

Your Guide to Additional Benefit Options



Keep reading to discover –

- Your benefit options
- Enrollment deadlines
- How to sign up

Programs and services designed with you in mind.

As an employee of Lumen, you have access to a comprehensive voluntary benefits program. The programs and services available to you include:

Enroll as a New Hire or during Annual Enrollment only!

- Accident Insurance 3
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- Cancer Insurance 6
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Important Note: This program is not a Company-sponsored plan or benefit. It is not a plan covered under the federal law known as “ERISA.” The Company has simply chosen to allow these vendors to make these programs available to employees, but please be advised that this is a voluntary program and only you can decide whether the benefits provided by this program are appropriate for you and your family. You are encouraged to research all suitable alternatives and consult with your personal advisors. Individuals are encouraged to review the privacy and security policies and the practices of the various vendors and make sure they are comfortable with them prior to entering into any transactions. The Company is not able to provide you with advice regarding the program. Your participation is your decision, completely voluntary and at your own expense. Lumen does not endorse and is not responsible for any of the products, services or practices promoted on this voluntary benefit website, www.lumen.com/voluntarybenefits. Access to this website is provided at no cost to you, and Lumen does not benefit from your participation. There are no commissions or incentives paid to Lumen as a result of the products or services you may choose to purchase.

The Voluntary Lifestyle Benefits program is designed to help you save time and money by giving you access to voluntary coverage and services. Plus, with all your options, you will have access to:

- The market competitiveness of special savings.
- The convenience of payroll deduction as a payment method option, for most benefits.
- Access to lumen.com/voluntarybenefits where you can view your current benefit elections, make changes, get quotes and enroll or apply, access products and services 24/7, and view product overviews to select the right coverage.
- A dedicated customer service center to answer any questions or assist you with your application.
- The security of portable coverage options (where permitted by law).
- And much more!

It's easy to learn more or to apply for enrollment in these voluntary benefits!

If you would like more information or would like to apply for any of these voluntary benefit options, there are two resources available to you:

1. Visit lumen.com/voluntarybenefits. This site houses additional information about these voluntary benefit options, as well as online applications for most products.
2. Call **1-800-380-0378**, Monday through Friday, 8 a.m. to 5 p.m. CT, and a customer service representative will be happy to answer any questions you may have.



How it Works



FOR ILLUSTRATIVE PURPOSES ONLY.

Accident Insurance

Offered through Unum

Accidents can require a variety of treatments, testing, therapies, and other care and services to assist in recovery. And even the best medical plans can leave you with thousands of dollars in extra expenses and out-of-pocket costs at a time when you could also face lost or reduced income.

This policy offers benefits that pay for covered accidents while you are on the road to recovery. Unum's coverage provides a lump sum benefit based on the type of injury or covered incident you sustain and the type of treatment you need. Use your cash benefits to help pay medical costs, your mortgage, or any other bills while you recover.

Examples of covered injuries include:

- broken bones
- eye injuries
- burns
- ruptured discs
- torn ligaments
- concussion
- cuts repaired by stitches
- coma due to a covered injury

Some covered expenses include:

- emergency room treatment
- outpatient surgery facility
- doctor office visit
- hospitalization
- occupational therapy
- speech therapy
- chiropractic visit
- physical therapy

Please refer to the certificate for a complete list of covered conditions and treatment. Coverage is available under the Group Accident Medium Plan. Visit the website below to see the schedule of benefits for a full list of covered injuries and expenses.

Choose the coverage that's right for you. Accident Insurance is offered to all eligible employees who are actively at work.* You decide if it's right for you and your family.

Please refer to the certificate for a complete list of covered conditions and treatment.

THIS IS A LIMITED POLICY.

*Active Employment means you are working for your employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be regularly scheduled to work a minimum of 30 hours per week.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

CE-861652

**Enroll during your 30-day
new-hire period or Annual Enrollment.**

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Critical Illness Insurance

Offered through Unum

Medical insurance covers many expenses associated with critical illness. However, there are many other expenses to consider such as deductibles, coinsurance costs, and everyday living expenses. This policy offered through Unum may provide financial relief to an already stressful situation by providing a lump-sum payment to the insured. The payment can be used at the insured's discretion upon diagnosis of a covered condition, regardless of any other insurance coverage they may have. Covered conditions include:

- Cancer¹
- Coronary artery bypass surgery
- Benign brain tumor
- Carcinoma in situ
- Major organ failure
- Blindness
- Permanent paralysis
- Coma as the result of a covered accident
- Heart attack
- Stroke
- End stage renal (kidney) failure

Dependent Children Only:

- Cerebral Palsy
- Down Syndrome
- Cleft Lip/Palate
- Spina Bifida

See policy definitions for complete details about these covered conditions.

Coverage may be purchased in lump-sum benefit amounts of \$10,000, \$20,000 or \$30,000; and \$5,000, \$10,000 or \$15,000 for spouses/domestic partners. Dependent children are automatically covered on your policy with benefits of 50 percent of your coverage.

¹These are optional covered conditions.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
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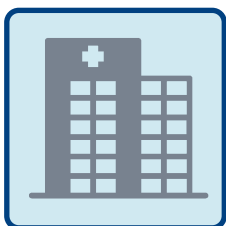
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How it Works



FOR ILLUSTRATIVE PURPOSES ONLY.



How it Works



FOR ILLUSTRATIVE PURPOSES ONLY.

Hospital Indemnity Insurance

Offered through Unum

In the event of a hospital stay, even the best health insurance plan can leave you owing thousands of dollars in uncovered medical bills. The last thing you want to worry about is how much it's all going to cost. But the fact of the matter is, copays, coinsurance, deductibles and other out-of-pocket costs add up quickly.

That's where Hospital Indemnity Insurance could help. When you're admitted to the hospital, for each day (subject to a 15-day confinement maximum), an insured is confined in a hospital or a hospital sub-acute intensive care unit due to a covered accident or covered sickness, this policy pays cash directly to you to use any way you choose. Use the money to help pay medical costs or even pay for everyday living expenses.

Coverage is available in a Class 1, High Option, and Class 2, Low Option. Both plans pay \$100 per day for Daily Hospital Confinement and \$200 per day for Hospital Intensive Care Unit Confinement, with each up to a maximum of 15 days per confinement. The difference between the High and Low Option is that the High Option pays \$1,500 per insured per confinement and the Low Option pays \$1,000 per insured per confinement.

Hospital Indemnity Insurance is offered to all eligible employees who are actively at work*, their spouses/ domestic partners and children. You decide if it's right for you and your family.

*Active Employment means you are working for your employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be regularly scheduled to work a minimum of 30 hours per week.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your benefit representative for specific provision and details of availability.

THIS IS A LIMITED POLICY.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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Cancer Insurance

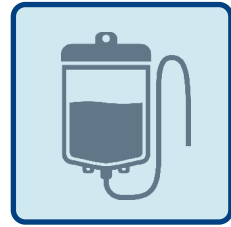
Offered by Allstate Benefits

Your risk of getting cancer is real, and it increases as you get older. As an employee of Lumen, you and your family can take advantage of Group Cancer and Specified Disease Insurance. This coverage can help provide financial support for your covered family members who may be affected by cancer or another of 29 specified diseases.

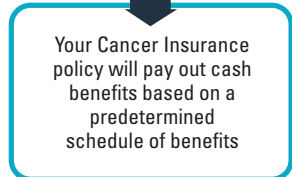
This coverage is available to employees and their families to help manage the unpredictable expenses related to a serious illness. Payments are provided directly to the individual based on the occurrence, type of service, and cost, up to maximum benefit amounts. This insurance provides limited benefits.

Group Cancer and Specified Disease Insurance is available under a High and Low Plan. The High Plan offers more comprehensive coverage than the Low Plan, with higher monthly contributions. The Low Plan offers more restricted coverage than the High Plan, with lower monthly contributions.

The coverage provided is limited benefit supplemental cancer and specified disease insurance. Group Cancer benefits are provided under policy form GVCP3 or state variations thereof. This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.



How it Works



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How it Works



Legal Services

Offered by MetLife Legal Plans

Chances are, you wouldn't dream of being without life, health and auto insurance. But what about legal coverage? Even a small legal issue can lead to hefty legal expenses. For just pennies a day, this group legal plan is like having your own attorney on retainer for you, your spouse/ domestic partner and your dependents.

With Legal Services, you have access to a nationwide network of more than 18,000 experienced attorneys. Plan attorneys have met stringent selection criteria and average more than 25 years of legal experience. They can provide you with legal advice and representation for a wide range of legal matters such as wills and estate planning, financial matters, real estate and more.

As a plan participant, you will have access to full attorney representation for legal matters including:

- Identity theft defense
- Preparation of wills, living wills and trusts
- Divorce (first 20 hours of legal service)
- Traffic ticket defense
- Buying, selling and refinancing your home
- Consumer protection
- Unlimited telephone/office advice and more

Legal Services is provided by Hyatt Legal Plans. In some states, group legal coverage is written as insurance provided by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, R.I.

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Choice Auto and Home Program

Prices for auto and home protection can vary widely from one company to the next.¹ This is why experts recommend that you request periodic rate quotes, to make sure you're not overpaying for your coverage. Even if you just renewed, you're under no obligation to stick with a higher-cost plan.

With the Choice Auto and Home Program, it's easier than ever to compare rate quotes from up to 7 of the nation's top-rated companies—all with one quick and simple phone call!

Whether it's auto, homeowners, renters or other insurance needs, you can quickly and easily compare policies, plus take advantage of money-saving discounts and benefits not available to the general public.²

Highlights

- Special employee discounts that are typically greater than anything you can find on your own
- Additional discounts, based on the way you drive and vehicle safety features
- Quick, multiple quotes—all from one phone call
- Convenience of being able to switch right away and start saving sooner
- Ease of paying premiums via payroll deduction

¹Home Insurance is not part of the Farmers GroupSelectSM benefit offering in FL and MA.

²Employee discounts are not available from all carriers and are only available to those who qualify. Individual savings may vary and are not guaranteed.

³Savings are not guaranteed for all Lumen employees. Based on the average reported savings of others who reported their prior premium and, through Mercer Voluntary Benefits, switched to several carriers' auto insurance programs between 7/24/20 and 7/24/21.



How it Works



Call
1-800-380-0378



Talk to a
licensed
representative



Compare your premiums
with offers from up to
7 well-known
insurance companies



Switch coverage
right on the
same call



Save hundreds of
dollars a year³

You may apply for coverage anytime.

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How it Works



Identity Protection Program

Offered by Allstate Identity Protection

Your identity is made up of more than your Social Security number and credit score. That's why Allstate Identity Protection Pro Plus does more than monitor your credit reports.

In addition to monitoring your accounts for suspicious activity, this service will help you look after your online activity, from financial transactions to what you share on social media. And if fraud occurs, their \$1 million identity theft insurance policy and remediation experts have you covered.¹

Plus, get access to other features like:

- Dark web monitoring
- Monthly credit score and annual credit report
- Data breach notifications
- Coverage for deceased family members
- Tri-bureau credit monitoring
- Tax fraud refund advance
- Credit freeze assistance and in-portal credit lock
- In-portal credit disputes

Allstate Identity Protection services fight evolving fraud and keep participants safe. Proprietary technology detects fraud sooner by monitoring the point of new account application or creation. Enroll in Allstate Identity Protection Pro Plus today.

¹Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

You may enroll anytime.

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Pet Insurance

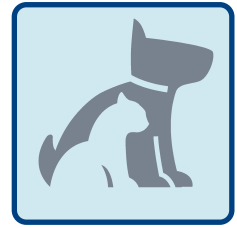
Offered by Nationwide®

You work hard to provide your family with everything they need. So whether your family includes kids with two feet or kids with four paws, you know what responsibility looks like. My Pet Protection® from Nationwide® helps you provide your pets with the care they need. Depending on the level of coverage that fits your needs, plans reimburse up to 70% or 50% on eligible vet bills for accidents, illnesses and hereditary conditions.¹

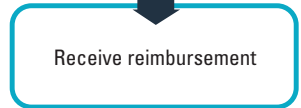
You'll get help paying for your pet's treatments, surgeries, lab fees, and x-rays. Plus, you're free to use any vet and get additional benefits for emergency boarding, lost pet advertising and more. Our 24/7 **vet**helpline® is available as a service to all pet insurance members (\$110 value).

Call or go online to get a fast, no-obligation quote, and see how pet insurance can benefit you.

¹Some exclusions may apply. Certain coverages may be subject to pre-existing conditions. See policy documents for a complete list of exclusions.



How It Works



You may enroll anytime.

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How it Works



Purchasing Power

Fixed payments and no credit check! When your computer crashes or your washing machine breaks down, cash and credit may not always be an option. If you can't spare the upfront funds for these kinds of surprises, Purchasing Power can help.

Purchasing Power provides you with an affordable way to buy today and pay over time, right from your paycheck.

Sign up for free and shop thousands of name-brand products, such as computers, electronics, furniture, appliances, vacation packages, and online education services. You'll receive your item upfront and pay over 6 or 12 months through automatic payroll payments—with fixed payments, no credit check, and no hidden fees.

Note: All full-time employees who have been actively at work for at least 6 months are automatically eligible to use this benefit.

You can participate at anytime.

lumen.com/purchasingpower • 1-800-380-0378

EmployeePerks

Offered by PerkSpot

Looking to get fit? Can't find that perfect present? Having trouble finding a great price for a new laptop? We understand that your responsibilities don't end when you leave the office. That's why you now have access to EmployeePerks through PerkSpot as part of your benefits program. PerkSpot is a members-only discount site that provides you with access to hundreds of exclusive deals from brand-name retailers and local merchants.

PerkSpot offers travel deals, great gifts, and practical everyday necessities—all at specially negotiated prices. From discounted theater and amusement park tickets, to incredible deals at Target.com and Costco, this program is a great way to stretch your hard-earned paycheck. Your family members can save, too!

As a Lumen employee, you are automatically available to join, with no membership fee.



How it Works



You may sign up for discounts at anytime.

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Notes

Mercer's Role and Compensation

In this transaction, Mercer Health & Benefits Administration LLC (Mercer Voluntary Benefits) is acting as the exclusive insurance agent and program manager for Unum, Allstate Benefits, MetLife Legal Plans, Allstate Identity Protection, Nationwide®, Farmers GroupSelect™, Travelers, Liberty Mutual Insurance, Safeco Insurance®, Kemper Select, Electric Insurance Company®, and Progressive (Insurer) for this type of coverage, and not as your insurance broker. We are acting as a program manager for Purchasing Power and PerkSpot. Mercer Voluntary Benefits may also provide these services to the insurer(s) or Purchasing Power and PerkSpot enrollments, ongoing servicing, billing, marketing, customer administrative and claim servicing and communications. In accordance with industry custom, we are compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. We may also receive additional monetary and nonmonetary compensation from insurers or from other insurance intermediaries, which may be contingent upon such factors as volume, growth or retention of business. This compensation may include payment from insurers for marketing-related expenses or investments in technology. Our compensation may vary depending on the type of insurance purchased and the insurer selected. We will provide you additional information about our compensation upon your request. For Auto and Home Insurance you may obtain this information by referring to <http://www.mercer-web.com/Promo/autodisclaimer.vb.aspx> or calling us at 1-888-206-5088 for specific details. For all other products you may obtain this information by referring to <https://www.personal-plans.com/disclosure> and entering the security code U6335600 for Hospital Indemnity Insurance, O1735600 for Accident Insurance, O1755600 for Critical Illness Insurance and O4105600 for Cancer Insurance, U3655600 for Legal Services, U6425600 for Purchasing Power, U385600 for Identity Theft Protection, U3095600 for Pet Insurance, U6075600 for EmployeePerks or call us at 1-888-206-5088 for specific details.

Each carrier operates independently and is not responsible for the others' financial obligations.

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*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide.

**Program Offered and Administered by Mercer Health & Benefits Administration LLC
In CA d/b/a Mercer Health & Benefits Insurance Services LLC
AR Insurance License #100102691 CA Insurance License #0G39709**

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Voluntary Lifestyle Benefits Guide

For more information or to sign up:

Visit lumen.com/voluntarybenefits

Call [1-800-380-0378](tel:1-800-380-0378)

M–F, 8:00 a.m. to 5:00 p.m. CT