

Pay & Benefits Summary Guide

Non-Union Employees

Lumen Reduction in Force (RIF) & Involuntary (Non-RIF) terminations

March 18, 2024



Medical/Prescription Drug, Dental and Vision Coverage

Note: If you work one or more days in a pay period and were enrolled in health, life, disability and/or Flexible Spending Account benefits, you will be responsible for the total cost of your benefit premiums for that pay period.

COBRA Administration:

Lumen Health and Life Service Center
833-925-0487

lumen.com/healthandlife

Medical Plans:

UnitedHealthcare
800-842-1219

myuhc.com

Surest Health PPO
833-576-6519

benefits.surest.com

Election Required. For continuation of coverage under COBRA, including any subsidized COBRA coverage, you must complete the COBRA election form that will be sent to you or enroll on the Health and Life website.

You must enroll within 60 days from receipt of the COBRA notification. You will then have 45 days from the date of enrollment to make your first payment which must include all amounts due from the date of termination of your active coverage through your payment date. Coverage will be updated with the Claims Administrators once your election and payment have been received. COBRA rates (including subsidized rates) are subject to change.

At the time you enroll, you will see full COBRA rates and after you enroll, you will see your subsidized rate, if applicable, on your Account Summary. Billing Invoices are not mailed so it's important for you to update your contact preference on the Health and Life website as you will receive an email when your Account Statement is available.

Note: If you are also eligible for retiree healthcare, you will receive a COBRA election form and a retiree packet from the Lumen Health and Life Service Center. They may not arrive at the same time; however, within a week of each other. If electing any COBRA benefit, you will be required to complete the COBRA election form and return it to the Lumen Health and Life Service Center or enroll on the Health and Life website. As a retiree, you are not eligible for vision coverage; however, you can elect continuation of vision coverage through COBRA for up to 18 months if you had vision coverage prior to retirement. If you want to enroll in retiree benefits, you will need to call the Lumen Health and Life Service Center.

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.

Hawaii Medical Services Association (HMSA)

800-776-4672

Medicare Eligible Participants

The Lumen Retire and Inactive Health Plan requires coordination with Medicare Part B. Therefore, anyone (you or your dependents) who is eligible for Medicare

<p>hmsa.com</p>	<p>prior to your COBRA effective date <u>must</u> enroll in Medicare Part B. If you do not enroll in Medicare Part B, your Lumen benefits, if any, will be reduced and you will be responsible for paying Lumen health care expenses. You should start the enrollment process in Medicare Part B prior to your termination date, as Medicare enrollment is generally not retroactive. The Lumen Health and Life Service Center will automatically complete the Request for Employment Information (CMS-L564) if you or your eligible dependents/s are over 65 at the time of termination. This form will be available on the Health and Life website within 7-10 business days after you have terminated from the Company. You can locate it from the home page on the top right-hand side of the website and click on Personal Documents under your name. You will also need to complete the Application for Enrollment in Medicare Part B (CMS-40B) form. This form is available at medicare.gov. Contact Medicare directly for more information at 800-Medicare or visit medicare.gov.</p> <p>Non-Medicare Eligible Participants If you elect COBRA medical/prescription drug benefits and you or your dependent(s) are not Medicare eligible, the COBRA medical plan you elect will be your primary coverage. COBRA coverage will end the first day of the month in which you or your dependent(s) become eligible for Medicare while on COBRA. Note: You are no longer eligible for COBRA if you become Medicare eligible while on COBRA.</p> <p>Retiree Modeling The following groups can model retirement: Group 1, 2, 6, 8, 9-1 and 12</p> <p>Go to the Lumen Health and Life website at lumen.com/healthandlife. This will indicate what you're currently eligible for without any enhancements. Click on Start planning retirement in the Planning to Retire icon located on the right-hand side of the home page. Enter your Potential Retirement Date. You will then need to enter the first of the month following your last day worked. Select Enter and then select Next. Your Retirement Fact sheet will appear. Choose View Your Plan Options for coverage information. The Medical Plan Monthly Pricing will appear as a default. Other plan coverage such as Dental, Retiree Basic Life, and Retiree Supplemental Life, if eligible will show in the tabs located towards the top of the page. Keep in mind, modeling retirement is an estimate only and is not a final determination of your retiree benefit options and cost. Once your termination is processed, you will receive a Retiree packet in the mail. This is separate from your COBRA packet that you will also receive in the mail. You can enroll in Retiree benefits on the Health and Life website. Because you will no longer be an active employee, you will need to register as a new user on the Health and Life website at lumen.com/healthbenefits. This is a different URL than when you were an active employee. The Company Key is Lumen. Important: If you elect to enroll in COBRA and not Retiree benefits at this time, you will still need to suspend your Retiree benefits and declare your eligible dependent/s. If you do not declare your dependent/s at retirement, you will not be able to enroll them at a future date including Annual Enrollment or even if you have a qualified</p>
<p>Prescription Drug Program: UnitedHealthcare - OptumRx 800-842-1219 myuhc.com</p>	
<p>Surest Health PPO 833-576-6519 benefits.surest.com</p>	
<p>Dental Plan: MetLife 800-942-0854 metlife.com/mybenefits</p>	
<p>Vision Plan: EyeMed 855-874-4744 eyemed.com</p>	

	<p>life event (QLE). We recommend you go online to enroll, suspend or waive your retiree benefits.</p>
<p>Pension/Retirement: Lumen Pension Service Center</p>	<p>If you are eligible for Medicare options as defined in the Healthcare Life Retiree Matrix, and you are enrolled in the UnitedHealthcare CDHP, you may be eligible for the remaining HRA balance to roll into a CDHP Health Reimbursement Account (HRA) through MyChoice Accounts at the Lumen Health and Life Service Center. Note: There are certain retiree groups that are no longer eligible for retiree benefits once they become Medicare eligible. If you are a part of one of those groups (2, 9-2 and 12), you will not be eligible for the Retiree HRA or CDHP HRA (rollover).</p> <p>Refer to the Benefit Resource Guide for Departing Lumen Employees for details on COBRA and Retiree benefits for both Medicare and non-Medicare eligible participants.</p> <p>Retiree Healthcare Eligible If either you or your covered dependents are eligible for Medicare, the Medicare eligible participant can elect coverage in the Health Reimbursement Account (HRA) or the Lumen Retiree Medicare Advantage PPO Plus Dental Plan. The Non-Medicare eligible participant can either elect COBRA or retiree group health coverage.</p> <p>If you elect to suspend your retiree healthcare coverage, you will need to declare any dependents you wish to be covered in the future. If you don't declare your dependents at the time of retirement, you will not be able to enroll your dependent(s) in the future.</p> <p>Medicare Eligible If you or your covered dependents are Medicare eligible, you should start the enrollment process in Medicare Part A and B prior to your termination date. To help you enroll in a Medicare policy, Lumen has contracted with the service provider, Via Benefits. You may contact Via Benefits at 888-825-4252 or lumen.com/viabenefits for assistance. Although you do not have to use Via Benefits to enroll in a Medicare policy, there are added benefits such as automatic reimbursement of certain health care premiums. Via Benefits can discuss your plan options, costs, prescription drug needs, etc., to help you make the best selection for you and/or your dependent(s) should you enroll in the HRA.</p> <p>Pension If you have five or more years of vesting service under one or more of the Components in the Lumen Combined Pension Plan, you are "vested," which means you have a right to receive benefits from the Plan. You do not have to wait until age 65 to receive your pension.</p> <p>You can run an estimate of your pension benefit via the Pension Site from your work computer or home computer at lumen.com/pension. From the home page of the Pension Site, select "Model my Retirement Income". You can contact the Lumen</p>

<p>888-324-0689 Mon-Fri, 8 a.m. to 7 p.m. (CST)</p> <p>lumen.com/pension</p> <p>If you have questions regarding your pension benefit, pension eligibility, your PED/BCD date or when you will receive your first pension payment, please contact the Lumen Pension Service Center at the above number.</p> <p>You can also review this information on the intranet. Type Combined Pension Plan in your web browser.</p>	<p>Pension Service Center if you need assistance running an estimate.</p> <p>Running a Pension Estimate is NOT a request for a Retirement Kit.</p> <p>To Request a Retirement Kit From your work or home computer go to lumen.com/pension. From the home page of the Pension Site, select "Initiate Retirement Request." You may also contact the Lumen Pension Service Center at 888-324-0689, Mon-Fri, 8 a.m. to 7 p.m. (CST) to request a retirement kit by phone.</p> <p>You may be able to complete a majority of the retirement steps online. However, if your record requires additional research, the retire online option will <u>not</u> be available to you and your retirement kit will be mailed to your address of record. Retirement Kits will be processed as soon as administratively possible and will be mailed via United States Postal Service 2-day delivery, with a signature required.</p>
	<p>You should request a retirement kit at least 30 days but not more than 180 days prior to your termination date or one will be sent to you approximately 90 days after you leave the Company.</p> <ul style="list-style-type: none"> • If you are a Legacy Qwest employee and you request a retirement kit at least 30 days but not more than 180 days prior to your termination date, your Pension Effective Date (PED) will be the date following your last day worked. If you do not request your retirement kit at least 30 days prior to your termination, your PED will be 30 days following your termination date and you will not receive retroactive payments. • If you are Legacy CenturyTel, Embarq, or Madison River, you must request a kit by the 15th of the month to have a Benefit Commencement Date (BCD) on the 1st of the following month. <p>To receive your pension payment in a timely manner, your completed retirement kit must be received by the Pension Service Center, and you must be terminated in the Company's payroll system by the 5th of the month following your termination date.</p> <p>If you are not vested, or were hired after the plan freeze date, you are not eligible to receive benefits from the Lumen Combined Pension Plan.</p>
<p>Health Care Advocacy Services</p>	
<p>Lumen Health and Life Service Center 833-925-0487</p>	<p>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.</p>

Employee Assistance Program (EAP)	
<p>Optum EAP 866-270-0033</p> <p>lumen.com/eap</p>	<p>You remain eligible for benefits under the Employee Assistance Program for 30 days following your termination.</p> <p>The EAP provides confidential information, counseling and referral services to you and your family for a variety of family and personal problems. Callers to the EAP will have the option to speak with a counselor in person, by phone or via secure video.</p>
Life Insurance and AD&D Insurance	
<p>Life/AD&D Insurance Lumen Health and Life Service Center</p> <p>800-638-6420</p> <p>lumen.com/healthbenefits</p>	<p>Employee Life (Basic and Supplemental), Spouse/Domestic Partner Life and Child Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance (Basic and Supplemental).</p> <p>If you elected coverage in any of the above Company-sponsored insurance plans, your coverage ends on your termination date. Conversion to an individual policy is available for the life insurance plans and information about converting to an individual policy will be sent to you separately from the Life Insurance Claims Administrator. Please note there are important deadlines to observe to be eligible to convert your coverage.</p> <p>There is no conversion provision available for AD&D.</p>
Short-Term Disability	
<p>Sedgwick 844-223-7153</p> <p>lumen.com/disability</p>	<p>Coverage ends at midnight on the date of termination. There are <u>no</u> coverage continuation options available for these plans.</p>

Long-Term Disability	
<p>MetLife 833-622-0135</p> <p>metlife.com/mybenefits</p>	<p>If you elected coverage under the Basic or Supplemental Long-Term Disability (LTD) plans, your coverage ends on your termination date.</p> <p>You remain eligible for benefits under the Long-Term Disability plan as long as you meet the eligibility rules. For more information contact MetLife.</p>
Flexible Spending Account (FSA) Health Care – (Traditional or Limited Purpose):	
<p>UnitedHealthcare 877-311-7849</p> <p>myuhc.com</p>	<p>Participation and coverage in a Traditional FSA or a Limited Purpose FSA plan ends on the last day of the month from your termination date. Claims must be incurred on or prior to this date to be considered eligible. You have until April 30 of the following year to file claims for any eligible expenses incurred while you were a participant in the plan. You will forfeit any funds remaining in your Spending Account(s) after this period.</p> <p>Participants can continue to participate in an FSA through COBRA on an after-tax basis through the end of the Plan year.</p>
Flexible Spending Account (FSA) – Dependent Day Care	
<p>UnitedHealthcare myuhc.com</p>	<p>Participation in a Dependent Day Care FSA ends on the last day of the month from your termination date. You may submit claims for reimbursement of eligible expenses incurred during the Plan year you terminate, not before and after your participation ends, up to the balance in your account. However, claims must be submitted by April 30th of the following year upon termination.</p> <p>There are no continuation provisions for Dependent Day Care FSA.</p>
Health Insurance Market Coverage Options	
<p>800-318-2596</p> <p>healthcare.gov</p>	<p>There may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or with other group health plan coverage. Details regarding the Health Insurance Marketplace can be found at healthcare.gov.</p>
Health Savings Account (HSA)	
<p>Optum Bank 866-234-8913</p> <p>optumbank.com</p>	<p>If you enrolled through a payroll deduction, contact Optum Bank with any questions. This is your own personal HSA account which coordinates with the High Deductible Health Plan option.</p>
Health Reimbursement Account (HRA)	

<p>UnitedHealthcare (UHC) 800-842-1219</p> <p>myuhc.com</p>	<p>Participation and coverage in the Health Reimbursement Account if enrolled in the Consumer Driven Health Plan (CDHP) ends 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. Participation will continue if you elect the same plan and enroll in COBRA or are eligible for non-Medicare retiree healthcare coverage under the CDHP.</p>
<p>Well Connected</p>	
<p>Wellness Program:</p> <p>Rally Consumer Support 877-818-5826</p> <p>lumen.com/wellconnected</p>	<p>Participation in the Well Connected program ends on the date of your termination. You and your spouse/domestic partner have until the end of the month from your termination date to redeem any earned rewards for gift cards or deposited into an HSA/HRA, if applicable. Rewards that are not redeemed by the end of the month from your termination date will be forfeited.</p> <p>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 employment is terminated. If your reward dollars are deposited into an HRA account, then the HRA dollars are forfeited, unless COBRA is elected.</p>
<p>Short-Term Incentive (STI)</p>	
<p>STI</p> <p>Email: hrconnect-na@lumen.com</p>	<p>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.</p> <p>Please Note: Individuals who are eligible for Lower Performer Severance benefits are <u>not</u> eligible for an STI payout.</p>
<p>Voluntary Benefits</p>	

<p>Voluntary Lifestyle Benefits</p>	<p>Most participation and payroll deductions will end on your last paycheck with Lumen. To confirm and/or continue coverage, please contact applicable vendors directly for questions and information on rates and conversion options.</p>
<p>Commuter Spending Account-Mass Transit Expenses/Parking Reimbursements</p>	
<p>Lumen Health and Life Service Center 833-925-0487 lumen.com/healthbenefits</p>	<p>Commuter Spending Account participation ends on the date of termination and only costs incurred through your termination date can be reimbursed. IRS rules state any unused funds will be forfeited. You may submit parking reimbursement claims incurred through your termination date. Claims must be submitted within 180 days of your termination date.</p>
<p>401(k) Savings Plan</p>	
<p>Principal 800-547-7754 Principal.com</p>	<p>You will receive a packet of information directly from Principal 3-4 weeks after your termination date; it will be mailed to your home address on file. This packet will contain details specific to your account at the time of your termination including vested amounts, distribution options, and more.</p> <p>For more information, please contact Principal directly.</p>
<p>Stock (Long-Term Incentive Program)</p>	
<p>E*Trade (Lumen) 800-838-0908 etrade.com Email: stockadmin2@centurylink.com</p>	<p>Former Level 3 Employees: If you have stock awards, all unvested stock awards will vest upon termination and will be processed as soon as administratively possible after your signed Separation Agreement has been received. Please refer to your Separation Agreement and the Stock Closing Statement for additional details.</p> <p>Lumen Employees: If you hold equity that you obtained under a stock-based compensation program, please review the applicable plan document and the award agreement under which the grant was made to determine what effect your termination may have on your outstanding stock-based compensation awards.</p>
<p>Employment Verification</p>	

<p>uConfirm 404-382-5400</p>	<p>Employees can access the website for personal purposes. If you need proof of employment or income for commercial purposes (for example, a home or auto loan, pre-employment, etc.), the verifying institution must obtain the information from the uConfirm website.</p> <p>If your request is for social services (for example, Medicaid, child support, SNAP, SSI, public housing), you or your case worker can submit your request to uConfirm by fax or email. Fax to: 404-829-1336 Email to: ssrequest@uconfirm.com.</p> <p>Please be sure to include the following information in your request:</p> <ul style="list-style-type: none"> • Your full name • The last 4 of your social security number • A return fax number for the social service agency
<p>Paid Time Off (PTO)</p>	
<p>Paid Time Off (PTO)</p>	<p>The accrual of paid time off hours will cease on your last day worked. Any earned but unused paid time off hours will be paid in your final paycheck, unless otherwise required by law. Any grandfathered hours (if applicable) will also be paid in your final paycheck. Your current paystub reflected the number of hours you have accrued.</p>
<p>Educational Assistance Benefit</p>	
<p>Tuition Service Center – Bright Horizons 855-789-3772 Email: lumenservice@edassist.com</p>	<p>If you are part of a Reduction in Force, you may request reimbursement for classes that were approved for reimbursement and began prior to your last day worked. You also do not have to repay any tuition received within the last 12 months of employment.</p>
<p>Celebrate Lumen</p>	
<p>Lumen Stars</p>	<p>The recognition points earned through the previous Level 3 Communications “A Level of Excellence” recognition program and the new “Lumen Stars” never expire. To redeem these points, you can log into your account using your CUID.</p>
<p>Other Positions at Lumen</p>	

Contractor / Employee:

Before any former employee, including a retiree, can be rehired by the Company as a W2 employee or retained by the Company as a contractor (even through a Supplier), **and** you have voluntarily taken a distribution from the Company's sponsored 401(k) or Pension Plan, there is a six (6) month "sit-out" period as required by the IRS.

You may not have any discussions with management about this prior to your termination.

If you later wish to pursue returning to Lumen as a W-2 employee or as a contractor (for a vendor) prior to the required 6 month sit-out and you have **not** taken a distribution from the Company's sponsored 401(k) or Pension Plan, you must obtain approval from HR and the Law Department.

Rationale:

The six (6) month sit-out period is driven by IRS and DOL rules. It protects (i) the tax-qualified pension and 401(k) plans from disqualification which would cause adverse tax consequences for plan participants, (ii) you individually from excise taxes and (iii) both you and the Company from additional reporting obligations.

IMPORTANT**Working After Retirement**

If you are rehired in a status that is eligible for active benefits, you will be offered the same benefits as other similarly situated employees based on your employee classification.

If you had retiree supplemental life insurance coverage, that coverage will end, and you will be eligible to elect active 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 Metropolitan Life Insurance Company. If you continued your supplemental life coverage through Metropolitan Life Insurance Company, 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.

Note: If you have CTT Life Insurance (VEBA) Life Insurance as a retiree, that coverage will not be impacted.

If you return to work for a supplier on assignment to Lumen, you are not eligible to continue your Lumen retiree health care benefits. This means that while you are working for the supplier, your retiree health care benefits will be suspended; however, you will be offered the opportunity to continue your retiree medical and/or dental options under COBRA.

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 care benefits.

Once your employment or assignment ends, you may resume your retiree health care coverage in accordance with the terms of the Plan by calling the Lumen Health and Life Service Center at 833-925-0487. If you return 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 health care coverage. If your basic life insurance and, if applicable, your supplemental life insurance coverage was suspended because you returned to work directly at Lumen, you may resume these coverages in accordance with the terms of the Life Plan by calling the Lumen Service Center at 833-925-0487.

While you are employed by Lumen or working for a Lumen Supplier, if you are Medicare eligible:

- Your Health Reimbursement Account (HRA) or the Lumen Medicare Advantage PPO Plus Dental Plan will be suspended until you are no longer employed by Lumen or working on assignment, and you resume your retiree health care 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).