

WELL connected For Retirees

A benefits and wellness newsletter for CenturyLink retirees

December 2017

CenturyLink, Inc. is pleased to provide you with this Newsletter which provides insights to the Company-sponsored plans and benefits currently available. This Supplement provides suggestions on how you can access the currently available benefits best for your situation.

For All Retirees



Level 3 is now part of CenturyLink

On November 1, 2017 CenturyLink completed its acquisition of Level 3 Communications, Inc. The new combined company creates one of the world's largest communications companies. We now have a stronger, fiber-rich global network that can offer world-class services to both consumers and businesses.

We're excited about our future and confident in what we will achieve together. With our combined assets and capabilities, we can deliver a better customer experience than anyone else in the industry.

As we look to the future, we also want to express our appreciation for past employees like you, who have helped build our company into what it is today. We look forward to more success in the future.

Navigating the Service Center Voice Response System

Have a question or problem with your CenturyLink benefits? Is your retiree personal information, such as your mailing address and your beneficiaries, up to date? It is important to first contact the CenturyLink Service Center at 1-800-729-7526 for all benefit related issues. [This guide](#) can help you navigate the CenturyLink Service Center Voice Response System.

This article first appeared in 2017 Issue 4 of The Retiree Guardian



The information in this Newsletter is intended to provide guidance about the employee benefit plans presently sponsored by CenturyLink, Inc. and doesn't waive any reserved rights the Company has with regard to the plans or their benefits, nor does this affect the terms of the written agreement specific to Legacy Qwest Pe-1991 and Legacy Qwest ERO'92 retirees. If there is any difference between the information in this Newsletter and the terms of the official plan documents, the terms of the official plan documents will govern. If you have questions regarding your benefits, please consult the Annual Enrollment Summary of Material Modifications (SMM), the Summary Plan Description, and prior SMMs or call the claims administrator for the plan or the Service Center directly.

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Make sure your information is up to date for year-end mailings

Keep your contact information current to be sure you receive all health and life insurance communications, forms, and can access your account when needed.

- Visit www.centurylinkhealthandlife.com and login using your user ID and password. If you do not know your user ID or password, click on the corresponding links to help you with accessing the site.
- Once you are logged in, visit the upper right hand side of the window to find "Your Profile" and select "Personal Information" from the menu. Update your email, address, home and mobile telephone number on this page. You will receive a notice of confirmation once any changes are saved.
- Finally, visit the "Manage Communications" page to choose your preferred delivery methods for communications that will be sent in the future.

Have you named a beneficiary for your 401(k) account?

It is important to name a beneficiary so your account goes to your intended recipient. Naming a beneficiary may also simplify and speed up the distribution process. By not naming a beneficiary, your account may not go to your intended recipient.

To add or update your beneficiary, sign on to your account at www.wellsfargo.com/retirementplan or contact the Wells Fargo Retirement Service Center at 877-379-0118. Your election will stay in effect until you make a change. You should periodically review your beneficiary designation to confirm it is still appropriate based on events that might affect your decision, such as marriage, divorce, birth or death.



For Non-Medicare Retirees



Not an emergency? Choose your care wisely.

When you have a true emergency, always go to your local emergency room (ER) or call 911. But if it's not a life-threatening emergency, take time to decide where to go for care. By avoiding unnecessary trips to the ER, you could lower your health care costs. You could also save time because at the ER, more critical conditions are given priority.

Your CenturyLink health plan gives you a variety of care options. Take time to [get to know them](#) so you can find the place that's right for you when you need it.

For Medicare Retirees

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Medicare

What to do when you become Medicare eligible

Coverage under the CenturyLink Retiree and Inactive Health Plan for group medical and prescription drug terminates at the end of the month **prior** to the month of your 65th birth-date (unless it falls on the first of a month). If you are Medicare eligible due to disability, this also applies.

Any delay in notifying CenturyLink that you are Medicare eligible (and in obtaining Medicare Parts A and B) could result in a gap in medical coverage and possible penalties from Medicare. Learn about the [steps you need to take](#).

Note: If you are a Pre-91 or ERO'92 Qwest Retiree, your benefit plan options differ.



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