

## HR Update 2/5/2010

CenturyLink employees who chose to enroll in supplemental life insurance during open enrollment may be contacted by Prudential for additional information concerning their coverage. Prudential is the group life insurance carrier for CenturyLink.

### All CenturyLink Employees

Many employees have recently been contacted by Prudential Insurance Company via e-mail or mail to complete evidence of insurability regarding their 2010 supplemental life insurance coverage.

This communication is intended to clarify what action is needed for three classes of employees. Based on further discussions with Prudential, evidence of insurability information will now only be required for employees who fall into one of the following groups:

1. The employee was not enrolled in supplemental life insurance in 2009 and elected supplemental coverage in 2010 (new subscriber). The action required is to disregard the initial mailing. A new evidence of insurability form will be sent.
2. The employee did not have coverage of \$500,000 or more in 2009 and elected coverage in excess of \$500,000 in 2010. The action required is to disregard the initial mailing. A new evidence of insurability form will be sent.
3. The spouse of an employee did not have coverage of \$50,000 or more in 2009 and the employee elected coverage for their spouse in excess of \$50,000 in 2010. The action required is to complete the evidence of insurability form already e-mailed to you by Prudential if you want to increase coverage for your spouse. If you do not complete the form your spouse will revert to an approved 2010 coverage option that is comparable to their 2009 coverage level.

**If you are not in one of the groups outlined above, no action is needed and you can disregard any previous mailings regarding evidence of insurability.**

### Legacy EMBARQ employees only

For legacy EMBARQ employees, life insurance plans changed from 2009 to 2010 (see table below). In 2009, EMBARQ only offered one life insurance plan option. In 2010 all employees were automatically enrolled in company-paid basic life, and could also choose to enroll in an optional supplemental life insurance plan.

If you elected the same "level of coverage" in 2010 as you had in 2009, your total coverage will be higher. This is because 2010 life insurance coverage includes basic life at one times (1x) your pay, in addition to any supplemental life insurance coverage. Since basic life is added to the supplemental coverage level selected in 2010, employees choosing the same level of supplemental life as 2009 will end up with greater overall coverage.

2009 Plan	2010 Plans
Life Insurance: 1x eligible pay (base plus incentive). Flex credits to purchase. Optional.	Basic Life: 1x eligible pay (base plus incentive). Company paid. Required.
Life Insurance: 2x – 8x pay Employee paid.	Supplemental Life: 1x – 7x pay (base pay only). Employee paid.

### FAQs

- Q. If I am required to fill out an evidence of insurability form, what happens if I don't complete the form? Do I revert back to my prior year election?
- A. For legacy CenturyTel employees, you will revert to your 2009 coverage level. For legacy EMBARQ employees, this means your 2010 coverage level will be one level less than the amount selected in 2009 due to the company-paid basic life insurance you are automatically enrolled in.
- Q. I believe I have the same level of coverage as last year. Why do I have to complete this form?
- A. Evidence of insurability forms are only required for employees who are in one of the groups listed above. If you are not in one of these groups, no action is necessary.
- Q. I noticed as I was filling out the evidence of insurability form that I was asked to provide the date of previous surgeries. What if I don't remember the exact dates? Can I provide an approximate date?
- A. Yes, but include the name and address of your doctor. Prudential will contact your provider and will be able to determine the dates and the hospital or facility name and address.
- Q. I was also asked to provide the name of the facility where my procedure was done. What if I don't remember the name of the facility?
- A. Provide the name and address of your doctor. Prudential will contact your provider and will be able to determine the dates and hospital or facility name and address.
- Q. The evidence of insurability request indicates I only have ten days to reply. Can I have an extension?
- A. It is important to respond within the requested timeframe, however, Prudential keeps the case file open for 60 days in the event that additional information or clarification is needed.
- Q. I received the initial request from Prudential and responded. If I receive a follow-up request from Prudential regarding evidence of insurability, do I need to respond again or can I disregard it?
- A. Employees only need to provide evidence of insurability once. If you receive another mailing from Prudential and you have already responded, you can disregard it.

For questions regarding life insurance coverage changes, please contact the [Employee Resource Center](#).