



2024 Benefit Plan Option for Lumen retirees

Medicare Advantage Prescription Drug (MAPD)
PPO + Dental plan

Fall 2023

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United
Healthcare

LUMEN®



Original Medicare Basics



Medical, Dental, Prescription Drug and Additional Services: Benefits, Programs and Features



How to Enroll



What to Expect Next

Why we are here today

- ❖ Lumen continues to offer plan options to eligible retirees and dependents in 2024 to include:
 1. The “Lumen Medicare Advantage Prescription Drug (MAPD) PPO + Dental” plan from UnitedHealthcare
 2. Health Reimbursement Account (HRA)/SHARE and Lumen Retiree Dental plan
 3. No Medical Coverage - Suspend or/Waived
- ❖ Vast majority of Lumen retirees will be better off, realizing significant out of pocket savings by enrolling in the MAPD PPO + Dental plan
- ❖ Dedicated UHC Customer Service number for retirees of Lumen:

(844) 588-5873
7 days/week 8 am - 8 pm local time
Available now for questions or personal needs assessment





Original Medicare basics

When are you eligible for Medicare?



**You're 65
years old**

OR



**You qualify on the
basis of disability or
other special situation**

AND



**You're a U.S. citizen or a
legal resident who has lived
in the United States for at
least 5 consecutive years**

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding Original Medicare's rules

- **You must be entitled to Medicare Part A and/or enrolled in Medicare Part B** and continue to pay your Medicare Part B premium
- **You can only be in one Medicare Advantage plan at a time.** Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- **If/When you are a member,** you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights, which can be found at [**Lumen.com/MAPD**](https://lumen.com/MAPD)
- **The EOC also covers** specific plan benefits, copays, exclusions, limitations and other terms
- **Please review the full text of the Statement of Understanding** in your 2024 enrollment plan guide



Understanding your Medicare choices

Step 1

**Enroll in
Original Medicare**

Original Medicare

Provided by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage.



Understanding your Medicare choices

Step 2

Decide if you need
more coverage

Option 1

Add 1 or both of the following
to Original Medicare

Medicare Supplement plan

Offered by private companies



Helps pay for some or
all of the out-of-pocket
costs that come with
Original Medicare

Medicare Part D plan

Offered by private companies



Helps pay for
prescription drugs

Option 2

Choose a Medicare Advantage
(Part C) plan

Medicare Advantage plan

Offered by private companies



Part C

Combines Part A (hospital
insurance) and Part B
(medical insurance) in 1 plan



Part D

Usually includes prescription
drug coverage



Provides additional benefits,
services and programs not
provided by Original
Medicare



Medicare Advantage plan highlights



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Prescription drug coverage

Included in this Medicare Advantage plan



Additional benefits, programs and features

Bundled with this plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare





Lumen MAPD PPO + Dental

**Medical:
Benefits, Programs and Features**

Plan highlights



\$950 annual out of pocket maximum



Prescription drug coverage



**Wellness, vision, dental, hearing
and chiropractic coverage**



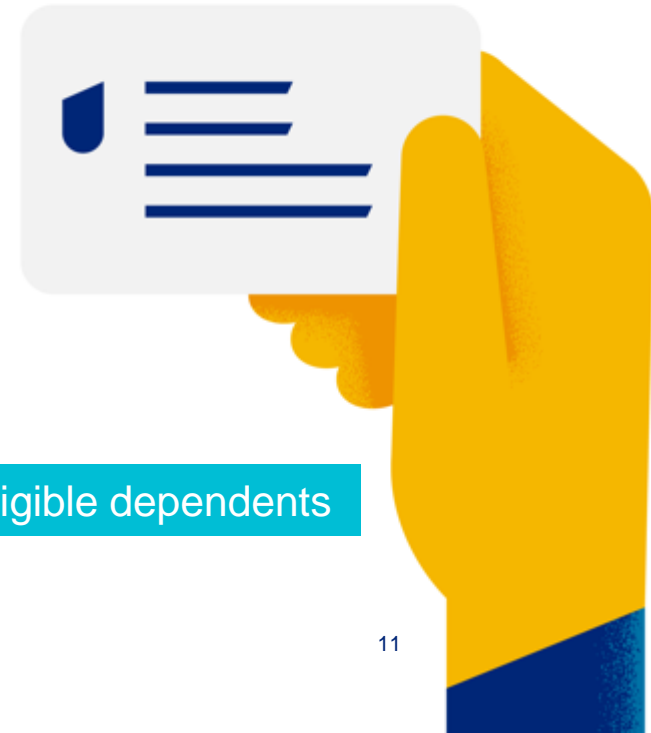
No referral needed to see a specialist



**Worldwide emergency and urgent
care coverage**

**A national plan covering you anywhere in
the United States, and its territories**

Visit doctors, specialists and hospitals in or out of
our network for the same cost share as long as they
agree to see you and accept Medicare⁶



This is a **Group Plan** exclusive to Lumen retirees and their eligible dependents



Visit any doctor, specialist or hospital that accepts Medicare

Even though you are not required to see a network doctor, your doctor may already be part of our network.

To find out, search our online Provider Directory at **Lumen.com/MAPD** or call UnitedHealthcare Customer Service at

(844) 588-5873

7 days/week 8 am - 8 pm local time

If your doctor is in-network, they must accept this plan if you are an existing patient.



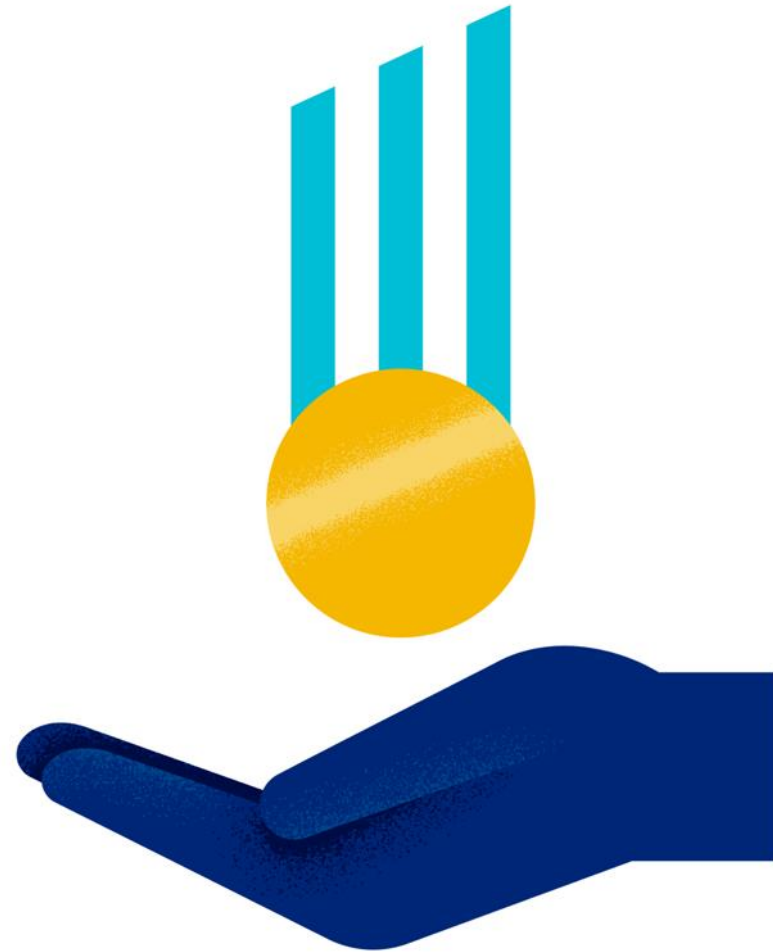
Your annual costs

Premiums = vast majority of retirees will have minimal, if any monthly cost.








No annual medical deductible

Annual out-of-pocket maximum = \$950

Lifetime maximum = None








Plan benefits

Benefit coverage	In and out of network
 Primary care provider (PCP) office visit	\$5 copay
 Specialist office visit	\$35 copay
 Urgent care	\$35 copay*
 Emergency room	\$90 copay*
 Inpatient hospitalization	\$250 per day, days 1-4, \$0 per day thereafter
 Outpatient surgery	\$150 copay
 Medical virtual visits	\$0 copay w/ AmWell, Doctor on Demand or Teladoc \$5 copay w/ your local provider









Preventive services

Benefit coverage	In and out of network
 Annual Physical	\$0 copay
 Annual Wellness Visit	\$0 copay
 Immunizations	\$0 copay
 Breast cancer screenings	\$0 copay
 Colon cancer screenings	\$0 copay

Additional benefits

Generally more generous than Original Medicare

Benefit coverage	In and out of network
 Routine podiatry	\$35 copay, 6 visits per year
 Routine chiropractic care	\$20 copay, 24 visits per year
 Routine acupuncture services	\$35 copay, 12 visits per year
 Routine vision services	\$0 copay - 1 exam per year. \$100 allowance towards eyeglasses or contact lenses
 Routine hearing services	\$0 copay- 1 exam per year \$500 allowance for hearing aids/3 years* (combined for both ears)
 Routine dental care	\$0 copay preventative services. *See next slide for more detail

**Hearing aids must be purchased through UHC Hearing*



Dental coverage

With UnitedHealthcare® Dental, you'll have access to the industry's largest national MA dental network with 365,000 providers & locations.

- ✓ **100%** coverage for exams, X-rays, cleanings and periodontal maintenance when you see a network dental provider
- ✓ **80%** coverage for minor services, including fillings, pulp protection and nitrous oxide**
- ✓ **50%** coverage for major services, including crowns, root canals, dentures and more*
- ✓ **\$50** annual deductible and **\$1,000** annual plan maximum (*after max, remaining charges are member's responsibility*)
- ✓ You can see any dentist who accepts the plan. You'll get greater savings from a network dentist.
- ✓ Dental contact information can be found on the back of your UnitedHealthcare member ID card. **844-588-5873**, TTY 711, 8 a.m. - 8 p.m. local time, 7 days a week



**Provider network may vary in local market.

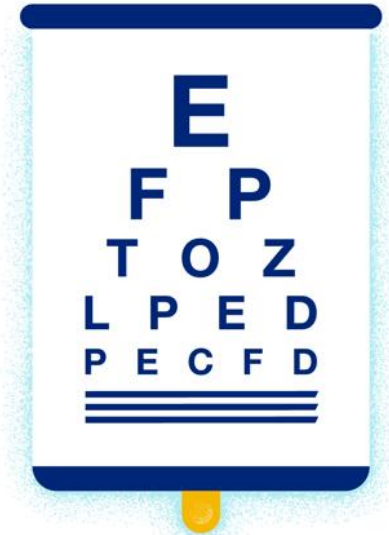
*Please refer to your Summary of Benefits for details on your benefit coverage.



Vision exam & eyewear*

With the vision benefit, you'll have access to a nationwide network of providers with the freedom to see any participating vision provider.

- ✓ **A routine eye exam once every 12 months with a \$0 copay**
- ✓ **\$100 allowance toward eyeglasses** (frames and lenses), every 12 months
- ✓ **\$100 allowance toward contact lenses** instead of eyeglasses, every 12 months
- ✓ Out-of-network providers may require you to pay upfront and submit a reimbursement claim to UnitedHealthcare
- ✓ The network is UHC Medical Network



*Please refer to your Summary of Benefits for details on your benefit coverage.





Diabetes testing and monitoring supplies

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay.

These supplies also include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test accuracy of your meter)
- Replacement batteries for your meter

To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.

Plus, your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters*

*Other suppliers/vendors/providers are available in our network.



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Lumen (MAPD) PPO + Dental

**Medicare Part D (Prescription
Drug):
Benefits and Features**

Prescription drug coverage with UnitedHealthcare

- ✓ UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in our network
- ✓ Thousands of covered brand-name and generic prescription drugs
- ✓ Check your plan's drug list at **lumen.com/MAPD** or call Customer Service to see if your prescription drugs are covered



Medicare Part D: Drug payment stages

Initial coverage

Your plan has a \$50 Rx deductible. You pay the total cost of your drugs until you reach \$50. Then you pay the copay or coinsurance, and the plan pays the rest.



You stay in this stage until your total drug costs reach \$5,030¹.

Coverage gap

After **your total drug costs** reach \$5,030¹, you pay **25%** of the cost of generic and brand-name drugs.



You stay in this stage until your out-of-pocket costs reach \$8,000¹.

Catastrophic coverage

After your out-of-pocket costs reach \$8,000¹, you will not pay anything for the remainder of the year.



You stay in this stage until the end of the plan year, December 31st.

¹Effective 1 January 2024.



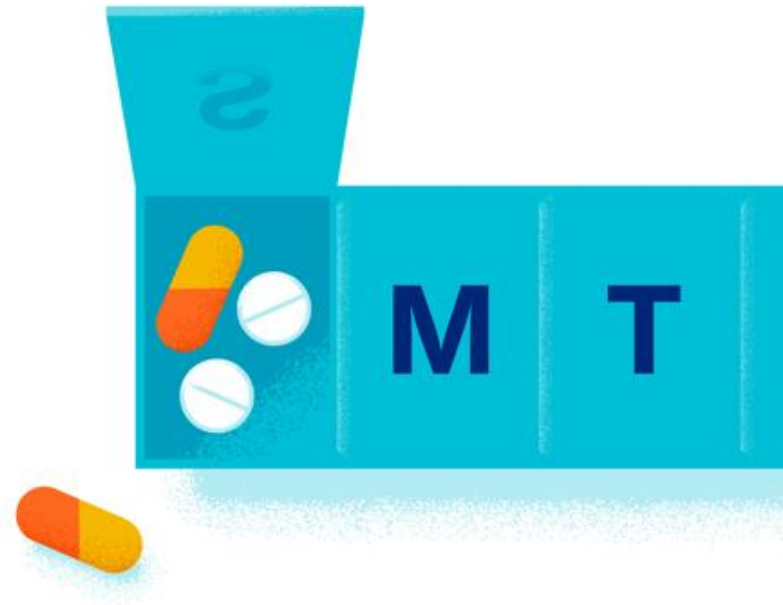
Prescription Drug coverage integrated into the plan

Annual Rx Deductible:

\$50 deductible for tiers 3, 4, and 5 which can contain both brands and generics

Catastrophic coverage:

\$0 copay for those with very high prescription costs, entering the final Part D coverage stage



Part D prescription drug benefits

Tier	Prescription drug type	Your costs	
		Retail (30-day supply)	Preferred Mail Order (30/90-day supply)
1	Preferred Generic: Lower-cost, commonly used generic drugs	\$0 copay	\$0 copay
2	Generic: Many generic drugs	\$8 copay	\$16 copay
3	Preferred Drug*: Many common brand-name drugs and some higher-cost generic drugs	\$40 copay	\$80 copay
4	Non-preferred Drug*: Non-preferred generic and non-preferred brand-name drugs, including compounds	\$90 copay	\$180 copay
5	Specialty Tier*: Unique and/or very-high-cost brand-name generic drugs	30% coinsurance	30% coinsurance





Lumen (MAPD) PPO + Dental

Additional Services: Benefits and programs

All voluntary and included at no additional cost

UnitedHealthcare® HouseCalls*

Have a yearly check-up at home to help stay on top of your health between regular doctors' visits.

- ✓ No extra costs
- ✓ A licensed health care practitioner will perform a head-to-toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education
- ✓ The visit lasts up to an hour. You can talk about health concerns and ask questions that you haven't had time to ask before.
- ✓ You'll get a personalized checklist of topics to discuss at your next doctor's visit
- ✓ HouseCalls will send a summary of your visit to you and your regular doctor



UnitedHealthcare HouseCalls Video Visit

Prefer a video visit instead? HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

**HouseCalls may not be available in all areas.*



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Renew Active^{®4} by UnitedHealthcare

Renew Active, the gold standard in Medicare fitness programs for the body and mind, at no additional cost to you.

Renew Active includes:

- ✓ A free gym membership at a fitness center you select from our large national network, including many premium gyms
- ✓ Thousands of on-demand workout videos and live streaming fitness classes
- ✓ Social activities at local health and wellness classes and events
- ✓ An online Fitbit[®] Community. No Fitbit device is needed.
- ✓ An online brain health program with exclusive content for Renew Active members through AARP[®] Staying Sharp[®]



UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges*:

- ✓ **28** home-delivered meals**
- ✓ **12** one-way rides to medically related appointments and to pharmacy**
- ✓ **6** hours of in-home personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders, and more.

A referral is not required.⁸



**When referred by a UnitedHealthcare Engagement Specialist⁷ *A new referral is required after every discharge to access your meal and transportation benefit.



Personal Emergency Response System (PERS)

With the Personal Emergency Response System, provided by Lifeline, help is a button push away.



In-home medical alert monitoring system



Quick access to help in any situation, whether an emergency or you just need a helping hand



Helps give you confidence and independence



UnitedHealthcare Hearing

With UHC Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings.

- ✓ Choose from 2,000+ hearing aid models from the industry's top brands, featuring advanced technology for superior sound quality, including Bluetooth® streaming, recharging capabilities, hands-free calls with tap control and more
- ✓ Get hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers* nationwide
- ✓ Receive a complimentary hearing aid accessory with the purchase of a pair of hearing aids in the Premium technology level**
- ✓ Enjoy a hassle-free experience with no claims or reimbursement forms
- ✓ **This plan includes a \$500 hearing aid allowance, combined for both ears, every 3 years.**



To get started and save up to 50%–80% off standard industry prices[^], go online or call UnitedHealthcare Hearing.

*Please refer to your Summary of Benefits for details on your benefit coverage. Network size varies by market.

**Availability subject to change and may be discontinued at any time.

[^]Based on suggested manufacturer pricing.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider.



Get care virtually anywhere

With Virtual Visits, you're able to live video chat* with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.⁵

You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection.

Virtual Doctor Visits may be good for minor health concerns including:

- ✓ Allergies, bronchitis, cold/cough
- ✓ Fever, seasonal flu, sore throat
- ✓ Migraines/headaches, sinus problems, stomachaches

Virtual Behavioral Health Visits may be best for:

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



You can find a list of participating Virtual Visit providers by logging into the member website



*The device you use must be webcam-enabled. Data rates may apply.
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Providers cannot prescribe medications in all states.



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How to Enroll

Dates to Remember

How to enroll and/or gather more information

Lumen's Annual Enrollment period is November 8th - November 22nd

- ❖ If you are interested in learning more about the MAPD PPO + Dental plan

UHC Customer Service at

(844) 588-5873, TTY 711

(7 days/week, 8 am to 8 pm local time)

- ❖ Two ways to enroll, beginning November 8th and ending on November 22nd

Health Life website:

lumen.com/healthbenefits or

Call (833) 925-0487

Monday – Friday 7 a.m. - 7 p.m. (CST)

- ❖ Attend one of the joint Lumen/UHC/BSC 'How To Enroll' teleconferences: *Details will be in the reminder postcard mailed to your home and posted to Lumen.com/MAPD*

NOTE: If you are currently enrolled in a Medicare Supplement Plan and wish to enroll in the MAPD plan, it is your responsibility to disenroll from the Medicare Supplement plan. The process is not automatic.





What to Expect Next

What to expect after enrollment

1

Get your UnitedHealthcare member ID card and read your Quick Start Guide

The Quick Start Guide gives you more information on how your benefits work and how to get the most out of your plan. Your member ID card will be attached to the front cover of your guide.

2

Register online to access your plan information

After you receive your member ID card, you can register online at lumen.com/MAPD

3

Start using your card

You can start using your member ID card as soon as your plan is effective January 1, 2024

4

Help us understand your unique health needs

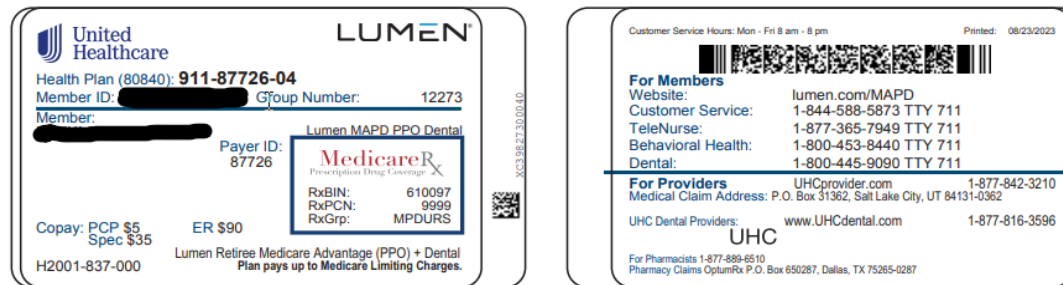
Soon after your effective date, we will contact you to complete a short health survey. Throughout the year, we'll also provide reminders about preventive care as well as offer programs and resources to help you live a healthier life.



How to use your new UnitedHealthcare member ID card

Mid to late December, you and any Medicare-eligible dependent covered by the plan will each be receiving a UnitedHealthcare Quick Start Guide and member ID card, which is your confirmation of enrollment.*

- ✓ Beginning January 1st, 2024, simply use your UnitedHealthcare member ID card each time you go to the doctor or hospital or get a prescription filled at the pharmacy
- ✓ The back of your member ID card lists important phone numbers you may need throughout the year
- ✓ Don't discard your red, white and blue Medicare card, store it in a safe place
- ✓ Keep this member ID in your wallet and show to providers and pharmacies



*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.



Sign up for your secure personal online account

lumen.com/MAPD

Follow these easy steps to sign up for your secure and personal online account:

- 1 Visit the website and click on the **Sign In/Register** button and then click **Register Now**
- 2 Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare member ID number) and click **Continue**
- 3 Create your username and password, enter your email address, and click **Create my ID**
- 4 For security purposes, you will need to verify your account by email, call or text

After you sign up, you can:

- ✓ Look up your latest **claim** information
- ✓ Review **benefit** information and plan materials
- ✓ Print a **temporary member ID card** and request a new one
- ✓ Look up **drugs** and how much they cost under your plan
- ✓ Search for network **doctors**
- ✓ Sign up to get your **Explanation of Benefits** online





Questions and Answers



Thank You

We look forward to welcoming you to our Medicare family

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Formularies and/or provider/pharmacy networks disclaimer The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat Lumen members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information[, including the cost-sharing that applies to out-of-network services].

This document is available in alternative formats. If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

²Optum Home Delivery is a service of OptumRx pharmacy. OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery for a 90- or 100-day supply of your maintenance medication. If you have not used Optum Home Delivery, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Copays apply after deductible

Renew by UnitedHealthcare is not available in all plans. Resources may vary. Reward offerings will vary by member and Renew Rewards is not available in all plans with Renew by UnitedHealthcare.

⁴Participation in the Renew Active[®] program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, discounts, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. AARP Staying Sharp is the registered trademark of AARP. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.



⁵Benefits and availability may vary by plan and location.

⁶24/7 Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your provider's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at <1-844-808-4553, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week>, for additional information.

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