

CDHP—
it's about
ME



CONSUMER DRIVEN HEALTH PLAN

with a HEALTH REIMBURSEMENT ACCOUNT

Everyone has different health care needs depending on where they are in life and their priorities.

What is important to **YOU?**

- › **Lower monthly premiums**
Save money with lower premiums compared to other plans.
- › **An HRA to help you pay for eligible medical expenses, including your deductible**
You pay less out of your pocket because you can use the money in the HRA to help pay for medical bills.
- › **The choice to use any doctor**
If you have a doctor you prefer, you can continue to use that doctor. You'll probably save more if the doctor is in the network.
- › **Coverage at 100% for preventive care services received in the network**
You won't have to pay anything out of your pocket as long as you use network providers.

How can this plan help **ME?**

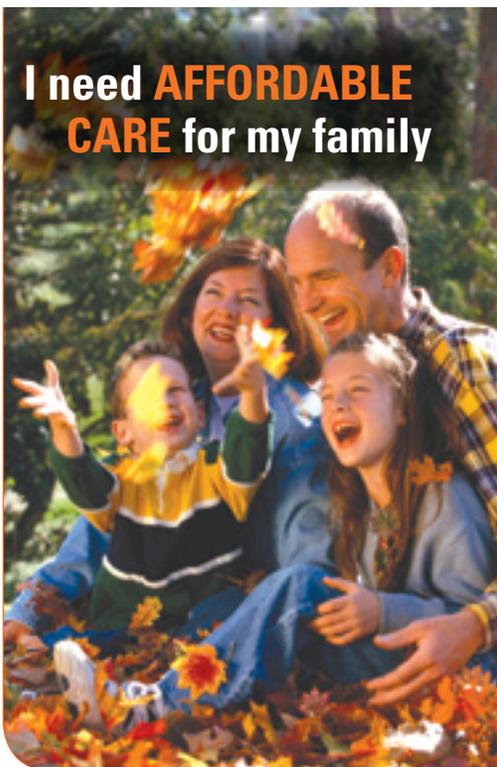
I feel **HEALTHY**



Lower monthly premiums

Lower premiums may add up to big savings for you at the end of the year.

I need **AFFORDABLE CARE** for my family



Save money on quality care

You save money when you use a doctor in the network. The network is large, so you can rest easy knowing a doctor is nearby when you're on vacation or if you're covering a child going to school in another state.

› **Convenient prescription services**

With more than 64,000 retail pharmacies, it's easy to locate a pharmacy to fill your prescriptions. If you have mail service, you can have your prescriptions mailed to your home at no additional cost.

› **Personal support**

The plan offers counselors who can help with depression, stress and coping with grief and loss. You also get a care management program to help you get the most from all your options.

› **Enjoy the convenience of mail order pharmacy**

If you take maintenance drugs, you must obtain your prescriptions through Mandatory Mail Order after two fills at a retail pharmacy. The Mandatory Mail Order Program for maintenance medications (those prescriptions you take regularly for a long-term condition) allows you to fill your prescription for up to a 3-month supply which are delivered right to your home.



**I'm planning
for RETIREMENT**

**More potential
retirement savings**

With the money in your HRA, you may pay less out of your pocket for medical bills. That leaves more money to help fund your retirement.

**I have
HEALTH
ISSUES**

The choice to use any doctor

Wondering who is the right doctor to treat your health condition? With the UnitedHealth Premium program, you can choose a doctor based on quality and cost-efficiency guidelines.

YOUR HEALTH REIMBURSEMENT ACCOUNT

An account to help pay your health care bills

CenturyLink is funding a health reimbursement account (HRA) for you. An HRA is an account that helps pay for eligible health care expenses, including those that may apply to your annual deductible.

Visit welcometouhc.com to see a list of common eligible expenses that can be paid for or reimbursed by the HRA.

Think of the HRA as your money

Even though CenturyLink owns and funds the HRA, think of it as your money. By doing so, you'll realize that spending your HRA wisely can help save you money.

As long as you have money in your HRA, that is less money you have to pay out of your pocket for health care expenses.

In the future, if you decide to change your plan or leave CenturyLink, you cannot keep the money or take it with you.

Spending the HRA wisely helps you save

The money in the HRA may be enough to cover all of your health care costs for the year. In addition:

- What you don't spend will roll over so you can use the money next year.
- You will likely pay less in monthly premiums compared to traditional co-payment plans.
- You will usually not have to pay a co-payment for doctor visits.



Your HRA will roll over.

If you have dollars remaining in your HRA at the end of the year, they will roll over so you can use them next year.

Your HRA will come with a Health Care Spending Card MasterCard®, which makes it easy to pay from your HRA. There's no need to write checks and submit claim forms.



SHIFTING FOCUS: From managing your health benefits to managing your health

Most traditional co-payment plans focus on managing your health benefits. The CDHP with an HRA focuses on managing your health.

The plan helps better manage your health by encouraging you to:

1

Take a more active role in your health care buying decisions.

2

Make healthier choices and seek quality care.

HOW THE PLAN WORKS

Remember, you do not need to pay anything out of your pocket for eligible preventive care as it will be covered at 100% when received in the network.

1 Your deductible — Your HRA pays first.

When you have an eligible expense, like a doctor visit, the entire cost of the visit will apply to your deductible. The HRA will pay for all your eligible expenses first, as long as there is money in the account. This means you won't have to pay anything until the HRA is spent.

If you spend all of the HRA, you will need to pay out of pocket.

You will need to pay the full cost of your health care expenses until the remaining deductible is paid.

2 Your coverage — Your plan pays a percentage of your expenses.

Once the deductible is paid, your health plan has co-insurance. With co-insurance, the plan shares the cost of expenses with you. The plan will pay a percentage of each eligible expense and you will pay the rest. For example, if a plan pays 80% of the cost, you will pay 20%.

3 Your out-of-pocket limit — You are protected from major expenses.

An out-of-pocket limit protects you from major expenses. The out-of-pocket limit amount is the most you have to pay each year for covered services. The plan will then pay 100% of all remaining covered expenses for the rest of the plan year. Your deductible and co-insurance will go toward your out-of-pocket limit.



Paying for prescriptions

Your plan has a combined medical and pharmacy deductible. This means that eligible prescription costs will apply to your deductible.

Plus, the HRA can be used to help pay for them. If you spend all of your HRA, you'll need to pay the entire cost of your prescriptions until you meet your deductible.

1

Your deductible

Your HRA
pays first

+

You pay

2

Your coverage

Plan pays %

+

You pay %

CO-INSURANCE

3

Your out-of-pocket limit

You are protected

When you reach your out-of-pocket limit,
the plan pays 100%.

Preventive care is covered 100% in the network.

SERVICES COVERED

- › Doctor office visits
- › Emergency services
- › Hospital care
- › Lab services
- › Mental health and substance use disorder services
- › Outpatient care services
- › Pregnancy and newborn care
- › Prescription drugs
- › Preventive care services
- › Rehabilitative services and devices
- › Wellness services

This is not a complete list of the services covered under this plan. See your summary of benefits and coverage for details.

Your preventive care is covered 100% in the network.

You don't have to pay any out-of-pocket costs (co-insurance or deductible) for preventive care as long as you use a network doctor. Women's preventive health services are also covered, including well-woman visits, gestational diabetes screenings and more.

ADDITIONAL SERVICES INCLUDED

You have access to a wealth of health resources as part of your plan, at no extra cost. Learn about these and more at welcometouhc.com.

24-hour registered nurses

You can call and speak directly with a registered nurse anytime.

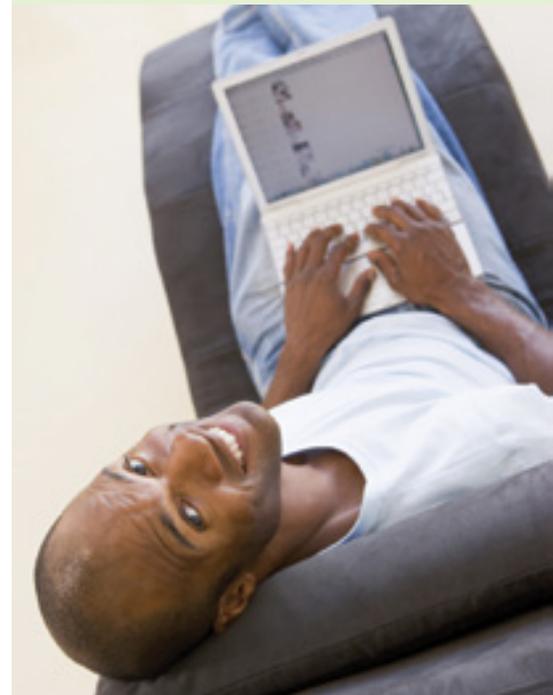
Care management

We'll provide special programs to help you make better health care decisions.

A Plan Designed for Your Needs

Learn how this plan can help you:

- › Be as healthy as you can
- › Get the care you need when you need it
- › Save more than you might think possible



You have coverage for a wide range of prescriptions.

You have access to 64,000+ retail network pharmacies.

With mail service, you may save money with a three-month medication supply.

Using your HRA wisely means using the tools on **myuhc.com** that are designed to help you make better decisions about health care and lower your costs. They are available at no additional cost to you.

CHOOSE A DOCTOR WITH CONFIDENCE.

The **UnitedHealth Premium designation program** takes the guesswork out of your doctor search. It recognizes physicians for meeting quality and cost-efficiency guidelines. Just look for the doctors who have received Premium Designation.

ESTIMATE YOUR HEALTH CARE COSTS.

The **myHealthcare Cost Estimator** makes searching for health care information an easy online shopping experience. Learn the estimated costs of care, including options that may cost less.

- **Know your procedure.** Learn about and compare treatment options.
- **Know your provider.** Get information to help you choose a provider for a procedure.
- **Know your price.** Quickly estimate out-of-pocket costs for specific procedures.
- **Know the place.** Locate providers based on geographic search criteria.

MANAGE YOUR CLAIMS.

myClaims Manager allows you to easily search for claims, track claims you need to watch, mark claims you've already paid, and use easy-to-read graphs to better understand your bills and what you owe.

Submit claims online.

We will automatically pay most of your claims from your HRA first. But if you need to submit a claim so you can be reimbursed from your HRA, you can easily do so online. We even provide simple instructions to help you along the way.

Premium® Designation Quality & Cost Efficiency



Your estimated total cost
(In-Network): \$649

Estimate of what portion
your health plan will pay: \$359

**Your estimated
out-of-pocket cost \$290**

This example is for
illustration purposes only



Please take the time to review this information and learn about the benefits that are available to you, including specific plan benefits and resources to assist you with questions. These documents and the information is provided in accordance with the requirements of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Remember, this document only provides a very high level discussion on certain provisions of the CDHP benefit option under the CenturyLink Health Care Plan. In the event of a conflict, the terms of the official Plan documents will govern. CenturyLink, Inc. has given the Plan Administrator the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. To obtain more information or a copy of any official plan documents, you should contact the CenturyLink Service Center by calling (800) 729-7526.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles, and non-covered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

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