

Benefits Communication – Legacy Embarq Retirees

Audience: All retirees

Subject: Information about your 2010 healthcare benefits

To: All Legacy Embarq Retirees

The Employee Resource Center is receiving a high volume of calls regarding 2010 benefits. The following information summarizes answers to a number of the most frequently asked questions about medical ID cards and other benefits. If you are enrolled in a CenturyLink benefit plan, please take a few minutes to review this information.

Medical Plan ID Cards

- Members enrolled in the United Healthcare Consumer Driven Health Plan (CDHP) will receive a set of ID cards from United Healthcare which includes a Medco pharmacy logo, as well as a Consumer Account Card (see more information below). The CDHP Member ID card is used first to process medical and prescription services and the CAC is used to cover expenses you want to pay directly from your HRA. Your CDHP ID card will indicate you are enrolled in the "United Healthcare Options PPO – Definity HRA". Please note that "Options PPO" is the provider network UHC uses for the consumer driven health plan, and does not mean you are in the PPO medical plan. Definity HRA is the generic name of the CDHP product UHC offers.
- Members enrolled in a United Healthcare (UHC) medical plan and living in a "virtual network" location will see "out of area" on their ID card. This means you are in a virtual network area where United Healthcare network providers may not be available. You will receive the same coinsurance percentage when you use in and out-of-network providers.
- Members enrolled in either the Highmark or United Healthcare (UHC) PPO will receive two sets of ID cards – one for medical (Highmark or UHC) and a second for prescriptions (Express Scripts). CenturyLink has a new prescription group number for 2010, so be sure to present your new ID card when filling prescriptions at the pharmacy. If the pharmacy uses the information they have on file for you or refers to your 2009 ID card, your prescription will be denied. The new group number for 2010 is **JX9A**.
- Many cards have been returned to CenturyLink because the address was undeliverable. If you have moved recently and have not updated your address with CenturyLink, please contact the ERC (by phone or e-mail) and provide your current address or mail a letter with your new address to the ERC.

Consumer Accounts Card (CAC)

- Members enrolled in the Consumer Driven Health Plan (CDHP) will receive a CAC debit/credit card to pay expenses directly from your HRA. Cards for retirees are postmarked January 16.
- Be sure to activate your CAC as soon as you receive it because it takes one full business day from the date of activation before you can use the card. For example, if you activate your card on a Monday you can begin using your CAC on Wednesday.
- Each family will receive two consumer account cards.
- United Healthcare has developed an interim process for members who need to fill a prescription and have not yet received their Consumer Accounts Card (CAC), if you can not pay for the medication out of pocket. UHC has designated a resource to support members and will have your prescriptions paid via a dummy credit card as long as you use a Walmart, CVS or Target pharmacy. The process will work as follows:

- Take your United Healthcare ID card and prescription to a Walmart, CVS or Target pharmacy.
 - Present your UHC ID card and prescription to the pharmacist. Ask the pharmacy to run the prescription through their system as if you were going to pay for it and then ask them to provide you with the cost of the medication and the pharmacy phone number. You may want to let the pharmacy know that a UHC representative is going to pay for your prescription and this is an interim process.
 - Call UHC at 1-800-842-1219 while **you are at the pharmacy**. This phone number is also on the back of your UHC ID card. After saying or entering your identification information, please be sure to select the prompt to “speak to a representative”. Tell the representative you are a CenturyLink member and need to fill a prescription, but do not have your CAC to pay for it from your HRA. This representative will confirm your information and transfer you to a representative that can process your prescription purchase. The representative will request some general information from you including name, social security number, date of service (most likely the same day), cost of the medication and the pharmacy phone number. This information will be relayed to a designated supervisor at UHC, who will then call the pharmacy back within an hour and provide the credit card information to pay for the medication. **Be sure to call UHC from the pharmacy because you must provide the cost of the medication and the pharmacy phone number to the representative.**
 - Return to the pharmacy after payment has been authorized by UHC to pick up your medication.
- Members who have paid for medications out-of-pocket and have HRA dollars available will be reimbursed automatically from their HRA. Medco will send an electronic file to UHC every two weeks and claims will be automatically fed to your HRA and reimbursed.

SHARE Account

For non-Medicare eligible retirees with a Share Account, bills for medical coverage have been delayed until late February (payment is due on March 1st). The bill from A&I Benefits Administrator will include the cost for January-March.

For Medicare eligible retirees, the Retiree Reimbursement Account (RRA) has been transferred from Aetna to Optum effective January 1, 2010. If you are a Medicare eligible retiree and have SHARE dollars remaining, you will receive a Welcome Kit from Optum. The Welcome Kit includes a Welcome Letter, General Reimbursement Form, Recurring Reimbursement Form, Direct Deposit Authorization Form and a Reimbursement Schedule. These materials can also be found on this website. You may submit claims for eligible premiums or services received in 2009 that were not reimbursed by Aetna.

Confirmation Statements

The 2010 benefit confirmation statements have not been mailed to retirees yet. You will receive a confirmation statement, which will outline the benefits you are enrolled in for 2010 as well as the costs, in the coming weeks.

If you have questions, contact the ERC at 1-888-722-4372 or by e-mail to erc@centurylink.com.