

### Lumen Payroll and Benefits Schedule 2023

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) and you are an active employee even one day within a pay period based on the below schedule, you are responsible for paying your portion of the premium each pay period that you are receiving covered benefits. Premiums are not prorated. The end date of the pay period determines the premium for Health and Life plans. Therefore, premiums could cross over into a new Benefit Plan year.

Pay Period	Begin Date	End Date	Pay Date	Health and Life *	FSA's and HSA
				Benefit Plan Year	Benefit Plan Year
2022 PP-26	12/11/2022	12/24/2022	12/30/2022	2022	2022
2023 PP-1	12/25/2022	1/7/2023	1/13/2023	2023	2023
2	1/8/2023	1/21/2023	1/27/2023	2023	2023
3	1/22/2023	2/4/2023	2/10/2023	2023	2023
4	2/5/2023	2/18/2023	2/24/2023	2023	2023
5	2/19/2023	3/4/2023	3/10/2023	2023	2023
6	3/5/2023	3/18/2023	3/24/2023	2023	2023
7	3/19/2023	4/1/2023	4/7/2023	2023	2023
8	4/2/2023	4/15/2023	4/21/2023	2023	2023
9	4/16/2023	4/29/2023	5/5/2023	2023	2023
10	4/30/2023	5/13/2023	5/19/2023	2023	2023
11	5/14/2023	5/27/2023	6/2/2023	2023	2023
12	5/28/2023	6/10/2023	6/16/2023	2023	2023
13	6/11/2023	6/24/2023	6/30/2023	2023	2023
14	6/25/2023	7/8/2023	7/14/2023	2023	2023
15	7/9/2023	7/22/2023	7/28/2023	2023	2023
16	7/23/2023	8/5/2023	8/11/2023	2023	2023
17	8/6/2023	8/19/2023	8/25/2023	2023	2023
18	8/20/2023	9/2/2023	9/8/2023	2023	2023
19	9/3/2023	9/16/2023	9/22/2023	2023	2023
20	9/17/2023	9/30/2023	10/6/2023	2023	2023
21	10/1/2023	10/14/2023	10/20/2023	2023	2023
22	10/15/2023	10/28/2023	11/3/2023	2023	2023
23	10/29/2023	11/11/2023	11/17/2023	2023	2023
24	11/12/2023	11/25/2023	12/1/2023	2023	2023
25	11/26/2023	12/9/2023	12/15/2023	2023	2023
26	12/10/2023	12/23/2023	12/29/2023	2023	2023
<b>2024 PP-1</b>	<b>12/24/2023</b>	<b>1/6/2024</b>	<b>1/12/2024</b>	<b>2024</b>	<b>2024</b>

\* Health and Life includes Medical, Dental, Vision, Working Spouse/Domestic Partner surcharge, Short-Term Disability, Long-Term Disability, Accidental Death & Dismemberment, Supplemental Life and Supplemental LTD.

In the event of a Health and Life premium adjustment due to a Qualified Life Event (QLE) or missed deduction(s), you will be responsible for any retroactive premium deductions. Retroactive amounts for deductions, as well as refunds, will be processed within 1-2 pay periods. Refunds will process as a one-time credit. Deductions will process as current + the full or a portion of the amount owed until the adjustment balance is reduced to zero. The amount will not exceed an amount equal to current + 1. If you miss deductions for two pay periods, you will begin to receive a bill from the Lumen Health and Life Service Center for the amount owed. Failure to pay could result in a loss of coverage.

Any questions related to benefit premium should be referred to the Lumen Health and Life Service Center at 833-925-0487. Please do not contact the Lumen Payroll team as they will be unable to assist you.

## Important deduction notes:

### FSA Enrollment Rules

FSA limits are determined by the IRS and are subject to change. FSA premiums are deducted over 26 pay periods or the remaining pay periods of the Plan year based on the effective date. To ensure employees do not contribute over the IRS maximum allowed amount, the calculation per pay period will always round-down which may result in under contributing between \$.01 to \$.26 at the end of the Plan year. Example: Contribution Election Amount: \$5,000 Per pay period deduction:  $\$5,000/26 = \$192.30$  (rounded down). Your total deduction for the Plan year is  $\$192.30 \times 26 = \$4,999.80$  which is \$.20 under your \$5,000 contribution election amount. If an FSA deduction is missed or the full amount is not deducted, an adjustment is made on your account. The adjustment is taken in subsequent pay periods, in addition to the regular deduction amount. Your account will be funded with your total annual goal amount.

### HSA Enrollment Rules

If you are newly enrolled in an HSA, the effective date is the first of the month following the eligibility effective date. Changes in contribution election amounts (including stopping contributions) will be effective based on the payroll cutoff date. If an HSA deduction is missed or the full amount is not deducted, the system may adjust the amount taken on subsequent pay periods depending on your election of either a Total for Plan Year amount or a per pay period amount.

### Deductions while on Leave:

While out on Disability or Leave and not having benefit premium deductions taken through Lumen payroll, or if at any time you miss having benefit premiums deducted via Lumen payroll for two or more pay periods, you are responsible to pay your portion of premiums to continue your Lumen Health and Life benefits (including Health Care Flexible Spending Account). You will be set up on Direct Bill and notified (***based on your communication preference settings on the Lumen Health and Life Service Center website***) monthly of the amount you owe.

If premiums are not paid by the 1<sup>st</sup> of each month, your benefit coverages **will be terminated retroactive to your last paid through date**. Any healthcare claims incurred by you and/or your eligible dependents after the termination date will be your responsibility.

If you return to work and receive pay via Lumen payroll, you are eligible for active benefits but may have a "gap" in coverage if billed premiums are not paid while you are out on Disability or Leave. Please contact the Lumen Health and Life Service Center at Businessolver for more information, 833-925-0487, Mon-Fri, 7 a.m. to 7 p.m. (CST).

### Communication Preference

If your preference is set to your company email address, please follow the below instructions to update your email address to a personal email address. The company email does not guarantee privacy and does not comply with company policy.

Log in to [lumen.com/healthandlife](https://lumen.com/healthandlife) if you are an active employee or [lumen.com/healthbenefits](https://lumen.com/healthbenefits) if you are an inactive participant or retiree/survivor.

- Click your name in the top right-hand corner and select **Profile** from the drop-down menu
- Select Edit next to Contact Preferences under the **Personal Preferences** section
- Choose the **Electronic Mail** radio button
- Add your **Personal Email Address** and check Primary
- Save