

Benefits System Navigation Guide

Jan. 1, 2025



This document includes step-by-step instructions to help you navigate the Health and Life website. You will also find instructions for updating your password, making an online payment, as well as accessing and managing your Health Reimbursement or SHARE Account (HRA/SHARE including the Balance Plan and CDHP HRA).

You can assist Lumen with our "Go Green" initiative by adding or updating your contact preference with a personal email address. You will receive timely benefit information via email. If you do not provide a personal email address, you will not receive MyChoice Account messages such the lifecycle of the claim (received, process, approved, denied, pending - needs documentation).

For health and life benefit questions, chat with **Sofia**SM, your personal benefits assistant. She can be found on the Health and Life website, as well as in the **MyChoice**[®] **Mobile App**—just click on her picture to start a chat with Sofia. If she can't answer your question, she will connect you with a Lumen Health and Life Service Center advocate during normal business hours who can.

You can also contact the Lumen Health and Life Service Center at 833-925-0487, Mon-Fri, 7 a.m. - 7 p.m. (CST).

There are different HRAs:

- **Balance Plan** - Legacy Qwest Occupational retirees only
- **CDHP HRA** - Legacy Qwest Pre 1991 and Legacy Qwest ERO'92 retirees enrolled in the UHC CDHP and had an HRA balance at the time they became Medicare eligible
- **CS HRA** - Retirees other than Qwest Occupational retirees
- **LQ Post 90 Occ HRA** - Legacy Qwest Occupational retirees only
- **SHARE HRA** - Embarq Group 8 Retirees

Note: Whenever we mention the term "retiree," this also includes eligible survivors.

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Logging in to the Health and Life website

How to register on the Health and Life website for the first time

1. **Open** your web browser and type the Health and Life website URL (listed below) directly into the browser search line. You can also click on this link: lumen.com/healthbenefits.

For the best results, do not click on any additional links that may appear below the search line as this may cause an error. **Note:** You must have one of the following browsers:

- Apple Safari®
- Google Chrome™
- Microsoft Edge™
- Mozilla Firefox™

2. On the **Login** page, below **Don't have an account?** in the center, click the **Register** button.

3. On the **Info** page, enter the last four digits of your Social Security number (SSN), your Date of Birth, and your Zip Code.

Do not change the **Company Key** (Lumen).

Click **Continue**.

4. The **Create Account** page will appear. Detailed directions on how to complete this page are on the right-hand side. Create a **User Name**, then create and confirm a **Password**. The password rules are located on the right-hand side.

5. You may then select and answer three **Security Questions**.

Note: Every entry on this page is case sensitive.

Once completed, click **Continue**.

Create Account

User Name *
LumenRRTest
case sensitive

Password *
.....
Strong

Confirm Password *
.....

Security Questions

Security Question 1 *
In what city were you born?
Funkytown

Security Question 2 *
What street did you grow up on?
Sesame Street

Security Question 3 *
What is the name of your favorite pet?
Snoop

Directions

You must create a User Name and Password. The User Name must not contain any spaces and be at least 6 characters long. If the User Name you have chosen is already in use, you will be instructed to choose a different one.

The Password must be at least 8 characters and contain no spaces.

A combination of at least 3 of the following is required for your Password.

- Arabic numerals [0-9]
- lower-case Latin characters [abcd...xyz]
- upper-case Latin characters [ABCD...XYZ]
- other ASCII printable characters [!@#%&]

You will be asked to update your password after 90 days.

In addition, please select a security phrase and complete the answer to this question in the space provided. This will be used if you forget your password and need assistance in recovering it.

Note: Your User Name, Password, and Answer to the Security Phrase are case sensitive. You must enter your information in the correct case when accessing the site in the future. In order to help protect your data, we are adding security questions to your account. Please select your questions and provide answers. These will be used as extra validation, as well as if you should need to reset or change your password in the future. If you have any issues, please contact your HR administrator.

Cancel Continue >

6. A **Confirmation** page will appear. Click **Continue**.

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Info Create Confirm Login

Confirm

You have successfully registered. Click the "continue" button and enter your new information on the login page.

Continue >

7. You will be taken back to the **Login** page. Enter the **User Name** and **Password** you created and click **Login**.

8. Make sure to keep a record of your **User Name** and **Password**, so you can easily log in at a later time.

9. The **Let's Get Started** page explains the details regarding your electronic signature. Click **Yes to Do you agree?** then click **Continue**. If you click **No**, you will not be able to continue.

If you have questions, contact the Lumen Health and Life Service Center at 833-925-0487, Mon-Fri, 7 a.m. - 7 p.m. (CST).

10. The **Personal Preferences** page will appear. Select either **Electronic Mail** or **Paper Mail**. Lumen is committed to green initiatives. You can contribute and “Go Green” by selecting **Electronic Mail** instead of paper mail.

- If you select **Electronic Mail**, enter your **Email Address** and select as **Primary**.
- If you would also like to receive important benefit information via text messaging, you can enter your **Cell Phone Number** and click the **Accept SMS Terms and Conditions** box.
- If you select **Paper Mail**, your primary address on file will be listed under **Preferred Mailing Address**.

Confirm your **Preferred Mailing Address**, then select your **Language Preference** and click **Continue**.

Note: If you elect Paper Mail, you will not be able to see the lifecycle of your claims as MyChoice Account messages are only sent via email (electronic mail).

Personal Preferences

Help support Lumen's Going Green initiative by having your benefit communications sent to you via your email address. This creates an efficient way of communicating in almost real time, is cost effective for the Company which keeps costs down, allows you to organize and store information, and instantly reaches our global audience through secure and private transmissions.

- Select **Electronic Mail** and enter your personal email address.
- Select the **Primary** radio button.
- Select the **Accept SMS Terms and Conditions** check box and enter your cell phone number with area code to receive critical benefit communications via text messaging (Message and data rates may apply).

Due to legal requirements, certain benefit communications will continue to be mailed through the USPS.

Active employees: Benefit communications will not be sent to your work email address even if it is listed as **Primary**. Your work email address does not guarantee privacy and does not comply with Company policy. Enter your personal email address and select the **Primary** radio button so that communications will be sent to your personal email address.

Contact Preferences

How would you prefer to be contacted?

Electronic Mail Paper Mail

Email Address Primary

Personal Email Address Primary

Cell Phone Number Accept SMS Terms and Conditions

555-555-0001

[Terms and Conditions](#)

Address Primary Use As Mailing Preferred Address

[Add Address Alternate](#)

Language Preference

Language

English

Document Delivery

Electronic Consent for Affordable Care Act - Important Tax 1095-C Documentation Preference

Electronic 1095 Delivery :

IMPORTANT TAX DOCUMENTATION

The IRS requires individuals to report on their healthcare coverage. Lumen is required to supply this information on a standard form, IRS Form 1095-C. You will use this form when preparing your taxes. You may choose to receive this form electronically or via mail.

Electronic 1095 Delivery :

IMPORTANT TAX DOCUMENTATION

The IRS requires individuals to report on their healthcare coverage. Lumen is required to supply this information on a standard form, IRS Form 1095-C. You will use this form when preparing your taxes. You may choose to receive this form electronically or via mail.

By selecting "Yes" I consent to the delivery of the Form 1095-C Employee Statement electronically. This document will then be made available in my personal documents on the site by Jan 31st the year following a year when I am eligible for or enrolled in Health Coverage. A paper copy will not be sent to me unless I withdraw this consent.

I may withdraw this consent by going to my Account Profile on this site and changing my consent from Yes to No or by contacting the Lumen Health and Life Service Center at Businessolver by calling 833-925-0487.

I understand that once generated, my completed Form 1095-C will be available in my Personal Documents as long as Businessolver is the benefits administrator for Lumen's benefit programs.

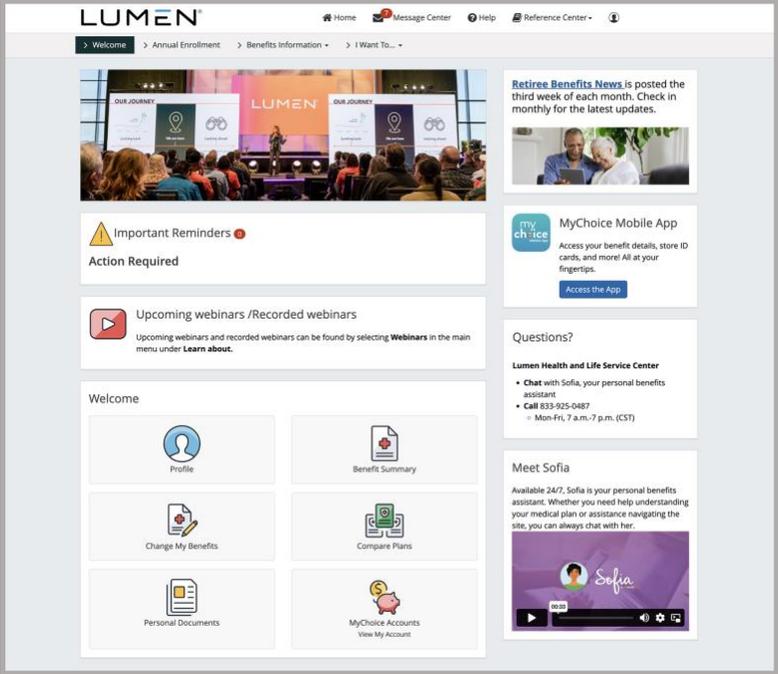
This notice will remain in effect until I withdraw consent or until there is a material change in the consent, at which time I will need to reconfirm my consent for electronic delivery.

Do you agree?

Yes No

Continue >

11. This will take you to the **Home** page of the Health and Life website.



How to log in to the Health and Life website as a return user

1. Open your web browser and navigate to the Health and Life website: lumen.com/healthbenefits.

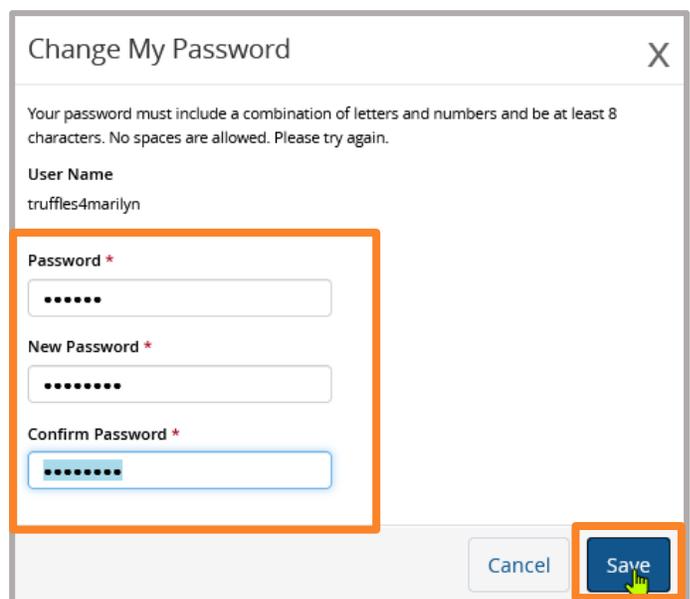
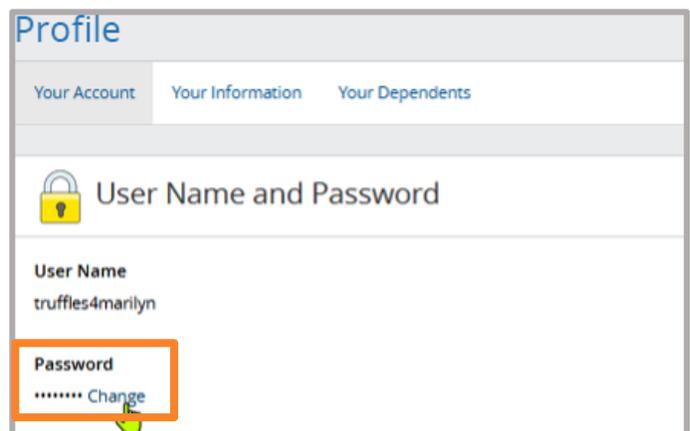
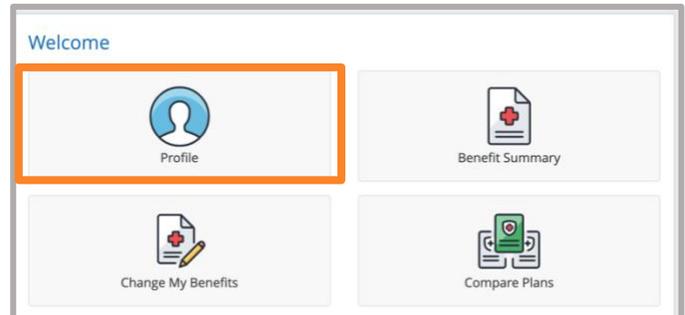
2. The **Login** page will appear. Below **Welcome**, enter your **User Name** and **Password**.

3. If the **Security Phrase** page appears, simply enter your **Security Answer**, then click **Continue**.

4. This will take you to the **Home** page of the Health and Life website.

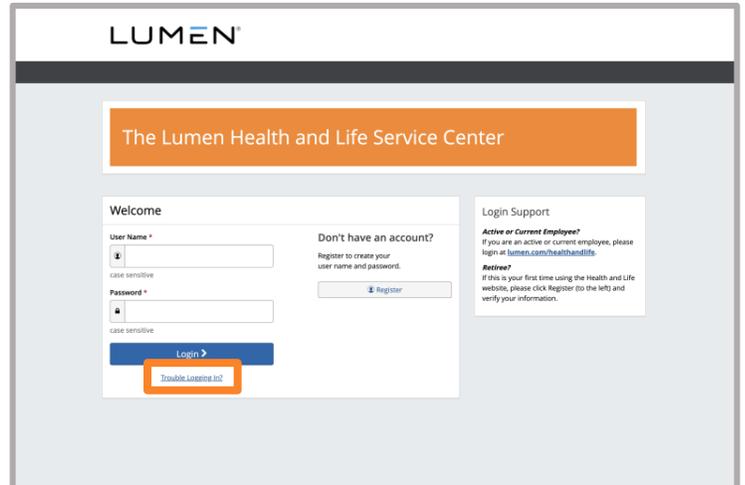
How to change or update your password

1. Log in to the Health and Life website:
lumen.com/healthbenefits.
2. Scroll down to the **Welcome** section of the **Home** page and click on **Profile**.
3. On the **Profile** page, click **Change** below **Password**.
4. Enter your current **Password**. Create a new password based on the rules listed in the screenshot. Confirm the new password by entering it again. Then click **Save**.
5. The system will then take you to the **Profile** page.



How to reset your password

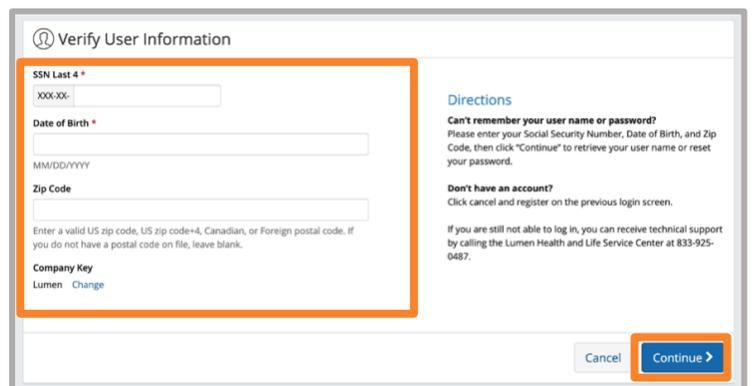
1. Open your web browser and navigate to the Health and Life website: lumen.com/healthbenefits.
2. Below the **Login** button, click on **Trouble Logging In?**.



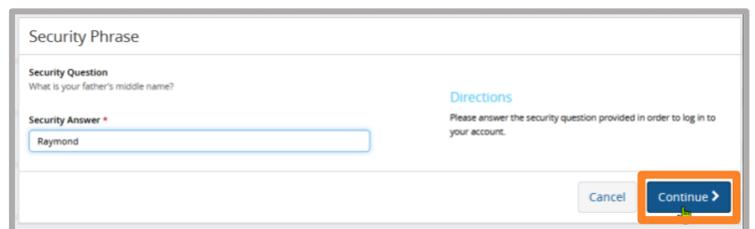
3. The **Verify User Information** page will appear. Enter the last four digits of your Social Security Number (SSN), your Date of Birth, and your Zip Code.

Do not change the **Company Key** (Lumen).

Click **Continue**.



4. Read the Security Question and enter your Security Answer. Click Continue.



5. On the **Choose New Password** page, create a new **Password** and **Confirm**. Click **Continue**.

Choose New Password

User Name
LumenRRTest

Password *

Strong

Confirm Password *

Directions
Your password must include a combination of letters and numbers and be at least 8 characters. No spaces are allowed. Please try again.

Cancel Continue >

6. A **Confirmation** page will appear confirming that your password has been updated. Click **Continue**.

Make sure to update your records with your new password.

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Information
The following action(s) have occurred.
Password Updated

Confirm
password change confirmation

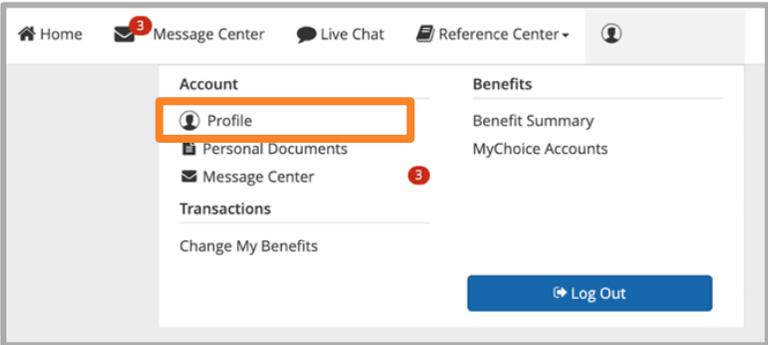
Continue >

How to update your contact preference (electronic mail (email) or paper mail (USPS))

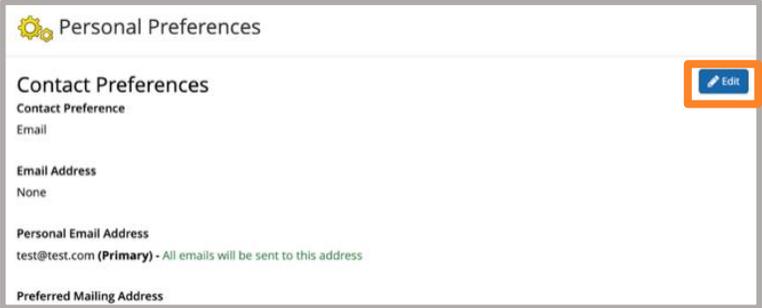
To ensure you don't miss any important benefit communications, follow these steps to make your personal email address your primary way of receiving information.

1. Log in to the Health and Life website: lumen.com/healthbenefits.

2. On the **Home** page, click on your name located on the top right-hand corner and then click **Profile** from the dropdown menu below **Account**. Or, you can access your profile from the **Home** page by clicking the **Profile** icon under **Welcome**.



3. Locate Contact Preferences below Personal Preferences and click Edit.



4. Select either **Electronic Mail** or **Paper Mail**. Lumen is committed to green initiatives. You can contribute and “Go Green” by selecting **Electronic Mail** instead of paper mail.

If you select **Electronic Mail**, enter your **Email Address** and select it as **Primary**.

If you would like to receive important benefit information via text messaging, you can enter your **Cell Phone Number** and click the **Accept SMS Terms and Conditions** box.

If you select **Paper Mail**, your primary address on file will be listed below **Preferred Mailing Address**.

5. Click **Save** and return to the **Home** page or log out.

Note: If you elect Paper Mail, you will not be able to see the lifecycle of your claims as MyChoice Account messages are only sent via email (electronic mail).

Contact Preferences

How would you prefer to be contacted?

Electronic Mail Paper Mail

Email Address Primary

Personal Email Address Primary

Cell Phone Number Accept SMS Terms and Conditions

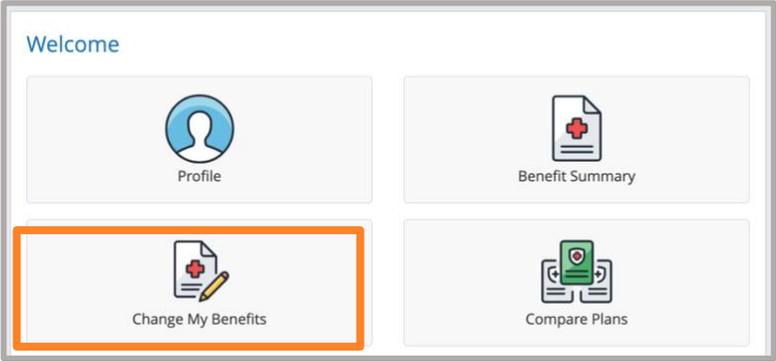
555-555-0001

[Terms and Conditions](#)

Address Primary

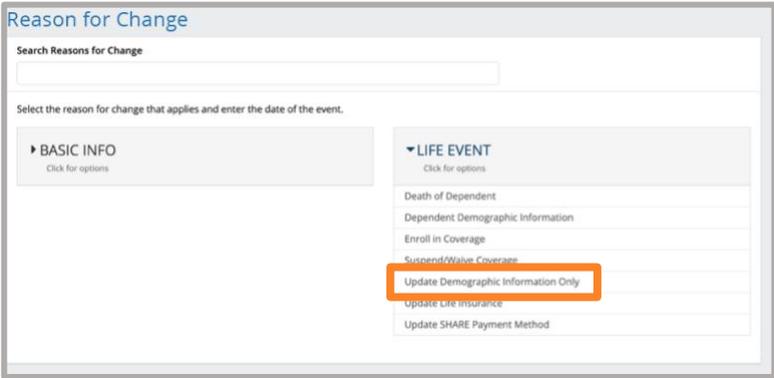
How to update your address or phone number and add an alternate address

1. Log in to the Health and Life website: lumen.com/healthbenefits.



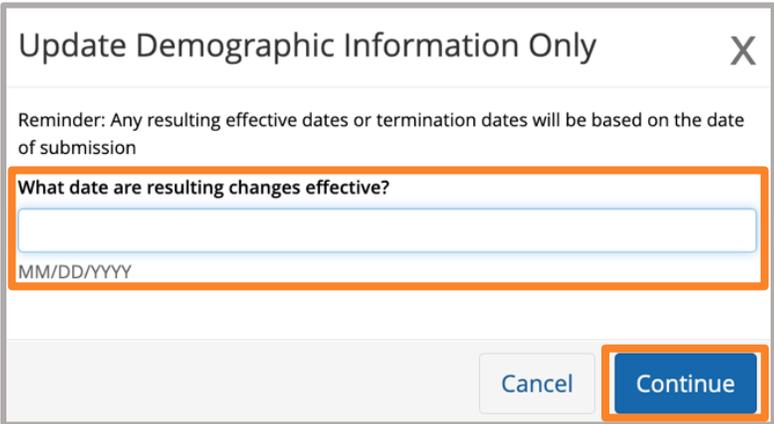
2. On the **Home** page, click **Change My Benefits** (pencil/paper icon).

3. Below Life Event on the Reason for Change page, select Update Demographic Information Only.

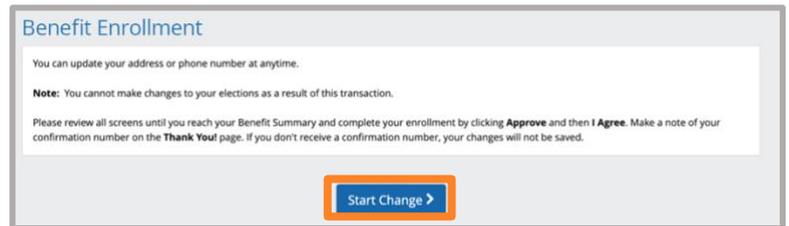


4. **Enter today's date** (the day you are online) below **What date are resulting changes effective?** and click **Continue**.

After reviewing coverage effective dates click **Continue**.



5. On the **Benefit Enrollment** page, review the information and then click **Start Change**.



6. Click **Next** until you reach the page confirming your **Primary Address** and **Alternate Mailing Addresses**. Update the addresses accordingly and click **Next**.

Note: If you are eligible and enroll in a Medicare plan, Medicare requires you provide your physical address if your mailing address is a PO Box.

7. Review all screens until you reach your **Benefit Summary** and complete your enrollment by clicking **Approve**.
8. After reviewing, click **I Agree**.
9. On the **Thank You!** page, make note of your **Confirmation Number**.

Note: If you do not receive a Confirmation Number, your updates were not saved. Please contact the Lumen Health and Life Service Center for assistance at 833-925-0487, Mon-Fri, 7 a.m. - 7 p.m. (CST).

Using the MyChoice Mobile App

It's now easier than ever to manage your benefits and HRA/SHARE on the go. With the MyChoice Mobile App, you can:

- Complete transactions
- Upload pictures of your claim documentation
- Get benefits information
- Take pictures of your ID cards and store them for convenience
- And more!

How to download the MyChoice Mobile App

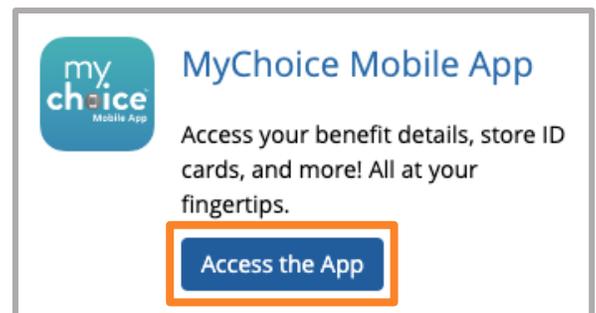
1. Open the camera app on your phone.
2. Center this QR code on your phone's screen and hold steady for a couple of seconds.
3. Tap the notification that pops up on your phone to gain access to the app.
4. If prompted to paste, tap **Allow Paste**.



Log in to the MyChoice Mobile App with the same **User Name** and **Password** that you use on the Health and Life website.

You can also download the MyChoice Mobile App anytime from the Health and Life website.

1. Log in to the Health and Life website:
lumen.com/healthbenefits.
2. On the right side of the page, below **MyChoice Mobile App**, click **Access the App**.
3. Follow the prompts on the pop-up to access the app.



Managing your Retiree Health Reimbursement or SHARE Account (HRA/SHARE including Balance Plan and CDHP HRA)

Please note: We are continuously optimizing our system and we routinely update this document to reflect those enhancements. Therefore, what you see here may not be exactly what is shown when you log in.

If you elected an HRA/SHARE, you'll be able to do the following from the Health and Life website or the MyChoice benefits app:

- See your HRA/SHARE balance in real time
- Upload and save your documentation of HRA/SHARE-eligible expenses
- Submit claims for reimbursement from your HRA/SHARE:
 - **Online:** [Health and Life website](#)
 - **Mobile:** MyChoice Mobile App
 - **Email:** lumenclaims@mychoiceaccounts.com
 - **Fax:** 855-883-8542
 - **Via Benefits:** If you have auto-reimbursement for your Medicare medical plan from your HRA/SHARE set up through Via Benefits, Via Benefits will send a daily reimbursement file to the Lumen Health and Life Service Center. Reimbursement requests are processed within 48 hours of the file received date.

If you have questions about Via Benefits or your Medical policy set up through Via Benefits, please contact Via Benefits directly at 888-825-4252.

Note: All claims submitted via email, fax or mail **must** be accompanied by a completed claim form to be processed. You can find claim forms in the **Reference Center** on the Health and Life website. All claims must be translated to English to be processed. To provide a consistent experience for you, the required details to be translated on your claim documents are: who the expense is for, the provider/merchant, service rendered/item purchased, date of service, and the US dollar amount.

Important: MyChoice Account does not send out quarterly or end of year statements. It is your responsibility to track your claims and HRA/SHARE balance.

Supporting documentation is required for your HRA/SHARE-eligible expenses

Whether using a paper claim form, the Health and Life website, or the MyChoice Mobile App, each time you submit a request for HRA/SHARE reimbursement, you will be asked to provide supporting documentation. You must provide the following information with your request for reimbursement:

- Date(s) of coverage
- Cost of premium
- Name of the insured
- Carrier (or insurance company) name
- Type of premium
 - Reminder: A **purchase** is an eligible item purchased from a retailer or provider (e.g., durable medical equipment from a medical supply company or pharmacy) or insurance premium payments for medical, dental, vision, or prescription coverage outside of Lumen's plans.
 - Reminder: A **service** is a provider visit payment, such as a doctor, dentist, or eyecare visit or a lab fee for any test results ordered by your doctor.

Proof of payment

This includes, but is not limited to: bank statements, canceled check, credit card bill/receipt and/or account statements. We have discretion to make reasonable decisions while processing.

Tips to ensure you're getting the best MyChoice Accounts experience:

- Use Chrome, Firefox, Microsoft Edge, or Safari. You cannot access the Health and Life website using other browsers.
- Make sure your web browser's pop-up blocker is turned OFF by going to your web browser's privacy or security settings and updating your preferences for pop-ups.
- Make sure your cookies and your cache are cleared of any old URL data by going to your web browser's history settings and selecting the options to clear your cookies, other site data, and cached images and files.
- Make sure that your web browser is allowing or enabling cookies by going to your web browser's privacy or security settings and updating your cookies and site data preferences.
- If you have tried everything listed above and are still having issues accessing the website, contact the Lumen Health and Life Service Center at 833-925-0487, Mon-Fri, 7 a.m. - 7 p.m. (CST).

Filing deadlines for reimbursement

Only eligible expenses incurred during the Plan year are eligible for reimbursement from the annual allocation for that Plan year. In order to be eligible for reimbursement, the expenses must be submitted and postmarked **no later than March 31** of the following Plan year.

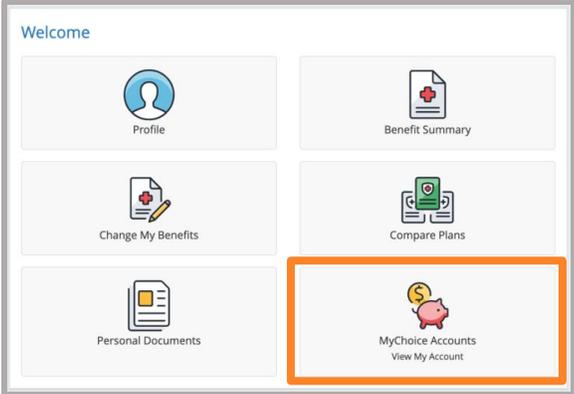
For Legacy Qwest Post-90 Occupational Retirees: Any pre-2024 rollover balances from prior years, referred to as the LQ Occ HRA Balance Plan, will continue to roll over until exhausted.

Important note: If you submit a claim for the upcoming year that has been previously denied, please log in during the last week of December to re-submit your claim. If you had a claim for the upcoming plan year denied and want reimbursement in early January, resubmit no later than 12/31.

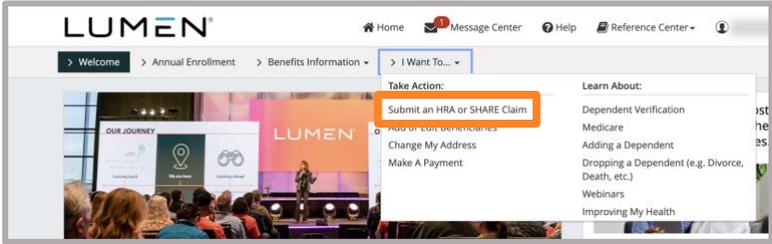
Please Read: If you are emailing or faxing your claims on March 31, make sure you consider the time zone and submit no later than 11:59pm CST. If you submit after 11:59pm CST, your claim will be denied as receiving on April 1 based on IRS regulations.

How to access your MyChoice Accounts

1. Log in to the Health and Life website:
lumen.com/healthbenefits.



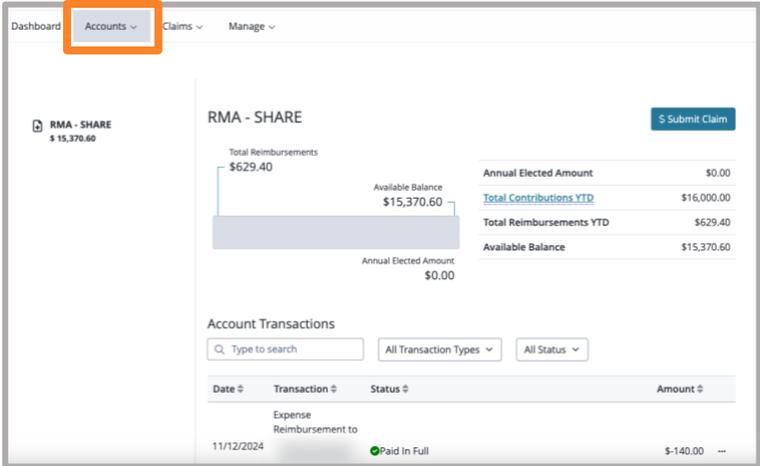
2. Click on the **piggy bank icon**, or visit the **Submit an HRA or SHARE Claim** page under I Want To tab at the top.



3. On the dashboard, you will see the **Company Subsidy** amount Lumen has funded to your account under **Account Balances**.



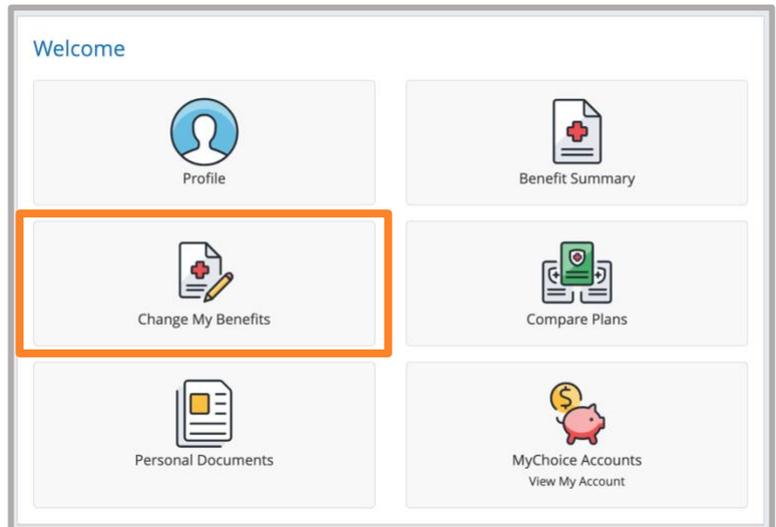
4. To view your balance, previous contributions, and claims history, click **Accounts**.



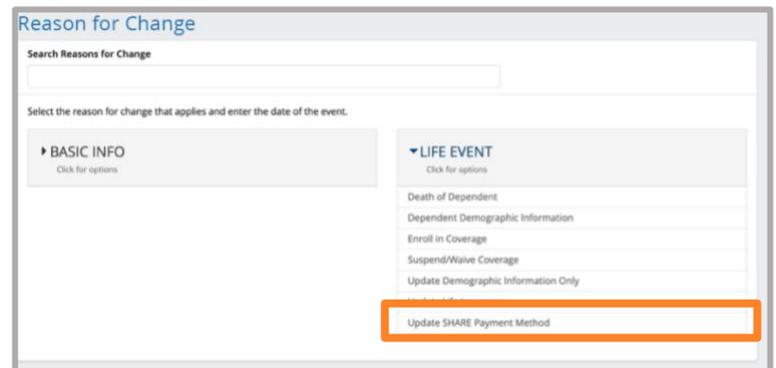
How to change your funding method from direct bill to your SHARE Account (Legacy Embarq retirees only)

1. Log in to the Health and Life website:
lumen.com/healthbenefits.

2. From the **Home** page, scroll down until you find **Change My Benefits** (pencil and paper icon). Click **Change My Benefits**.



3. Below **Life Event**, select **Update SHARE Payment Method** to change from direct bill to having deductions taken from your SHARE account.



4. The **Update SHARE Payment Method** page will appear. Enter **today's date** (the day you are online) and click **Continue**.

Update SHARE Payment Method X

What date are resulting changes effective?

02/13/2023
MM/DD/YYYY

Based on the date entered

- Any add or change in coverage will be effective on: **03/01/2023**
- Any coverage dropped or no longer continued will be terminated on: **02/28/2023**

[Show Plan Exceptions](#)

Cancel Continue

5. Read the **Benefit Enrollment** page and click **Start Change**.

LUMEN Home Message Center Live Chat Reference Center

Benefit Enrollment

You are able to update your SHARE account to pay premiums for your Lumen medical and dental coverage, as applicable. Please click Start Enrollment and follow the steps to complete your update.

Note: Please review all screens until you reach your Benefit Summary and complete your enrollment by clicking Approve. Once you click Approve, you will be given the option to update your premium Payment Method to apply premiums to your SHARE account for payment. Click Save, and then I Agree. Make a note of your confirmation number on the Thank You! page. If you don't receive a confirmation number, your elections will not be saved.

Start Change >

6. Review your **Share HRA/SHARE Election Summary** and click **Looks Good**.

SHARE Election Summary

Review Your Election

Enrolled in SHARE?
Yes

Covered Members Edit

Members	Covered
Effective Date: 09/01/2024	Yes
Effective Date: 09/01/2024	Yes

Plan Selected Edit

Plan Selected	SHARE
Your Cost Your employer will be paying \$0.00 for this benefit.	\$0.00 Monthly

Back Looks Good >

7. On the **Review Your Elections** page, you must click **Approve** to go to the **Payment Options** page.

8. Enter **100%** below **Percent of Premium**, which will reflect your monthly payment amount, click **Save** and then **Next**.

9. The next page is the **Confirmation** page. You must click **I Agree** to complete and process your transaction. Please note your **Confirmation Number** on the **Thank You!** page. If you did not receive a Confirmation Number, your transaction was not saved. Please contact the Lumen Health and Life Service Center for assistance at 833-925-0487, Mon-Fri, 7 a.m. - 7 p.m. (CST).

Your premium deductions from your SHARE account will begin on the first of the month following the date of your request. If you have any outstanding account balances, you must pay those through the direct bill process either by check or through a one-time deduction from your bank account.

Note: Monthly Account Statements are **NOT** mailed and are only available on the Health and Life website. Make sure to update your **Contact Preferences** and add your personal email to be notified when your **Account Statement** is available. If you are a SHARE participant, it is important to monitor your balance online and update your payment method if your SHARE balance is exhausted. If you don't, you may be at risk for being terminated due to non-payment.

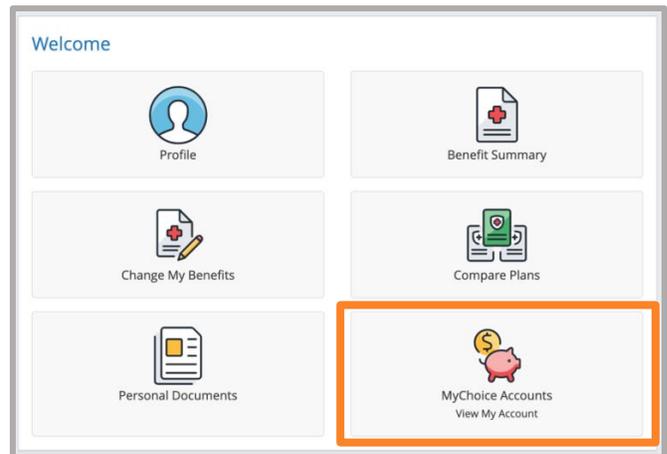
How to add your bank account information for direct deposit

Adding your bank account information for direct deposit is the quickest way to get reimbursed for your claims.

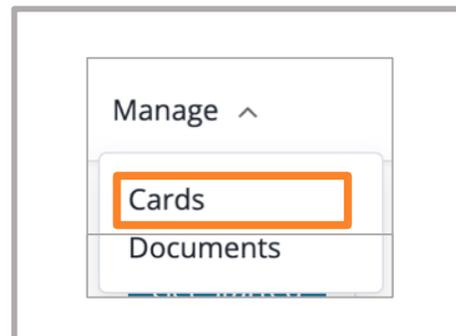
1. Log in to the Health and Life website:

lumen.com/healthbenefits.

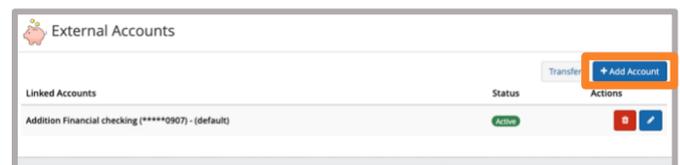
2. Scroll down until you find the **piggy bank** icon for **MyChoice Accounts**. Click on the **piggy bank** where you will find your HRA/SHARE.



3. To add a bank account for direct deposit, click **Manage**, which will take you to the **MyChoice Accounts** page. Click **Manage** and click **Bank Account** in the dropdown menu.



4. Below the **External Accounts** page, you can add your bank account. Click **+ Add Account**.



5. Complete all fields, including **Account Nickname**, **Account Type**, **Routing Number**, **Account Number** and click **Save**.

Add Bank Account [X]

Account Nickname *
My Checking Account

Account Type
 Checking Savings

PAY TO THE ORDER OF

Acme Bank Inc.
Routing Number: 062201601 Account Number: 6742000417 123456789

Routing Number *
072000805
9 digit number at the lower corner of your checks
Bank of America National Association

Account Number *
123456789
5-17 digit number at the bottom of your checks

Cancel **Save**

6. You will then see the **MyChoice Accounts Welcome** page, which will display the **Information** as shown here.

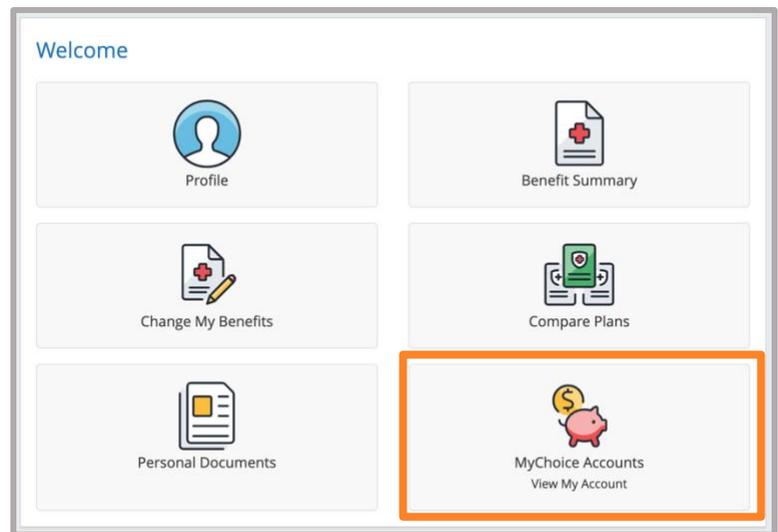
Information
The following action(s) have occurred:
Congratulations! You have successfully linked your personal bank account! Please Note: If you are enrolled in a MyChoice Account HSA, we will make two temporary deposits into this bank account to ensure that it is available for future transactions. If you are NOT enrolled in a MyChoice Account HSA, you will not be required to complete the micro-deposit process. To review the status of your bank account, please select Bank Accounts from the Manage menu dropdown to view your account status and enter your micro-deposits.

You may disregard the information regarding the two temporary micro-deposits as they **do not apply to Lumen participants**. There is no action for you to take.

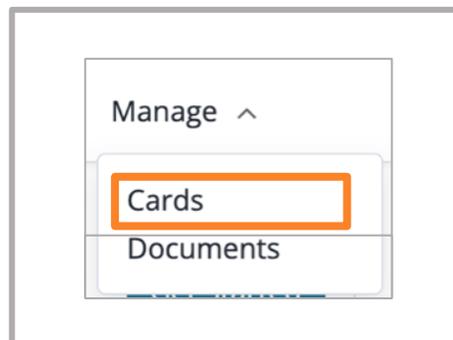
How to update your existing bank account information for direct deposit

Keep your bank account information up-to-date to ensure you get reimbursed for your claims quickly.

1. Log in to the Health and Life website:
lumen.com/healthbenefits.
2. Scroll down to the **piggy bank** icon for **MyChoice Accounts** where you will find your HRA/SHARE.



3. To update your bank account for direct deposit, click **Manage**, which will take you to the **MyChoice Accounts** page. Click **Manage** and click **Bank Accounts** in the dropdown menu.



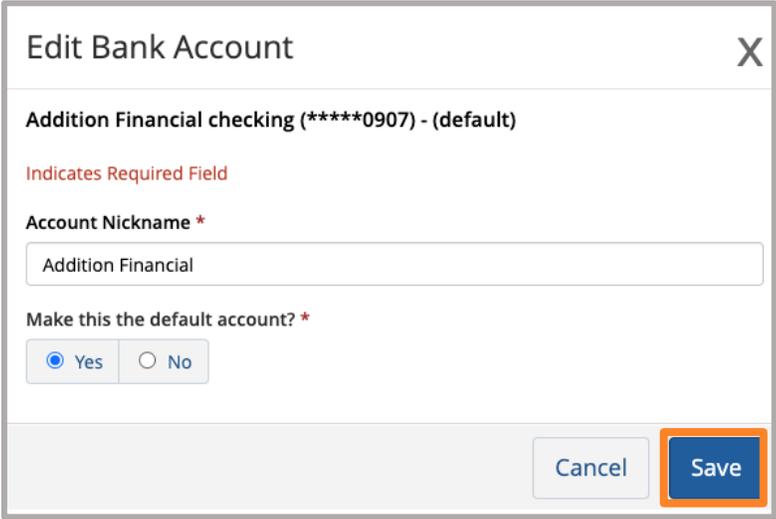
4. You can view your current accounts on the **External Accounts** page. To edit an existing account, click the **blue pencil** below **Actions**.



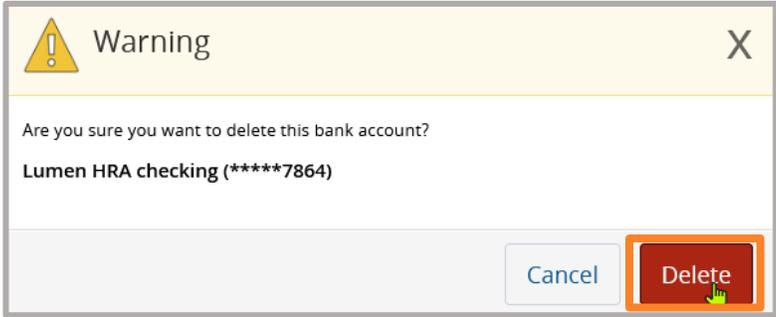
If you wish to delete the account completely, click the **red trash can** below **Actions**.

5. Enter your **Account Nickname** and select if you want this account to be the default. Click **Save**.

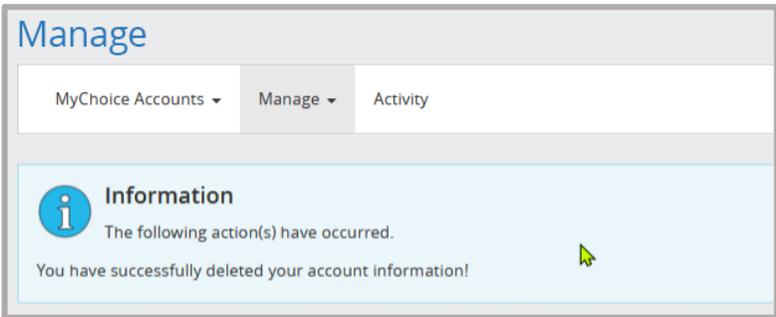
Note: The default account is the account any auto-deposits would be made to.



6. If you delete an account, you will receive a pop-up warning. You must confirm the action to delete an existing account by clicking **Delete**.

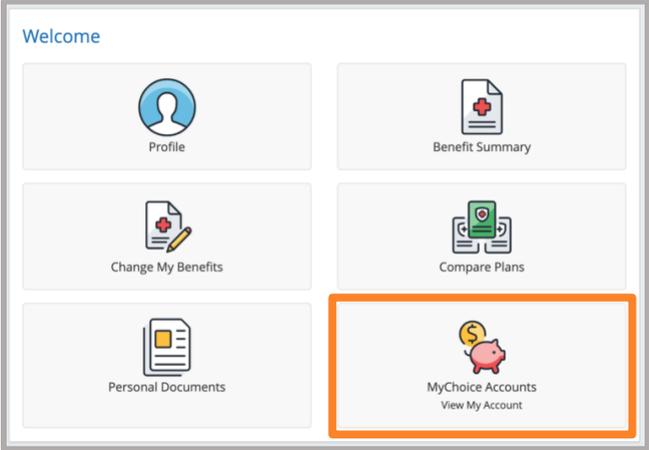


7. You will see an **Information** box confirming your actions and indicating that you have successfully deleted your account information.

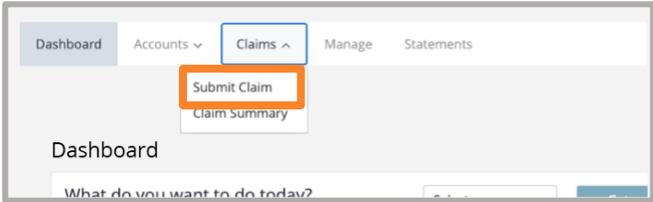


How to submit claims for reimbursement

- 1. Log in to the Health and Life website:
lumen.com/healthbenefits.
- 2. Scroll down to the **piggy bank** icon for **MyChoice Accounts** where you will find your HRA/SHARE.



- 3. Select **Submit Claim** under the **Claims** menu.



4. Below **Claim Type**, select **Myself** below **Who do you want to pay?** to be reimbursed for a premium you've paid out-of-pocket.

If submitting a claim for a purchase, click **Purchase** below, **Are you requesting reimbursement for a service or a purchase?**

If submitting a claim for a service, click **Service**.

- A **purchase** is an eligible item purchased from a retailer or provider, or insurance premium payment for coverage.
- A **service** is a provider visit payment, such as a doctor or dentist visit or a lab fee for a service provided.

5. Select whom the expense was for by choosing your name or any eligible dependent(s) from the dropdown menu.

Claim Type

Who do you want to pay?

Myself
Pay yourself back for an expense you have already paid

Expense Information

Are you requesting reimbursement for a service or a purchase?

Service

Purchase

Merchant

Who is this expense for?

Purchase Date *

01/11/2023

Expense Type *

Select...

6. Enter the date you paid the claim under **Purchase Date**.

7. Select the expense type from the **Expense Type** dropdown menu:

- The Legacy Qwest Post-1990 Occupational Health Reimbursement Account (HRA) and the Legacy Embarq SHARE allow reimbursement for eligible medical premiums and expenses.
- The Legacy CenturyLink and Qwest Post-1990 Management HRA (CS HRA) only allow reimbursement for medical, prescription drug, dental and vision premiums.

Note: Eligible expense lists for each HRA/SHARE can be found in the **Reference Center** in the **HRA** folder on the Health and Life website at lumen.com/healthbenefits.

8. Enter the amount you paid in the **Amount** field below **Reimbursement**.

9. Select **Recurring Reimbursement** below **Reimbursement Type** for future, recurring payments.

Select the **Frequency**—either **Monthly** or **Weekly**, to be made in the same amount at a standard frequency (i.e., a monthly premium payment).

Enter your recurring reimbursement **Starting Date** and **Ending** date.

Select **One-time Reimbursement** below **Reimbursement Type** for a one-time reimbursement of an eligible expense or a premium that has already been paid.

The screenshot shows a form titled "Reimbursement". It contains the following fields and options:

- Amount ***: A text input field with a dollar sign (\$) and a red box around it.
- Reimbursement Type**: Two radio button options: "One Time Reimbursement" and "Recurring Reimbursement". The "Recurring Reimbursement" option is selected and has a red box around it.
- Frequency ***: A dropdown menu with "Monthly" selected and a red box around it.
- Starting Date ***: A date selection field with a calendar icon and a red box around it.
- Ending**: A dropdown menu with "When I Cancel" selected and a red box around it.

Recurring Reimbursement Tips:

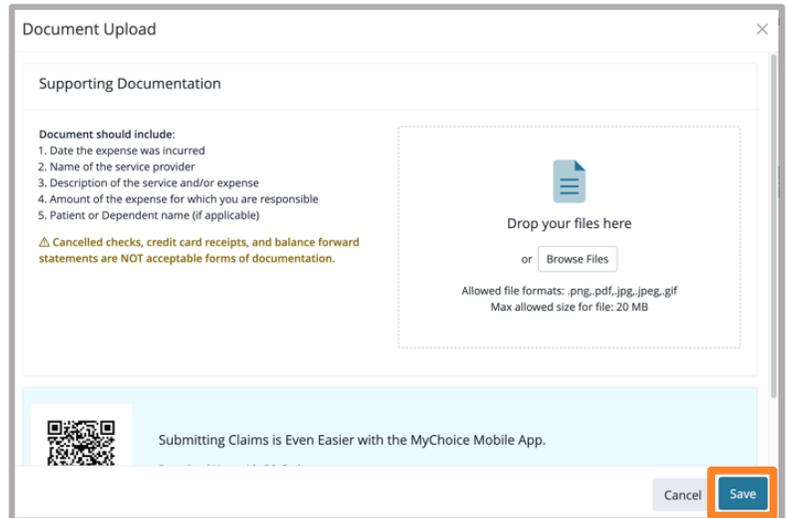
- You must future-date recurring reimbursements since the system will not accept "today's" date. Select **a date of at least the following day from the day you are online**. For example, if today is Nov. 23, select a date of Nov. 24 or later.
- You can select from several end-date options on recurring claims:
 - **Until I cancel:** Payments will continue until there are insufficient funds or you cancel the claim.
 - **On a specific date:** You can specify the date on which MyChoice Accounts will stop payments.
 - **Number of payments:** You can set up the recurring payments for a specific number of payments.
- If you select a monthly recurring reimbursement for the 12th, it will take 2-3 business days to process and show the funds in your account. If you want the reimbursement in your account on the 12th, you should enter the monthly recurring reimbursement date as 2-3 business days before you want to receive the funds.
- If you have a recurring reimbursement for Medicare Part B premiums or healthcare coverage premiums (excluding Lumen Retiree Dental coverage premiums), and your premium amounts are changing you will need to update your recurring claim. Medicare Part B premiums are subject to change each year. To receive reimbursement for the new annual amount, you will need to provide documentation and update your recurring claim. Otherwise, you will continue to receive the same reimbursement amount you received in the prior year.

10. Upload your supporting documentation by clicking the **Browse Files** button in the **Supporting Documentation** section and select the file(s) you want to upload. Make sure the entire document is visible, including all pertinent information, and is legible to ensure no delay in processing your claim request.

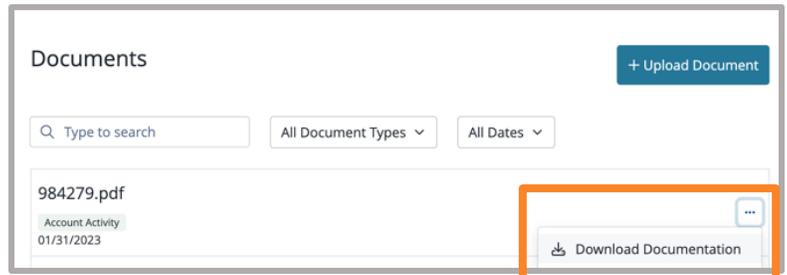
Note: You can attach multiple documents at the same time.

You may also **Download Documentation** from the **Documents** tab by clicking the three dots on the right side of the document you uploaded.

To get to **Documents**, click **Manage**, then **Documents**.



The screenshot shows a 'Document Upload' dialog box. It has a title bar with a close button. The main content area is titled 'Supporting Documentation'. Below the title, there is a list of requirements: 'Document should include: 1. Date the expense was incurred, 2. Name of the service provider, 3. Description of the service and/or expense, 4. Amount of the expense for which you are responsible, 5. Patient or Dependent name (if applicable)'. A warning icon and text state: 'Cancelled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation.' To the right of this text is a large dashed box containing a document icon and the text 'Drop your files here' and 'or Browse Files'. Below this box, it says 'Allowed file formats: .png, .pdf, .jpg, .jpeg, .gif' and 'Max allowed size for file: 20 MB'. At the bottom left of the dialog is a QR code and the text 'Submitting Claims is Even Easier with the MyChoice Mobile App.'. At the bottom right are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by an orange box.



The screenshot shows the 'Documents' tab interface. At the top right is a '+ Upload Document' button. Below this is a search bar with the placeholder 'Type to search' and two dropdown menus: 'All Document Types' and 'All Dates'. A list of documents is shown below, with the first entry being '984279.pdf' with a sub-entry 'Account Activity' and the date '01/31/2023'. To the right of this entry is a three-dot menu icon, which is highlighted by an orange box. Below the three-dot menu is a 'Download Documentation' button with a download icon.

11. Click the checkbox once you have read the **Required Agreement**.

Required Agreement

certify that this expense has not been reimbursed by any other means.
Payments may be fulfilled by a Third Party

Cancel **Review Claim**

12. Click **Review Claim** to make sure you entered the information correctly.

13. Review the claim. Click **Edit Claim** if you need to make edits. Otherwise, click **Submit Claim** to submit your claim request.

Review Claim

Claim Type	Reimbursement
Provider	
Expense Type	Medical Premiums
Expense for	LUZ SPRAKER
Amount	250.00
Payment Type	Recurring
Date	02/01/2023

Documentation

Submit Claim

Edit Claim

14. You will then see a confirmation pop-up box that reads **Recurring Schedule Successfully Submitted**. Your future claims will process based upon this schedule, once approved. Keep an eye on the **Recurring Schedule** tab for updates throughout the process.

15. When you click **Continue**, the **Claim Summary** page shows the status of all claims that have been submitted.

To update a recurring claim if you know the premium is changing: Click the **three-dot menu button** directly to the right of the claim amount.

- To stop the claim, click **Cancel**.
- To edit the claim, click **Edit** to change the amount.

Claim Summary Submit Claim

Scheduled **Recurring** History

Q. Type to search All Claim Types All Payees

Date	Transaction	Status	Amount
01/25/2023	Expense Reimbursement to Medical Premiums - Transaction ID:	Request Received 1. Submitted 2. Processed 3. Paid	\$250.00 ...

Showing 1 of 1

Process for Automatic reimbursement of Dental HRA (Qwest Post-1990 Management retirees only)

1. Pay the full amount each month by direct bill or pension deduction by the last day of the month in which the premium is due (e.g., Jan. must be paid by Jan. 31, etc.).

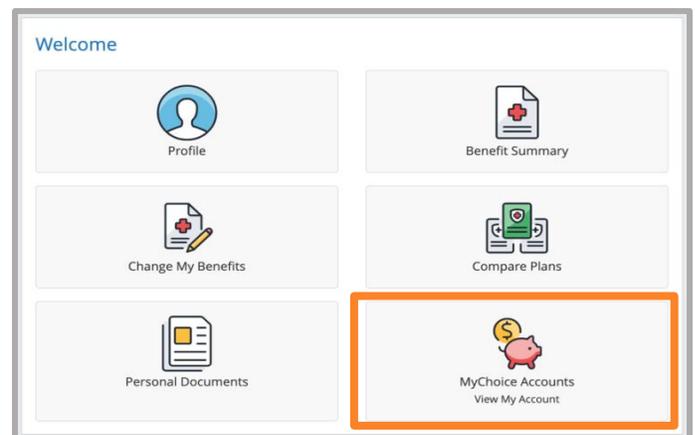
When your statement is available, you will receive an email notifying you to log in and view your statement.

- If your pension is through **State Street**, you will receive **either** an email to view your account statement or a pension deduction notice for the full amount of your Lumen Retiree Dental premiums each month.
- If your pension is through **Athene**, you will need to go to athene.com/myathene-login to view your deductions.

2. When your account statement is available online or you receive your pension deduction notice, you will also receive a check. Or, if you have set up your bank account information with Businessolver's **MyChoice Accounts**, you will receive a direct deposit for either \$20 (for retiree-only coverage) or \$40 (for retiree and spouse/domestic partner coverage).

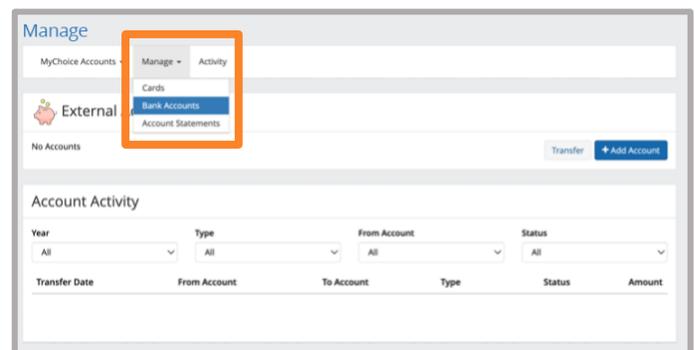
3. You may file a reimbursement claim or change the reimbursement amount for that portion of your dental premium that is not currently paid by your Dental HRA.

Log in to lumen.com/healthbenefits and click on the **piggy bank** icon on the **Home** page to request a one-time or recurring reimbursement.



4. If you would like to receive your payment sooner, you may add your bank account for direct deposit. Simply click on the **piggy bank** icon on the **Home** page and choose **Bank Accounts** in the **Manage** dropdown menu.

Refer to this guide for step-by-step instructions on how to add a bank account.



How to print an HRA/SHARE claim reimbursement form

You can find the Claim Reimbursement form and the HRA/SHARE Retiree Summary Plan Description (SPD) at lumen.com/healthbenefits. They are in the HRA folder in the **Reference Center**. We encourage you to contribute to Lumen’s “Going Green” initiative by submitting claims online. However, should you need paper claim forms mailed to you, call the Lumen Health and Life Service Center at 833-925-0487. The forms will be mailed via US mail.

New: Effective Jan. 1, 2025, a new Claim Reimbursement form will be available. If you have a recurring reimbursement, the updated form now allows you to enter an end date. This means you can specify when you would like the reimbursement to stop. Alternatively, if you choose not to enter an end date, the recurring reimbursement will conveniently continue into the next Plan year without any interruption. This update is designed to offer you more flexibility and control over your reimbursement preferences.

How to submit HRA/SHARE claims via email or fax

The fastest way to submit an HRA/SHARE claim is by using the Health and Life website via MyChoice Accounts. This helps support Lumen’s “Going Green” initiative, gives you immediate access to your HRA/SHARE, and decreases the time you wait for reimbursement. If you are unable to submit claims online, you can submit them via email, fax, or U.S. mail.

- **Email:** lumenclaims@mychoiceaccounts.com
(Please do not email any questions to this email address as they will not be answered)
- **Fax:** 855-883-8542

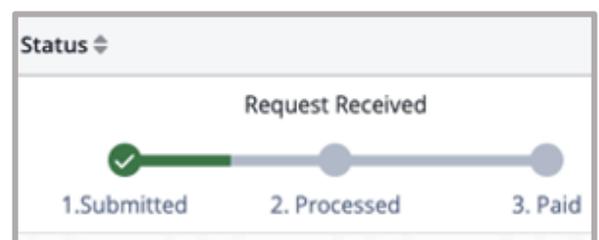
Note: Emailed or faxed claims must be accompanied by a completed claim form to be processed. If the form is not completed, it may delay processing and could result in a denied claim.

How to enter bank information and request HRA/SHARE reimbursement if online access is not available

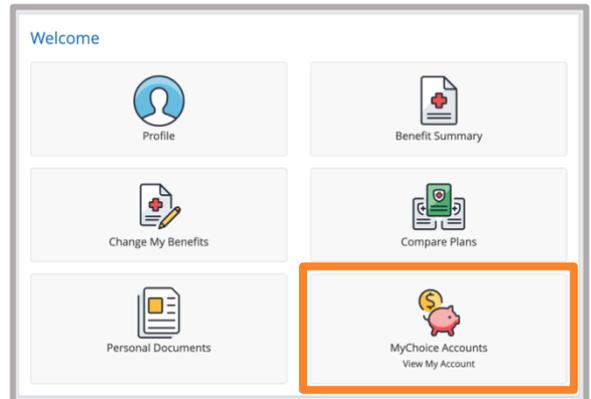
Call the Lumen Health and Life Service Center at 833-925-0487. Advocates are available Mon-Fri, 7 a.m. to 7 p.m. (CST).

Deleting or canceling an HRA/SHARE claim

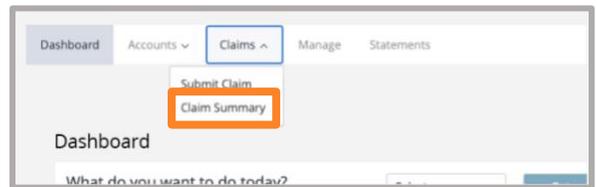
If you have submitted a claim in error, such as a duplicate claim, or you would like to stop a recurring claim, you may cancel/delete the claim. You cannot cancel a one-time reimbursement for a claim that shows as paid. If the claim is still in the **Submitted** or **Processed** phase, you may cancel the claim. You can easily find the status of the claim on the **Claim Summary** page.



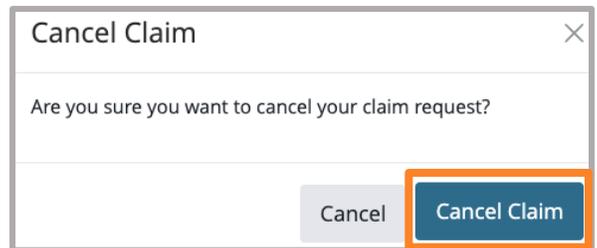
1. Log in to the Health and Life website:
lumen.com/healthbenefits.
2. Scroll down to the **piggy bank** icon for **MyChoice Accounts** where you will find your HRA/SHARE.



3. Select **Claim Summary** under the **Claims** tab.



4. Click the **three-dot menu button** directly to the right of the claim amount. To stop the claim, click **Cancel Claim**.
5. Confirm by clicking **Cancel Claim** in the pop-up box. This canceled claim will still show on your **History** tab, so you will be able to see it as canceled, but it will not be processed/paid.



If you are not able to cancel a recurring claim or one-time reimbursement on the Health and Life website, you can contact the Lumen Health and Life Service Center at 833-925-0487. Advocates are available Mon-Fri, 7 a.m. to 7 p.m. (CST).



Editing an HRA/SHARE claim

There are a few reasons you might want to edit a claim:

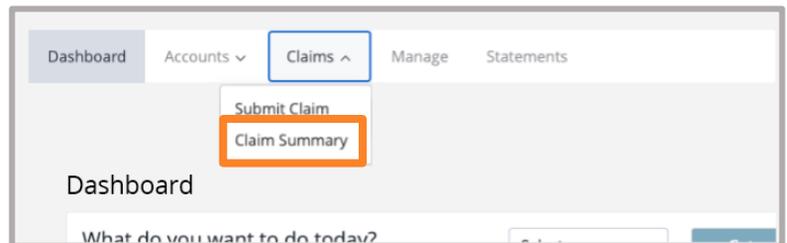
- You made an entry mistake.
- You need to update the claim amount because your premium amount is changing.
- You need to make an edit to another item on the claim form.

Note: You can edit anything prior to the **Start Date** that you entered on the claim. If you want to edit a claim after the **Start Date** entered on the claim, you can only edit the **End Date, Amount,** and **Additional Documentation.** Your claim will need to be reapproved if changes are made.

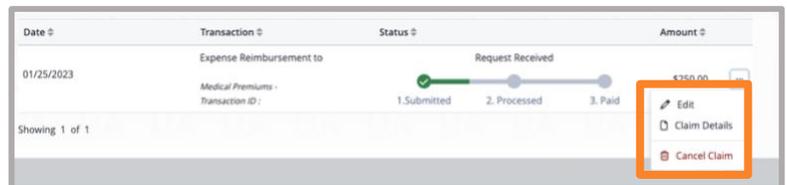
- You would like to update the **End Date** of a recurring claim to one of the following: When I Cancel, **On a Specific Date,** or for a specific **Number of Payments.**

Recurring claims can only be updated on a go forward basis. If you need to submit for prior months for reimbursement, you will need to submit a one-time reimbursement. To edit an existing claim:

1. Log in to the Health and Life website: lumen.com/healthbenefits.
2. Scroll down to the **piggy bank** icon for **MyChoice Accounts** where you will find your HRA/SHARE.
3. Select **Claim Summary** under the **Claims** tab.



4. Click the **three-dot menu button** directly to the right of the claim amount and click **Edit**.



Edit will allow you to update the claim details. **Important:** If you are updating a reimbursement amount, you must provide documentation that shows the new amount. Examples of documentation include a letter from your carrier announcing the change or a copy of a current claim.

5. Click the checkbox once you have read the **Required Agreement** and click **Save**.



Paying for Lumen benefits

Retirees can pay for their Lumen benefits, (e.g., dental, non-Medicare and Medicare medical, etc.) by:

- A Lumen pension check (only if set up prior to 7/1/2022). If you wish to stop your pension deduction, contact the Lumen Health and Life Service Center. If you elect to stop the deduction, you will not be able to go back at a later date to have benefit deductions taken from your pension check.
- Auto payment.
- One-time payment.
- Direct bill.

In the event you need to mail a payment, send your payment to the below address:

Businessolver
P.O. BOX 850512
Minneapolis, MN 55485-0512

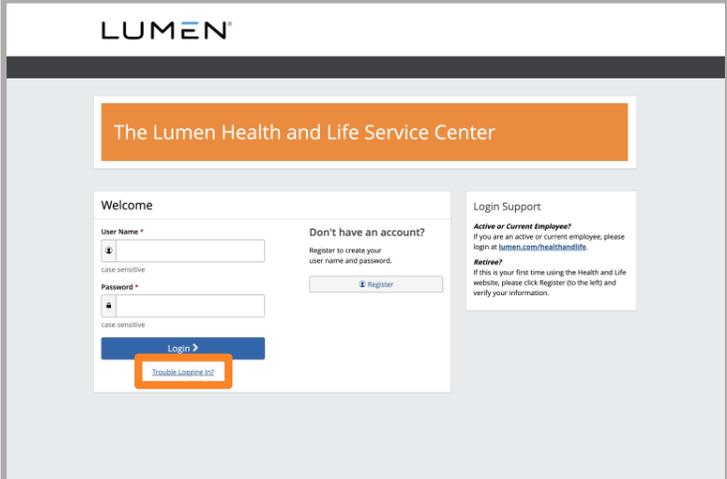
Reminder: Account Statements are no longer mailed, and it is the retiree's responsibility to ensure the payment is sent timely. You **must** include your account number and Lumen on the **Memo line** of the check. If you have not submitted your payment by the 15th of the month, you will be mailed a payment reminder.

Direct bill payment

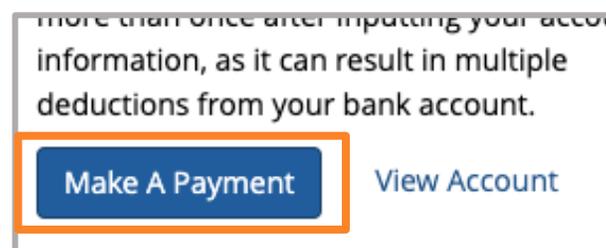
We encourage you to set up ongoing automatic payments for your direct bill account (e.g. dental). If you choose to make one-time payments, you will incur a \$2.00 service fee for each payment. We are unable to make exceptions; the fee will process automatically. If you choose to set up auto-pay, you must pay your outstanding balance in full before the autopay will process. This initial one-time payment will process with the \$2.00 service fee. **Note:** The service fee is in addition to the one-time payment amount. If your payment is for \$10, the total deduction from your account would be \$12.

How to set up auto-pay

1. Log in to the Health and Life website:
lumen.com/healthbenefits.
2. On the right side of the **Home** page, you will see a **Payment Scheduled** section that provides details about your current amount due.
3. Scroll down and click **Make a Payment**.



The screenshot shows the LUMEN Health and Life Service Center login page. The page features a header with the LUMEN logo and the title "The Lumen Health and Life Service Center". Below the header, there is a "Welcome" section with a "User Name" field (marked as case sensitive) and a "Password" field (marked as case sensitive). A "Login" button is present, along with a "Trouble Logging In?" link. To the right, there is a "Don't have an account?" section with a "Register" button. Further right, there is a "Login Support" section with links for "Active or Current Employee?" and "Retiree?".



- A pop-up window will appear. Click **Add a payment method** to expand the details so that you can enter your account information.
- Select your **Account Type** and enter your **Routing Number** and **Account Number**.

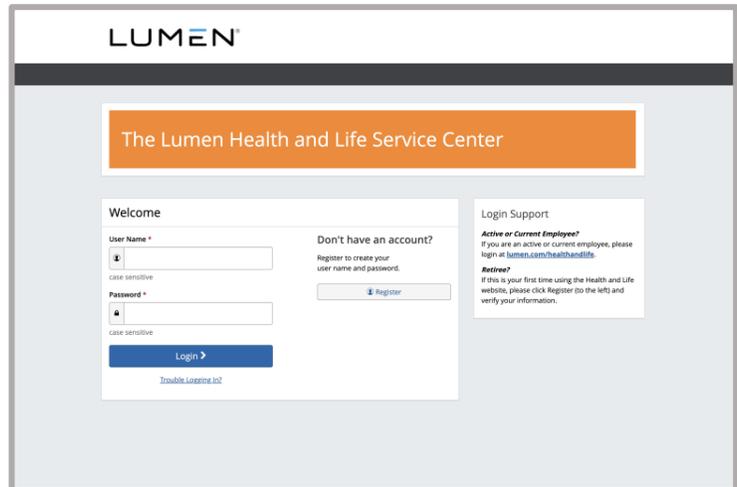
- Below your account information, confirm your **Billing and Email Address**, as well as **Phone Number**.

- Below **Primary?**, click **Yes** to set this account up as your primary payment method.
- Below **Auto-Pay?**, click **Yes** to set up auto-pay. If you want to turn off the auto-pay at any point, you would follow the previous steps, then select **No** at this step. **Note**, funds will be deducted automatically on the 5th of each month.

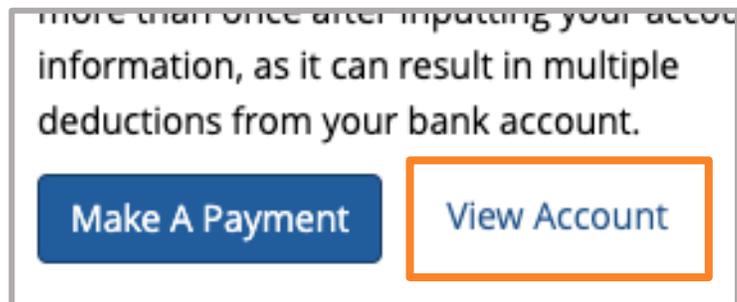
- Click **Pay**. This will return you to the **Billing Information** page where you can view your **Account Summary**, which will include due dates.

How to change or update your auto-pay bank account information

1. Log in to the Health and Life website: lumen.com/healthbenefits.
2. On the right side of the **Home** page, you will see a **Payment Scheduled** section that provides details about your current amount due.



3. Scroll down and click **View Account**. This will bring you to the **Billing Information** page where you can view your **Account Summary**.



4. Below **Available Payment Methods**, click on the **blue pencil icon** below **Actions** next to the payment type you want to change or update.

Available Payment Methods					Actions
Type	Number	Expire	Auto-Pay	Primary	
Checking	xxxxxxxxxx07		No	No	 
MCA - Member Funding			Yes	Yes	 

5. A pop-up window will appear. Select your **Account Type**, enter your **Routing Number** and **Account Number**.

6. Below your account information, confirm your **Billing and Email Address** as well as your **Phone Number**.

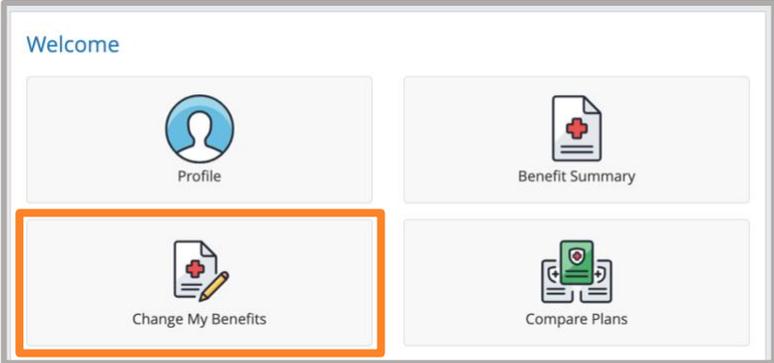
7. Below **Primary?**, click **Yes** to set this account up as your primary payment method.

8. Below **Auto-Pay?**, click **Yes** to set up auto-pay. **Note:** Funds will be deducted automatically on the 5th of each month.

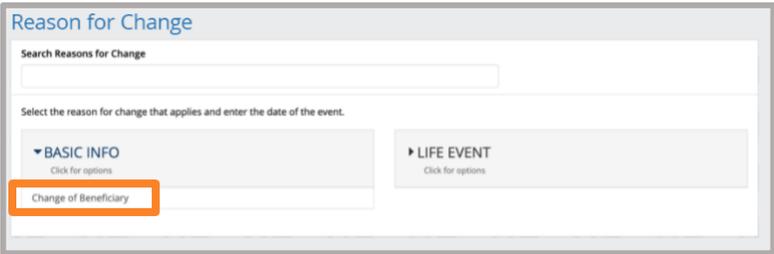
9. Click **Add Payment Method** button. This will return you to the **Billing Information** page where you will be able to see the updated account under **Available Payment Methods**.

How to update a beneficiary

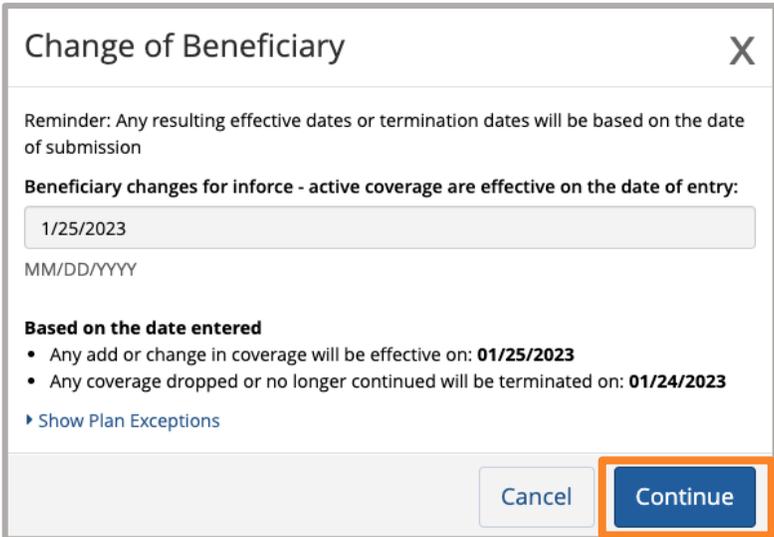
- 1. Log in to the Health and Life website: lumen.com/healthbenefits.
- 2. On the **Home** page, click on **Change My Benefits** (pencil/paper icon).



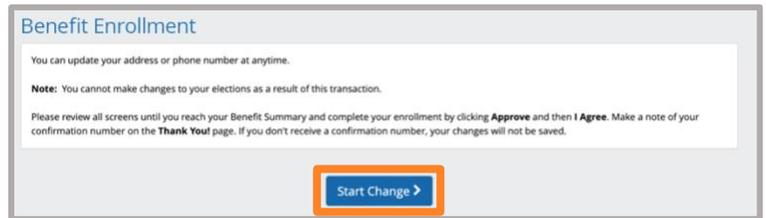
- 3. Click on Basic Info and Change of Beneficiary on the Reason for Change page.



- 4. On the **Change of Beneficiary** page, enter **today's date** (the day you are online) in the **Beneficiary changes for inforce** field and click **Continue**.



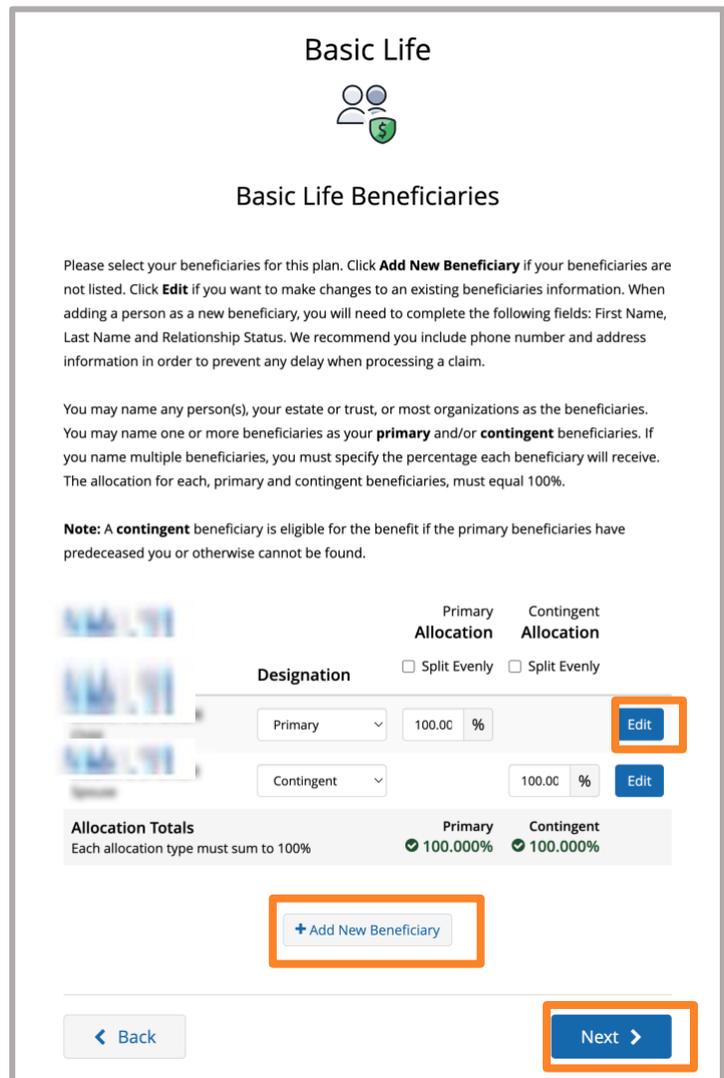
5. On the Benefit Enrollment page, click Start Change.



6. On the **Beneficiary Information** page, click **Edit** to change an existing beneficiary record or click on **Add New Beneficiary** to add a primary and/or contingent beneficiary.

Note: We encourage you list not only a primary beneficiary but also a **contingent beneficiary**, although not required. If your primary beneficiary is predeceased or not able to be found, the death benefit will be paid to your contingent beneficiary. If there are no beneficiaries on file, the Claims Administrator will pay the claim based on **Facility of Payment**. You can find more information about Facility of Payment in the **Life Insurance Summary Plan Description (SPD)** available in the **Reference Center** on this website.

Important: When adding, reviewing or updating beneficiary information, make sure you enter beneficiary information in all the fields, not just the ones indicating they are required. This will ensure the Claims Administrator will pay the death benefit accurately and timely as well as pay as you have requested. If individual has a recurring claim but the account shows as \$0, the system is calculating through the end of the year to pay the monthly payment.



7. Once you have completed your updates, click **Next**.

8. On the **Review Your Elections** page, review the information and click **Approve**.

Review Your Elections


 You're almost done!
 You must click the **Approve** button to complete.
 You must click the **Approve** button before you will be enrolled in any plans.

▶ About You
▶ Dependents - 1

Your Elections

My Health

Plan	Coverage	Your Cost Monthly
Medical Surest PPO Your employer will be paying \$0.00 for this benefit. <small>View Details</small>	MICHAEL	\$1,052.00 Edit
Dental Suspend - Initial <small>View Details</small>	MICHAEL	\$0.00 Edit
Total Cost		\$1,052.00 Monthly

*Total Cost represents the total approved cost of benefits.

(Active FT Employees) Other Total represents benefits from the Other category above which includes the cost of your Commuter Spending Account that will be deducted from your paycheck on a semi-monthly basis (first two pay periods of the month).

Please Read: Imputed income will calculate and reflect on your paycheck if you enroll a Domestic Partner and/or a Domestic Partner's children in one or more of your healthcare plans, if you elect an Employee Basic Life Insurance amount over \$50,000, and/or if you elect the STD Post-Tax option.

The benefit amounts are based on costs and calculations provided by Lumen and stored in the Benefitsolver system at the time of enrollment. If you have questions, contact the Lumen Health and Life Service Center, 833-925-0487, Mon-Fri, 7 a.m.-7 p.m. (CST).

Every effort has been made to report information accurately, but the possibility of error exists. In case of any conflict between your benefits election confirmation and an official plan document, the plan document will be the final authority. Please note, some insurance coverage elections only become effective upon approval of your Evidence of Insurability (EOI) by the carrier.

[← Back](#)
[✓ Approve](#)

9. After reviewing the **Confirmation** page, click **I Agree**.

Confirmation

By selecting **"I Agree"** you have confirmed your benefit elections for the Plan year (January 1 through December 31).

By selecting **"I Disagree"** your enrollment elections will not be submitted and therefore, not processed.

By completing this enrollment, you certify that:

By participating in the Company-sponsored Plans (including but not limited to the Lumen Health Care Plan, Lumen Surest Health Plan, Lumen Retiree and Inactive Health Plan, Lumen Disability Plan, Lumen

[✗ I Disagree](#)

Total Employee Cost: \$0.00
Monthly

[✓ I Agree](#)

10. Make note of your **Confirmation Number** on the **Thank You!** page. If you do not see a Confirmation Number, your transaction was not saved.

Thank You!

 Transaction Complete
[Benefit Summary PDF](#)

Your enrollment elections have been submitted. Remember to print and keep a copy of your enrollment elections for your records by clicking the Benefit Summary PDF link in the upper right corner of this message.

You can log in at any time to print your current Benefit Summary. Select Home to return to the home page or log out to end this session.

Thank You.
Amazing People. Amazing Benefits. Find Your Fit.

Confirmation Number

170-91-17-4119