



New Enhancements Coming to MyChoice[®] Accounts (MCA) – *Your Health Reimbursement Administrator*

Top 3 Things You Need to Know Regarding Your Health Reimbursement Account (HRA) for 2023:

1. **It will be easier to submit claims.** Continue to access your MyChoice Accounts HRA on the Health and Life website at lumen.com/healthbenefits
2. **If you received an HRA in 2022 and already set up recurring claims, there is no need to request recurring claims for 2023 if the monthly amount is not changing.** All 2022 recurring claims will automatically transfer to 2023 unless you submit a change. No action is required by you unless you need to change the monthly amount of your reimbursement.

If you want to review and verify your recurring claims:

1. Log in to the Health and Life website at lumen.com/healthbenefits
2. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”.
3. You will see a new dashboard page with in-progress transactions where you can confirm that your recurring claims information is accurate for 2023.

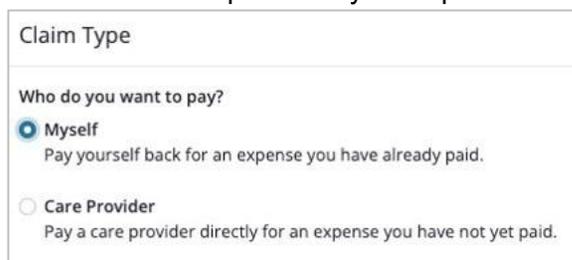
Have a recurring claim you want to **stop** or **change**? Review the *Frequently Asked Questions* section for more instructions.

3. **There will be automatic HRA reimbursement changes for 2023 — No action is required by you for the following claims.**
 - **Lumen Retiree Dental Reimbursement** — If you have Lumen Retiree Dental coverage, your monthly reimbursement will automatically increase to the 2023 rate. To review your rate, refer to your Annual Enrollment Worksheet for additional details.
 - **LQ Occ HRA (Legacy Qwest Post-1990 Occupational) Retirees and SHARE (Legacy Embarq) Retirees Medicare Part B Reimbursement** — If you are being reimbursed for Medicare Part B at the **standard** premium rate of \$170.10 per month per individual or \$340.20 for retiree and spouse/domestic partner, your monthly reimbursement will automatically reduce to the 2023 rate of \$164.90 per month per individual or \$329.80 for retiree and spouse/domestic partner per month.
 - If your HRA/SHARE claim is sent from **Via Benefits** to MyChoice Accounts for reimbursement, **no action is required by you.** Via Benefits will continue to send the amount you pay the insurance carrier, including any increases for 2023.

How To Get Reimbursed with The New Claim Submission Process.

If you need to get reimbursed for a new or changing premium or other eligible expenses from your retiree HRA, log in to lumen.com/healthbenefits and follow the below steps:

1. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”. You will see a new dashboard page with in-progress transactions, helpful tips and videos, and a quick link to your HRA.
2. Select “Request Payment” under the MyChoice Accounts menu option. Select “Myself” under the “Who do you want to pay?” question under Claim Type to be reimbursed for a premium you’ve paid out of pocket.



Claim Type

Who do you want to pay?

Myself
Pay yourself back for an expense you have already paid.

Care Provider
Pay a care provider directly for an expense you have not yet paid.

3. Select “Purchase” under the question, “Are you requesting reimbursement for a service or a purchase?”



Expense Information

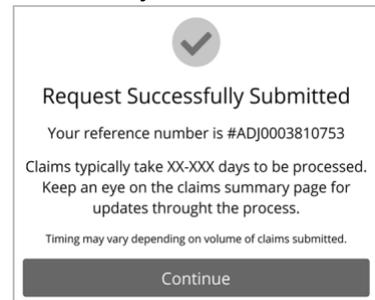
Are you requesting reimbursement for a service or a purchase?

Service

Purchase

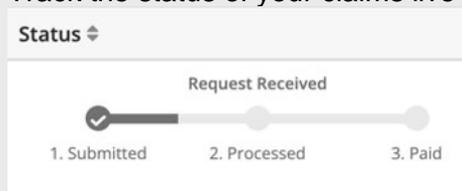
4. Select whom the expense was for by choosing your name or any eligible dependent(s) from the drop-down list.
5. Select the expense type from the “Expense Type” drop-down list.
 - The Legacy Qwest Occupational HRA and the Legacy Embarq SHARE allow payment of eligible medical premiums and expenses.
 - The CS HRA (CenturyLink and Qwest Post-1990 Management) only allows reimbursement of medical, prescription drug, dental and vision premiums.
 - Specific Eligible Expense Lists for each HRA can be found in the Reference Center in the Health Reimbursement Account (HRA) folder on the Health and Life website, lumen.com/healthbenefits
6. Enter the date you paid the claim under “Purchase Date” otherwise known as the date of service.
7. Enter the amount you paid in the “Amount” field under Reimbursement.
8. Select a “Reimbursement Type.”

- Choose **“One-time Reimbursement”** for a one-time reimbursement of an eligible expense or a premium that has already been paid.
 - Choose **“Recurring Reimbursement”** for future, recurring payments – either monthly or weekly to be made in the same amount at a standard frequency (i.e., a monthly premium payment) – and enter your recurring reimbursement “Starting” and “Ending” dates. **You must future-date recurring reimbursements since the system will not accept “today’s” date. Select a date of at least the following day.** For example, if today is Wed., Nov. 30, select a date of Dec. 1 or later.
 - You can select several end-date options on recurring claims:
 - **Until I cancel** – Payments will continue until there are insufficient funds or you cancel the claim.
 - **On a specific date** – You can specify the date on which MyChoice Accounts will stop payments.
 - **Number of payments** – You can set up the recurring payments for a specific number of payments.
9. Upload your supporting documentation by selecting the “Browse Files” button in the “Supporting Documentation” section and select the file you want to upload. **Make sure the entire document is visible, including all pertinent information, and is in focus,** so our claims reviewers can easily read the information.
 10. Check that you’ve acknowledged the Required Agreement.
 11. Select “Review Claim” to make sure you entered the information correctly. Click “Edit Claim” if you need to make edits.
 12. Select “Submit Claim” to submit your claim request for reimbursement. You will then see a “Request Successfully Submitted” screen with a claim reference number.
 13. When you select “Continue,” you will see the claim summary page where you can view the status of all claims submitted prior to submitting.



New Claims Summary Page Enhancements

- Access claim history
- View all your reoccurring claims in one spot on the new reoccurring claims tab
- Easily edit a submitted claim (see FAQ section below for details)
- Track the status of your claims live



Learn More About the Updated Claim Submission Process and Other Enhancements, Effective in 2023.

Enhancements include:

1. Portal dashboard updates that make navigation easier.
2. An "Expense Type" field, so you can easily manage recurring payments (e.g., Medical, Dental, Vision, etc.).
3. A claim submission confirmation page, so you can review your claim before submitting it.
4. The ability to check the status of your claims with the new, live claim status bar.

Watch the demo video on how to submit a claim with the new process. To watch the video on your smart phone or tablet, open the camera app and point it at the QR code below. Allow the camera to focus for a moment, then select the link that pops up on the screen to view the new claims experience demo video. To watch from your computer, visit bit.ly/lumenclaims



Important Reminders:

- **2023 Annual HRA Funding will be available Jan. 1, 2023.**
- **LQ Occ HRA (Legacy Qwest Post-1990 Occupational) Retirees:**
 - 2022 balances roll over into 2023 and can be used throughout the year to pay for premiums and eligible expenses. The claims submission deadline for claims incurred in 2022 is **March 31, 2023**. You may use any remaining 2022 funds to pay for 2023 eligible expenses.
 - If you enrolled in the new Lumen Retiree Medicare Advantage PPO Plus Dental (MAPD) plan in 2023, you are not eligible to receive new HRA funding in 2023. However, you can still submit eligible claims against any remaining 2022 balance in your HRA subject to the HRA claims submission provisions. The claims submission deadline for claims incurred in 2022 is **March 31, 2023**.
- **CS HRA (Legacy CenturyLink and Legacy Qwest Post-1990 Management) Retirees:** Your 2022 balance can be used for 2022 eligible premiums (paid in 2022). The claims submission deadline for 2022 claims is **March 31, 2023**. If you do not submit for reimbursement by **March 31, 2023**, any remaining 2022 balance will be forfeited.
- **SHARE (Legacy Embarq) remaining balances** roll over into 2023 and can be used throughout the year to pay for premiums and eligible expenses until the balance is exhausted. The claims submission deadline for claims incurred in 2022 is **March 31, 2023**.
 - If you enrolled in the new Lumen Retiree Medicare Advantage PPO Plus Dental (MAPD) plan in 2023, you can still submit premiums and eligible claims against any remaining balance in your SHARE subject to the HRA claims submission provisions.
- **Consumer Driven Health Plan (CDHP) HRA** - Once all non-Medicare eligible participants on the account are Medicare eligible, any remaining CDHP HRA balance will be transferred to the Medicare HRA, and funds are available for reimbursement for eligible expenses until the balance is exhausted. The claims submission deadline for 2022 claims is **March 31, 2023**.

For more information on your HRA and eligible expenses/premiums, refer to the Health Reimbursement Account page located at the top of the Health and Life website at lumen.com/healthbenefits

Frequently Asked Questions

When can I submit new or changing claims for 2023?

Updates can be made beginning Dec. 25, 2022, and will take effect Jan. 1, 2023.

How do I review and verify my recurring claims?

1. Log in to the Health and Life website at lumen.com/healthbenefits
2. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”.
3. You will see a new dashboard page with in-progress transactions where you can confirm that your recurring claims information is accurate.

What happens to my 2022 recurring claims?

All 2022 recurring claims will be automatically transferred to 2023. You do not need to take any action if you did not change plans and your claim amounts and providers aren’t changing for 2023. By the end of December, you can go online and verify your recurring claims to ensure everything was transferred over correctly for 2023. Go to “Claims”, “Claims Summary” and select the “Recurring Claims” tab to review.

I have a recurring claim that I want to stop or change?

You can now stop or edit claims.

1. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”.
2. Go to “Claims”, then “Claim Summary”, and select “Reoccurring” tab

The screenshot shows the 'Claim Summary' interface. At the top right is a '\$ Submit Claim' button. Below it are tabs for 'Scheduled', 'Recurring', 'Documentation Required 1', and 'History'. There is a search bar and filters for 'All Claim Types' and 'All Payees'. A '+ Add Recurring Claim' button is on the right. The main table has columns for 'Transaction', 'Schedule', and 'Amount'. Two rows are visible: 'Payment to New Horizon Academy' and 'Payment to True Roots Chiropractic'. A red arrow points to a three-dot menu icon next to the '\$450.00' amount, which is highlighted by a red box. The dropdown menu contains 'Edit', 'View Documentation', and 'Cancel' options.

- To change the claim, select the three-dot menu button directly to the right of the claim amount and select “Edit”. You can change the amount by updating the claim form. Select “Review Claim,” then confirm that your edits are correct and select “Submit Claim.”
- To stop the claim, select “Cancel Claim” from the three-dot menu button.

What if there is an error in my recurring claim amount?

1. To view your 2022 recurring claims and verify that the information is correct, log in to the Health and Life website at lumen.com/healthbenefits
2. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”.
3. To correct a claim, go to “Claims” and “Claim Summary”.
4. Select the three-dot menu button directly to the right of the claim amount.
5. Select “Edit”.

If I did NOT enroll in the new Lumen Retiree Medicare Advantage PPO Plus Dental Plan (MAPD) for 2023, will Lumen contribute to my HRA?

Funding levels remain unchanged. Therefore, you will receive the same annual funding amount to your HRA you received last year. You can view that amount, if applicable, on your 2023 Annual Enrollment Worksheet that was sent to you (based on your Contact Preference) prior to Annual Enrollment. You can also view your worksheet on the Lumen Health and Life website under your Personal Documents icon located on the Welcome page.

Where can I access claim forms?

You can access claim forms online from the Health Reimbursement Account page located on the Health and Life website at lumen.com/healthbenefits. But remember, if your premiums/expenses and provider information are **not changing for 2023, you do not need to submit a claim form!**

The easiest & quickest way to track and manage your claims is online through MyChoice Accounts. However, if you do not have access to a computer, you can request to have claim forms mailed to you. Please take into consideration mail time as the forms will be sent via U.S.P.S. To initiate that request, please call the Lumen Health and Life Service Center at 833-925-0487. Instructions for filing the claim are on the form.

Who can I call if I need assistance?

You can speak to a member advocate by calling the Lumen Health and Life Service Center at 833-925-0487. Advocates are available Mon – Fri, 7 a.m. to 7 p.m. (CST).

For a full list of frequently asked questions, please visit info.businessolver.com/lumenretireehelp

Having trouble accessing your account? See next page.



Accessing Your Account

Follow these steps to access your account:

1. To access your account, log in to lumen.com/healthbenefits
2. On the Welcome page, select “MyChoice Accounts” (piggy bank icon) on the right-hand side of the screen under “MyChoice Health Reimbursement Account (HRA) Submit a Claim Online!”
 - You can also access your account from the MyChoice Mobile App. Use the same username and password that you use to log in to lumen.com/healthbenefits and select “Accounts” to see your HRA balance and “Request Reimbursement” to submit a claim.
 - Download the app for Apple/iOS or Android. You will need to register and create a username and password to login if this is your first time accessing the website.

If you are having trouble accessing MyChoice Accounts at lumen.com/healthbenefits, the security settings on your computer may be interfering with your ability to access the Health and Life website.

Tips on How to Check/Change your Computer Settings:

- Use Chrome, Firefox, Microsoft Edge, or Safari. You cannot access the Health and Life website using other browsers.
- Make sure your web browser’s pop-up blocker is turned OFF by going to your web browser’s privacy or security settings and updating your preferences for pop-ups.
- Make sure your cookies and your cache are cleared of any old URL data by going to your web browser’s history settings and selecting the options to clear your cookies and other site data and cached images and files.
- Make sure that your web browser is allowing or enabling cookies by going to your web browser’s privacy or security settings and updating your cookies and site data preferences.