after 12 months.

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/brighthorizons.

- **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 Mon-Fri, 7 a.m. to 6 p.m. (MST).

401(k), ESPP and Long-Term Incentive (LTI) Stock Awards

What happens to a 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.
- You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59.5 and do not roll it over, you will have to pay a 10% additional income tax on early distributions. One exception is if you will be at least age 55 in the year of separation of employment with Lumen, there will not be a 10% additional income tax for an early distribution, if a payment is made to you after you separate from service.

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 Inspira Financial, 2001 Spring Road, Suite 700, Oak Brook, IL 60523. Contact phone number is 877-682-4727. Website: inspirafinancial.com/individual
- You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59.5 and do not roll it over, you will have to pay a 10% additional income tax on early distributions. One exception is if you will be at least age 55 in the year of separation of employment with Lumen, there will not be a 10% additional income tax for an early distribution, if a payment is made to you after you separate from service.

If your 401(k) balance is \$7,000 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.
- You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59.5 and do not roll it over, you will have to pay a 10% additional income tax on early distributions. One exception is if you will be at least age 55 in the year of separation of employment with Lumen, there will not be a 10% additional income tax for an early distribution, if a payment is made to you after you separate from service.

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. Unless you will be attaining age 72 on or after Jan. 1, 2023, the required minimum distribution (RMD) age will increase from age 72 to 73.

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 Principal at 800-547-7754 if you want to continue making your applicable loan payments.

For more detailed information about your Lumen 401(k) Savings Plan, contact the Principal Retirement Service Center at 800-547-7754 or visit lumen.com/401k. If you have already left the Company, log on to principal.com or call the Lumen 401(k) Service Center.

What happens to the 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 Morgan Stanley 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 Short-Term Incentive (STI)?

If you are eligible to receive an incentive payment under the Lumen Short-Term Incentive (STI) Plan, the payout amount for the calendar year of your termination will be prorated in accordance with the terms of the STI Plan. STI payouts are subject to approval by the Chief Executive Officer and/or the Compensation Committee of the Board of Directors and subject to your signing the Release Agreement. The STI payout is made when Lumen issues a payout to its active employees.

Please Note: Individuals who are eligible for Lower Performer Severance benefits are not eligible for an STI payout.

What happens to Long-Term Incentive (LTI) awards?

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

Lumen Combined Pension Plan

Appendix A

What happens to pension benefits 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. Retirement Kits expire 90 days after your Benefit Commencement Date.

To request a Retirement Kit:

- Go to lumen.com/pension and select **Initiate Retirement Request**. If you have already left the Company, log on to lumpension.ehr.com to initiate your retirement.
- 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 to have a Benefit Commencement Date the first of the month following termination. Your pension payment will begin on the first of the next month after the Pension Service Center receives your completed and accurate paperwork. 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:

- 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

- 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:

- Your completed Retirement Kit must be received by the Lumen Pension Service Center before April 5; and
- 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 payment for April 1.

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.

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. If you have already left the Company, log on to lumpension.ehr.com to send an email.

Appendix B

What happens to pension benefits 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**. If you have already left the Company, log onto lumenpension.ehr.com to initiate your retirement.
- 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.

- 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.
- 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 the above two bullets, 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 Jan. 1, 2009. Interest rates do not affect the lump sum calculated under the Account Balance Formula for employees hired or rehired after Dec. 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. If you have already left the Company, log onto lumenpension.ehr.com to send an email.

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 Lumen after you terminate. This section serves as a reminder of some situations that may require ongoing communication with Lumen.

Health Care Advocacy Services

For issues with your Health Care claims that you are unable to resolve on your own through your Claims Administrator or your Health Care provider, call the Lumen Health and Life Service Center and ask to speak with Advocacy Services.

Employee and Income Verification (VOE)

Lumen partners with VeriSafeJobs to provide income and employment verification fulfillment. Review the three verification options outlined below to determine the best match for your request.

Agency/verifier instructions

If you signed a borrower's authorization or consent form release during the application process for your loan, rental, or other service requesting verification of employment or income, follow these steps.

- Direct the requesting verifier to register at verisafejobs.com. Be sure they have your SAP ID or social security number and the company code LUMEN.
- Once they register with VeriSafeJobs (VSJ) and upload the signed consent form, they'll be sent a PIN # to complete the request.
- The verification will be active for one year from signature date, and you can update or remove it at any time.

Employee verification instructions

You can create your account and a PIN to give to verifiers. You can also download a verification for your own benefit; however, this type of verification form is generally not accepted by agencies.

- Visit myaccount.verisafejobs.com/register-employee.html
- Complete the steps for either a US account using your **personal** email address. Be sure to check your email inbox or spam folder for account activation link and click to confirm.
- You can now login at myaccount.verisafejobs.com/signin, and verify your identity with Multi-Factor Authentication (MFA) via the One Time Passcode (OTP) sent to your email.

Work From Home employees: The location code displayed that uses the two-letter state abbreviation and 0099, designates a work from home location in Lumen's system. (Ex. FL0099).

Use the VSJ Employee Dashboard to:

- Create/Manage PIN #s for access to your employment or income via their PIN Manager.
- Download/Print PIN instructions to share with verifiers to guide them to the VSJ site.
- View your FCRA/FCAC Personal Use VOE for free twice a year. VSJ allows each employee 2 free verifications per calendar year. Once this verification is accessed from the Employee Self Service tile, the details will be available for printing and downloading for 7 days. This is for informational purposes only and cannot be used for commercial verification.
- Download verification forms watermarked for immigration, visas, etc.
- Download an Inactive Status letter printout if separated from the employer.

Government or social services assistance requests

All requests from government agencies, such as Social Services, Dept. of Children & Families, Housing Authority, etc., should be submitted directly to the VSJ support staff, and they will fulfill on your behalf. Send these requests to voe@verisafejobs.com or fax to 855-649-7008.

Still have questions?

Contact VeriSafeJobs at 833-883-7439, Mon-Fri, 8 a.m. - 8 p.m. (EST)

VeriSafeJobs Contact Information

Fax: 855-649-7008

Email: voe@VeriSafeJobs.com

Address: 1715 NJ-35, Suite 206, Middletown, NJ 07748

If you need to file for unemployment

ValeU Group 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. You must use the following address as the mailing address for Lumen:

308 S. Jefferson Street #405

Chicago, IL 60661

312-993-9580

Please do not file an unemployment claim prior to your last day of employment. Filing early may affect your total benefit payout.

If you do not provide the state with the accurate mailing address, your claim may be delayed. ValeU Group cannot speak to 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 Lumen's response, etc., please send an email to melissa.bird@lumen.com or call 720-220-2505.

Keep your address updated

It is very important that you keep your personal information up-to-date at Lumen, even after your employment ends.

Before you leave the Company, please verify and update your mailing address in SuccessFactors on InsideLumen. **After you leave the Company**, please use the table below to obtain instructions on how to update your mailing address or personal information.

Updating your address for:	How to update your address
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	Go online to lumenpension.ehr.com or call the Lumen Pension Service Center at 888-324-0689.

Updating your address for:	How to update your address
Health and Life (COBRA or retiree benefits)	Go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 833-925-0487. Review your address and personal information on the Health and Life website. Be sure to add your personal email address as well as your preferred method to receive communication to ensure timely notifications.
Retiree Life Insurance (including CTT Life Insurance - VEBA)	To update or change your beneficiaries go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 833-925-0487.
401(k) Savings Plan	If you left the Company: Call Principal at 800-547-7754 or go online to principal.com .
Prescription Drugs (mail order only)	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. Go online to lumen.com/healthbenefits or call the Lumen Health and Life Service Center at 833-925-0487.
Long-Term Disability Benefits	Call MetLife at 833-622-0135.

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 prior 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 your dependent(s), contact WTW (pension administrator) using the Lumen Health and Life Service Center phone tree 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. Claims and Plan Administrators will be notified and information will be sent, as applicable. Please do not contact 833-925-0487 or MetLife as they cannot process the record until a call is made to 800-729-7526, Option 3, to start the notification process.

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 lumpension.ehr.com. First time users must create an account. If you have already created an account, use the “Forgot sign-in email address” or “Forgot Password” button to reset your login information. Once you create your profile, you may login to view payments history, change your address, update your tax withholding or change your direct deposit information. 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.

When are you eligible to be rehired by Lumen or work for a supplier on assignment for Lumen after you leave your Lumen employment:

Under the six-month “sit-out” rule, a former employee, including a retiree, cannot be rehired or retained by Lumen as an employee or as a contractor (even through a Supplier) during the six-month period following his or her termination date if during that six-month period the former employee or retiree (1) takes a distribution from the Lumen 401(k) Savings Plan and is not age 59½ as of the date of the distribution or (2) commences his or her pension benefits under the Lumen Combined Pension Plan or Continental Inc. Pension Plan. The sit-out rule applies regardless of whether you took a 401(k) or pension plan distribution if you had any discussions with management prior to your termination date about being rehired or working for Lumen as a contractor after your termination date. If you are subject to the six-month sit-out rule, you will be eligible to be rehired or retained as an employee or a contractor once the six-month sit-out period expires. The six-month sit-out period is driven by IRS guidance requiring a true separation from employment before a participant can receive his or her retirement benefits. It protects (i) the Company’s tax-qualified pension and 401(k) plans from disqualification which would cause adverse tax consequences for all 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 an 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 or suspended 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 CTT Life Insurance (VEBA) 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 833-925-0487. 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 833-925-0487.

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

- Your Health Reimbursement Account (HRA) or Medicare Advantage PPO Plus Dental plan, (MAPD) 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 CenturyLink Voice and High-Speed Internet (HSI) Services. To establish or change your employee discount for CenturyLink Residential Services on your primary residence located in a Legacy 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 InsideLumen.

For questions about establishing or changing existing Employee Concessions, please call:

- Legacy Qwest Territory 800-659-3279, or
- Legacy CenturyTel or Embarq Territory 800-602-9376

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

Lumen publishes Retiree Benefit News

These periodic articles provide updates and insights on managing your retirement benefits, plus tips for boosting wellness during retirement. These articles 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	Online or Phone
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	Before you leave the Company: 833-925-0487 or lumen.com/healthandlife After you leave the Company: 833-925-0487 or lumen.com/healthbenefits
Pension Benefits (CenturyTel, Embarq, Madison River, Qwest, or Continental/Global Crossings)	Lumen Pension Service Center or The Pension Site	Before you leave the Company: 888-324-0689 or lumen.com/pension After you leave the Company: 888-324-0689 or lumpension.ehr.com
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	MetLife	833-622-0135
Partners in Education Program (Qwest Union Represented employees only)	Bright Horizons/EDAssist	855-789-3772 or lumen.com/brighthorizons
Workers' Compensation	Sedgwick	866-864-2255
Accidental Death and Dismemberment (AD&D) Insurance	MetLife	800-638-6420
Report a death	WTW	800-729-7526 (Option 3)
Alumni Networking	Lumen Alumni	jobs.lumen.com (click on Join Our Talent Community)
PerkSpot Employee Discounts	PerkSpot website	lumen.com/employeeperks lumen.com/retireeperks
Lumen 401(k) Savings Plan	Principal Retirement Services	Before you leave the Company: 800-547-7754 or lumen.com/401k After you leave the Company: 800-547-7754 or principal.com
Lumen Employee Stock Purchase Plan (ESPP)	E*Trade from Morgan Stanley	800-838-0908, or etrade.com .

If you have questions about	Contact	Online or Phone
Wellness Rewards	Prevention and Wellbeing Consumer Support	877-818-5826
Commuter Spending Account (Parking and Mass Transit)	Lumen Health and Life Service Center or the Health and Life website	Before you leave the Company: 833-925-0487 or lumen.com/healthandlife After you leave the Company: 833-925-0487 or lumen.com/healthbenefits
Employee Assistance Program (EAP)	Optum	866-270-0033 or lumen.com/eap
Employment and Income Verification	ValeU Group	312- 993-9580
Flexible Spending Accounts Healthcare and Dependent Day Care (FSAs) for Claim Reimbursement	UnitedHealthcare for claims reimbursement Lumen Health and Life Service Center or the Health and Life website for eligibility	877-311-7849 or myuhc.com Before you leave the Company: 833-925-0487 or lumen.com/healthandlife After you leave the Company: 833-925-0487 or lumen.com/healthbenefits .
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: 833-925-0487 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	fesc2@lumen.com
Severance Plan		hrconnect-na@lumen.com
LTI Awards	E*Trade from Morgan Stanley Executive Compensation	800-838-0908 or etrade.com Send an email to: executivecompensation@lumen.com
Restricted Stocks vested prior to Nov. 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

If you have questions about	Contact	Online or Phone
Voluntary Lifestyle Benefits	Lumen Health and Life Service Center	Before you leave the Company: 833-925-0487 or lumen.com/healthandlife After you leave the Company: Go to the Reference Center at lumen.com/healthbenefits to access the Voluntary Lifestyle Benefits Guide for policy information.
Updates and Announcements for Retirees	Retiree Benefit News	lumenbenefits.com

Do not contact Payroll for benefit premium-related questions, they will not be able to assist you. Contact the Lumen Health and Life Service Center at 833-925-0487.

Lumen Service Center (Phone Tree) Menu: 800-729-7526

Select from the following options:

Option 1	Option 2	Option 3
Current Lumen employee <ol style="list-style-type: none"> 1. Health and Welfare benefits, Voluntary Lifestyle benefits, Well Connected Program or Form 1095-C (You can call directly at 833-925-0487) 2. 401(k) & Employee Stock Purchase Plan 3. Pension or Retirement Information 4. Disability benefits, Leaves or Workers' Compensation 5. Tuition Assistance 6. Stock Options, Employee Discounts, or Employee Phone Concessions 7. All other HR-Related Topics 	Retiree or former Lumen employee <ol style="list-style-type: none"> 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 833-925-0487) 2. 401(k) & Employee Stock Purchase Plan 3. Pension or Retirement Information 4. Disability benefits or Workers' Compensation 5. Tuition Assistance 6. Stock Options, Employee Discounts, or Retiree Phone Concessions 7. Change Your Address after You Have Left the Company 8. All other HR-Related Topics 	Report a death <ol style="list-style-type: none"> 1. Former Employee, Retired Employee, or dependent of a retired or former employee 2. Current Employee or their dependent <p>Note: Option 3 will take you to WTW who is the Pension Administrator and starts the process to notify all Claims and Plan Administrators of the death.</p>

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 InsideLumen 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 833-925-0487.

Company reserved rights

This document summarizes certain provisions of the Lumen Health Care Plan, the Surest 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.