

CENTURYLINK QUESTIONS & ANSWERS ABOUT EXTEND HEALTH

Effective December 7, 2011, CenturyLink added the health care insurance exchange services of Extend Health to assist retirees in making Medicare decisions. Those retirees affected are post-1990, management, Medicare-eligible because of age greater than 65 or disability.

Q: What should I do if I have already started filling out an application through AonHewitt Navigators?

A: If you have not completed an application, you can contact Extend Health to ask questions, review insurance policy options, and make another election if you wish. When you call Extend Health, your application will be completed over the phone without any need for you to fill out a paper form. The electronic application form will be submitted to your chosen insurance company or companies immediately.

Q: I've already made a selection through AonHewitt Navigators, but I'm not sure it's the best choice for me. Do I have an option to change?

A: Yes, you still have time to change your election. Your Extend Health benefit advisor can review your choices and help you decide if you want to keep what you've already selected, or choose a new insurance policy.

Q. My appointment date with AonHewitt Navigators is scheduled after this notification, should I keep that appointment with Aon Hewitt Navigators or call Extend Health?

A: You may elect to keep your appointment with AonHewitt Navigators or elect to contact Extend Health instead.

Q. Will the Insurance Policy options available under AonHewitt Navigators be available under Extend Health?

A: Yes and in fact you will have access to additional options including Group Health HMO in specific areas.

Q: Does this mean that the process for managing my Health Reimbursement Account (HRA) will change too?

A: No, AonHewitt will manage your HRA and that process will not change. You will receive more information about managing your HRA from Aon Hewitt in December.

While you don't have to go online if you don't wish to, the online tools are easy to use and will walk you step-by-step through the process. The more you complete online, the faster and easier your enrollment appointment will be.

Q: I'm hard of hearing so phone calls are difficult for me. Are there other options?

A: Yes! If you use a TTY terminal, the Extend Health TTY number is 1-866-508-5123. You also have the option of working with a benefit advisor by email if you wish. To request this option, send an email to extendconnections@extendhealth.com.

If a telephone conversation is your best option, it can be very helpful to ask a friend or relative to be with you on the phone during your enrollment call.

Q: Will I have to pay for my new health insurance policy when I enroll?

A: Some insurance companies may require the first month's premium payment during the application

process. In this case, you should expect to make a payment within a few days of your enrollment.

Q: How can I reach Extend Health?

A: Extend Health can be reached both by phone and on line. The special toll free phone number reserved for CenturyLink retirees is 888-825-4252. Benefit advisors are available by phone from 9:00 a.m. to 9:00 p.m. Eastern Time (6:00 a.m. to 6:00 p.m. Pacific Time), Monday through Friday.

The web address for CenturyLink retirees is www.extendhealth.com/centurylink.

Q: Do I have to use the web site or can I do everything over the phone?

A: Using the web site is optional, but you may find it very helpful to your enrollment process. On the web you can create an account, complete your personal profile, and shop and compare insurance policies. Your shopping cart lets you save policies you'd like to discuss during your enrollment call. If you'd like to schedule an appointment for an enrollment call, you can do that online too.

Q. Will Extend Health active my HRA with AON Hewitt Navigators or do I need to call AON Hewitt to active my account?

A. Retirees can let Extend Health know if they have enrolled in a plan outside Aon Hewitt Navigators or Extend Health. Extend Health will not be handling the HRA, but will be sending a file to Aon Hewitt [the company managing the HRA] to let them know those retirees who have notified them and who need to have their HRA activated.

Q. If I enroll through Extend Health will I be eligible for the AON Hewitt advocacy services offered by AON Hewitt Navigators when I enroll in a plan through AON Hewitt offerings?

A. The advocacy services will be available through whichever carrier the retiree enrolls with through either Aon Hewitt Navigators or Extend Health.

Q. If I enroll in a Medicare plan through an independent broker what must I provide monthly to AON Hewitt for my HRA reimbursement?

A. More information is being mailed to retirees about documentation which can be used to receive premium reimbursement. This information is being mailed starting December 9.

Q. Under Medicare rules generally a Medicare-eligible applicant has 63 days to enroll after the end of company coverage. Will this 63-day window apply to the December 31, 2011 end date of CenturyLink coverage?

A. Yes, the 63-day window applies to CenturyLink. This was communicated in the retiree meetings and materials that were sent out. [The 63-day window starts December 31, 2011].

Q: If a retiree signs up for insurance through Extend Health, will s/he still get the automatic reimbursement process that was promised if s/he signed up through Aon Hewitt?

A. Extend Health confirmed that they do have many carriers with auto reimbursement.