

## 2010 Annual Enrollment Q&A

(not applicable to legacy Madison River union employees)

### BENEFITS ONLINE

**Q. Why does my confirmation statement show both 2009 and 2010 costs?**

A. This issue only affects legacy CenturyTel employees. If you print the confirmation statement from the Welcome Page on *Benefits Online*, you will see both 2009 and 2010 costs added together. However, if you print the confirmation statement at the end of the enrollment, meaning after you have saved your elections, you will only see the 2010 costs. We are currently working to resolve this issue. Once the issue is resolved, legacy CenturyTel employees will be able to print an updated confirmation statement on *Benefits Online*.

**Q. How do I name a trust as my life insurance or AD&D beneficiary on *Benefits Online*?**

A. Click on the “Organization” button first and then select “Trust” from the drop down menu under the Organization Type.

**Q. Why am I receiving an error message when I enter the life insurance beneficiary designation percentage?**

A. You may be entering the “%” symbol in the percentage designation field. Do not enter the “%” symbol – just enter in the number you are electing. For example, if you want to designate a beneficiary to receive 100% of your life insurance benefit, enter “100” in the percentage field.

**Q. I am a legacy EMBARQ employee. How do I view the health and life plans I am currently enrolled in for 2009?**

A. From EQIP, select the Benefits page and then the link for “Flex Inquiry.”

### CDHP

**Q. How do I determine if a prescription is covered under the CDHP?**

A. Visit [www.myuhc.com/groups/ct](http://www.myuhc.com/groups/ct) and select the “Save Money on Prescriptions” link under the “Health Care Costs” heading. This Medco site shows what is generally covered. CenturyLink has opted out of a few of the exclusions, so the following prescriptions are covered but the website will show them as not covered: Nexium, Prevacid Capsules, Clarinex, Clarinex-D, Allegra-D, Allegra Suspension, Allegra ODT and Triaz.

The Plan Cost Estimator (PCE) tool on the [www.myuhc.com/groups/ct](http://www.myuhc.com/groups/ct) website will only show covered prescriptions, so if you are able to pull up a prescription on the PCE, it is covered. If you cannot find a prescription on the website or it displays a “not covered” message, then it is not covered by the plan (except for the few drugs mentioned above).

**Q. What do the codes N, SL and E mean when I look up prescription medications on the [www.myuhc.com/groups/ct](http://www.myuhc.com/groups/ct) site?**

A. You may see some codes next to certain medications on the Medco site. Here is a brief explanation of what each code means:

**N** = Notification Required

**SL** = Supply Limit

**E** = May be excluded from plan

If a prescription drug name has an “E” next to it, this means it may be excluded from coverage. If it is one of the drugs mentioned above, you can disregard the “E” code.

If a prescription drug has an “SL” next to it, this means there is a quantity level limit applied to this medication, which are more often than not, set by the pharmaceutical manufacturer and differs by prescription type. For example, if you take Ambien, the maximum quantity you can receive for a 34-day supply is 34 tablets or one tablet per day. You can find a copy of the Quantity Level Limits on the CenturyLink intranet under Benefits Documents & Forms. The document is titled “Express Scripts Drug Quantity List.” This is the drug quantity list provided by Express Scripts, but the same quantity list applies under both the PPO and CDHP.

The “N” next to a medication means notification or pre-authorization is required for this medication. With some prescriptions, your provider will need to call in to have a prescription approved or provide additional information before the medication can be approved. In other cases, an “N” will be shown along with an “SL” – this means that notification is required in order to exceed the quantity level limits. Not all medications can exceed the quantity level limits, but there are some medications where an exception can be made based on medical necessity for that member.

**Q. How do I find estimated costs for prescriptions under the CDHP?**

A. Visit [www.myuhc.com/groups/ct](http://www.myuhc.com/groups/ct) and select the “Save Money on Prescriptions” link under the “Health Care Costs” heading. This link gives you the ability to enter in a prescription name or search for a prescription and view the retail and mail order costs. These are estimated costs.

You may notice that certain generic medications are less costly at retail than mail order. This is not an error. Some retail generic programs have placed additional pressure on prices, which has driven down the cost of generic medications at most retail pharmacies. Mail order will typically provide a greater discount for brand-name medications, but may not for many generic medications.

**Q. Is mandatory generic substitution a feature of prescription coverage under the CDHP?**

A. No, mandatory generic substitution is not required under the consumer-driven health plan (CDHP).

**Q. Is mandatory mail order required for maintenance prescriptions under the CDHP? What about the PPO plan?**

A. No. You may choose to use mail order for your maintenance prescriptions, but it is not required.

Mail order is also not required under the PPO plan. CenturyLink offers the Preferred Mail Order program through Express Scripts, which means you pay a higher cost at retail after the first two fills if you choose to continue to fill your medications at retail.

**Q. If I elect to enroll in the CDHP and also a Flexible Spending Account (FSA), are both my HRA and FSA dollars loaded to the Consumer Accounts Card (CAC)?**

A. Yes. Both amounts will be loaded to one card. Payment will be made from the HRA first if an expense is eligible under both the HRA and FSA and you have HRA dollars remaining. Each family will receive two cards. Legacy CenturyTel employees enrolled in the CDHP or a healthcare FSA will not receive a new CAC. The CAC is good for four years from the date of issue.

**Q. Am I required to use the CAC to pay for eligible expenses?**

A. No. The HRA and/or FSA amounts will be loaded to the CAC, but you are not required to use the card. You can continue to submit paper claim forms if you choose.

## **LOCATING NETWORK PROVIDERS**

**Q. I have tried finding information on [www.myuhc.com](http://www.myuhc.com), but you have to be a member before you can use this site. How do I locate network providers prior to enrolling and becoming a member?**

- A. You must be a member to use [www.myuhc.com](http://www.myuhc.com). However, you may use the pre-member website to locate providers, estimate treatment and prescription costs. The pre-member website is [www.myuhc.com/groups/ct](http://www.myuhc.com/groups/ct).

## **COVERED MEDICAL SERVICES**

### **Q. How do I determine if a health care service will be covered in 2010?**

- A. The 2010 Summary Plan Descriptions will not be complete until at least March 2010. However, there is a summary of covered services document that has been posted to the CenturyLink intranet site. The summary provides a list of covered services and non-covered services.

### **Q. How do I know which services are covered under the Preventive Schedule?**

- A. The preventive schedule can be found on the CenturyLink intranet site. The document is titled "Preventive Care Guidelines."

## **VISION**

### **Q. Are no-lined bifocals covered under the vision plan?**

- A. No. These lenses are not covered under the CenturyLink vision plan. However, members are eligible for a discount ranging from 20% to 40%.

### **Q. I am a legacy EMBARQ employee and received frames in 2009. Am I eligible for frames in 2010?**

- A. No. You will not be eligible for frames until 2011. Frames are covered once every two years.

## **HEALTH CARE PREMIUMS**

### **Q. Is my medical premium based on my annual salary as of January 1, 2010 or my current salary?**

- A. The medical premium is calculated using your base annual salary at any point in time. *Benefits Online* is calculating the premium based on your current salary. However, if your salary changes on January 1 or anytime after that, your medical premium will change as well.

## **VOLUNTARY BENEFITS**

### **Q. Where can I find my ID number and PIN for enrolling in the Universal Life Insurance program on the Allstate website?**

A. Your ID number is your Social Security Number (SSN) and your PIN is the last four digits of your SSN and the last two digits of your date of birth.