



## Don't miss out - Annual Enrollment is Nov. 6 – Nov. 20

Annual Enrollment is the perfect **time to take the next step** and use this opportunity to add, change, or update your Lumen benefits. We encourage you to review the 2025 Annual Enrollment Guide as there are changes that may impact you.

You will receive communications based on your contact preference on the Health and Life website. There are currently over 9,000 retirees who have set up email as their preferred way to receive benefit communications; however, have not read any of the emails sent from the Service Center. If you are in this situation, please log in to the Health and Life website at [lumen.com/healthbenefits](https://lumen.com/healthbenefits) and review your documents and messages. When you have email listed as your contact preference to receive communications, you will receive an email from **DoNotReply@benefits.lumen.com**, make sure it doesn't go to your junk folder. Click on your name in the top right-hand corner and select **Personal Documents** or **Message Center**.

### How to Update your Email Address

- Click on the **Profile** icon in the center of the home page, or you can click your name in the top right-hand corner and select **Profile** from the drop-down menu
- Select **Edit** next to Contact Preferences under the Personal Preferences section
- Choose the **Electronic Mail** radio button
- Add your Personal Email Address
- Select the **Primary** radio button
- **Save**

You can also elect "Opt Into Text" and receive benefit information via text messaging. Data rates may apply. Be sure to save your updates. **Note:** Due to regulations, not all benefit communications can be sent via email or text.

Go to the Lumen Health and Life website beginning Nov. 6 at [lumen.com/healthbenefits](https://lumen.com/healthbenefits) to learn about your 2025 benefits. On the website, you'll find helpful information in the **Reference Center** located in the top right-hand corner of the screen.

If you don't enroll by Nov. 20, you will be automatically enrolled in the same plans, if available, with the same coverage levels displayed on your Pre-Annual Enrollment Notice. You should save a copy of your Enrollment Notice as this will serve as your Benefit Summary (Confirmation Statement) unless you make changes.

Be sure to sign up for 2025 Annual Enrollment webinars to learn about the MAPD, Surest and UnitedHealthcare medical plan options and/or your Lumen Health Reimbursement Account (HRA) (this does not apply to Pre-1991 or ERO'92

The information in this article is intended to provide guidance about the retiree benefit plans presently sponsored by Lumen Technologies, 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 Pre-1991 and Legacy Qwest ERO'92 retirees. If there is any difference between the information in this article 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 Lumen Health and Life Service Center directly.



retirees). You can enroll in these webinars beginning Nov. 6 on the [Health and Life website](#) by selecting **Webinars** under **I Want to;** **Learn about:** in the main menu.

#### **Important Reminders:**

- Eligible dependents cannot be covered under a Lumen plan unless the retiree is also covered under a Lumen plan (this does not apply to Pre-91 and ERO'92 retirees).
  - 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 owe a benefit premium, Account Statements are not mailed. If you selected to receive communication by email, you will receive an email notification when your statement is available. Refer to the Annual Enrollment Guide under **Reminders** for more information.

Thank you!