2027 Retiree and COBRA Premiums Embarq

January 1, 2027

Embarq Retiree and COBRA monthly premium rate sheets included in this document:

- Embarq eligible for SHARE (Group 8-E10 and E1)
- Embarq Optional Term Life Insurance Premiums
- COBRA Premiums for former Active employees
- COBRA Premiums for Retirees

Please locate your applicable premium rate sheet. If you have trouble determining which premium rate sheet applies to you, please refer to the **Retiree Health Care, Life Insurance and Survivor Benefits Guide** on lumenbenefits.com or in the **Reference Center** on the Health and Life website to determine your group.

Note: References to a Spouse in the below charts include an eligible/enrolled Domestic Partner (DP).

Important information for the Medical and Dental Plans:

- If the retiree is not yet eligible for Medicare, the retiree must be enrolled in the plan for their spouse, domestic partner, or children to have coverage.
- If the retiree suspends or waives coverage, any covered dependent(s) will also suspend or waive coverage respectively.
- When a retiree becomes eligible for Medicare, their Lumen non-Medicare medical and dental coverage will end.
  - If a spouse, domestic partner, or child is not yet eligible for Medicare, they can stay on the non-Medicare plan until they become Medicare eligible.
- Premiums for Spouse only, Child only, and Spouse & Child(ren) are based on split-families where families have both Medicare eligible and non-Medicare eligible participants.

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2027 Retiree Premiums - Embarq SHARE (Group 8-E10 and E1)

- Starting at age 50, Legacy Embarq employees earn $1,600 per year toward your SHARE account until you reach 65 (maximum 15 years - $24,000).
- Full cost of non-Medicare medical and dental coverage can be withdrawn from your SHARE account. Premium deductions are not automatically taken out of your SHARE account. You must set this up online or through the Lumen Health and Life Service Center.
- You can contact Via Benefits at 888-825-4252 to enroll in an individual Medicare policy.
- You can contact MetLife Dental at 844-2METDEN, (844-263-8336).
  - To enroll in a MetLife TakeAlong Dental plan option, contact MetLife within 30 days of losing coverage and confirm eligibility requirements directly with MetLife.

Retiree non-Medicare Medical Plans

Note: Dependents who are not Medicare eligible can remain on the non-Medicare plan even after the retiree becomes eligible for Medicare.

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health PPO	$1,437.60	$1,437.60	$2,875.20	$2,084.52	$2,084.52	$3,522.12	$646.92
Surest Select Health PPO	$1,466.38	$1,466.38	$2,932.76	$2,126.25	$2,126.25	$3,592.63	$659.87
High Deductible Health Plan (HDHP)	$1,423.24	$1,423.24	$2,846.48	$2,063.70	$2,063.70	$3,486.96	$640.48

Retiree non-Medicare Dental Plan

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Dental	$43.13	$43.13	$86.26	$75.47	$75.47	$129.38	$32.34

Note: Dependents who are not Medicare eligible can remain on the non-Medicare plan even after the retiree becomes eligible for Medicare.

Premiums for Spouse only, Child only, and Spouse & Child(ren) are based on split-families where families have both Medicare eligible and non-Medicare eligible participants. The retiree's dependents who are not Medicare eligible can remain in Dental coverage until they become Medicare eligible.

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Embarq Retiree Optional Term Life Insurance Rates

Optional Term Life Insurance Rates $1,000 of coverage		
Age for Retiree and Spouse	**Retiree and Spouse monthly rates**	**Child Life Insurance monthly rates (Not Age-Based)**
<25	$0.097	* $0.124 monthly
25-29	$0.101	
30-34	$0.120	
35-39	$0.127	
40-44	$0.138	
45-49	$0.238	
50-54	$0.378	
55-59	$0.702	
60-64	$1.105	
65-69	$1.987	
70-74	$3.533	
75-79	$3.533	

For more information, refer to the Lumen Life Insurance Plan Summary Plan Description (SPD) available on lumenbenefits.com or in the **Reference Center** on the Health and Life website.

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2027 COBRA premiums for former Active employees

Medical	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Surest Health PPO	$1,074.96	$2,257.41	$1,934.95	$3,117.39	$1,182.46	$2,042.43	$859.99
Surest Select Health PPO	$1,096.45	$2,302.56	$1,973.66	$3,179.75	$1,206.11	$2,083.30	$877.21
HDHP with Optional HSA	$1,064.21	$2,234.85	$1,915.61	$3,086.23	$1,170.64	$2,022.03	$851.40

Dental	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Dental Option 1	$34.14	$78.56	$85.38	$129.78	$44.42	$95.65	$51.24
Dental Option 2 (includes orthodontia	$42.20	$97.12	$105.59	$160.48	$54.93	$118.28	$63.39

Vision	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Vision	$10.17	$21.33	$18.28	$29.46	$10.17	$18.28	$18.28

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2027 COBRA premiums for Retirees

Non-Medicare Medical Plans

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health PPO	$1,466.35	$1,466.35	$2,932.70	$2,126.21	$2,126.21	$3,592.56	$659.86
Surest Select Health PPO	$1,495.71	$1,495.71	$2,991.42	$2,168.78	$2,168.78	$3,664.48	$673.07
High Deductible Health Plan (HDHP)	$1,451.70	$1,451.70	$2,903.41	$2,104.97	$2,104.97	$3,556.70	$653.29

Non-Medicare Dental Plan

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Dental	$43.99	$43.99	$87.99	$76.98	$76.98	$131.97	$32.99

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