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## IMPORTANT CHANGES TO YOUR RETIREE HEALTH INSURANCE BENEFITS

Effective **May 1, 2014** CenturyLink will no longer provide group medical coverage to Post-1990 Occupational retirees/dependents who are Medicare eligible — **Action May be Required**

The enclosed “CenturyLink cover letter” and “Extend Health Getting Started Guide” have been prepared for those CenturyLink retirees who are **currently enrolled** in group medical plan options under the CenturyLink Retiree and Inactive Health Plan. Although you are not currently enrolled at this time, we have prepared one for you so that you will have the information available to you: 1) if it were to apply to you in the future as explained below, 2) to inform you of the upcoming informational meetings and 3) to advise you of the Health Reimbursement Accounts that you may have access to effective May 1, 2014 as described below. ***(Note: Please disregard the dates throughout the document that indicate when your coverage is ending, as it is pre-populated with May 1, 2014 for everyone getting a Guide. Your coverage end date is prior to this and therefore, this information about enrolling may not apply to you at this time).***

Our records indicate that you have no coverage, or “**Waived**” your CenturyLink medical benefits for 2014. The elimination of the CenturyLink group medical benefits also applies to you. However, because you are not currently enrolled in CenturyLink medical coverage, and therefore, not losing medical coverage with CenturyLink during the May transition--you are not experiencing a qualified event that creates a Medicare “Special Enrollment Period” (SPE). The SPE allows you to enroll in the individual Medicare supplemental policies with Guaranteed Issue (no underwriting) as described in the enclosed materials and the next mailing that will come in early February. That mailing will also come to you so that you have the information for when, or if, you have a future SPE from other group coverage, or if you have a status change with CenturyLink by the end of March.

As the materials indicate, those that are enrolled in an individual Medicare type plan effective May 1, 2014, will have access to the Health Reimbursement Account (HRA) for medical expenses as described in the materials. ***You may also have access to the HRA funds on May 1, 2014 if you are enrolled in a Medicare supplemental policy at that time as explained below.***

If your CenturyLink medical coverage remains in “Waived” status on May 1, 2014, you (or a dependent) may have one of the following scenarios. If so, the May 1, 2014 change could impact you as follows:

<p><b>Already enrolled in a individual Medicare supplemental type policy on your own</b></p>	<p><b>Are covered under another group plan through another employer as the employee or as a dependent</b></p>
<p>You do not have to change plans and will have access to the HRA.</p> <p>Because you are already enrolled in a Medicare policy on your own, you would not have a Special Enrollment Period event--but could use Extend Health if you wanted to change medical or prescription drug plans (however, Guaranteed Issue will not apply to you).</p>	<p>If you lose coverage from the non-CenturyLink group plan, you might have a Special Enrollment Period at that time and could use Extend Health for assistance as described in the enclosed materials. You must have your Medicare Parts A and B in place, proof of creditable coverage from the other employer and enroll within the required time period. <b>Contact Extend Health for more information about this.</b></p>
<p>You will have access to your HRA effective May 1, 2014 for your medical, vision expenses and dental (if you also waive your CenturyLink group dental coverage) expenses.</p> <p>You will receive the letter from YSA (Your Spending Account) with instructions as described in the enclosed materials.</p>	<p>When you enroll in an individual Medicare type plan in the future, you will be able to access the HRA at that time for medical expenses. You may also access it effective May 1, 2014 for vision expenses and dental (if you waive your CenturyLink group dental coverage) expenses.</p> <p>You will receive the letter from YSA (Your Spending Account) with instructions as described in the enclosed materials.</p>

**Note:** If you experience loss of other coverage before May 1 and re-enroll in a CenturyLink group medical plan, please contact the CenturyLink Service Center as soon as possible at the number below, but no later than March 30, 2014, as there are no CenturyLink group plans to enroll in effective May 1, 2014.

Again, we are providing you with this information now, as you may be in a situation to access your HRA dollars on May 1, 2014 and/or you may wish to take advantage of contacting Extend Health for assistance with changing your current coverage now or in the future. Please feel free to join us for the meetings, if they happen to be in your area.

If you have any questions regarding the information in this cover letter, please contact the CenturyLink Service Center at 800-729-7526, Monday through Friday from 7:30 to 5:30 Mountain time. Questions regarding enrollment in a Medicare policy should be directed to Extend Health.

Sincerely,

## CenturyLink Benefits