

WELL connected *For Retirees*

A benefits and wellness newsletter for CenturyLink retirees

April 2017

For All Retirees



Welcome to Well Connected for Retirees!

This periodic newsletter provides updates and insights on managing your CTL retirement benefits, plus tips for boosting wellness during retirement. We'd love to hear from you! Send feedback, stories and questions for this newsletter to well.connected@centurylink.com.



Connecting to what she loves

For former CenturyLink Human Resources specialist Judy McMeen, retirement offers the free time and flexibility to focus on the things she loves, like family, friends and travel.

"We live within our means, but now we can just pick up and go," said Judy, who's been on road trips to Hilton Head, Niagara Falls, Toronto and Rocky Point, Mexico, and also regularly travels from the Kansas City area to visit her 94-year-old father in central Minnesota.

Learn more about how Judy is balancing all aspects of well-being -- physical, emotional, financial and social -- [- here](#). And [share your story on active retirement](#); we'd love to share it in an upcoming newsletter!



How to apply for your Vested Pension Plan Benefit

If you are a deferred vested participant in the Pension Plan, you may be eligible to commence your benefit. You are considered deferred vested if you worked long enough to earn a pension benefit in a participating plan, have ended your employment with CenturyLink and have not yet begun receiving payments from your pension.

Prior to making a decision about commencing your Plan Benefit, you may request an estimate. Estimates are available anytime by logging on to: www.centurylinkpension.ehr.com. [Learn more](#)



Amanda Whiddon
Well Connected program manager



Whiddon on Wellness:

Resistance training to prevent muscle loss

I thought of our retirees when I saw this article recently on building muscle. When it comes to muscle, use it, lose it or build it!

Strong muscles help reduce back pain, prevent falls and more. Muscle mass is key for optimal calorie burning, dense bones and increased energy. Consistent resistance training can help fend off osteoporosis and aging-related slow muscle loss, according to the American College of Sports Medicine.

[Read on to learn](#) how to build muscle with free weights -- or your own weight.

Shareholders approve merger

On March 16, CenturyLink and [Level 3 Communications](#) announced that shareholders of both companies overwhelmingly approved all proposals related to the companies' merger. The two companies continue to expect to receive the remaining state, federal and international approvals in time to complete the merger by Sept. 30, 2017.

If approved, the new company will be the second largest domestic communications provider serving global enterprise customers.

Extensive global network will connect more than 350 metropolitan areas with approximately 75,000 on-net buildings, in rural and urban areas alike.

Will bolster the combined company's overall competitive and financial position, allowing the company to be a stronger and better-resourced competitor in the consumer, enterprise and wholesale markets.

Stay up to date on the latest on the [CenturyLink Level 3 merger website](#).

Keep your address up-to-date

To update your address for health and/or welfare benefits, please contact the CenturyLink Service Center at (800) 729-7526, Option 2, Option 2. Representatives are available Monday through Friday from 7:30 to 5:30, Mountain time.

To update your address for pensions, 401k, and other benefits, you must contact the CenturyLink Service Center at the number above and press the applicable option for **each plan**. Updates do not carry over from vendor to vendor. This also applies for approved and on-file Power of Attorney.

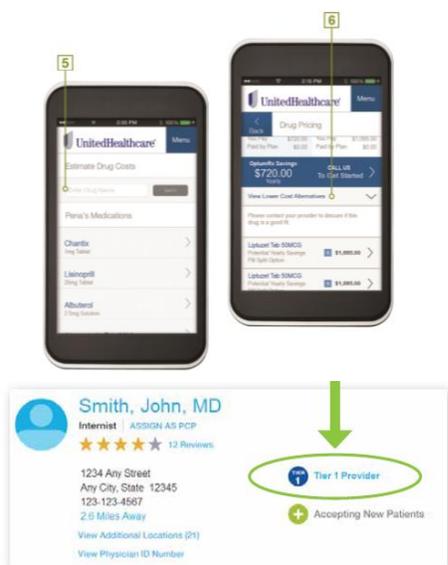




Let's get healthier together

You may be surprised to learn that in 2016 CenturyLink spent \$475.5M on health care. Cancer, circulatory and musculoskeletal conditions represented some of the highest costs. But more importantly to you and those who love you, they are also some of the biggest threats to your health.

Did you know that through your benefits, you have access to health and wellness resources and programs – at no additional cost – to help you manage and optimize your well-being? The more you take advantage of these resources, the healthier you can be. [Get the details](#)



Site and app help you find lower cost alternatives

It's easy to identify lower cost alternatives for medications and providers by using myuhc.com and the health4me app.

On myuhc.com, click on "Pharmacies & Prescriptions" then "Drug Pricing" and enter your medication. Use the health4me app to get medication pricing on the go, like when you're visiting your physician to discuss your care. [Get details](#) on downloading the app and pricing your medication, plus a list of lower cost alternatives.

You can also use the site or app to choose the doctors, specialists and facilities that provide the best value by finding a Tier 1 symbol next to the provider. Go to "Find a Doctor" on myuhc.com or the health4me app, search, and spot the blue dot. [Learn more](#)

Get quick doctor care from anywhere

A Virtual Visit lets you see a doctor from your laptop or mobile device, with access to a network of Virtual Visit provider groups.

Just log into myuhc.com or the UnitedHealthcare Health4Me app. Once you choose a Virtual Visit provider group you'll be directed to their website from myuhc.com or their app from Health4Me. [Learn more](#)



For legacy Qwest retirees on the Highmark plan, you can access [amwell.com](#) or [doctorondemand.com](#) and follow the instructions to register and download their mobile apps. You can use either or both of these services, depending on the availability of virtual doctors in your area. [Learn more](#)



Medicare

What to do when you become Medicare eligible

Coverage under the CenturyLink Retiree and Inactive Health Plan for group medical and prescription drug terminates at the end of the month **prior** to the month of your 65th birth-date (unless it falls on the first of a month). If you are Medicare eligible due to disability, this also applies.

Any delay in notifying CenturyLink that you are Medicare eligible (and in obtaining Medicare Parts A and B) could result in a gap in medical coverage and possible penalties from Medicare. Learn about the [steps you need to take](#).

Note: If you are a Pre-91 or ERO'92 Qwest Retiree, your benefit plan options differ. Look for an article for this group in our next newsletter.

