

New Retirees as of 1/1/2021 (excludes Qwest Represented)

2021 Non-Medicare Medical Rates

- To determine your portion of the Total Monthly Cost shown below, please refer to the "New Retiree Healthcare & Life Insurance Eligibility Matrix"

2021 Total Cost Per Month	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
Medical Plan Options – Under Age 65						
Premium CDHP	\$1,109.12	\$2,218.25	\$1,608.23	\$1,608.23	\$2,717.35	\$499.11
Standard CDHP	\$1,052.07	\$2,104.15	\$1,525.51	\$1,525.51	\$2,577.58	\$473.43
Savings HDHP	\$986.42	\$1,972.84	\$1,430.31	\$1,430.31	\$2,416.73	\$443.89
Bind	\$967.78	\$1,935.56	\$1,403.28	\$1,403.28	\$2,371.06	\$435.50

2021 Medicare Eligible Retiree HRA Company Contributions

- Group retiree medical/Rx coverage is terminated once you are eligible for Medicare. The company instead provides retirees a Health Reimbursement Account (HRA) that can be used to purchase private Medicare supplement type coverage. See below for the amounts of the company HRA annual contribution (which is pro-rated in the year of retirement). Retiree Dental coverage continues through the company sponsored group plan. Retiree dental rates are shown below.

Retiree Subsidy Annual		You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
2021 Subsidy for Post-2003 Legacy CenturyTel Retirees (Medical, Prescription & Dental)							
Points	Subsidy						
65-69	20.0%	\$792.00	\$1,584.00	\$1,735.20	\$1,735.20	\$2,527.20	\$943.20
70-74	30.0%	\$1,188.00	\$2,376.00	\$2,602.80	\$2,602.80	\$3,790.80	\$1,414.80
75-79	40.0%	\$1,584.00	\$3,168.00	\$3,470.40	\$3,470.40	\$5,054.40	\$1,886.40
80-84	60.0%	\$2,376.00	\$4,752.00	\$5,205.60	\$5,205.60	\$7,581.60	\$2,829.60
85-89	80.0%	\$3,168.00	\$6,336.00	\$6,940.80	\$6,940.80	\$10,108.80	\$3,772.80
90+	90.0%	\$3,564.00	\$7,128.00	\$7,808.40	\$7,808.40	\$11,372.40	\$4,244.40
Qwest Management (Medical, Rx)		\$1,740.00	\$3,480.00	\$5,016.00	\$5,016.00	\$6,756.00	\$3,276.00
Qwest Management (Dental)		\$240.00	\$480.00	\$420.00	\$420.00	\$660.00	\$180.00

2021 Dental Rates

- Pre 65: To determine your portion of the Total Monthly Dental Cost, refer to the "New Retiree Healthcare & Life Insurance Eligibility Matrix"
- Post 65: You pay the total monthly cost

2021 Total Cost Per Month	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
Dental Plan						
Basic Dental Plan	\$35.62	\$71.25	\$62.35	\$62.35	\$106.87	\$26.73

- Please note: Lumen reserves the right to modify, suspend, change or terminate the plans, benefits and contributions described in this overview at anytime.