2027 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 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 * Benefit Plan Year	FSAs and HSA Benefit Plan Year
2026 PP-26	12/6/2026	12/19/2026	12/24/2026	2026	2026
2027 PP-1	12/20/2026	1/2/2027	1/8/2027	2027	2027
2	1/3/2027	1/16/2027	1/22/2027	2027	2027
3	1/17/2027	1/30/2027	2/5/2027	2027	2027
4	1/31/2027	2/13/2027	2/19/2027	2027	2027
5	2/14/2027	2/27/2027	3/5/2027	2027	2027
6	2/28/2027	3/13/2027	3/19/2027	2027	2027
7	3/14/2027	3/27/2027	4/2/2027	2027	2027
8	3/28/2027	4/10/2027	4/16/2027	2027	2027
9	4/11/2027	4/24/2027	4/30/2027	2027	2027
10	4/25/2027	5/8/2027	5/14/2027	2027	2027
11	5/9/2027	5/22/2027	5/28/2027	2027	2027
12	5/23/2027	6/5/2027	6/11/2027	2027	2027
13	6/6/2027	6/19/2027	6/25/2027	2027	2027
14	6/20/2027	7/3/2027	7/9/2027	2027	2027
15	7/4/2027	7/17/2027	7/23/2027	2027	2027
16	7/18/2027	7/31/2027	8/6/2027	2027	2027
17	8/1/2027	8/14/2027	8/20/2027	2027	2027
18	8/15/2027	8/28/2027	9/3/2027	2027	2027
19	8/29/2027	9/11/2027	9/17/2027	2027	2027
20	9/12/2027	9/25/2027	10/1/2027	2027	2027
21	9/26/2027	10/9/2027	10/15/2027	2027	2027
22	10/10/2027	10/23/2027	10/29/2027	2027	2027
23	10/24/2027	11/6/2027	11/12/2027	2027	2027
24	11/7/2027	11/20/2027	11/26/2027	2027	2027
25	11/21/2027	12/4/2027	12/10/2027	2027	2027
26	12/5/2027	12/18/2027	12/23/2027	2027	2027
2028 PP-1	12/19/2027	1/1/2028	1/7/2028	2028	2028

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

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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 be processed as 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.

Note: If there are not enough pay periods remaining in the current Plan year to collect the balance, the amount remaining will be deducted each pay period as a "Post-Tax" deduction, divided over a specific number of pay periods, in the next Plan year.

Any questions related to benefit premiums or direct bill statement 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 receives 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

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(rounded down). Your total deduction for the Plan year is $192.30 x 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 deducted in subsequent pay periods, in addition to the regular bi-weekly deduction amount. Your account will be funded with your total annual goal amount.

Note: If you go out on leave during the year and are enrolled in a Dependent Care FSA (DCFSA), your DCFSA election will end from the time your status changes to a leave, including Short-Term Disability (STD). When you return to work from leave status, you must contact the Health and Life Service Center (Service Center) at 833-925-0487 to reinstate your DCFSA election. You have 14 days from your return date to notify the Service Center to reinstate your DCFSA, if applicable. Reimbursement of expenses processed by the carrier will not be approved during the period of time you were on leave status.

HSA enrollment rules

If you are newly enrolled in an HSA, the contribution effective date is determined by your eligibility date, date of enrollment and when the account is approved (vetted) by Optum Bank. Changes in contribution election amounts (including stopping contributions) will be effective based on the benefits payroll cutoff date. If an HSA deduction is missed or the full amount is not deducted, the system may adjust the amount deducted on subsequent pay periods depending on your election of either Total for Plan Year or Bi-weekly.

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. 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.

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