

WHAT TO DO WHEN A RETIREE (SPOUSE) DIES

What You Should Know About Your CenturyLink/Qwest Benefits

Prepared by Jim Heinze, AUSWR Retiree Advocate Ombudsman (303-442-1831 jjonrr@ecentral.com) and Barbara Wilcox (AUSWR Health Care Specialist 303-377-5761 bmw@mho.com). The information in this document is as of November 2013 and reflects the provision of benefits available at this time. It is intended to provide useful information to the survivors of CenturyLink/Qwest retirees in order to obtain the survivor benefits earned by the retiree. Future requirements may not be known. Some of this information may not apply to all survivors. Every retiree should review this information in a conversation with his or her spouse, surviving dependents, beneficiaries, and family members — and share with your investment advisors and estate planners. Keep this document with other important papers and/or give a copy to your beneficiaries.

FIRST make a list of: —Life insurance policies, bank accounts, credit union accounts, stock accounts, 401-k accounts, and other financial holdings. Determine whose name or names are on each account. For a survivor or dependent to withdraw money from an account or cash an insurance claim, the survivor or dependent must be named on the account or arrangements made on the account to pay on death or to be named as the beneficiary.

It is important for you to confirm the beneficiary on your CenturyLink benefits records so that the death benefits earned by the retiree go to the person selected by the retiree. Contact the CenturyLink Service Center listed below to confirm your beneficiaries. You can request a beneficiary form by mail or make changes on-line at www.centurylinkhealthandlife.com. Be sure to keep a copy of all beneficiary forms with your will and other documents.

INFORMATION REGARDING CENTURYLINK DEATH BENEFITS

Following is a summary of key earned CenturyLink benefits due the survivor(s) at the time of a retiree's death. Although the benefits were earned by the employee during working years, in order to be paid to the surviving spouse, dependents, or beneficiaries, appropriate actions must be taken.

Call the CenturyLink Service Center right away at 800-729-7526 to report the death of the retiree.

Select option #3 and follow subsequent prompts. You will be talking to a representative from AON Hewitt, the benefits management company contracted by CenturyLink. **YOU MUST ASK** the Service Center to provide you with information regarding the Group Life Insurance payout, Survivor Annuity (if applicable), and continued Health Insurance coverage under COBRA for the surviving spouse and/or dependents, if desired. This call gets the process started, and there will be paperwork to complete.

Be prepared to provide the following information about the deceased retiree: —Full name, Date of Death, Social Security Number, Address, Surviving spouse and/or dependent's Social Security Number.

DEATH CERTIFICATES --The surviving spouse or dependents will need to provide several certified copies of the death certificate as proof necessary to collect the survivor's benefits.

GROUP LIFE INSURANCE --This benefit was originally based on the annual pay of the retiree. However, Qwest reduced the Group Life Insurance to \$10,000 for all retirees and reserved the right to make further changes in the future. Note that the \$10,000 Group Life Insurance is guaranteed to Post-90 Management retirees until April, 2017. Met Life Insurance Company handles the Group Life Insurance. This benefit is NOT taxable.

SURVIVOR'S PENSION ANNUITY --Retirees who chose the survivors' option for their pension at the time of retirement should make certain the spouse is aware of the coverage. Contact the Service Center to take the action necessary to start the payments to the surviving spouse. The surviving spouse may arrange for direct deposit or provide a mailing address to receive their monthly annuity payment.

If the retiree outlives the spouse, the deduction from the retiree's monthly check to pay for the survivor's annuity should be cancelled. The amount of the cancelled deduction would then be added to the retiree's regular monthly annuity check. Call the Service Center to cancel the survivor annuity option.

COBRA HEALTHCARE COVERAGE --Upon the death of the retiree, health care is provided through COBRA for the surviving spouse and eligible dependents. The coverage is the same as that being provided the retiree, surviving spouse and/or eligible dependents at the time of death. For the first six months, the Company continues its subsidy of the insurance and the surviving spouse pays whatever remaining premium amount is due; the premium payment depends upon the date of retirement and the coverage in existence at the time of death. For the following 30 months, the surviving spouse must pay the full cost if they want to continue the COBRA coverage. Coverage continues, if accepted, for the surviving spouse, but not for

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dependents. Following the end of the 36-month period, the surviving spouse is offered continued COBRA coverage at a slightly reduced rate (-2%). Dental coverage is also available by paying a premium for 36 months but is not available after that time.

If the surviving spouse or eligible dependent is on Medicare at the time he or she goes off COBRA, he or she will have a Medicare Special Enrollment Period lasting until 63 days after COBRA coverage ends. During this Special Enrollment Period, he or she can buy a Medicare Advantage plan or a Medicare Supplement Plan plus a Prescription Drug Plan with no penalties. Further, he or she will have guaranteed issue, meaning no Medicare Supplement Plan can refuse to cover the individual or charge a higher rate because of previously existing conditions or health status. The Special Enrollment Period applies regardless of whether the survivor voluntarily left COBRA or if COBRA coverage ran out. For continuous coverage, enroll in the new plan(s) at least 14 days before COBRA coverage ends. Consult your State Health Insurance Assistance Program (SHIP) for further information.

For those Occupational employees who retire on or after 1/01/2014, the surviving spouse/domestic partner will retain coverage under the Company health care plans for his/her lifetime. The Company will continue its subsidy of this coverage, but the surviving spouse/domestic partner must pay the remaining required premium(s).

TELEPHONE CONCESSION SERVICE --CenturyLink concession service terminates 60 days after the retiree's date of death. This happens automatically once the Service Center is given the date of death. For CenturyLink Concession information call 800-851-0134.

SOCIAL SECURITY --Social Security should be notified of the death of the retiree — **SocialSecurity.gov** or **800-772-1213**, (hearing impaired use **800-325-0778**). Contact Social Security to advise them of the retiree's death and to determine if the surviving spouse is eligible to collect the surviving spouse's Social Security death benefit of \$250, to stop Social Security payments to the deceased, and to start the survivor's Social Security Benefits. If the deceased had "Social Security auto bank deposit," notify your bank and provide a copy of the death certificate. If the retiree's Social Security Benefit has been higher than the amount of the surviving spouse, the spouse's benefits may be increased upon the death of the retiree. Check with Social Security to make that determination. You will need a death certificate to do this.

MEDICARE --Contact Medicare to notify them of the death or to ask about Medicare benefit including the processing of claims, etc. – **Medicare.gov** or **800-633-4227**

VETERANS' ADMINISTRATION --If the deceased retiree was a veteran, contact the VA to determine if any eligible survivor benefits — **www.VA.gov** or **800-827-1000**

IMPORTANT PHONE NUMBERS

CenturyLink ServiceCenter800-729-7526


CenturyLink Telephone Concession 800-851-0134

Medicare 800-633-4227

Social Security 800-772-1213

SS for the hearing impaired..... 800-325-0778

Veterans Administration 800-827-1000

If you need help AFTER you contact the CenturyLink Service Center —then contact your state Retiree Advocate 

State	Tel. No.	Email	Medicare SHIP office
ARIZONA:			(800) 432-4040
Martha Deahl	602-504-6774	marthadeahl@gmail.com	
COLORADO:			(888) 696-7213
Jim Heinze	303-442-1831	JJonrr@ecentral.com	
IDAHO:			(800) 247-4422
Shirley Moss	208-342-3449	samoss05@q.com	
IOWA:			(800) 351-4664
Barb Hermanson	763-757-4985	brbrhr@msn.com	
MINNESOTA			(800) 333-2433
Barb Hermanson	763-757-4985	brbrhr@msn.com	
MONTANA:			(800) 551-3191
Shirley Moss	208-342-3449	samoss05@q.com	
NEBRASKA:			(800) 234-7119
Jim Heinze	303-442-1831	JJonrr@ecentral.com	
NEW MEXICO:			(800) 432-2080
Cassie Kelley	505-298-8666	cassiek@comcast.net	
NO. DAKOTA:			(888) 575-6611
Barb Hermanson	763-757-4985	brbrhr@msn.com	
OREGON:			(800) 722-4134
Shirley Jones	206-368-8686	benefit65@clear.net	
SO. DAKOTA:			(800) 536-8197
Barb Hermanson	763-757-4985	brbrhr@msn.com	
UTAH:			(800) 541-7735
Dick Johnson	801-963-6220	dickie1934@hotmail.com	
Byron Lemmon	801-295-4653	bylemmon99@msn.com	
WASHINGTON:			(800) 562-6900
Shirley Jones	206-368-8686	benefit65@clear.net	
WYOMING:			(800) 856-4398
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