Your Guide to the Voluntary Benefits Program

Benefit Options | Enrollment Deadlines | How to Sign Up







The Voluntary Benefits (VB) Program is offered as a convenience to employees. 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. Review the Voluntary Benefits page on InsideLumen and contact the applicable vendor directly with questions about plan information, covered services, and/or claims processing. If you decide to enroll, you will do so through the **Health and Life website** or directly with the vendor, depending on the VB option.

You pay the full cost of the VB options you elect; Lumen does not contribute. Some options are paid through post-tax payroll deductions, while others require direct payment to the vendor. If you enroll in more than one VB option and are set up with payroll deductions, your paycheck will show one combined VB deduction amount. For questions about your VB deductions through payroll, contact the Lumen Health and Life Service Center.

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

Your Voluntary Benefits

As an employee, Lumen offers access to a comprehensive Voluntary Benefits program.



Enroll As A New Hire/During Annual Enrollment/If You've Experienced A Qualified Life Event (QLE)

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Voluntary BENEFITS

You must be a full-time active employee to enroll in the Voluntary Benefits program. Information on these programs can be found on InsideLumen.

Voluntary Benefits are not covered under the federal law known as *ERISA*.

To review plan/program exclusions and limitations, refer to the **Reference Center** on the Health and Life website at **lumen.com/healthandlife**.

If you choose to enroll your dependent(s) in any of the non-ERISA voluntary benefit programs, you will be subject to the specific terms and conditions of each program, which may include verifying dependent elgibility. Lumen does not sponsor, and the Lumen Health and Life Service Center does not administer, the non-ERISA voluntary programs. Instead, you'll work directly with the vendors, such as MetLife for Legal Services or Transamerica for Universal LIfe.







The Voluntary Benefits Program

It's easy to learn more!

Go to InsideLumen to view information about each voluntary benefit.

Download the MyChoice® Benefits App

Go to **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.

Note: Not all voluntary benefits are available through the Health and Life website. Where applicable, we will provide the vendor's direct information.

Questions? Meet Sofia℠, your virtual benefits assistant

- Available 24/7 at **Health and Life website** 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.

- Go to the home page of the **Health and Life website** and select your name on the top right 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. Don't forget to list it as your "primary" communication by clicking the radio button. Don't forget to "Save".

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 tailed to your needs.

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

With network attorneys (prequalified) 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 is no waiting periods, no deductibles, and no claim forms when using a network attorney. Also, for non-covered matters that are not otherwise excluded, the plan provides four hours of network attorney time and services per year.

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 (see further details under Estate Planning)
- Document review and preparation
- Family law matters, including adoption and name changes
- Divorce
- Real estate matters, such as purchasing, selling, and refinancing a home
- Consumer protection and debt-related matters
- Traffic violations and driver's license matters
- TurboTax services
- Identity theft consultations and restoration assistance

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-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.

How to enroll:

See page 12 >

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information.

Important: MetLife Legal Services does not cover every legal matter. Certain services may be excluded, limited, or subject to additional fees.

Who's covered:

This plan provides legal assistance coverage for you (as a full-time active employee), your spouse/domestic partner, and dependents.

Keep in mind: You have access to MetLife's self-help document library to complete simple legal forms.

Coverage choices:

For a monthly premium of $18.00 conveniently paid through payroll deduction ($8.31 bi-weekly), 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]

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.

Universal Life Insurance with Child Rider

Offered through Transamerica

Transamerica Universal Life Insurance provides a life insurance death benefit to your beneficiaries if you die while covered. Unlike traditional group Term Life insurance, Universal Life insurance also has a cash value component that gives you the opportunity to build over time and earn interest while the policy is in force.

Access to TransElite® Universal Life features may provide assistance if you are diagnosed with a debilitating condition expected to be permanent.

Who's covered:

This plan provides coverage for you (as a full-time active employee), 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). If this is your first opportunity to enroll, you will only need to verify your tobacco use; however, if you did not enroll when you were first eligible, you must complete Evidence of Insurability (EOI), and coverage cannot begin unless Transamerica approves it.

STEP 2

Call 888-763-7474 or visit **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. After you elect a plan, if Transamerica accepts your enrollment, they will process and send you your certificate policy number.

STEP 3

If you need to submit a claim, log in at **transamerica.com/login** and click on the policy you're using to file a claim.

How to enroll:

See page 12 >

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information.

Important: Coverage is subject to policy terms and provisions, premium payments and sometimes vendor approval. This product is separate from the Employee Basic Term Life Insurance Lumen automatically provides and is also separate from the Optional Term Life Insurance you may choose for yourself and/or your dependents.

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, or 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.

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 state or federally declared disaster area and have sustained damages of $1,000 or more, submit a claim online at **claim.recoopinsurance.com/** or by calling 877-2RECOOP (877-273-2667).

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.

How to enroll:

See page 12 >

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information.

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

Review the policy's definitions, exclusions, limitations and claim requirements.

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.

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 in the policy.

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 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:

You (as a full-time active employee) and up to 10 additional adults may be added. Adults do not need to be related to the employee, live in the same household, or be financially dependent on the employee.

Unlimited minors may be added under age 18 when the employee 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 this benefit works:

STEP 1

Select the level of protection you want during enrollment or contact 800-GETMET8 (800-438-6388) or Aura directly at 833-552-2123. Aura is available 24/7/365 and can answer questions about your account, billing questions or technical issues.

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 financial accounts you'd like monitored. Each enrolled adult receives their own Aura account and manages their own information separately.

STEP 3

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

How to enroll:

See page 12 >

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information. For terms and policy information, visit **aura.com/legal**.

Important: No coverage of service can prevent all identity theft or monitor all transactions effectively.

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.

Pet Insurance

Offered through MetLife

Protect your pets with pet insurance

Your pets are an extension of your family. MetLife Pet Insurance product helps reimburse covered veterinary expenses when an insured pet becomes sick or injured.

MetLife offers Pet Perks:

A rewards program that may offer up to 25 active offers at a time. New offers are added periodically.

Coverage varies based on the policy selected. Examples of covered expenses may include:

- Emergency care
- Diagnostic testing
- Prescription medications, subject to state rules
- Surgery
- Veterinary treatment for illness or injury

Note: Employees may also purchase additional preventive care coverage for routine wellness services. The deductible amount will automatically decrease by $50 each policy year that you don't receive a claim reimbursement. May not be available in all states.

Bonus:

If you already have pet insurance, any pre-existing conditions that were covered by your previous pet insurance provider will be covered by MetLife Pet Insurance, too!

If your pet passes away while insured, MetLife offers grief counseling through **TELUS Health**. Trained counselors are available to provide support with end-of-life decisions and after the loss of your pet.

MetLife partners with the **National Forest Foundation** to help plant a tree in a U.S. National Forest for each pet who passes away while insured. If you cancel coverage due to your pet's passing, you will receive a sympathy card letting you know a memorial tree will be planted in your pet's honor.



How this benefit works:

STEP 1

Take your pet to any licensed veterinarian in the U.S. MetLife does not require use of a provider network. Pay your veterinarian.

STEP 2

Navigate to **MetLife Pet Insurance** and follow the instructions to submit a pet insurance claim. For questions, contact 866-937-7387 or pet_info@metlife.com.

STEP 3

Receive reimbursement on eligible services.

How to enroll:

Go to **MetLife Pet Insurance** to enroll or call MetLife at 800-GETMET8 (800-438-6388) or directly at 866-937-7387 or pet_info@metlife.com.

Multiple pets (up to three pets) may be covered under the same policy. There are no breed exclusions or upper age limits.

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information.

Important: Coverage, exclusions, limitations, waiting periods, underwriting requirements, terms and conditions, and reimbursement amounts are determined by the policy issued by MetLife.

Airvet

Telehealth for your pets

For less than $23/month, get 24/7 unlimited access to over 2,000 licensed veterinary professionals and pet care experts through a mobile app. You can connect with an expert by chat or video for guidance on urgent health concerns and routine pet care questions. You may add pets living in your household including dogs, cats and/or exotic pets. Get connected with an expert in less than two minutes. No appointment required.

When to Use Airvet

Airvet can be used when you need veterinary guidance about:

- Allergies and skin concerns
- Bad breath and dental concerns
- Behavioral concerns or anxiety
- Diet & weight loss
- General pet health questions
- Itching & scratching
- Lumps & bumps
- Nutrition and weight management
- Second opinions regarding pet care concerns
- Separation anxiety
- Senior pet care questions

Note: Airvet provides virtual veterinary guidance and recommendations but is not a substitute for emergency veterinary care.

If your pet is experiencing a medical emergency or is in distress, seek immediate care from an emergency veterinarian. Airvet may be contacted afterwards to discuss follow-up care and next steps.

Important: Prescription availability varies by state and may be limited based on veterinary telehealth regulations. Prescription consultations may be available in certain situations and locations, but not all visits will result in a prescription.



How this benefit works:

STEP 1
Once enrolled, download the Airvet app for your Apple or Android device at **join.airvet.com/app** or through the Apple Store/Google Play.

STEP 2
Enter your employer (**Lumen**) and then enter your personnel number/ SuccessFactors ID.

STEP 3
Add your pets to your profile.

STEP 4
Use the app whenever you need veterinary guidance. For questions, contact Airvet at support@airvetcom.

How to enroll:

See page 12 >

Airvet can be used alongside other pet-related benefits, including MetLife Pet Insurance. Airvet provides access to veterinary guidance, while pet insurance may help reimburse eligible veterinary expenses according to the terms of the policy.

FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for detailed plan information.

Important: This plan may have exclusions, limitations, terms and conditions subject to the policy.

Home and Auto Insurance Program

Offered through Farmers Insurance and Liberty Mutual Insurance

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

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

The vendors 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.

Homeowners coverage under Liberty Mutual Insurance offers limited availability in Florida and 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

Depending on what vendor you select, the following payment options may be available:

- Bi-weekly payroll deductions
- Electronic funds transfer (EFT)
- Direct billing

Should you need to submit a claim, you would work directly with the vendor through the entire claim process.

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 or Liberty Mutual Insurance.

- **Farmers GroupSelect Quote** or 855-628-2330 (prompt 1)
- **Liberty Mutual Quote** or 800-289-4916

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)
- **Libertymutual.com/claims-center** or 800-289-4916

STEP 3

Follow the steps to complete your claim.

How to enroll:

See page 12 >



FOR MORE INFORMATION

Refer to the Voluntary Benefits page on InsideLumen for more plan information.

Employee Purchasing Program

Offered through Purchasing Power

Making purchases more manageable

Purchasing Power provides you access to products and services through a payroll deduction program. Eligible purchases can be paid over six or 12 months rather than a single upfront payment. With no credit checks or the need to use high-interest credit cards, this may be useful if you prefer a structured payment method.

The program offers a range of products, including appliances, electronics, furniture, and other household items.

You should compare payment terms, pricing, and other purchasing options to determine whether Purchasing Power is the right choice for your financial situation.

Eligibility:

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

How this benefit works:

STEP 1

Visit **Purchasing Power**, select "Get Started" to create your account and start shopping. For questions, call Purchasing Power at 888-923-6236.

STEP 2

Purchase an item through the site.

STEP 3

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

Employee Perks/Discounts

Offered through PerkSpot

Access to products, services and everyday purchases

PerkSpot is an employee 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:

All full-time active employees are automatically eligible to join with no membership fee. Start today!

How this benefit works:

STEP 1

Visit **PerkSpot Employee Perks**. For questions, contact PerkSpot at cs@perkspot.com or 866-606-6057.

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 Voluntary Benefits page on InsideLumen.



How To Enroll

For the following:

- MetLife Legal Services
- Transamerica Universal Life Insurance with Child Rider
- Airvet
- Recoop Disaster Insurance
- MetLife Identity & Fraud Protection, powered by Aura

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. During Annual Enrollment, if you want to enroll, change your current election(s) or end your voluntary benefit option(s), please complete the enrollment process by following the instructions provided in your Annual Enrollment guide.

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. During Annual Enrollment, follow the instructions in your Annual Enrollment guide.

For the following:

- Farmers Insurance
- Liberty Mutual Insurance
- MetLife Pet Insurance
- Purchasing Power
- PerkSpot

Contact the vendor directly or visit its website. Each vendor's website is provided within this guide under each plan.

If you are on an unpaid leave or your employment ends, contact the applicable vendor directly to ask whether you can continue your voluntary benefits and arrange direct payment, since payroll deductions will no longer apply.

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