

2025 Retiree and COBRA Premiums Qwest Non-Union (Management)

Jan. 1, 2025



Qwest Non-Union (Management) Retiree Premium rate sheets included in this document:

- Qwest Non-Union (Management) - Access Only Group 9-2
- Qwest Non-Union (Management) Protected Participant - Group 9-1
- Qwest Non-Union (Management) Protected Participant Retiree Supplemental/Optional Term Life Insurance Premiums
- COBRA Active Premiums
- COBRA Retiree Premiums

Please locate your applicable Qwest Non-Union (Management) Retiree Premium rate sheet. If you have trouble determining which Premium rate sheet applies to you, please refer to the **Retiree Healthcare and Life Benefits Matrix** on lumenbenefits.com or in the **Reference Center** on the [Health and Life website](#) to determine your group.

Important: References to a Spouse in the below charts include an eligible/enrolled Domestic Partner (DP).

Qwest Non-Union (Management) - Access Only Group 9-2

Retiree Non-Medicare Medical plans total monthly premiums

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren) Only
Surest Health PPO	\$1,236.84	\$1,236.84	\$2,473.68	\$1,793.42	\$1,793.42	\$3,030.26	\$556.58
Surest Select Health PPO	\$1,261.60	\$1,261.60	\$2,523.21	\$1,829.32	\$1,829.32	\$3,090.92	\$567.72
High Deductible Health Plan (HDHP)	\$1,224.49	\$1,224.49	\$2,448.99	\$1,775.52	\$1,775.52	\$3,000.01	\$551.03

To elect the non-Medicare Medical plan, you must first enroll in COBRA and can enroll in a non-Medicare Medical plan once COBRA exhausts (18 months). You must still be non-Medicare eligible after 18 months of COBRA.

Important: Retiree must be enrolled for Spouse, Domestic Partner and/or Child(ren) to be covered. If Retiree suspends or waives, dependents will also be suspended or waived.

If you have questions regarding eligibility, please contact the Lumen Health and Life Service Center at 833-925-0487.

Note: Access Only - Medicare Eligible - no longer eligible for Lumen retiree healthcare benefits when you become Medicare eligible. i.e. medical (MAPD), HRA, CDHP HRA or Dental.

Qwest Non-Union (Management) Protected Participant Retiree Group 9-1

Retiree Non-Medicare Medical and Dental Plans and total monthly Premiums

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health PPO	\$1,236.84	\$1,236.84	\$2,473.68	\$1,793.42	\$1,793.42	\$3,030.26	\$556.58
Surest Select Health PPO	\$1,261.60	\$1,261.60	\$2,523.21	\$1,829.32	\$1,829.32	\$3,090.92	\$567.72
High Deductible Health Plan (HDHP)	\$1,224.49	\$1,224.49	\$2,448.99	\$1,775.52	\$1,775.52	\$3,000.01	\$551.03
Dental	\$39.87	\$39.87	\$79.75	\$69.78	\$69.78	\$119.62	\$29.90
LQ Mgmt Company Non-Medicare Medical Subsidy Cap	\$390.00	\$390.00	\$780.00	\$663.00	\$663.00	\$1,053.00	\$273.00
LQ Mgmt Company Non-Medicare Dental Subsidy Cap	\$20.00	\$20.00	\$40.00	\$35.00	\$35.00	\$55.00	\$15.00

Retiree Non-Medicare monthly contribution

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health PPO	\$846.84	\$846.84	\$1,693.68	\$1,130.42	\$1,130.42	\$1,977.26	\$283.58
Surest Select Health PPO	\$871.60	\$871.60	\$1,743.21	\$1,166.32	\$1,166.32	\$2,037.92	\$294.72
High Deductible Health Plan (HDHP)	\$834.49	\$834.49	\$1,668.99	\$1,112.52	\$1,112.52	\$1,947.01	\$278.03
Dental	\$19.87	\$19.87	\$39.75	\$34.78	\$34.78	\$64.62	\$14.90

Lumen Medicare Advantage PPO plus Dental (MAPD) Plan

Medicare eligible individuals have the option to elect the MAPD plan in lieu of electing the Lumen Medicare Health Reimbursement Account (HRA) - company contributions. Retiree's monthly contributions for this plan are:

Monthly contributions for the MAPD Plan	You Only	Spouse Only	You + Spouse	You + Spouse + Child	You + Spouse + Children	You + Child	You + Children	Spouse + Child	Spouse + Children	Child Only	Children Only
Qwest Non-Union	\$66.80	\$66.80	\$133.60	\$102.00	\$300.80	\$35.20	\$234.00	\$35.20	\$234.00	\$0.00	\$167.20

Note: Access Only Retirees pay total monthly premiums and are not eligible for Medicare coverage.

Medicare Health Reimbursement Account (HRA) total Annual Company Subsidy

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Medical HRA Subsidy	\$1,740	\$1,740	\$3,480	\$5,016	\$5,016	\$6,756	\$3,276
Dental HRA Subsidy	\$240	\$240	\$480	\$420	\$420	\$660	\$180
Overall Medical & Dental HRA Subsidy	\$1,980	\$1,980	\$3,960	\$5,436	\$5,436	\$7,416	\$3,456

Important: The Retiree must be enrolled for a Spouse, Domestic Partner (DP) and/or Child(ren) to be covered. If the Retiree suspends or waives, dependents will also be suspended or waived.

Premiums for Spouse only, Child only, and Spouse & Child(ren) are based on split-families where families have both Medicare eligible and non-Medicare eligible participants. If the Retiree enrolls in the Lumen Medicare Advantage PPO plus Dental (MAPD) Plan, they will suspend the Dental plan because the MAPD Plan offers Dental coverage. The retiree’s dependents who are not Medicare eligible can remain in Dental coverage. If the Retiree suspends Dental coverage for reasons other than enrolling in the MAPD Plan, the retiree’s dependents will also be suspended.

If you have questions regarding eligibility, please contact the Lumen Health and Life Service Center at 833-925-0487.

Qwest Non-Union (Management) Protected Participant Retiree Supplemental/Optional Term Life Insurance Rates

Age for Retiree	Retiree Monthly Rates per \$1,000 Coverage
<25	\$0.097
25-29	\$0.101
30-34	\$0.120
35-39	\$0.127
40-44	\$0.138
45-49	\$0.238
50-54	\$0.378
55-59	\$0.702
60-64	\$1.105
65-69	\$1.987

For more information, refer to the Lumen Life Insurance Plan Summary Plan Description (SPD) available on lumenbenefits.com or in the **Reference Center** on the [Health and Life website](#).

2025 Total Monthly Active COBRA Premiums

Medical	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Surest Health PPO	\$810.28	\$1,701.58	\$1,458.53	\$2,349.83	\$891.31	\$1,539.55	\$648.25
Surest Select Health PPO	\$826.49	\$1,735.62	\$1,487.70	\$2,396.83	\$909.14	\$1,570.34	\$661.22
HDHP with Optional HSA	\$802.18	\$1,684.58	\$1,443.94	\$2,326.33	\$882.40	\$1,524.16	\$641.76

Dental	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Dental Option 1	\$31.55	\$72.63	\$78.94	\$120.00	\$41.09	\$88.45	\$47.39
Dental Option 2	\$39.02	\$89.80	\$97.60	\$148.35	\$50.79	\$109.33	\$58.59

Vision	Employee	EE+ Spouse	EE+ Child(ren)	EE+ Family	Spouse Only	Spouse+ Child(ren)	Child(ren) Only
Vision	\$7.98	\$16.73	\$14.41	\$23.12	\$8.75	\$15.15	\$6.44

2025 Total Monthly Retiree COBRA Premiums

Non-Medicare Medical plans and COBRA monthly premiums

	Retiree only	Spouse /DP only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren) Only
Surest Health PPO	\$1,261.58	\$1,261.58	\$2,523.15	\$1,829.29	\$1,829.29	\$3,090.87	\$567.71
Surest Select Health PPO	\$1,286.83	\$1,286.83	\$2,573.67	\$1,865.91	\$1,865.91	\$3,152.74	\$579.07
High Deductible Health Plan (HDHP)	\$1,248.98	\$1,248.98	\$2,497.97	\$1,811.03	\$1,811.03	\$3,060.01	\$562.05

Lumen Medicare Advantage PPO plus Dental (MAPD) Plan monthly premium

Per Covered Medicare Individual in the MAPD Plan	
MAPD	\$202.78

Dental Plan COBRA monthly premium

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren) Only
Dental	\$40.67	\$40.67	\$81.34	\$71.17	\$71.17	\$122.01	\$30.50

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