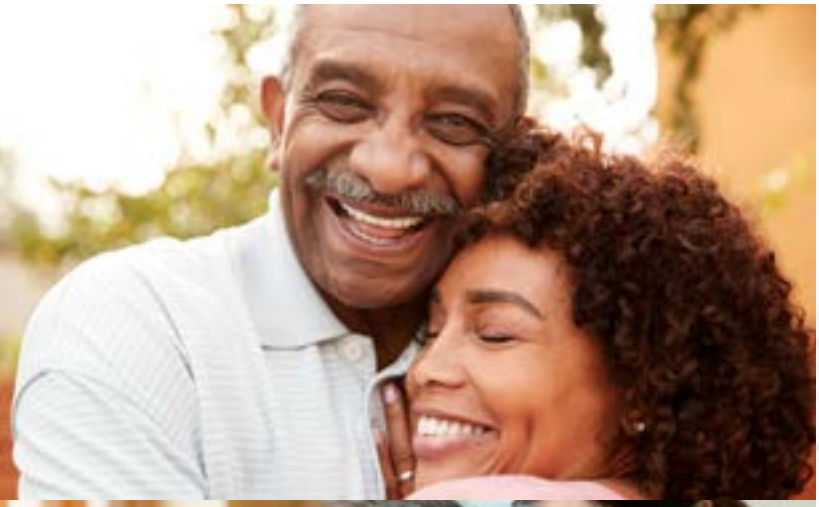
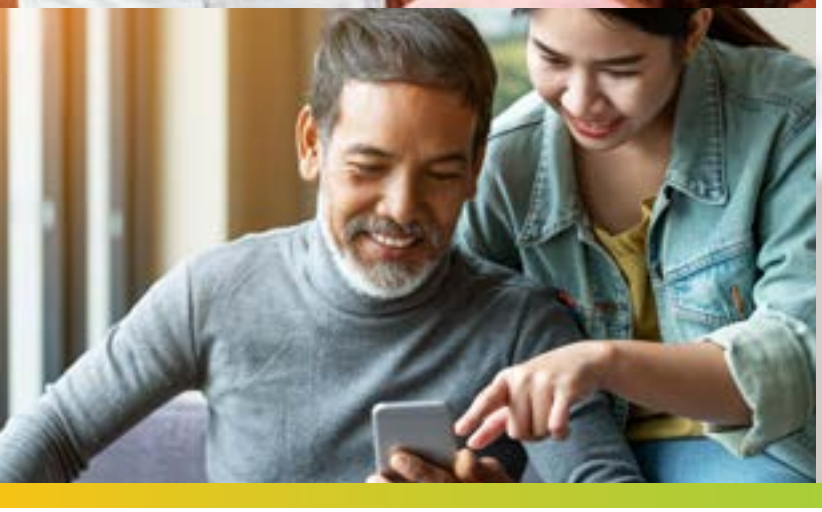
Voluntary BENEFITS

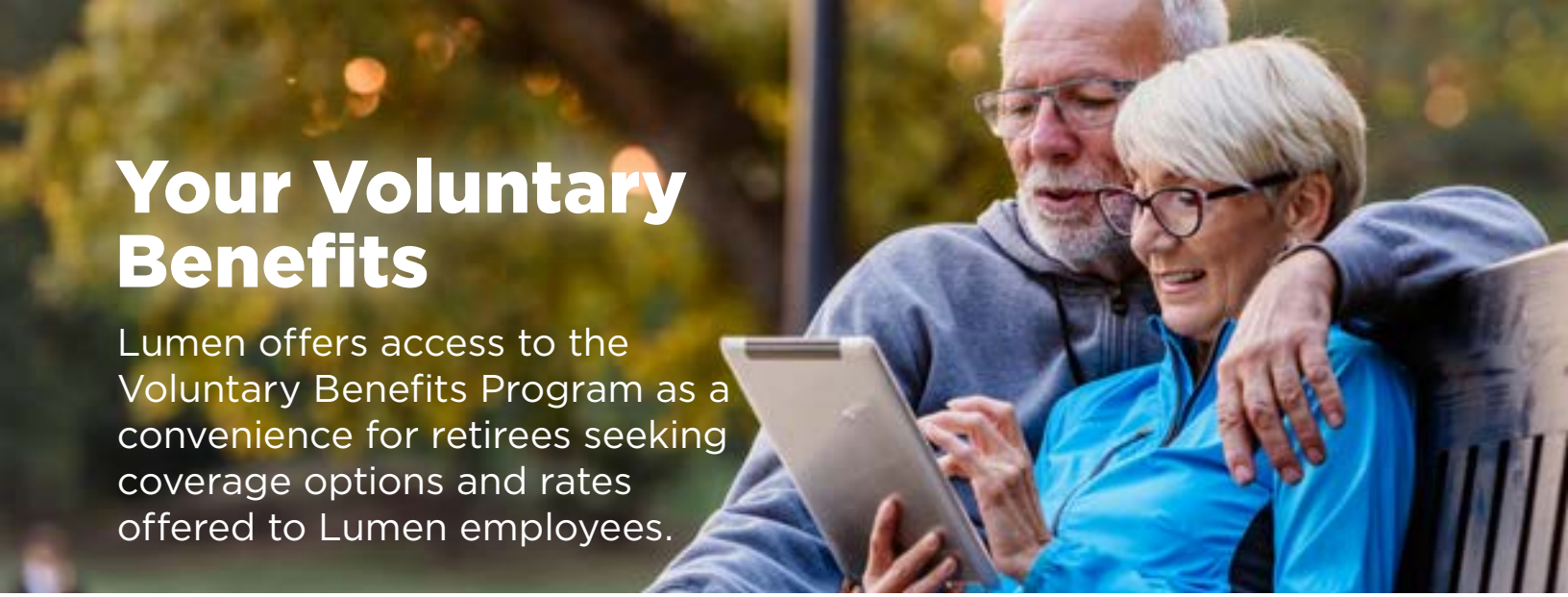
Your Guide to the Voluntary Benefits Program

Benefit Options | How to Sign Up









Your Voluntary Benefits

Lumen offers access to the Voluntary Benefits Program as a convenience for retirees seeking coverage options and rates offered to Lumen employees.

Enroll Any Time

MetLife Legal Services	3
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Voluntary Benefits are not Company sponsored and do not require dependent verification. However, the vendor may request dependent verification. Contact the applicable vendor for further details.

- If you want to enroll, you will need to enroll directly with the vendor.
- To review exclusions and limitations, Plan summary, Overviews, and/or Terms and Conditions, if applicable by plan refer to the **Reference Center** on the Health and Life website at **lumen.com/healthbenefits**.

Voluntary BENEFITS



The Voluntary Benefits (VB) Program is offered as a convenience to retirees. The available options under the VB Program are not covered by ERISA. Participation is voluntary, and you are responsible for deciding whether the VB options meet your needs. Contact the vendor directly with questions related to the options, covered services, payment and/or claims processing. If you decide to enroll, you will need to go directly to the vendor, not through the Health and Life Service Center. You will not be able to enroll through the **lumen.com/healthbenefits**.

You pay the full cost of the VB options you elect; Lumen does not contribute.

Lumen does not sponsor, endorse, or assume responsibility for any products, services, or benefits offered through the Voluntary Benefits (VB) Program.

Legal Services

Offered through MetLife



MetLife Legal Services offers access to expert guidance and tools you need to navigate a broad range of personal legal needs. The services provide protection at every step. Services are tailored to your needs.

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. Also, 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] There are no waiting periods, no deductibles and no claim forms when using a network attorney and non-covered matters that are not otherwise excluded, the plan provides four hours of network attorney time and services per year.

Legal Services coverage applies to many common personal legal matters that retirees and their dependents may encounter.

With MetLife Legal Services, you will have access to full attorney representation and legal consultations on legal matters including:

- Preparation of wills, living wills, and trusts
- Document review and preparation (see further details under Estate Planning)
- Family Law matters
- Divorce
- Real estate matters
- Consumer protection and debt-related matters
- Traffic violations and driver's license matters
- TurboTax services

Who's covered:

This plan provides legal assistance coverage for you, your spouse/domestic partner, and dependent children.

Coverage choices:

For a monthly premium of $18.00 conveniently paid through a reoccurring bank/credit card payment, you have confidential and 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

Call 800-GETMET8 (800-438-6388) or directly at 800-821-6400.

Note: There is no online option to enroll.

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-GETMET8 (800-438-6388) or directly at 800-821-6400 to 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 Plan Overview available in the Voluntary Benefits folder in the **Reference Center** 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



Recoop is a property and casualty insurance product that provides a lump-sum cash benefit if your covered home or apartment is damaged by a qualifying disaster and the claim requirements are met. It is supplemental coverage and does not replace homeowners or renters insurance.

Covered disasters include:

- Dust storm
- Earthquake
- Gas explosion[1]
- Hurricane, including storm surge
- Tornado
- Wildfire
- Winter storm[2]

Recoop does not cover freshwater flooding or hail, landslides, tsunamis, regardless of cause.

Eligibility:

- You must carry an existing homeowners or renters insurance policy and your home cannot be a mobile or manufactured home.
- The address listed cannot be a P.O. Box and must be a physical residential address

Coverage choices:

- $5,000 to $25,000 (in $5,000 increments)
- Premiums are based on the property ZIP codes, applicable risk zones and coverage amount selected.
- The policy is portable.

1 A state or federal disaster declaration is not required for a gas explosion.

2 Winter storm coverage is subject to specific snow or sleet accumulation requirements stated int he policy.

How to enroll:

STEP 1
Go to **quote.recoopinsurance.com/partner/retiree** or call 877-2RECOOP (877-273-2667)

STEP 2
Review plan options and select coverage.

STEP 3
Pay via credit card.

How this benefit works:

STEP 1
Set up an account using **claim.recoopinsurance.com**. Upload current photos of your home and choose how you'd like your recovery cash deposited.

STEP 2
Following a state or federally declared disaster area and have sustained damages of $1,000 or more, submit a claim by calling 877-2RECOOP.

STEP 3
Take photos of the damage and upload to fulfill your claim. Recoop uses a dedicated claims adjuster through Sedgwick.

STEP 4
Upon approval of your claim, your Recoop cash will be deposited in your account within 24 to 48 hours after claim approval, although additional information or an inspection may be required when the damage cannot be confirmed from the information and photos provided.

The payment may be used for expenses such as temporary housing, emergency repairs, replacement of personal property, deductibles, lost wages, travel or other recovery needs.

FOR MORE INFORMATION

Refer to the Disaster Insurance (Recoop) Overview and Disaster Insurance (Recoop) Terms & Conditions available in the Voluntary Benefits folder in the **Reference Center** on the Health and Life website at **lumen.com/healthbenefits** for more plan information.

Important: Product availability, policy features and pricing vary by state.

Coverage must be in place 14 days before a claim can be submitted, and benefits are not available for disasters that have already happened or are in progress at the time of enrollment.

Identity & Fraud Protection

Offered through MetLife

With MetLife and Aura, you'll have the option to enroll in a digital security plan to keep your private information private. MetLife's Identity & Fraud Protection, powered by Aura, provides monitoring tools, fraud detection alerts, identity restoration support, identity theft insurance, and digital security services. The product is designed to help monitor personal information and notify members of potential identity theft, financial fraud, cyber threats, and suspicious activity.

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, potential fraud or unauthorized activity to your credit, suspicious and high-risk transactions on your financial 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 and password monitoring. Data broker and Google search removal requests may also be available.
- **Family Protection:** Family coverage includes parental controls, cyberbullying and online predator protection, safe gaming tools as well as content and search controls. Coverage also offers Child Mental Health & Online Balance tools designed to help parents better understand their child's online activity.

Who's covered:

The retiree and up to 10 additional adults may be added. Adults do not need to be related to the retiree, live in the same household, or be financially dependent on the retiree.

Unlimited minors may be added under age 18 when the retiree has parental or guardianship rights.

Coverage:

- Protection Plus (Individual or Family)
- If you elect Family coverage, you are automatically eligible for the Digital Parenting & Mental Health programs including Child Identity Protection, Child Mental Wellbeing Insights, Parental Controls, as well as Smart Family Safety.
- Get $5 million in identity theft insurance[1] per adult member.

How to enroll:

STEP 1
Go to **offer.aura.com/9904598** or call MetLife 800-GETMET8 (800-438-6388) or Aura directly at 833-552-2123.

STEP 2
Review and select coverage.

STEP 3
Pay.

How this benefit works:

STEP 1
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.

Each enrolled adult receives their own Aura account and manages their own information separately.

STEP 2
Aura will monitor your personal information and alert you of any suspicious activity via email.

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 Plan Summary in the Voluntary Benefits folder in the **Reference Center** on the Health and Life website at **lumen.com/healthbenefits** for more plan information. For terms and policy information, visit **aura.com/legal.**

Retiree Perks/Discounts

Offered through PerkSpot

Access to products, services, and everyday purchases

PerkSpot is a purchasing and services platform. Through a single online site, you can access offers from a broad network of national brands and local merchants across categories such as dining, electronics, entertainment, home services, travel, wellness, and everyday purchases.

The platform is available at no cost and can be accessed at any time.

You may find PerkSpot useful when researching and comparing products, arranging travel, and viewing different merchants all in one place.

Because new merchants and offers are added and updated regularly, you can check the site periodically to see what is available.

Eligibility:

As a Lumen retiree, you are automatically eligible to join, with no membership fee.

How this benefit works:

STEP 1

Visit **signin.perkspot.com/** or contact PerkSpot at **cs@perkspot.com.**

Create an Account. Enter **Lumen** in the Find your employer or organization field.

STEP 2

Search through hundreds of discounts offered on goods and services.

STEP 3

Select a discount and start saving.

FOR MORE INFORMATION

Refer to the PerkSpot Overview in the Voluntary Benefits folder in the **Reference Center** on the Health and Life website at **lumen.com/healthbenefits** for more plan information.



Home and Auto Insurance Program

Offered through Farmers Insurance

Protection from unexpected home and auto costs

You can obtain quotes directly from the insurance vendor, Farmers Insurance. The quote is free and with no obligation. Under Farmers Insurance, you would request **GroupSelect**.

The vendor can discuss auto coverage levels and homeowners coverage details as well as available deductible options, exact bundling/discount structures, and specific policy provisions.

Coverage, rates, bundling discounts and policy features vary by state and the Home and Auto Insurance program.

The program may not be offered in certain states.

Farmers home insurance is not part of the Farmers GroupSelect program in certain states.

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

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

Underwriting

- Not all applicants qualify for coverage.
- Coverage is subject to vendor underwriting.
- Coverage cannot be guaranteed.

Note: Motor vehicle reports and consumer reports may be obtained where permitted by state law as part of the underwriting process.

How this benefit works:

STEP 1
Enroll any time with Farmers Insurance at 855-628-2330 (prompt 1) or you can go online to **farmers.com/groupselect/accountbenefit/**.

STEP 2
Visit your provider website to find more information about starting a claim:

- **Farmers.com/claims** or 855-628-2330 (prompt 2 for service on an existing policy or prompt 3 for claims)

STEP 3
Follow the steps to complete your claim.



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