

2025 Payroll and Benefits Schedule

If you are enrolled in one or more of the Lumen Health and Life plans, including Health Care and/or Dependent Day Care Flexible Spending Accounts (FSAs) or a Health Savings Account (HSA) and you are an active employee even one day within a pay period based on the below schedule, you are responsible for paying your portion of the premium each pay period that you are receiving covered benefits. Premiums are not prorated. The end date of the pay period determines the premium for Health and Life plans. Therefore, premiums could cross over into a new Benefit Plan year.

Pay Period	Begin Date	End Date	Pay Date	Health and Life *	FSAs and HSA
				Benefit Plan Year	Benefit Plan Year
2024 PP-26	12/8/2024	12/21/2024	12/27/2024	2024	2024
2025 PP-1	12/22/2024	1/4/2025	1/10/2025	2025	2025
2	1/5/2025	1/18/2025	1/24/2025	2025	2025
3	1/19/2025	2/1/2025	2/7/2025	2025	2025
4	2/2/2025	2/15/2025	2/21/2025	2025	2025
5	2/16/2025	3/1/2025	3/7/2025	2025	2025
6	3/2/2025	3/15/2025	3/21/2025	2025	2025
7	3/16/2025	3/29/2025	4/4/2025	2025	2025
8	3/30/2025	4/12/2025	4/18/2025	2025	2025
9	4/13/2025	4/26/2025	5/2/2025	2025	2025
10	4/27/2025	5/10/2025	5/16/2025	2025	2025
11	5/11/2025	5/24/2025	5/30/2025	2025	2025
12	5/25/2025	6/7/2025	6/13/2025	2025	2025
13	6/8/2025	6/21/2025	6/27/2025	2025	2025
14	6/22/2025	7/5/2025	7/11/2025	2025	2025
15	7/6/2025	7/19/2025	7/25/2025	2025	2025
16	7/20/2025	8/2/2025	8/8/2025	2025	2025
17	8/3/2025	8/16/2025	8/22/2025	2025	2025
18	8/17/2025	8/30/2025	9/5/2025	2025	2025
19	8/31/2025	9/13/2025	9/19/2025	2025	2025
20	9/14/2025	9/27/2025	10/3/2025	2025	2025
21	9/28/2025	10/11/2025	10/17/2025	2025	2025
22	10/12/2025	10/25/2025	10/31/2025	2025	2025
23	10/26/2025	11/8/2025	11/14/2025	2025	2025
24	11/9/2025	11/22/2025	11/28/2025	2025	2025
25	11/23/2025	12/6/2025	12/12/2025	2025	2025
26	12/7/2025	12/20/2025	12/26/2025	2025	2025
2026 PP-1	12/21/2025	1/3/2026	1/9/2026	2026	2026

* Health and Life includes Medical, Dental, Vision, Tobacco surcharge, Working Spouse/Domestic Partner surcharge, Short-Term Disability, Long-Term Disability, Accidental Death & Dismemberment, Supplemental Life and Supplemental LTD.

Important deduction notes

Refunds or Retro deductions:

In the event of a Health and Life premium adjustment due to a Qualified Life Event (QLE) or missed deduction(s), you will be responsible for any retroactive premium deductions. Retroactive amounts for deductions, as well as refunds, will be processed within 1-2 pay periods. Refunds will process as a one-time credit. Deductions will process as current + the full or a portion of the amount owed until the adjustment balance is reduced to zero. The amount will not exceed an amount equal to current + 1. If you miss deductions for two pay periods, you will begin to receive a bill from the Lumen Health and Life Service Center for the amount owed. Failure to pay could result in a loss of coverage.

Any questions related to benefit premium should be referred to the Lumen Health and Life Service Center at 833-925-0487. Please do not contact the Lumen Payroll team as they will be unable to assist you.

Deductions while on Leave:

If an employee is on Disability or Leave and payroll is unable to take benefit premium deductions, or if the employee misses benefit premiums deductions via Lumen payroll for two or more pay periods, the employee is responsible to pay their portion of premiums to continue their Lumen Health and Life benefits (including Health Care Flexible Spending Account) through the Direct Bill process at the Lumen Health and Life Service Center.

Employees will be set up on Direct Bill and notified monthly of the amount they owe. If premiums are not paid by the 1st of each month, their benefit coverage(s), including coverage for any enrolled dependent(s), **will be terminated**. Healthcare plans: Medical/RX, Dental, Vision and Flexible Spending Accounts coverage will be terminated as of the grace period end date. Life Insurance plans: Employee Supplemental, Spouse/DP Supplemental Life, Child Supplemental Life, Supplemental AD&D, Supplemental LTD coverage will be terminated as of the paid through date. Coverage will not be reinstated until the Direct Bill balance due is paid in full. Any healthcare claims incurred by the employee and/or their eligible dependent(s) after the termination date will be their responsibility if coverage is not reinstated.

If the employee returns to work and receive pay via Lumen payroll, they are eligible for active benefits if billed premiums are paid in full. Employees may contact the Lumen Health and Life Service Center for more information, 833-925-0487, Mon-Fri, 7 a.m. to 7 p.m. (CST).

FSA enrollment rules:

FSA limits are determined by the IRS and are subject to change. FSA premiums are deducted over 26 pay periods or the remaining pay periods of the Plan year based on the effective date. To ensure employees do not contribute over the IRS maximum allowed amount, the calculation per pay period will always round-down which may result in under contributing between \$.01 to \$.26 at the end of the Plan year. Example: Contribution Election Amount: \$5,000 Per pay period deduction: $\$5,000/26 = \192.30 (rounded down). Your total deduction for the Plan year is $\$192.30 \times 26 = \$4,999.80$ which is \$.20 under your \$5,000 contribution election amount. If an FSA deduction is missed or the full amount is not deducted, an adjustment is made on your account. The adjustment is taken in subsequent pay periods, in addition to the regular deduction amount. Your account will be funded with your total annual goal amount.

HSA enrollment rules:

If you are newly enrolled in an HSA, the effective date is the first of the month following the eligibility effective date. Changes in contribution election amounts (including stopping contributions) will be effective based on the payroll cutoff date. If an HSA deduction is missed or the full amount is not deducted, the system may adjust the amount taken on subsequent pay periods depending on your election of either a Total for Plan Year amount or a per pay period amount.

Communication preference:

If your preference is set to your company email address, please follow the below instructions to update your email address to a personal email address. The company email does not guarantee privacy and does not comply with company policy.

Log in to lumen.com/healthandlife if you are an active employee or lumen.com/healthbenefits if you are an inactive participant or retiree/survivor.

- Click your name in the top right-hand corner and select **Profile** from the drop-down menu;
- Select Edit next to Contact Preferences under the **Personal Preferences** section;
- Choose the **Electronic Mail** radio button;
- Add your **Personal Email Address** and check Primary;
- Save.