

WELL connected *For Retirees*

A benefits and wellness newsletter for CenturyLink retirees

October 2016

For All Retirees



Welcome to Well Connected for Retirees!

This periodic newsletter provides updates and insights on managing your CTL retirement benefits, plus tips for boosting wellness during retirement. We'd love to hear from you! Send feedback, stories and questions for this newsletter to well.connected@centurylink.com. If you have benefit-related questions, call the CenturyLink Service Center at the number below.

Watch for your
Annual Enrollment Packet
in early November.

The guides will have a new streamlined look, as there are not many changes to the plans.

No action is required
at this time!

Review. Enroll. Relax.

Annual Enrollment for 2017 runs November 7 through 18. Depending on your plan, you'll receive either a 2017 Medicare letter and benefits statement, or an Annual Enrollment guide that's slimmed-down and simplified, as there are not many changes this year.

If you've moved, have a new phone number or need to update beneficiaries, contact the CenturyLink Service Center (800) 729-7526, Monday-Friday, 8:30 a.m. to 6:30 p.m. Central.

Download UPoint HR app to manage benefits

You can access CenturyLink health and life insurance info while on the go via the UPoint HR app. You also can use it to enroll in benefits in November. Download the app today via iTunes or Google Play.



Meet Amanda Whiddon

A registered dietician with more than 10 years' experience, Well Connected program manager Amanda Whiddon is a driving force behind CTL's wellness tools and resources. She oversees comprehensive programs for physical, emotional, social and financial health.



"Wellness is very important at any age and even the smallest changes can improve your quality of life," Whiddon says. "It is my hope that our retirees build on the wellness efforts they enjoyed during their working years and continue transforming their health throughout retirement."



Check Perkspot for discounts

Plan your fall fun time with [Perkspot](#), where you'll find savings on sporting events, apparel and entertainment. With PerkSpot, you can personalize your discounts from a wide range of products and services, all in one place. Made available to you by CenturyLink!

For Non-Medicare Retirees



Know your coverage for preventative screenings

October brings Breast Cancer Awareness month, and reminders that chances of beating the disease are greatly increased with early detection.

Standard mammograms performed as a preventive service are covered at 100% when using network providers. 3D mammograms haven't been proven more effective. So if your provider offers one, be aware that CenturyLink has chosen to cover them under our medical plans but *only* if there is a personal or family history of breast cancer.

Have you had your preventive health screenings?

CenturyLink covers preventive services shown on the [United Healthcare](#) or [Highmark](#) preventive schedules at 100% (when you use a network provider) under the health care benefit plan offered to you and your covered dependents. Annual check-ups can often catch potential problems early and, in some cases, prevent serious illnesses from developing. [Read more](#)



Tech tools for United Healthcare and Highmark

Turn to tech options to get the answers you need, during Annual Enrollment and all year long.

Use myuhc.com for personalized service, round-the-clock support and access to the Prescription Pricing Tool, helpful as you consider your benefit elections.

You can also go mobile by downloading the Health4Me app, offering these handy features:

- Easily process refills on your phone
- Locate local pharmacies
- Find prescription pricing

Plus, it's another great way to compare lower cost alternatives for prescription drugs.

Highmark subscribers can check out its [website](#) to find a doctor, see a doctor online, and compare Rx prices.

YOUR spending ACCOUNT™

Speedy and secure claims reimbursement

No more waiting for a check to arrive! With the Your Spending Account direct deposit program, reimbursements for approved claims deposit directly into your checking or savings account. Enroll at www.centurylinkhealthandlife.com. Select Your Profile, Direct Deposit Information, and follow the prompts.

Details for Health Reimbursement Accounts in 2017

For Medicare-eligible retirees with HRA Funding:

The medical HRA subsidy amount will remain the same for 2017. The Medicare Annual Open Enrollment period is October 15 through December 7, 2016 for individual Medicare plans such as Medicare Supplement, Medicare Advantage and Medicare Prescription Drug.

You will receive an Annual Enrollment statement from CenturyLink in early November showing your HRA subsidy amount and any dental and/or life insurance available, if applicable.

Remember:

- ✓ Your insurance carrier will provide information about plan changes or premium changes. Be sure to compare and evaluate prescription drug coverage plans each year as insurance carriers typically change tier levels and pricing of drugs annually. Also, your prescriptions may have changed.
- ✓ Group dental coverage continues to be offered as a benefit option.

For Pre-1991 and ERO 1992 retiree plans:

There are no changes to the benefit plan options for 2017. The Guaranteed Coverage option for all retirees, the United Health Care (UHC) group Medicare Advantage, and the Health Reimbursement Account (HRA) options are available for those who are Medicare eligible.

You can elect to “waive” coverage. However, you would not be eligible to re-enroll unless you experience a Qualified Life Event, or wait until the next Annual Enrollment period.

If you are changing to the Medicare Advantage benefit option, you (and any Medicare-eligible dependents) are required to complete an enrollment form within the CenturyLink Annual Enrollment period. However, if you are changing from the Medicare Advantage benefit option, you must complete a dis-enrollment form within the Annual Enrollment period.

Note: These forms are required by Medicare before your desired election can be effective! If you are enrolled in the HRA option (and therefore, in an individual Medicare policy outside of CenturyLink) your insurance carrier will notify you of benefit or premium changes.

Newsletter note: ERO '92 and Pre-1991 retirees should refer to their Summary Plan Description for additional details as not all information outlined in this newsletter may apply.