



Your Guide to Additional Benefit Options

Your Benefit Options | [How to Sign Up](#)



Your Voluntary Lifestyle Benefits

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



Enroll Any Time



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The Voluntary Lifestyle Benefits program is designed to help you pay for out-of-pocket expenses that your benefits may not cover. It's easy to learn more at: lumen.com/healthbenefits.

- Please refer to the Health and Life website at lumen.com/healthbenefits for detailed plan information and special saving opportunities.
- After determining which Voluntary Lifestyle Benefit(s) you want to enroll in, you will need to enroll directly with that carrier following the directions provided for that benefit.
- To review plan/program exclusions and limitations, refer to the Reference Center on the Health and Life website.

Important Note: The Voluntary Lifestyle Benefits listed below 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 retirees 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 lifestyle 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 at the Health and Life website: lumen.com/healthbenefits. 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.

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.¹

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 a reoccurring bank/credit card payment, 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.²

Follow the steps below to enroll and participate anytime:

STEP 1

Go to
retirees.legalplans.com/9904598

STEP 2

Create an account using the email and password of your choice.

STEP 3

Answer a few questions to verify your eligibility.

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.

FOR MORE INFORMATION

Refer to the Legal Services page on the Health and Life website at **lumen.com/healthbenefits** for more plan information.

¹ 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.

² Digital notary and signing is not available in all states.

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.



Follow the steps below to enroll and participate anytime:



STEP 1

Go to lumen.com/recoop



STEP 2

Review plan options and select coverage.



STEP 3

Pay via credit card.



STEP 4

Save your account login information for when you need to file a claim.

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 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.

FOR MORE INFORMATION

Refer to the Disaster Insurance page on the Health and Life website at lumen.com/healthbenefits 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 insurance¹ 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)

Follow the steps below to enroll and participate anytime:

STEP 1

Go to lumen.com/idprotection or call 833-552-2123 to access your Identity & Fraud Protection benefit.

STEP 2

Review plan options and select coverage.

STEP 3

Pay via credit card.

How this benefit works:

STEP 1

Select the level of protection you want.

STEP 2

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

STEP 3

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

¹ 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 and Fraud Protection page on the Health and Life website at lumen.com/health-benefits for more plan information.



Retiree 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 RetireePerks 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 retiree, you are automatically eligible to join, with no membership fee. Start today!

How this benefit works:



STEP 1

Visit lumen.com/retireeperks



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/retireeperks

FOR MORE INFORMATION

Refer to the Retiree Discounts and Concessions page on the Health and Life website at lumen.com/healthbenefits for more plan information.



Home and Auto Insurance Program

Offered through Farmers 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, 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.



STEP 2

Visit farmers.com/claims to find more information about starting a claim.



STEP 3

Follow the steps to complete your claim.

FOR MORE INFORMATION

Refer to the Home and Auto Insurance page at lumen.com/healthbenefits for more plan information.

