**CWA CenturyLink 2019 Tentative Agreement Question & Answer (8/21/19)**

**Q**– Does the annual deductible count toward the annual out of pocket max?
**A**- Yes. However the in network & out of network out of pocket max has to be met separately.

**Q-** Will the $750.00 waiver of coverage payment remain?
**A-** No

**Q**-Will the coverages remain the same?
**A-** Q-269 includes the summary of benefits to review what is covered.

**Q-** Will the spousal surcharge remain?
**A-** Sent out on Q-269, it remains, it increases to $100 per paycheck.

**Q-**What about Incidentals, what will medical look like?
**A-** Incidental employees will be considered Temporary employees under the Standard healthcare plan. Newly Negotiated Standard Plan:  Medical only at 100% cost. Currently there are 9 Incidental Employees.

**Q-** What about Part Time, what will medical look like?
**A-** Part-time employee benefit premiums are determined by your full-time equivalent pay rate. To determine your full-time equivalent pay rate multiply your hourly pay rate x 2,080 hours.

**Q-** How have the CenturyLink Standard Plans that we are going into changed in regards to premiums?

**A-**The premiums did not change in 2018, 2019 and will not in 2020. That being said healthcare continues to rise year over year and are projected to increase in the future. By joining the larger population it will keep the increases lower than if we remained in the Legacy Qwest pool separate from the larger pool.

**Q-** Are the providers in our current Legacy Qwest Occ CDHP the same in the CenturyLink Standard CDHP plans?
**A**-Yes

**Q-**Is the Prescription Drug List (PDL) the same in our current Legacy Qwest Occ CDHP as in the CenturyLink Standard CDHP plans?
**A-** Yes. In both plans the Prescription Drug List is reviewed and updated by the PDL Management committee and reviewed with the joint CWA/CenturyLink Health and Wellness Committee before changes are made. This is how it is currently handled and will continue to be handled.

**Q-**In the plan design matrix under Emergency Health Coverage it shows 80% after deductible, 50% if non-emergency, who determines if it is an emergency?
**A-** It will be based on presenting symptoms and codes submitted by the facility. Keep in mind there are other options for non-emergencies such as urgent care centers and MD Live.

**Q-** In the Plan matrix it shows 80% after deductible for many covered items/services once you reach your out of pocket match do you still pay the other 20%.
**A-** No once you reach your out of pocket match it is covered at 100%

**Q**-Are preventive care services still covered?
**A**- Yes

**Q-** What if husband and wife both work at CTL. Can insurance be combined or does it have to be separate?
**A-**You cannot have dual coverage, but one can enroll as the employee and the other a spouse on one plan.

Language from SPD:

**Dual Coverage by Plan Participants**

CenturyLink benefit plan provisions prohibit any individual from being enrolled in dual coverage in the Company’s medical, dental, vision, dependent Supplemental Life and Supplemental AD&D benefit plan options. These provisions mean that:

• CenturyLink Employees cannot elect coverage for themselves while being enrolled
as a qualified Dependent under another CenturyLink Employee’s coverage; and

• Two CenturyLink Employees cannot enroll the same qualified Dependent in
coverage separately.

• If you elect coverage during Annual Enrollment and are also covered under the
same Plan(s) as a Dependent on another Employee’s/Retiree’s coverage, your
coverage will be corrected once the enrollment period ends. You will remain in
coverage under your own record but will be removed as a Dependent from the
other Employee’s/Retiree’s coverage.

**Q-** Did anything change for the Legacy Qwest retirees or future retirees?
**A-** The letter of agreement outlining retiree healthcare remains in the contract the annual cost cap contributed to retiree healthcare remains the same. Non Medicare retirees get $6,250 per retiree and per spouse per year. They will be offered the Standard Plans in which the occupational are offered. The PPO is not going to be an option. The Medicare eligible retiree will get $2,570 in their Health Reimbursement Account (HRA) as they do today.

**Q-** Going forward what pool are the Legacy Qwest retirees in?
**A-**The LQ retirees will be in the Standard Plan retiree pool for CenturyLink. The 2019 rates for Legacy CenturyLink and Legacy Qwest were very similar. The 2020 rates are being finalized and will be put out as soon as they are complete

**Q-** Did our pension change?
**A-** No. Those who were hired or re-hired before January 1, 2009 are in a grandfathered pension plan based on years of service. Those who were hired after January 1, 2009 have a defined pension plan that is the Account Balance Formula (ABF). You can log on to the Centurylink Pension website for more information. For those in the ABF there is a 3 year vesting period so it isn’t immediately reflected on the website. New hires will still have a pension in the ABF plan.

**Q-**Did our 401K Change?
**A-** No. It did change back in 2012/2013 bargaining. Below is the 2012-2013 change. Contact the 401k administrator or call 1 800 729-7526 to verify.

2013 Bargaining report:
Under the current contract, the Plan provided a Company match of 81% of an employee’s 6% contribution for those hired prior to January 1, 2009. Those hired or rehired on or after January 1, 2009 received a dollar to dollar Company match of up to 3% of an employee’s contributions.

The Plan will change to ‘grandfather’ in the current Plan those employees with at least 5 years of service and who are at least fifty years old in the current Plan. Those under the age of 50 will move to the post-2009 Plan with a structured Company match of up to 3.5%. This means that those age 50 or older retain the current Plan of 81% match up to 6%. Those younger than 50 would move to a new Plan which provides a dollar-for-dollar match on the first 1% and a 50% match on the next 5%. Those hired or rehired on or after January 1, 2009 would increase from the current 3% to 3.5% with a dollar-for-dollar match on the first 1% and a 50% match on the next 2.5%. Example:

Employee Defers Company matches

1% 1%
2% 1.5%
3% 2%
4% 2.5%
5% 3%
6% 3.5%