



# Your Guide to Additional Benefit Options

Your Benefit Options | Enrollment Deadlines | How to Sign Up



# Your Voluntary Lifestyle Benefits

As an employee of Lumen, you have access to a comprehensive Voluntary Lifestyle Benefits program.



## Enroll as a New Hire/during Annual Enrollment/if you've experienced a Qualified Life Event

Accident Insurance	4
Airvet, Telehealth for Pets	5
Critical Illness Insurance	6
Hospital Indemnity Insurance	7
Legal Services	8
Universal Life Insurance	9

## Enroll Any Time

Disaster Insurance	10
Identity & Fraud Protection	11
Pet Insurance	12
Home and Auto Insurance Program	13
Employee Purchasing Program	14
Employee Perks/Discounts	14

## How To Enroll

15



**You must be a Full-time employee to enroll in Voluntary Lifestyle Benefits. Information on these programs can be found on InsideLumen.**

Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance are the only Voluntary Lifestyle Benefits that are company-sponsored and are covered under the federal law known as "ERISA." All other Voluntary Lifestyle Benefit programs are not Company-Sponsored.

To review plan/program exclusions and limitations, refer to the Reference Center on the Health and Life website.

**Important Note:** The Voluntary Lifestyle Benefits are not Company-sponsored plans or benefits and are not plans covered by the Employee Retirement Income Security Act (ERISA). The Company allows these vendors to make these benefits available to employees as a mere convenience. Please note that the Company is not sponsoring or otherwise endorsing the benefits and is not responsible for any of the program products, services or practices. Your rights and remedies under the program are addressed solely and exclusively with the benefits vendor and not with the Company. These are voluntary benefits and you enroll at your own expense. Only you can decide whether the benefits provided by the program are appropriate for you and your family. The Company is not able to provide you with advice regarding the program. Access to the Voluntary Lifestyle Benefits Program is provided through the Health and Life website at [lumen.com/healthandlife](https://lumen.com/healthandlife). Lumen does not benefit from your participation in these plans and no commissions or incentives are 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 pay for out-of-pocket expenses that your employer-paid benefits may not cover. Plus, with all your options, you will have access to:

- The convenience of payroll deduction as a payment method
- **[lumen.com/healthandlife](https://lumen.com/healthandlife)** where you can view your current benefit elections, make changes, get quotes, enroll, and more
- The security of portable coverage options (where permitted by law)
- Additional special saving opportunities
- And much more!

### It's easy to learn more or enroll in Voluntary Lifestyle Benefits!

Access all of your Voluntary Lifestyle Benefits options on InsideLumen or at **[lumen.com/healthandlife](https://lumen.com/healthandlife)**.



#### Download the MyChoice® Benefits App

Go to **[lumen.com/healthandlife](https://lumen.com/healthandlife)** and click "Access the App" to download the app on your device. The MyChoice benefits app makes it easy for you to enroll in and manage your benefits, ask questions, and more.



#### Questions? Meet Sofia<sup>SM</sup>, your virtual benefits assistant

- Available 24/7 at **[lumen.com/healthandlife](https://lumen.com/healthandlife)** and on the MyChoice benefits app
- Assistance with navigating your benefits, plan details, and more

#### **Reminder:**

Be sure to use your personal email address to receive benefit communications. You are strongly encouraged NOT to list your company email address as your primary email address as it does not guarantee privacy and does not comply with company policy.

# Accident Insurance

Offered through MetLife



## Help protect yourself, your family, and your budget from the financial impact of unexpected injuries.

Accidents can happen when you least expect them. Even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services. You may want to consider Accident Insurance if:

- You and your family have an active lifestyle
- Your children play sports
- Your medical plan has high deductibles or co-pays

Accident Insurance may supplement both health and disability insurance. A benefit payment can be used to pay for expenses that your health insurance doesn't cover – or it can provide additional financial support if a covered event causes you to lose income due to being out of work.

### What's covered:

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures
- Dislocations
- Second- and third-degree burns
- Eye injuries
- Cuts or lacerations
- Broken teeth
- Concussions
- Skin grafts

### Who's covered:

You and your family members are guaranteed<sup>1</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

### Coverage choices:

Coverage is available in a High or Low plan. The High plan covers costs at a higher reimbursement per service and event. For example, the Low plan will pay you \$75 for an Urgent Care visit and \$50 for up to two follow up visits per accident, whereas the High plan will pay you \$150 for an Urgent Care visit and \$100 for up to two follow up visits per accident.<sup>2</sup>

### Health Screening Benefits<sup>3</sup>

MetLife will provide an annual benefit when enrolled in Accident Insurance of \$50 per calendar year, per person covered for taking one of over 40 eligible screening/prevention measures, including:

- Blood test to determine total cholesterol and/or triglycerides
- Colonoscopy
- Mammogram
- Dental Exam
- Routine Health Check-Up Exam

**Pro tip:** If you also enroll in MetLife's Critical Illness Insurance, you can double your benefit and apply the same screening to both plans!

This product needs to be elected during your **New Hire period**, **Annual Enrollment** or if you've experienced a **Qualified Life Event**.

### How this benefit works:

If you've been involved in an accident, submitting a claim doesn't have to be difficult. Here's what you need to do:



#### STEP 1

Call 866-832-5756, visit **mybenefits.metlife.com**, or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



#### STEP 2

Answer a few simple questions and upload your medical documentation to support your claim. Claims are typically processed within 10 business days.



#### STEP 3

Once your claim is approved, you'll receive a check made out to you to use however you'd like.

### How to enroll:

See page 15 >

### FOR MORE INFORMATION

Refer to the Accident Insurance page on InsideLumen or **lumen.com/healthandlife** for more plan information.

<sup>1</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

<sup>2</sup> Plan limitations may apply, please refer to the Voluntary Lifestyle Benefits page on the Intranet or the Accident Insurance page at **lumen.com/healthandlife** for detailed plan information.

<sup>3</sup> The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.



## Telehealth for your pets is a benefit that you can wag your tail about.

For less than \$23/month, get 24/7 unlimited access to over 2,000 licensed pet care experts. Airvet is here for you for everything from urgent health concerns to routine pet care. Save time and money while avoiding stressful visits to the vet. Get connected with an expert in less than two minutes.

Join Airvet today and see why over 7,500+ pet parents have given us 5-star reviews.

### When to Use Airvet

Airvet can be used for pet care concerns big and small. Some of the most common reasons pet parents use Airvet include:

- Allergies
- Bad breath
- Behavioral issues
- Diet & weight loss
- Diarrhea & vomiting
- Itching & scratching
- Lumps & bumps
- Second opinions
- Separation anxiety
- Skin issues

### How this benefit works:



#### STEP 1

Download the Airvet app for your Apple or Android device at [join.airvet.com/app](https://join.airvet.com/app) or through the Apple Store/Google Play.



#### STEP 2

Select your employer (Lumen) and then enter your employee ID.



#### STEP 3

Add your pets to your profile.

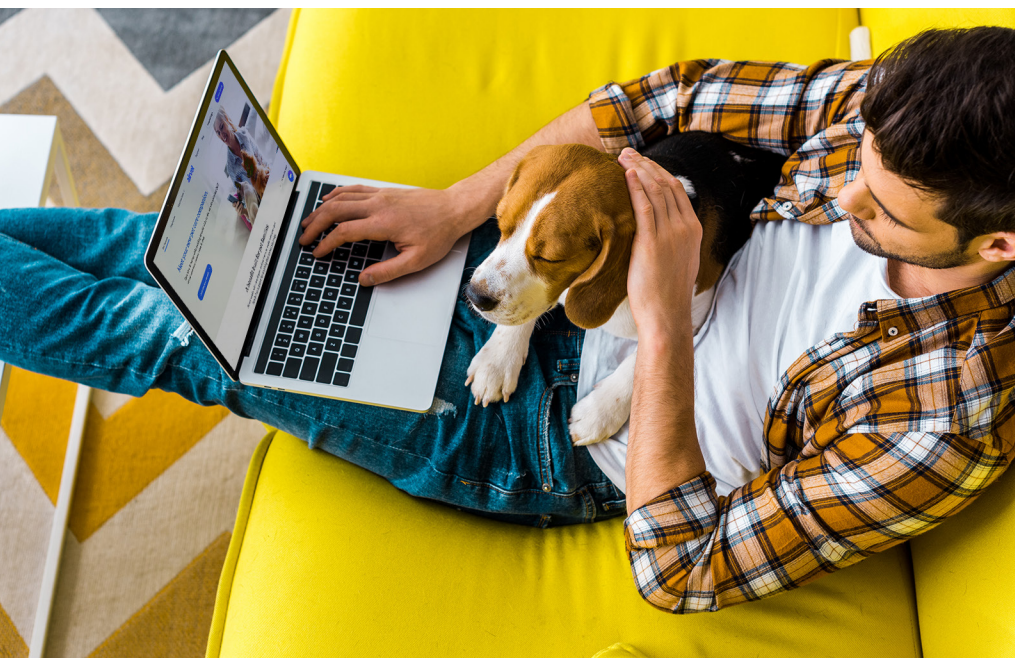


#### STEP 4

Set up your first visit!

### How to enroll:

See page 15 >



### FOR MORE INFORMATION

Refer to the Airvet page on InsideLumen or [lumen.com/healthandlife](https://lumen.com/healthandlife) for detailed plan information.



# Critical Illness Insurance

Offered through MetLife



## Help protect yourself, your family, and your budget from the financial impact of a critical illness.

Medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation, and grocery delivery, may be left up to you. Critical Illness Insurance can provide you with a benefit that can help you pay for unexpected costs, such as those that your existing medical insurance may not cover.

### What's covered:

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- Coronary artery bypass graft
- Kidney failure
- 7 childhood diseases
- Coma and paralysis
- 11 infectious diseases (including Covid-19)
- 10 progressive diseases

### Who's covered:

You and your family members are guaranteed<sup>1</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer other than to verify your tobacco use.

### Coverage choices:

- Employee coverage may be purchased in lump-sum benefit amounts of \$10,000, \$20,000 or \$30,000
- Spouse/Domestic Partner coverage is equal to 100% of the chosen employee benefit amount. (\$10,000, \$20,000 or \$30,000)
- Child/ren coverage is equal to 50% of the chosen employee benefit amount. (\$5,000, \$10,000 or \$15,000)

### Health Screening Benefits<sup>2</sup>

MetLife will provide an annual benefit when enrolled in Critical Illness Insurance of \$50 per calendar year, per person covered for taking one of over 40 eligible screening/prevention measures, including:

- Blood test to determine total cholesterol and/or triglycerides
- Colonoscopy
- Mammogram
- Dental Exam
- Routine Health Check-Up Exam

**Pro tip:** If you also enroll in MetLife's Accident Insurance, you can double your benefit and apply the same screening to both plans!

This product needs to be elected during your **New Hire period**, **Annual Enrollment** or if you've experienced a **Qualified Life Event**.

### How this benefit works:

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to do:



#### STEP 1

Call 866-832-5756, visit **mybenefits.metlife.com**, or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



#### STEP 2

Answer a few simple questions and upload your medical documentation to support your claim. Claims are typically processed within 10 business days.



#### STEP 3

Once your claim is approved, you'll receive a check made out to you to use however you'd like.

### How to enroll:

See page 15 >

### FOR MORE INFORMATION

Refer to the Critical Illness Insurance page on InsideLumen or **lumen.com/healthandlife** for more plan information.

<sup>1</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

<sup>2</sup> The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.

# Hospital Indemnity Insurance

Offered through MetLife



## Help protect yourself, your family, and your budget from the financial impact of a hospital stay.

Hospital stays can be pricey and are often unexpected. Since most healthcare plans don't cover all expenses, taking steps to help protect yourself can make a big difference. Hospital stay services can add up and result in out-of-pocket costs beyond what your medical plan may cover—in addition to deductibles, copays, and expenses that come with out-of-network care.

This benefit may supplement both health insurance and disability insurance if an incident causes you to have expenses that your health insurance doesn't cover—including pre-existing conditions—or causes you to lose income due to being out of work.

### What's covered:

This plan provides benefits for hospitalization due to accidents and sicknesses, including:

- Admission to a hospital
- Hospital stays
- Admission to an intensive care unit
- Intensive care unit stays
- Inpatient rehab unit stays
- Confinement Benefit for Newborn Nursery Care

Typically, a flat amount is paid for the day that you are admitted to a hospital and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.

### Who's covered:

You and your family members are guaranteed<sup>1</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

### Coverage choices:

Coverage is available in a High or Low plan. The High plan covers costs at a higher reimbursement per hospital stay. For example, a hospital stay on the Low plan will pay you \$1,000 for admission and \$100 per day, where the High plan will pay you \$2,000 admission and \$200 per day.<sup>2</sup>

This product needs to be elected during your **New Hire period**, **Annual Enrollment** or if you've experienced a **Qualified Life Event**.

### How this benefit works:

If you've been admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to do:



#### STEP 1

Call 866-832-5756, visit **mybenefits.metlife.com**, or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



#### STEP 2

Answer a few simple questions and upload your medical documentation to support your claim. Claims are typically processed within 10 business days.



#### STEP 3

Once your claim is approved, you'll receive a check made out to you to use however you'd like.

### How to enroll:

See page 15 >

### FOR MORE INFORMATION

Refer to the Hospital Indemnity Insurance page on InsideLumen or **[lumen.com/healthandlife](https://lumen.com/healthandlife)** for more plan information.

<sup>1</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

<sup>2</sup> Plan limitations may apply, please refer to the Voluntary Lifestyle Benefits page on the Intranet or the Hospital Indemnity Insurance page at **[lumen.com/healthandlife](https://lumen.com/healthandlife)** for detailed plan information.

# Legal Services

Offered through MetLife



## Legal experts on your side, whenever you need them.

Like health insurance, legal assistance is there to help you when the unexpected happens. This can include helping you with matters such as divorce, identity theft, traffic citations, and more. Other times, legal assistance can help you avoid issues ahead of time, such as credit monitoring or preparing a will or trust.

With network attorneys available in person, by phone or by email and online tools to do-it-yourself — MetLife makes it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

With MetLife Legal Plans, you will have access to full attorney representation of legal matters including:

- Identity theft defense
- Preparation of wills, living wills, and trusts
- Divorce
- Traffic ticket defense
- Buying, selling, and refinancing your home
- Consumer protection
- Family First, a provider of customized caregiving solutions
- TurboTax services

### Who's covered:

This plan provides legal assistance coverage for you, your spouse/ domestic partner, and dependents for some of the most frequently needed personal legal matters with no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered matter.

### Coverage choices:

For a monthly premium of \$18.00 conveniently paid through payroll deduction (\$8.31 bi-weekly), you have unlimited access to our attorneys for all legal matters covered under the plan.

### Estate Planning

MetLife's website provides you with the ability to create wills, living wills and power of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family, and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.<sup>2</sup>

This product needs to be elected during your **New Hire period, Annual Enrollment** or if you've experienced a **Qualified Life Event**.

### How this benefit works:

#### STEP 1

Find an attorney by going to **members.legalplans.com** or call 800-821-6400 to speak with an experienced service team member that can match you with the right attorney and give you a case number.

#### STEP 2

Call the attorney you select, provide your case number, and schedule a time to talk or meet.

### How to enroll:

See page 15 >

### FOR MORE INFORMATION

Refer to the Legal Services page on InsideLumen or **[lumen.com/healthandlife](https://lumen.com/healthandlife)** for more plan information.

<sup>1</sup> You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.

<sup>2</sup> Digital notary and signing is not available in all states.



# Universal Life Insurance

Offered through TransAmerica



## Help protect the people that depend on you.

Life is unpredictable. TransElite® is universal life insurance that helps provide financial protection at a competitive cost, going beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better. If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months, so you maintain your policy.

Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy, or want to build cash value for your heirs, TransAmerica's Universal Life Insurance policy works for just the right segment of the population: you.

### Highlights:

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction

### Who's covered:

You have the option to cover your spouse/domestic partner and dependent child/ren.

### Coverage choices:

- Employee: Up to \$150,000
- Spouse/Domestic Partner: \$25,000
- Child/ren Term Life Rider (The Child/ren coverage is Term Life Insurance): \$20,000

This product needs to be elected during your **New Hire period, Annual Enrollment** or if you've experienced a **Qualified Life Event**.

### How this benefit works:

#### STEP 1

Select your coverage during enrollment (including spouse/domestic partner and child/ren coverage). There are no health questions to answer other than to verify your tobacco use.

#### STEP 2

Log in at [transamerica.com/login](https://transamerica.com/login). If you're not registered yet, click "Create an Account" and register using your contract (certificate or policy) number and personal information.

#### STEP 3

If you need to submit a claim, log in at [transamerica.com/login](https://transamerica.com/login) and click on the policy you're using to file a claim.

### How to enroll:

See page 15 >



# Disaster Insurance

Offered through Recoop



## Protect your home and finances from a natural disaster.

Recoop is the first and only multi-peril disaster insurance product that pays a lump-sum cash benefit (up to \$25,000) after a natural disaster—hurricane (with storm surge), wildfire, tornado, earthquake, gas explosion, winter storm, or dust storm. Recoop does not cover landslides, tsunamis, fresh-water flooding, or hail regardless of cause.

Most homeowners insurance policies leave gaps in coverage. Recoop picks up where insurance stops, so you can bounce back faster after a disaster.

Unlike homeowners or renters insurance, which might take 30+ days to pay full benefits, Recoop is lightning-fast recovery cash that arrives in your account within a few days.

Winter storms and hazardous winter weather are covered when at least 5 inches or more of snow or sleet accumulate within a 12-hour period, or 7 inches or more of snow or sleet accumulate within a 24-hour period.

### Eligibility:

- You must carry an existing homeowners or renters insurance policy and your home cannot be a mobile or manufactured home.
- Your home or apartment must be in a state or federally declared disaster area and have sustained damages of \$1,000 or more.
- The address listed cannot be a PO Box.

### Coverage choices:

- \$5,000 to \$25,000 (in increments of \$5,000)
- Premiums are determined by property zip codes and risk zones.

### How this benefit works:

#### STEP 1

Enroll and set up an account using the login details provided. Upload current photos of your home and choose how you'd like your recovery cash deposited.

#### STEP 2

Following a disaster, submit a claim online at [lumen.com/recoop](https://lumen.com/recoop) or by calling 877-2RECOOP.

#### STEP 3

Take damage photos and upload to fulfill your claim.

#### STEP 4

Upon approval of your claim, your Recoop cash will be deposited in your account.

### How to enroll:

See page 15 >



#### FOR MORE INFORMATION

Refer to the Disaster Insurance page on InsideLumen or [lumen.com/healthandlife](https://lumen.com/healthandlife) for more plan information.

# Identity & Fraud Protection

Offered through MetLife



## Protect you and your family from fraud.

We do more online than ever—from banking, shopping and even socializing—making personal information more vulnerable to cyber threats. MetLife's Identity & Fraud Protection, powered by Aura, helps ensure your personal information is not anywhere it shouldn't be by protecting the things they care about most: identity, money and assets, family and privacy.

### Advantages of MetLife's Identity & Fraud Protection:

- **Identity Theft Protection:** Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit, Social Security Number, IDs, and more—are detected.
- **Financial Fraud Protection:** Get alerted of new inquiries to your credit, suspicious transactions on your bank accounts, and changes to your home or car title.
- **Privacy & Device Protection:** Shop, bank, and work online more safely and privately with safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam like robocalls, robotexts, and more.
- **Customer Service:** Get \$1 million in identity theft insurance<sup>1</sup> per adult member and 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.

### Who's covered:

The Individual plan covers 1 adult, and the Family plan covers 10 adults and 10 minors.

### Coverage:

Protection Plus (Individual or Family)

### How this benefit works:

#### STEP 1

Select the level of protection you want during enrollment.

#### STEP 2

You will receive a Welcome Email from Aura which will invite you to create your account at [my.aura.com/start](https://my.aura.com/start) and add any financial accounts you'd like monitored.

**Note:** Aura will not send you an email if you have your work email address on file. Therefore, be sure that your personal email address as well as your preferred method to receive benefit communication is up to date. You are strongly encouraged not to list your company email address as your primary email address as it does not guarantee privacy and does not comply with company policy.

- After completing your enrollment, go to the home page of this website and select your name on the top right-hand side and from the pull-down menu click "Profile" under Account.
- Go to the Personal Preferences section and proceed to edit Contact Preferences.
- Select Electronic Mail and enter your personal email address and don't forget to list it as your "primary" communication by clicking the radio button. Don't forget to "Save!"

#### STEP 3

Aura will monitor your personal information and alert you of any suspicious activity.

### How to enroll:

See page 15 >

<sup>1</sup> Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. As a component of becoming an Aura employee, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

### FOR MORE INFORMATION

Refer to the Identity & Fraud Protection page on InsideLumen or [lumen.com/healthandlife](https://lumen.com/healthandlife) for more plan information.



# Pet Insurance

Offered through MetLife



## Protect your pets (and your pocket) with pet insurance.

Your cats and dogs are like an extension of your family. Luckily, pet insurance is there to help with the cost of seeing a vet for those moments when your dog or cat is feeling less than well. For a small premium per pet each month (conveniently paid bi-weekly through a payroll deduction), this coverage will pay out a certain amount when you need to make an urgent or emergency vet visit.

Pet Insurance offers a standard plan to cover the costs related to injuries and illnesses and an add-on benefit for optional preventive care, from regular wellness visits to certain medications.

### Standard Accident & Illness Coverage Options:

- Exam fees
- Congenital conditions
- Chronic conditions
- Hereditary conditions
- And more!

Options include:

- Levels of coverage from \$2,000–\$10,000<sup>1</sup>
- \$50–\$500 deductible options<sup>2</sup>
- Reimbursement percentages from 70%–90%<sup>3</sup>

**Note:** The above coverage options are the most common and what is displayed on the MetLife Pet Insurance enrollment site. Additional coverage options are available. For more information, contact MetLife at 866-238-7604.

### Optional Preventive Care:

You can be reimbursed for a variety of wellness matters, from regular wellness visits to certain medications. This add-on benefit can be added for an additional cost when choosing your policy features and typically covers:

- Flea, Tick and Heartworm Medications
- Vaccinations
- Heartworm test
- Wellness Exams
- And more!

### Additional Perks:

- Take your dog or cat to any licensed veterinarian, specialist, or emergency clinic in the U.S.
- If you're claim-free in a policy year, we'll automatically decrease your deductible by \$50.<sup>4</sup>

### How this benefit works:



#### STEP 1

Pay your vet.



#### STEP 2

Navigate to **metlife.com** and follow the instructions to submit a pet insurance claim.



#### STEP 3

Receive reimbursement on eligible services.

### How to enroll:

Go to **quote.metlifepetinsurance.com** to enroll.



### FOR MORE INFORMATION

Refer to the Pet Insurance page on InsideLumen or **[lumen.com/healthandlife](https://lumen.com/healthandlife)** for more plan information.

1 Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit options for MetGen underwritten policies. Unlimited benefit options subject to availability. Pet age restrictions may apply.

2 Deductible options range include: \$0-\$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

3 Reimbursement options include: 70%, 80% and 90%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% option for IAIC underwritten policies only. Pet age restrictions may apply.

4 Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement. May not be available in all states.

# Home and Auto Insurance Program

Offered through Farmers Insurance and Liberty Mutual Insurance



## Protect you and your family from unexpected home and auto costs.

Like health insurance, premiums and out-of-pocket expenses for home and auto insurance are going up. From auto accidents to natural disasters, there has been an increase in both severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to your family's financial security. Now, with Farmers Insurance and Liberty Mutual Insurance, you can save money on the right coverage for you and your family, without sifting through dozens of quotes.

Through this program, you can expect competitive and affordable prices. You may also receive savings and discounts, especially when you bundle policies.

In addition to auto and home policies, you have access to:

- Renters
- Condominium
- Vacation or second home
- Valuable items
- Boat & yacht
- Personal excess liability
- Motor home
- Recreational vehicle
- Flood

## Simplified experience, same great discounts:

- 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.
- And more

### How this benefit works:



#### STEP 1

Enroll any time with Farmers Insurance or Liberty Mutual Insurance.



#### STEP 2

Visit your provider website to find more information about starting a claim:

- [Farmers.com/claims](https://www.farmers.com/claims)
- [Libertymutual.com/claims-center](https://www.libertymutual.com/claims-center)



#### STEP 3

Follow the steps to complete your claim.



### FOR MORE INFORMATION

Refer to the Home and Auto Insurance page on InsideLumen or [lumen.com/healthandlife](https://lumen.com/healthandlife) for more plan information.



# Employee Purchasing Program

Offered through Purchasing Power

## Protect you and your family from unexpected expenses.

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 helps you handle surprise expenses without having to use more costly funding options like high-interest credit cards or payday loans. It 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 deductions—with fixed payments, no credit check, and no hidden fees.

### Eligibility:

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

### How this benefit works:



#### STEP 1

Visit [lumen.com/purchasingpower](https://lumen.com/purchasingpower) and begin shopping.



#### STEP 2

Purchase an item through the site.



#### STEP 3

Payments will be deducted from your paycheck or bank account over 6 or 12 months.

# Employee Perks/Discounts

Offered through PerkSpot



## Save on your favorite brands with PerkSpot.

Can't find that perfect present? Having trouble finding a great price for a new car? Looking for discounted hotel rates? You have access to EmployeePerks through PerkSpot as part of your Voluntary Lifestyle 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 tickets to incredible deals at Target and Costco, this program is a great way to stretch your paycheck. Your family members can save, too.

### Eligibility:

As a Lumen employee, you are automatically eligible to join, with no membership fee. Start today!

### How this benefit works:



#### STEP 1

Visit [lumen.com/employeeperks](https://lumen.com/employeeperks)



#### STEP 2

Search through hundreds of discounts offered on goods and services.



#### STEP 3

Select a discount and start saving.

### Questions?

Go to [lumen.com/employeeperks](https://lumen.com/employeeperks).

### FOR MORE INFORMATION

Refer to the Employee Purchasing Program or Employee Perks page on InsideLumen or [lumen.com/healthandlife](https://lumen.com/healthandlife) for more plan information.





# How To Enroll

## For the following:

- Accident Insurance
- Airvet
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Legal Services
- Universal Life Insurance

### ➔ STEP 1

Go to **lumen.com/healthandlife** or the MyChoice benefits app. If using the app for the first time, click **Register** and follow the instructions to create an account. Our company code is: **Lumen**

### STEP 2

#### IF USING THE WEBSITE

Click on **Change My Benefits** for a Qualified Life Event or click **Start Here** in the banner at the top of your screen if you are a new hire.

#### OR

#### IF USING THE BENEFITS APP

Click on **Benefits** then select **Change Benefits** for a Qualified Life Event or if a new hire, click **Action Needed** on the dashboard.

### STEP 3

Enroll in or waive your benefits. Dependent verification documentation may be required.

## For the following:

- Disaster Insurance
- Identity & Fraud Protection

### ➔ STEP 1

Go to **lumen.com/healthandlife** or the MyChoice benefits app. If using the app for the first time, click **Register** and follow the instructions to create an account. Our company code is: **Lumen**

### STEP 2

#### IF USING THE WEBSITE

Click **Change My Benefits** or click **Start Here** in the banner at the top of your screen if you are a new hire.

#### OR

#### IF USING THE BENEFITS APP

Click **Benefits** then select **Change Benefits** or if a new hire, click **Action Needed** on the dashboard.

### STEP 3

Enroll in or waive your benefits.