



2019 Benefits Program Highlights

For prospective new hires in the classifications below:
Active Qwest Represented CWA/IBEW





About CenturyLink and Its People

At CenturyLink, we believe providing superior customer service, creating shareholder value and treating our employees equitably form the foundation of our success.

CenturyLink (NYSE: CTL) is a leading provider of high-quality voice, broadband and video services over its advanced communications networks to consumers and businesses in multiple states. CenturyLink, headquartered in Monroe, LA, is an S&P 500 Company and in 2018 was ranked #166 in the Fortune 500 list of America's largest corporations.

A key part of our focus is on meeting the challenges and opportunities of the future.

The fact is, it's the skills and talent of the employees we hire and retain that will lead the way as the Company continues to grow.

This material is intended to provide you with a brief overview of the Company and the advantages of being part of the CenturyLink team.



Health Care Benefits

CenturyLink offers a broad range of **Health, Welfare, and Voluntary Lifestyle benefits** that provide value, choice, and protection against the unexpected. Full-time and part-time employees are eligible for health care benefits after 30 days of employment.

If you are classified as a full-time or part-time employee, you and your eligible dependents may participate in the CenturyLink comprehensive benefits program (medical/ prescription drug, dental, vision, Flexible Spending Accounts (Healthcare and Dependent Daycare), Health Savings Account (HSA), supplemental life and supplemental Accidental Death & Dismemberment (AD&D)).




Eligible dependents include your legal spouse, domestic partner, children under age 26 (includes adopted children, step-children and foster children), children of your domestic partner, unmarried children who depend on you for support because of a physical disability that occurred prior to the age of 26, or who are incapable of self-support due to mental incapacity, mental illness or developmental disability — where the condition occurred prior to the age of 26.

Coverage begins on your 31st day of employment if you enroll within 30 days from your eligibility date (**hire date**). If you fail to enroll within 30 days from your eligibility effective date, you will be deemed to have waived coverage for employee-paid plans and you must wait to enroll until the next Annual Enrollment period unless you experience a Qualified Life Event (**QLE**) that allows you to make an update.

If you are a rehired retiree, your retiree coverage ends at the end of the month you are hired, and your active coverage is effective the first of the month following hire, unless you are hired on the first of the month, then the effective date is the first. Once your active employment ends, your applicable retiree coverage will resume.

Medical Plan

CenturyLink offers you and your eligible dependents the choice of a High Deductible Health Plan (HDHP) with the ability to enroll in an employee-funded Health Savings Account (HSA), a Preferred Provider Option (PPO), or a Consumer Driven Health Plan (CDHP) with a Company-funded Health Reimbursement Account (HRA).

High Deductible Plan	PPO Plan	Consumer Driven Plan
 HDHP with the option to enroll in an employee-funded Health Savings Account (HSA)	 PPO	 CDHP with a Company-funded Health Reimbursement Account (HRA)

Account Descriptions



The Health Savings Account (HSA)

can only be elected if you choose to enroll in the HDHP Plan. Annual contribution limits are determined by the IRS and for 2019 are set at \$3,500 for Employee Only coverage and \$7,000 for Employee + One or More. Your HSA is fully funded by you and is yours to keep if and when you leave the company.



For those enrolled in the Consumer Driven Health Plan (CDHP), CenturyLink offers a **Company funded Health Reimbursement Account (HRA)**. Company contributions to the HRA are impacted by the tier of coverage and will be prorated based on your benefits effective date under the Plan.

Medical and Prescription Drug Overview

The CDHP and HDHP medical plans are administered by UnitedHealthcare. The PPO plan is administered by UnitedHealthcare or Highmark Blue Cross Blue Shield and is determined by the state you live in.

“Charges above the allowable amounts not included” refers to reasonable and customary (R&C) charges. Refer to the Summary Plan Description for information on what’s not covered.

This chart is only a summary of your benefits. For specific details on how services are covered, please contact your medical Claims Administrator (UHC).

HDHP		PPO		CDHP	
With Employee-Funded HSA (maximum contribution): \$3,500 Employee \$7,000 Employee + One or more enrolled Note: If you are 55 or older, you can contribute an extra \$1,000 “catch-up” contribution.		Employee Employee + Spouse/Domestic partner Employee + Children Family		With Company-Funded HRA Contribution: \$1,000 Employee \$1,500 Employee + Spouse/Domestic partner \$1,500 Employee + Children \$2,000 Family	
You Pay		You Pay		You Pay	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (medical/prescription drug combined):					
Combined in-network and out-of-network. DOES NOT include HDHP HSA contribution		Combined in-network and out-of-network		Combined in-network and out-of-network. Includes CDHP HRA contribution	
Employee		Employee		Employee	
\$1,500	\$3,000	\$500	\$1,500	\$1,500	
		Employee + Spouse/Domestic Partner		Employee + Spouse/Domestic Partner	
		\$1,000	\$3,000	\$2,250	
Employee + One or more enrolled		Employee + Children		Employee + Children	
\$3,000	\$6,000	\$1,000	\$3,000	\$2,250	
		Family		Family	
		\$1,000	\$3,000	\$3,000	
Annual Out-of-Pocket Maximum (includes deductible and medical/prescription drug combined)					
Includes deductible; combined in-network and out-of-network expenses (charges above allowable amount not included)		Includes deductible; combined in-network and out-of-network expenses; copays apply to out-of-network maximum		Includes deductible; combined in-network and out-of-network expenses (charges above allowable amount not included)	
Employee		Employee		Employee	
\$3,000	\$6,000	\$3,900	\$5,700	\$2,000	\$2,500
		Employee + Spouse/Domestic Partner		Employee + Spouse/Domestic Partner	
		\$7,800	\$11,500	\$3,000	\$3,750
Employee + One or more enrolled		Employee + Children		Employee + Children	
\$6,000	\$12,000	\$7,800	\$11,500	\$3,000	\$3,750
		Family		Family	
		\$7,800	\$11,500	\$4,000	\$5,000

HDHP		PPO		CDHP	
Plan Pays (After Deductible)		Plan Pays (After Deductible)		Plan Pays (After Deductible)	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care: (No Deductible)					
100% No Deductible	Not Covered	100% No Deductible or Co-Pay	Not Covered	100% No Deductible	Not Covered
Inpatient (Facility), Office Visit, Outpatient (Facility), Prescriptions, Urgent Care		Office Visit		Inpatient (Facility), Office Visit, Outpatient (Facility), Prescriptions, Urgent Care	
80%	60% of allowable amount	100% after copay; \$25 PCP; \$40 specialist	60% of allowable amount	80%	60% of allowable amount
		Urgent Care			
		100% after \$35 copay	60% of allowable amount		
		Emergency Room			
		80%	In-Network level if emergency; otherwise 60% of allowable amount		
Prescriptions		Copay or coinsurance. See your SPD for further details	60% of allowable amount		

Dental

You will have a choice between two dental plan options; a Basic Option and an Enhanced Option. These plans differ in terms of the amount of the annual benefit maximum, annual deductibles, orthodontia coverage, coverage levels and your share of the cost of coverage. Both of the CenturyLink Dental Plans are administered by MetLife.

Basic Option	Enhanced Option (includes orthodontia)	
Passive PPO In Network	PPO In Network	PPO Out-of Network
Annual Benefit Maximum (per person)		
\$1,000 (does not include oral surgery)	\$2,000 (does not include oral surgery or orthodontia)	
Orthodontia Lifetime Benefit Maximum		
N/A	\$1,500 (separate from annual individual benefit maximum)	
You Pay	You Pay	
Annual Deductible (per person)		
\$25 for general care and major and restorative; no deductible for diagnostic, preventive or oral surgery	\$50 for general care and major and restorative (does not include orthodontia); no deductible for diagnostic, preventive or oral surgery	
Lifetime Orthodontia Deductible (per person)		
N/A	\$50	
Plan Pays (after deductible)	Plan Pays (after deductible)	
Diagnostic and Preventive (cleanings, exams & X-rays) — No deductible		
100%* up to maximum allowable amount	100%* up to reasonable and customary (R&C); two visits per year	
General Care (fillings, root canals and periodontics)		
50%* up to maximum allowable amount	80%* up to maximum allowable amount	80%* up to reasonable and customary (R&C)
Major and Restorative (crowns, dentures and bridges)		
50%* up to maximum allowable amount	50%* up to reasonable and customary (R&C)	
Oral Surgery — No deductible		
80%* no limit	80%* no limit	
Orthodontia (adult and children)		
Not covered	50%* up to reasonable and customary (R&C); after the \$50 lifetime orthodontia deductible (separate from annual deductible)	

Administrator: MetLife, Experience Number: **305521**, Group Number: **148069**. Phone Number: **888-356-4191**

Vision

The CenturyLink vision care benefit option is administered by the Vision Service Plan (VSP) Network.

VSP Doctor and Affiliate Providers	Open Access Provider
Eye Exams (once every plan year)	
Plan pays 100% after \$20 copayment	VSP reimburses you (after \$20 copayment) up to a maximum of \$45
Lenses (once every plan year)	
<p>Plan pays 100% after \$40 copayment. The \$40 material copayment is charged only once when lenses and frames are purchased at the same visit</p> <p>Single Vision: \$40 copayment Lined Bifocals: \$40 copayment Lined Trifocals: \$40 copayment Lenticular: \$40 copayment (Includes polycarbonate lenses for children under the age of 26)</p>	<p>VSP reimburses you (after \$40 copayment) up to the following maximums:</p> <p>Single Vision: \$45 Lined Bifocals: \$65 Lined Trifocals: \$85 Lenticular: \$125 (Does not include polycarbonate lenses for children)</p>
Frames (one pair every other plan year)	
<p>Plan pays 100% of VSP allowable amount up to \$130 after \$40 copayment; you will receive a 20% discount on the charges over the VSP allowable amount.</p> <p>NOTE: The \$40 material copayment is charged only once when lenses and frames are purchased at the same visit. The frame allowance at Costco is up to \$70; however, you must be a Costco member to purchase glasses.</p>	VSP reimburses you up to a maximum of \$47 after \$40 copayment
Contacts (contact lenses may be purchased once every plan year instead of eyeglass frames and lenses)	
Plan pays 100% for routine eye exam after \$20 copayment plus up to \$125 for contact lenses; contact lens fitting and evaluation exam is discounted by 15% and then covered in full after \$40 maximum copayment.	VSP reimburses you up to \$105 for contact lens exam (fitting and evaluation) and contacts
Laser Eye Surgery is not covered, but VSP offers a discounted price. Contact VSP for details	

Administrator: Vision Service Plan (VSP), Group Number: **30016605**, Phone Number: **800-877-7195**

NOTE: Coverage with a retail chain affiliate may be different, depending on which affiliate you choose. Visit vsp.com for additional information.



Flexible Spending Accounts (FSAs) – Health Care and Dependent Day Care

The CenturyLink benefits program offers two types of flexible spending accounts — a **Health Care FSA** and a **Dependent Day Care FSA**. These optional pre-tax accounts are funded by you and can help you pay for certain expenses tax-free not covered by other benefit plans.

Employees may contribute from \$150 to \$2,700 annually to the health care FSA and from \$150 to \$5,000 annually for the dependent day care FSA.



Employee Assistance Plan (EAP)

The Employee Assistance Plan (EAP) provides confidential information, counseling and referral services to you and your family for a variety of family and personal problems. Eight visits per family member, per calendar year are covered at 100%. The EAP is provided through Beacon Health Options and offers video counseling to ensure broad access for CenturyLink employees. Callers to the EAP will have the option to speak with a counselor in person, by phone or via secure video.



Wellness

CenturyLink's wellness program, **Well Connected**, provides you with the tools and resources you need to take your health to the next level. The program includes wellness tips, nutritional advice, exercise goals, guidance on how to reduce stress, access to tobacco cessation programs, maternity support programs and much more. You can move toward better health and earn wellness rewards while doing so!



You have the opportunity to earn up to \$500 annually in wellness rewards. Your Spouse/Domestic Partner is not eligible to participate in the Well Connected program.



Commuter Spending Account

CenturyLink offers a pre-tax benefit account that can be used to pay for public transit — including passes, fare cards or vouchers for the bus, train, subway, or vanpool — and parking expenses — including parking vouchers, direct pay parking and pre-tax cash reimbursement as part of your daily commute to and from work. You can contribute up to \$265 per month on a pre-tax basis during the calendar year and then reimburse yourself for expenses incurred throughout the calendar year.

Questions About The Health Care Benefits?

Detailed plan information and costs can be found on centurylinkbenefits.com.



Life, Accidental Death and Dismemberment

The CenturyLink benefit program includes life insurance and accident coverage that can provide financial protection if you or a covered family member should pass away or sustain certain serious accidental injuries.

Employee Basic Life Insurance Plan	Employee Supplemental Life Insurance Plan
<p>Company-paid basic life insurance is equal to 1x eligible pay (Base Pay + Target Incentive Pay) rounded up to the next higher \$1,000 up to \$2,000,000 maximum and is payable to your beneficiaries in the event of your death for any cause. Coverage is automatic, and there is no cost to you.</p>	<p>You may purchase coverage for yourself in an amount equal to 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x Base Pay rounded up to next higher \$1,000 up to \$2,000,000 maximum. You may also purchase coverage for your spouse/domestic partner equal to \$5,000, \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 or \$200,000 (cannot be more than 100% of Employee Basic Life + Employee Supplemental Life coverage). You also may purchase Child Supplemental Life Insurance equal to \$3,000, \$5,000, \$10,000 or \$20,000 for each eligible child (cannot be more than 100% of the Employee Basic Life + Supplemental Life coverage).</p>

Employee Basic Accidental Death & Dismemberment Insurance (AD&D)	Employee Supplemental Accidental Death & Dismemberment Insurance
<p>Company-paid basic AD&D is equal to 1x eligible pay (Base Pay + Target Incentive Pay) rounded up to the next higher \$1,000 up to \$2,000,000 maximum and is payable should you pass away or sustain certain physical losses as the result of an accident. Coverage is automatic, and there is no cost to you.</p>	<p>You may purchase coverage for yourself in an amount equal to 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x eligible pay (Base Pay + Target Incentive Pay) rounded up to next higher \$1,000 up to \$2,000,000 maximum. You may also purchase coverage for your spouse/domestic partner equal to 50% of the amount you choose for yourself up to \$750,000 and 25% of the amount you choose for yourself for each eligible child up to \$100,000.</p>

Business Travel Accident Insurance (BTA)

The Business Travel Accident plan provides additional financial protection in case of accidental death or injury while you are traveling on Company business. Benefits equal three times your eligible pay (Base Pay + Target Incentive Pay) rounded up to the next higher \$1,000 up to a maximum of \$500,000. Coverage is automatic, and there is no cost to you.

Additional Life Insurance is available where you pay the cost: Employee Supplemental, Employee Supplemental (AD&D), Spouse/Domestic Partner Supplemental Life Insurance, Spouse/Domestic Partner (AD&D) Child Supplemental and Child (AD&D).



Questions About The Life And Accident Plans?

Detailed life and accident insurance information can be found on centurylinkbenefits.com.

Voluntary Lifestyle Benefits

A broad range of voluntary (employee-paid) benefit programs is available to full-time employees. By enrolling on a group basis, you have access to group purchasing discounts and underwriting advantages that may not be available to you in the individual market.

The voluntary programs include:

- Auto and Home Insurance
- Critical Illness Insurance
- Group Legal Plan
- Long-term Care (company sponsored)
- Accident Insurance
- Cancer Program
- Identity Protection
- Hospital Indemnity Insurance
- Pet Insurance
- Employee Perks (Automatically available — no need to purchase)
- Purchasing Power (Eligible after six months of employment — no need to purchase)

Important note: The voluntary benefits listed above are not company sponsored unless otherwise noted.

You can find detailed information on the voluntary benefit programs in the Newly Eligible Guide located at centurylinkbenefits.com.



Retirement Program

401 (k) Plan

CenturyLink offers a savings program designed to help you build for your future and save for your retirement. You are eligible to participate in the Plan as soon as administratively practicable following the date of your employment. You will need to proactively enroll in the Plan. You may also change your deferral election to any whole percentage from 1% to 80%. Deferral elections can be changed at any time.

CenturyLink matches your 401(k) contributions at 100% of the first 1% you contribute and 50% of the next 5%, for a total maximum matching contribution of 3.5%. The company matching contributions are 100% vested after one year of service with CenturyLink.

A variety of investment funds are available for you to choose from. Investment options include three different levels of investment choices to meet your individual investment needs and goals. These three levels include: Target Date Funds, Core Funds (both passive and actively managed fund options available) and a Self-Directed Brokerage Account through the Personal Choice Retirement Account (PCRA) provided through Charles Schwab. You may direct the investment of your Plan Account into one or any combination of these investment options. Each of the Plan's investment funds offers different opportunities and levels of risk. Choices should be made carefully on the basis of your personal financial situation and goals.

Questions About The 401(k) Plan?

Plan information can be found on centurylinkbenefits.com.



Time Off and Leave Programs

CenturyLink recognizes that it's important to balance your time at work and away from work. That's why we offer time off benefits with the flexibility to help ensure that you can take time off from work when you need it subject to your collective bargaining agreement.

The CenturyLink time off programs include a variety of plans intended to meet your needs for time off for rest and relaxation, short-term illness or injury, doctor or dentist appointments, to care for a family member, or other personal time off. **The programs include:**

Vacation & Personal Days

At the beginning of each year you will be provided a set number of vacation and personal days. The exact amount of vacation and personal time you will receive is based upon your Years of Service and employee status.

Short-Term Disability Plan

The Short-Term Disability (STD) Plan provides you with a source of income if an illness or injury continues after the elimination period. Full-time and part-time employees are eligible for this plan after one year of service.

Retail Employees and Outside Sales Representatives are covered under the Non-Represented Short-Term Disability Plan.

Long-Term Disability Plan

The Long-Term Disability (LTD) Plan provides partial income protection for you in the event of an extended disability after the STD elimination period. You are eligible for this plan after completing one year of service. Supplemental LTD is available the first Annual Enrollment after one year of service. The Supplemental LTD option is employee paid and provides a higher level of LTD coverage.

NOTE: Refer to your collective bargaining agreement for details on vacation and leave management programs.



Company's Reserved Rights

This document summarizes certain provisions of the CenturyLink Health Care Plan, the CenturyLink Life Insurance Plan, the CenturyLink Disability Plan and the CenturyLink Business Travel Accident Insurance Plan (collectively referred to as the "Plan"). For specific employee benefit Plan information, refer to the respective official Plan Documents, including the applicable Summary Plan Description and Summaries of Material Modifications, if any. If there is any conflict between the terms of the official Plan Documents and this document, the terms of the official Plan Documents will govern.

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