

# Choose With **CONFIDENCE**

Your 2018 Annual Enrollment Guide



*My health. My wealth. My life.*

## YOUR ENROLLMENT CHECKLIST

- Read this guide for an overview of your 2018 Windstream benefits program
- Visit [windstreambenefits.com](http://windstreambenefits.com) to learn more about your expanded options
- Starting Oct. 9, use the online Mercer Marketplace tools available through [windstreambenefits.com](http://windstreambenefits.com) to evaluate your options
- Select the benefits that best support you and your family
- Enroll between Oct. 9 – 23, 2017 through [windstreambenefits.com](http://windstreambenefits.com), or call **866.553.9409**
- After enrolling, review and print your confirmation statement

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# WELCOME TO YOUR 2018 BENEFITS

Windstream is committed to helping you and your family be healthy so that you can make the most of your life – at work, at home and in your community. Providing access to a comprehensive benefits program that supports your overall well-being is an important part of that commitment.

For 2018, Windstream is pleased to partner with Mercer Marketplace 365 to offer you an easy way to learn about, choose and buy coverage from an expanded selection of benefits.

## TAKE CONTROL

Mercer Marketplace 365 helps you take control of your health and your spending by:

- Offering a wide range of benefit options and the flexibility to tailor a benefits package to meet your personal situation.
- Showing the costs associated with each plan, so you can decide which benefits offer the best value for your needs.
- Offering income tax-saving opportunities through health and dependent care accounts.
- Giving you access to group discounts on additional benefit options, like auto, home and pet insurance, just to name a few.
- Connecting you with benefits counselors via phone and secure live chat.



## WHAT TO EXPECT

- **More choice** – Increased benefit options, including a choice of two medical plan providers and voluntary benefits that include hospital indemnity insurance and identity theft protection, in addition to critical illness and accident insurance.
- **Easy enrollment with built-in decision support** – Step-by-step guidance through a simple shopping experience to give you confidence as you elect coverage.
- **Cost transparency** – Clear online comparison tools that show you the value offered by each plan, so you can make informed decisions about how to spend your health care dollars.
- **Personalized advice** – Access to licensed benefits counselors, ready to help you understand your options and make the right choices for your needs and budget.
- **Commitment to your well-being** – Benefits and resources to support your well-being in all areas of your health, wealth and life.
- **Ongoing education** – Communication and support throughout the enrollment period and beyond.

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# YOU MUST TAKE ACTION

You must enroll between **Oct. 9 and Oct. 23** to have Windstream coverage in 2018. **Your current 2017 benefits coverage will end Dec. 31, 2017.**

Review this guide closely for an overview of your 2018 benefit options. Go to [windstreambenefits.com](http://windstreambenefits.com) for complete details. You will see new benefits that offer more choice to meet the diverse needs of Windstream employees and their families. Take the time to consider all your benefit options and carefully evaluate your needs to ensure you choose the right level of coverage for you and your family next year.



## YOUR 2018 BENEFITS AT A GLANCE

BENEFIT	KEY HIGHLIGHTS FOR 2018	PAGE
<b>Medical</b>	<ul style="list-style-type: none"> <li>Four new plans and choice of two providers</li> </ul>	2
<b>Health advocacy</b>	<ul style="list-style-type: none"> <li>A Health Advocate program will be available to you at no cost effective Jan. 1. This program will replace Coordinated Care</li> <li>If you enroll in medical coverage, you'll have a new option to enroll in 365 HUB, an employee-paid benefit that provides enhanced services like physician performance ratings, medical price comparison tools and expert medical opinions</li> </ul>	5
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Express Scripts will continue to provide prescription coverage</li> <li>CVS and Walgreens will be added to the preferred network of pharmacies with no surcharges; Walgreens will offer a 90-day retail option for maintenance medication</li> </ul>	6
<b>Supplemental medical</b>	<ul style="list-style-type: none"> <li>New provider – Aetna will offer accident and critical illness insurance</li> <li>Aetna will also offer a new hospital indemnity insurance option</li> </ul>	7
<b>Wellness</b>	<ul style="list-style-type: none"> <li>No change – all your well-being programs will continue</li> </ul>	8
<b>Dental</b>	<ul style="list-style-type: none"> <li>Three plan options from Delta Dental</li> <li>A new tier will be offered with a \$2,000 annual benefit</li> </ul>	9
<b>Vision</b>	<ul style="list-style-type: none"> <li>Two plan options from VSP</li> <li>Spectera plan will not be offered</li> </ul>	10
<b>Savings and spending accounts</b>	<ul style="list-style-type: none"> <li>\$600 HSA company contribution or \$500 FSA company contribution</li> <li>Transition from Optum Bank to Healthcare Bank through Discovery Benefits</li> </ul>	11
<b>Life and accident insurance</b>	<ul style="list-style-type: none"> <li>Company-provided life AD&amp;D, and additional and supplemental options will continue</li> <li>One-time opportunity during annual enrollment to elect up to the guaranteed issue amount of supplemental life insurance for you (3x annual earnings, up to \$750,000) and your spouse (\$25,000) without Evidence of Insurability (EOI)</li> </ul>	12
<b>Disability insurance</b>	<ul style="list-style-type: none"> <li>Company-provided short- and long-term disability continues</li> <li>New parental leave benefit of five paid days for full-time eligible birth and adoptive parents</li> </ul>	12
<b>Additional voluntary benefits</b>	<ul style="list-style-type: none"> <li>New identity theft protection option</li> <li>Other voluntary benefits continue; you may have a carrier change</li> </ul>	13

**Oct. 9 – 23**

Enroll through [windstreambenefits.com](http://windstreambenefits.com)

See page 14 of this guide for easy instructions and important enrollment information.



## SUMMARIES OF BENEFITS AND COVERAGE

You have access to a Summary of Benefits and Coverage (SBC) for each of your medical plan options. These documents provide detailed information about coverage and costs to help you compare plans and make informed decisions. To access the SBCs, visit [windstreambenefits.com](http://windstreambenefits.com).

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## NEW OPTIONS

For 2018, you will have four high-deductible health plan options that all offer access to a Health Savings Account (HSA) for tax-free health care spending. If you are not eligible to open an HSA, or choose not to, you may enroll in a Health Care Flexible Spending Account (FSA) instead.

**Higher HSA company contribution!** Windstream has increased the company contribution to your HSA for 2018 – you will receive \$600 deposited in prorated, tax-free amounts each pay period. If you are unable to enroll in an HSA, you will receive a \$500 tax-free contribution to a Health Care FSA account. Employees enroll after January 1, 2018, or who leave the company prior to December 31, 2018, will receive a prorated amount.

Compared to the 2017 Windstream medical plan options, 2018 plans are similar in design but offer you additional choices of carriers and cost.

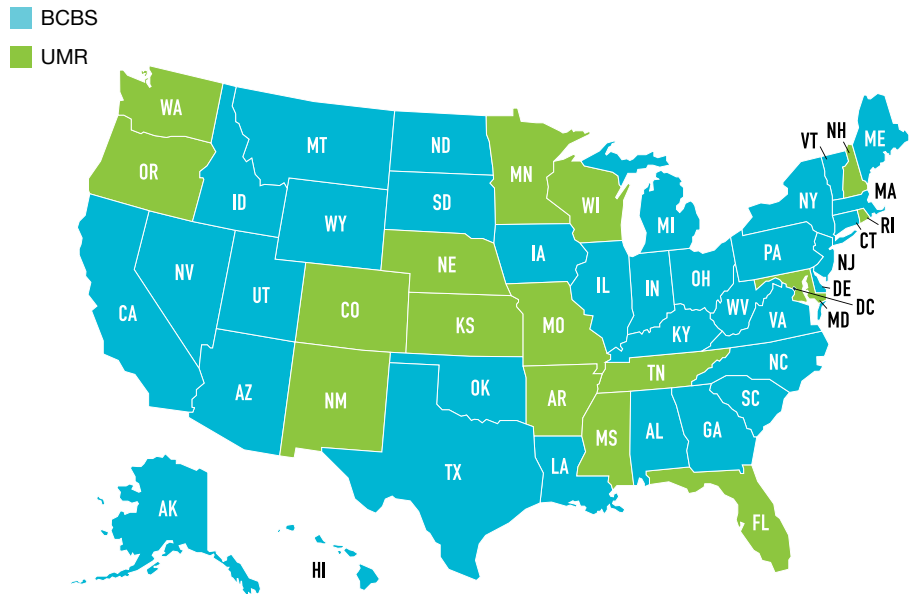
### What is included?

All of Windstream's medical plans include:

- 1. Your choice of carriers.** Blue Cross Blue Shield (BCBS) or UMR. In each state, one carrier will have a lower cost than the other. This represents the larger discount that doctors and facilities have with one carrier over the other in a given state. The plan features with each carrier are the same.
- 2. Prescription drug coverage.** Coverage for prescription medications comes with each plan and is provided by Express Scripts.
- 3. Free in-network preventive care.** Services like annual physicals, immunizations and routine cancer screenings are fully covered at 100%. That means you pay nothing.
- 4. Annual deductible.** You pay for initial medical and prescription drug costs until you meet your annual deductible.
- 5. Coinsurance.** After meeting your deductible, you pay a small percentage of eligible costs through coinsurance, then the plan pays the rest. **Keep in mind:** With the \$1,850 Deductible Plan, coinsurance for any person covered under an employee plus dependent plan begins only after the entire family deductible has been met.
- 6. Tax-saving opportunity.** If eligible, you can contribute to an HSA on a before-tax basis to help pay for your eligible out-of-pocket health care costs – in 2018 or in the future. Your HSA funds roll over year after year; they are always yours to keep! In 2018, Windstream will contribute up to \$600 tax-free to your HSA, deposited over the course of the year (per pay period). If you enroll in a high-deductible health plan and you do not meet the HSA eligibility requirements, or choose not to enroll in an HSA, Windstream will contribute up to \$500 tax-free to a Health Care FSA. The IRS limits employer contributions to a Health Care FSA to \$500.
- 7. Out-of-pocket maximum.** Each plan protects you by capping the total amount you will pay each year for medical care. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the rest of the year. Medical premiums are not included in the out-of-pocket maximum.
- 8. Health advocacy.** Get free, personalized assistance to help you navigate the health care system, from understanding claims to choosing providers and negotiating fees. Available to you and your family members effective Jan. 1, 2018, this service can save you time and money.

# COMPARE THE PLANS

All plans are offered through your choice of Blue Cross Blue Shield or UMR. In each state, one carrier has a lower cost than the other, referred to as Carrier 1. This represents the larger discount that doctors and facilities have with one carrier over the other in a state. No matter which Windstream medical plan you choose, the benefits covered by each option are the same. All plans cover in-network preventive care such as blood pressure and cholesterol tests, mammograms, colonoscopies, screenings for osteoporosis, vaccines and well-woman visits — all at no cost to you! Be sure to follow the recommended age guidelines outlined in the medical summary plan description when scheduling your preventive care.



## Carrier 1 by State (Lower Premium)

<b>Blue Cross Blue Shield</b>	AL, AK, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MA, ME, MT, NC, ND, NJ, NV, NY, OH, OK, PA, SC, SD, TX, UT, VA, VT, WV, WY
<b>UMR</b>	AR, CO, FL, KS, MD, MN, MO, MS, NE, NH, NM, OR, RI, TN, WA, WI





# MEDICAL (CONTINUED)

## COMPARE YOUR COSTS

	Bi-Weekly Premium Carrier 1	Bi-Weekly Premium Carrier 2	Annual Embedded In-Network Individual Deductible <sup>1</sup>	Annual In-Network Deductible	In-Network Medical Coinsurance
<b>EMPLOYEE ONLY</b>					
\$1,850 Deductible Plan	\$74.82	\$92.09	none	\$1,850	You pay 20%
\$2,850 Deductible Plan	\$45.50	\$60.43	none	\$2,850	You pay 30%
\$4,500 Deductible Plan	\$31.08	\$44.75	none	\$4,500	You pay 30%
\$6,550 Deductible Plan	\$23.42	\$36.45	none	\$6,550	You pay 0%
<b>EMPLOYEE + SPOUSE</b>					
\$1,850 Deductible Plan	\$187.23	\$230.39	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$113.91	\$151.24	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$77.86	\$112.04	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$58.73	\$91.29	\$6,550	\$13,100	You pay 0%
<b>EMPLOYEE + CHILDREN</b>					
\$1,850 Deductible Plan	\$130.97	\$161.18	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$79.65	\$105.78	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$54.41	\$78.34	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$41.02	\$63.81	\$6,550	\$13,100	You pay 0%
<b>EMPLOYEE + FAMILY</b>					
\$1,850 Deductible Plan	\$221.39	\$272.48	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$134.58	\$178.78	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$91.90	\$132.36	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$69.24	\$107.79	\$6,550	\$13,100	You pay 0%

<sup>1</sup> With an embedded deductible, a single member of your family can meet the embedded deductible and enter the coinsurance phase without all covered members reaching the full plan deductible.

### Comparing your 2017 and 2018 medical plan options

With the new range of medical plan options available for 2018, you may have the option to pay a higher annual premium for a lower deductible plan in 2018 or choose a lower annual premium for a higher deductible plan than available in 2017. Compared to our most common plan (the 2017 Consumer 5000 Plan with a \$2,000 deductible), moving to the \$1,850 Deductible Plan would increase your premiums and lower your deductible, while moving to the \$2,850 Deductible Plan would lower your premiums and increase your deductible.

### Spousal surcharge

When reviewing the costs for medical coverage, keep in mind that Windstream has a spousal surcharge of \$100 per month. The spousal surcharge is applied if your spouse has coverage available through his/her employer but chooses to be on a Windstream medical plan. If your spouse is not offered coverage through his/her employer or is not employed, the surcharge does not apply. If your spouse is employed by Windstream, the surcharge also does not apply.

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	In-Network Rx Preventive Coinsurance, whether or not deductible has been met	Annual In-Network Embedded Individual Out-of-Pocket (OOP) Maximum <sup>1</sup>	Annual In-Network OOP Maximum
<b>EMPLOYEE ONLY</b>			
\$1,850 Deductible Plan	You pay 20%	none	\$3,500
\$2,850 Deductible Plan	You pay 30%	none	\$5,500
\$4,500 Deductible Plan	You pay 30%	none	\$6,550
\$6,550 Deductible Plan	You pay 30%	none	\$6,550
<b>EMPLOYEE + SPOUSE</b>			
\$1,850 Deductible Plan	You pay 20%	none	\$6,500
\$2,850 Deductible Plan	You pay 30%	\$5,500	\$11,000
\$4,500 Deductible Plan	You pay 30%	\$6,550	\$13,100
\$6,550 Deductible Plan	You pay 30%	\$6,550	\$13,100
<b>EMPLOYEE + CHILDREN</b>			
\$1,850 Deductible Plan	You pay 20%	none	\$6,500
\$2,850 Deductible Plan	You pay 30%	\$5,500	\$11,000
\$4,500 Deductible Plan	You pay 30%	\$6,550	\$13,100
\$6,550 Deductible Plan	You pay 30%	\$6,550	\$13,100
<b>EMPLOYEE + FAMILY</b>			
\$1,850 Deductible Plan	You pay 20%	none	\$6,500
\$2,850 Deductible Plan	You pay 30%	\$5,500	\$11,000
\$4,500 Deductible Plan	You pay 30%	\$6,550	\$13,100
\$6,550 Deductible Plan	You pay 30%	\$6,550	\$13,100

<sup>1</sup> With an embedded out-of-pocket maximum, a single member of your family can meet the embedded out-of-pocket maximum and have the plan begin paying 100% of costs for that covered person before all covered members reach the full plan out-of-pocket maximum.

## Tobacco use surcharge

In addition, a \$50 monthly surcharge will be applied to employees and spouses who use tobacco products. During Annual Enrollment, you will be asked to attest to your tobacco status and that of your enrolled spouse. By completing the tobacco cessation program described on page 8, the surcharge can be stopped and removed prospectively during the year by calling **866.553.9409**.

## 365 HUB - NEW!

In addition to the Health Advocate services available to you at no cost, you will have the opportunity to enroll in the Mercer Marketplace 365 HUB<sup>SM</sup>, a new voluntary, employee-paid benefit for 2018, for \$4.27 a month.

365 HUB – Provides access to additional price comparison tools, physician performance ratings, expert medical opinions – and more. This benefit will be offered to you if you enroll in a medical plan.

Health Advocate services are included when you enroll in a medical plan and provide personalized assistance to help you navigate the health care system, from understanding claims to choosing providers and negotiating fees.

## FIND A DOCTOR

Using in-network providers saves you money. You can easily find doctors in your medical plan network by visiting your provider's website or contacting a benefits counselor once the enrollment window opens:

### Blue Cross Blue Shield

1. Visit [windstream.blueadvantagearkansas.com](http://windstream.blueadvantagearkansas.com)
2. Click on the “Georgia Employees,” “Florida Employees” or “All Other Employees”
3. Update your location and start searching!

### UMR/UnitedHealthcare

1. Visit [UMR.com](http://UMR.com).
2. Click **Find a Provider**.
3. Enter **UnitedHealthcare Choice Plus Network** in the network search bar and click on the **Search** button.
4. Select **Search for a Medical Provider** and enter your zip code when prompted.

### Need Help?

You can contact a Mercer Marketplace 365 benefits counselor for assistance finding an in-network provider. Secure online chat is available through the Mercer Marketplace 365 website, or call **866.553.9409**.

# PRESCRIPTION

## EXPRESS SCRIPTS

Express Scripts will continue to provide prescription coverage included with each of the medical plans. For 2018, there will be some plan enhancements to offer you more convenience and cost savings.

- Walgreens and CVS will be added to the preferred network of pharmacies with no surcharges, adding to the existing network of retailers that includes Wal-Mart, K-Mart, Kroger, Target, Costco, Safeway, Albertsons, and Rite Aid.
- A 90-day retail option will be available through Walgreens for maintenance medication.

Prescription Plan Rates	2018 PLANS					
	\$1,850 deductible plan		\$2,850 and \$4,500 deductible plans		\$6,550 deductible plan	
	Preventive Rx (see IRS list)	All Other Rx	Preventive Rx (see IRS list)	All Other Rx	Preventive Rx (see IRS list)	All Other Rx
Before Deductible is Met	You pay coinsurance (20%)	You pay 100%	You pay coinsurance (30%)	You pay 100%	You pay coinsurance (30%)	You pay 100%
After Deductible is Met	You pay coinsurance (20%)	You pay coinsurance (20%)	You pay coinsurance (30%)	You pay coinsurance (30%)	You pay 0%	You pay 0%
After Out-of-Pocket Max is Met	You pay 0%	You pay 0%	You pay 0%	You pay 0%	You pay 0%	You pay 0%

\* Certain medications are defined by the IRS as preventive. A complete preventive medication list is available at [windstreambenefits.com](http://windstreambenefits.com).

### Your costs are capped

Your medical plan's out-of-pocket maximum includes prescription costs. If you reach the out-of-pocket maximum, Windstream pays 100% of your prescription costs for the rest of the year.

### Price your prescription

Before you fill a prescription, ask your doctor about your options. Generic prescriptions are usually less expensive than name-brand medications. You should also consult with your pharmacist about the cost, as many retailers offer generic discount programs that may save you more.

All prescription costs filed with your insurance card will apply toward meeting your deductible.

You can research the cost of prescriptions by logging in to your Express Scripts account at [express-scripts.com](http://express-scripts.com).



# SUPPLEMENTAL MEDICAL

## NEW VOLUNTARY INSURANCE OPTIONS THROUGH AETNA

Windstream has partnered with Aetna to offer you supplemental medical insurance to help protect you from certain expenses, which may not be covered by your primary medical plan. Your 2018 supplemental medical options will include the addition of hospital indemnity insurance.

**Keep in mind:** Supplemental medical plans are intended to work with a primary medical plan. They do not provide medical coverage and do not, on their own, meet health care reform requirements.

- **New for Windstream! Hospital indemnity insurance** provides cash payments for hospital stays (due to childbirth, illness, injury, etc.) that you can use to cover expenses your medical plan does not cover, such as deductibles, coinsurance and other out-of-pocket costs.
- **Accident insurance** provides cash benefits in cases of eligible accidental injuries to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses.
- **Critical illness insurance** protects against the financial impact of certain illnesses, such as a heart attack or cancer. You receive a lump-sum benefit, which can be used to pay for your treatment costs or for everyday living expenses like housekeeping services, special transportation services and day care.

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# WELL-BEING

## ONGOING SUPPORT FOR EMPLOYEES AND ENROLLED SPOUSES

The **Be Balanced Program** will continue to support your well-being in 2018 with a full menu of activities and resources designed to help you maintain or improve your health.

Employees and spouses who enroll in a Windstream medical plan starting Jan. 1, 2018, must complete both the confidential biometric screening and online health assessment to avoid a \$500 medical surcharge. Visit [windstreambenefits.com](http://windstreambenefits.com) to learn more.

You can also take advantage of the following ongoing wellness programs:

- **QuitNet** – tobacco cessation program available to all employees, but only to spouses who are enrolled in a Windstream medical plan
- **Magellan Employee Assistance Program (EAP)** – confidential support and online information for all employees and family members regardless of enrollment in a Windstream medical plan
- **WINFertility** – comprehensive fertility management available to employees and spouses enrolled in a Windstream medical plan
- **Weight Watchers** – weight loss program available to all employees, but only to spouses who are enrolled in a Windstream medical plan
- **Omada** – online weight management program available to employees and spouses who are enrolled in a Windstream medical plan to help reduce the risk of chronic disease
- **Livongo** – diabetes management program available to employees and spouses who are enrolled in a Windstream medical plan

### Tobacco Surcharge

The monthly \$50 surcharge that applies to employees and spouses who use tobacco products can be stopped and removed prospectively during the year by completing the smoking cessation coaching through QuitNet. After completing four sessions with a coach, you can call **866.553.9409** to have the surcharge removed.

Visit [windstreambenefits.com](http://windstreambenefits.com) for more information.

### See a doctor from anywhere, anytime with telemedicine

Both UMR and BCBS provide 24/7 access to doctors through phone, video or mobile-app visits. This service has been extended to include Arkansas and remains available in all other states.

- Teladoc through UMR has appointments for \$45.
- MDLIVE is offered through BCBS and offers virtual visits for \$45.

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# DENTAL

## DELTA DENTAL

You will have a choice of three dental plans through Delta Dental. While you can choose any dental provider you want, you will save through reduced contract fees when you see an in-network dentist. To search for providers in the Delta Dental network, go to [deltadental.com](http://deltadental.com).

2018 DENTAL PLANS			
	Basic Plan	Standard Plan	Enhanced Plan
Calendar Year Maximum (per person)	\$750	\$1,500	\$2,000
Annual Deductible (individual/family)	\$50/\$150	\$50/\$150	\$50/\$150
<b>Plan coverage for in-network services</b>			
Preventive & Diagnostic Care	90%	100%	100%
Basic Restorative Care	70%	80%	80%
Major Restorative Care	Not covered	50%	50%
Orthodontia Expenses	Not covered	Not covered	50% (up to \$1,500 lifetime max; adults and children)
TMJ Expenses	Not covered	50%	50%
Surgical Implants	Not covered	50%	50%

2018 DENTAL PREMIUMS – Per Bi-Weekly Pay Period			
Delta Dental	Basic	Standard	Enhanced (Orthodontia)
Employee Only	\$3.79	\$8.43	\$9.18
Employee & Spouse	\$7.09	\$17.12	\$19.34
Employee & Children	\$6.73	\$14.73	\$16.61
Family	\$11.23	\$26.32	\$29.58





# VISION

## VSP

You will have the choice of two vision plans through VSP – a Materials Only Plan and an Enhanced Plan. To search for providers in the VSP network, go to [vsp.com](http://vsp.com). Spectera will not be offered in 2018.

2018 VISION PLANS		
	Materials Only	Enhanced Plan
<b>Your in-network costs</b>		
Exam (once every 12 months)	Not covered	\$10 copay
Materials	\$25 copay	\$10 copay
Lenses	Every 12 months	Every 12 months
Frames	Every 24 months	Every 12 months
Contact Lenses (in lieu of glasses)	Every 12 months	Every 12 months
Frame Allowance	\$130	\$175
Contact Lens Allowance (in lieu of glasses)	\$130	\$175

**The Materials Only Plan does not provide coverage for exams.** As the name implies, the Materials Only plan covers lenses and frames only.

2018 VISION PREMIUMS – Per Bi-Weekly Pay Period		
VSP	Materials Only	Enhanced
Employee Only	\$2.34	\$5.46
Employee & Spouse	\$3.63	\$8.45
Employee & Children	\$3.70	\$8.63
Family	\$5.97	\$13.92

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# SAVINGS AND SPENDING ACCOUNTS

## DISCOVERY BENEFITS - *New Account Administrator*

In 2018, Discovery Benefits will begin managing the Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) for Windstream employees. This means that if you enroll in an HSA or FSA account for 2018, you will receive a new account and debit card.

Through Discovery Benefits, you can continue to take advantage of the savings offered by using tax-free money to pay eligible health and dependent care expenses. The following accounts are available to you in 2018.

### Health Savings Account (HSA):

- **Get a company contribution.** Windstream will contribute \$600 tax-free to your HSA if you enroll in a medical plan for 2018. Windstream's contribution will be deposited over the course of the year (per pay period) and will be prorated for those starting medical coverage after Jan. 1, 2018, or for those who end coverage before Dec. 31, 2018.
- **Make individual contributions.** In 2018, the limits on total contributions to your account (from both you and Windstream) are:
  - Up to \$3,450 for employee-only coverage (including \$600 Windstream contribution).
  - Up to \$6,900 for family coverage (including \$600 Windstream contribution).
  - If you are age 55 or older, you may contribute an additional \$1,000.
- **Never pay taxes.** Contributions are made from your paycheck on a before-tax basis, and the money will never be taxed when used for eligible expenses.\*
- **It is your money.** Unused money can be carried over each year and invested for the future – with the potential to gain interest or earnings tax-free. You can even take it with you if you leave Windstream.
- **Your Bank Account.** If you have an existing account with Optum or another HSA bank, you will continue to use that account through Dec. 31, 2017.
- **Reminder: Use up your FSA before Jan. 1.** If you are moving from a Health Care FSA to an HSA, you will need to incur all claims for FSA dollars by Dec. 31, 2017, or forfeit the remaining balance.

\* Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.

### Consolidate Accounts Next Year

You can simplify your account management by transferring your existing HSA balance with your current HSA bank into your new Healthcare Bank through Discovery Benefits account starting in January 2018. An HSA Transfer Request Form and instructions will be available on the Mercer Marketplace 365 website. You may be charged a fee to make the transfer depending on your bank. If you don't take action to consolidate accounts between Jan. 1 and Jan. 31, 2018, you may incur a monthly service fee through your 2017 bank. The company contribution will not be deposited into previous bank accounts.

### Health Care Flexible Spending Account (FSA):

- If you enroll in a Windstream health plan and you do not meet HSA eligibility requirements, or choose not to enroll in one, Windstream will contribute up to \$500 tax-free to a Health Care FSA on your behalf. The IRS limits employer contributions to a Health Care FSA to \$500. The FSA contribution will be prorated for those starting medical coverage after Jan. 1, 2018, or for those who end coverage before Dec. 31, 2018.
- The maximum contribution amount allowed in 2018 is \$2,600.\*
- Keep in mind, unlike an HSA, FSAs are “use it or lose it” accounts – any money you don't spend by the end of the year will be forfeited, with the exception of up to \$500 of remaining funds, which can be rolled over to next year's FSA if you are not enrolled in an HSA.

### HSA OR MEDICAL FSA?

Why might you choose an FSA over an HSA?

Some people are disqualified from contributing to an HSA per IRS regulations. For example, those enrolled in TriCare or any part of Medicare are ineligible for an HSA, but can enroll in a medical FSA. Dependent care and commuter FSA's enrollment is not restricted by HSA enrollment.

### Dependent Care FSA:

- Contribute up to \$5,000 a year to help cover your qualified dependent care expenses, such as child daycare or elder care.
- Unused money does not carry over at the end of each year – use it or lose it.

### Commuter FSA:

- You can use pre-tax money to save on parking and transit expenses.
- Contribute up to \$255 a month for parking and up to \$255 a month for transit.\*
- You can change or cancel your contribution month by month.
- Contributions are deducted directly from your paycheck on a monthly basis.
- Unused money does not carry over at the end of each year – use it or lose it.

\* Most recent IRS limit available at the time of printing.

# LIFE AND DISABILITY INSURANCE

## BASIC LIFE AND AD&D INSURANCE

Windstream provides basic life insurance through The Standard Insurance Company at no cost to you. A death benefit equal to 50% of your annual eligible compensation is provided. Accidental death and dismemberment insurance (AD&D) is automatically included in the plan and provides an additional benefit if you die or suffer serious injuries as a result of a covered accident.

## SUPPLEMENTAL LIFE INSURANCE

As a full-time employee, you can choose to purchase optional life insurance for yourself, your spouse and your child(ren). You pay the full cost of any supplemental life insurance coverage. You must purchase coverage for yourself first to purchase coverage for your dependents.

During this initial Annual Enrollment period with Mercer Marketplace 365, you have a one-time opportunity to elect supplemental and spouse life insurance up to three times annual earnings without being subject to Statement of Health (SOH) submission. Amounts that you've already been approved for above the guaranteed issue amount will be carried over from your 2017 elections.

- The guaranteed issue amount for supplemental employee life insurance coverage is the lesser of three times annual earnings or \$750,000. Additional employee life insurance coverage up to a maximum benefit of \$1.5 million may be purchased, subject to the SOH process.
- The guaranteed issue amount for spouse life insurance coverage is \$25,000. Additional spouse life insurance coverage up to a maximum benefit of \$250,000 (not to exceed 100% of employee coverage) may be purchased, subject to the SOH process.

Windstream's Group Number for SOH submission is **755555**.

## SUPPLEMENTAL AD&D INSURANCE

As a full-time employee, you can also choose to purchase supplemental AD&D insurance for yourself and your family. You pay the full cost of supplemental AD&D insurance coverage. You must purchase coverage for yourself first to purchase coverage for your dependents.

*Information in this document pertains to all full-time, non-bargaining, U.S.-based employees. Participation in Windstream's benefit plans by employees in bargaining units is subject to the terms of their collective bargaining agreement.*

## SHORT-TERM DISABILITY INSURANCE

Windstream provides short-term disability insurance through Cigna at no cost to you, allowing income continuance in the event of an illness or injury. You will receive six weeks at full pay and up to 20 weeks at 66.67% of your pay.

## LONG-TERM DISABILITY INSURANCE

Windstream provides long-term disability insurance through Cigna that begins after the conclusion of your short-term disability benefits. LTD benefits replace a percentage of your lost income if your illness or injury causes you to miss work for more than 26 weeks. Your company-paid long-term disability insurance coordinates with other Windstream and government-sponsored benefits to provide a benefit of 60% of your basic monthly earnings.

## PARENTAL LEAVE (NEW)

Windstream is offering a parental leave benefit of five paid days for full-time eligible birth and adoptive parents (mothers and fathers) effective Jan. 1, 2018. To be eligible for this new paid time-off benefit, employees must have continuous employment for the previous 12-month period. Additional details about this new benefit will be announced prior to January 2018.

### IMPORTANT REMINDERS

- Life and AD&D coverage provided by Windstream is term insurance from The Standard Insurance Company. The coverage lasts as long as you are employed by Windstream. You have the option to convert or port your coverage should you leave the company.
- Enrolling in life insurance over a certain amount may require Evidence of Insurability by submission of a Statement of Health (SOH), which involves answering questions about your health. After electing coverage, you will receive more information if SOH is required. SOH is not required at any time to enroll in AD&D insurance.
- You can enroll in or change your life insurance coverages at any time throughout the year.
- It is important to choose a beneficiary or beneficiaries to receive the policy's benefit payment in the event of the insured person's death. Make plans to designate your beneficiary(ies) during Annual Enrollment.



# ADDITIONAL BENEFITS

## VARIETY OF OPTIONS

Windstream offers you additional benefits to make everyday life easier and provide financial protection.

### MetLaw Legal Plan

The MetLife® Hyatt Legal Assistance Plan offers economical access to attorneys for legal services such as will preparation, financial matters, real estate and certain traffic offenses.

- Give yourself, your spouse and your dependents access to a nationwide network of 14,000 attorneys.
- Legal advice is a phone call away, and representatives will help you find an attorney in your area.
- The cost is \$9 each pay period.
- You must enroll during Annual Enrollment to have this coverage in 2018. Prior coverage will not carry over.

### Identity theft protection – New for Windstream!

Services from InfoArmor® monitor your identity, detect fraud and restore your identity in the event of theft.

- Get peace of mind by protecting yourself against the damage of identity theft.
- Certified privacy advocates act on your behalf to resolve identity theft issues.
- The cost is \$4.59 per pay period for employee coverage and \$8.28 for family.

### Pet insurance

My Pet Protection through Nationwide provides coverage for veterinary expenses related to accidents, illnesses and hereditary problems. Policies are available for dogs, cats, birds, reptiles and other exotic pets. Optional CareGuard® wellness coverage is also available for dogs and cats, providing reimbursement for the preventive care necessary to keep pets healthy year after year.

### Auto & home insurance

MetLife Auto & Home® has group discounts for employees of Windstream. You may enroll in either the home or auto insurance at any time throughout the year. Get quick estimates online at [metlife.com/mybenefits](http://metlife.com/mybenefits). Payment for auto and home insurance can be made through payroll deduction. Call **800.GET.MET.8** to enroll or get more information on auto and home insurance.

## WINDSTREAM 401(K) PLAN

### Tax-advantaged savings for retirement

The Windstream 401(k) Plan is a tax-advantaged way for you to save for retirement through payroll deductions and/or Roth dollars and earn the company's matching contribution, if eligible. You can enroll in or change your 401(k) contributions anytime during the year, but Annual Enrollment is a good time to consider your savings to ensure your deduction rate and investment choices align with your financial needs in retirement. Go to [benefits.ml.com](http://benefits.ml.com) to assess your current investments.

### Company matching contributions

Windstream matches non-bargaining participants' 401(k) contributions dollar for dollar up to 3% of eligible pay and \$0.50 on the dollar for the contributions you make on the next 2% of eligible pay (maximum match is 4% of eligible pay). Employer contributions are made on an annual basis following the end of the calendar year. If you leave the company during the year, you will receive a prorated match.

We hope this makes you feel more confident about contributing to your retirement savings. For questions, call **800.228.4015**.

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# HOW TO ENROLL

## TAKE ACTION OCT. 9 – 23, 2017

### Before enrolling

- Visit [windstreambenefits.com](http://windstreambenefits.com) to learn more about your benefit options for 2018.
- Review all emails and communications you receive in the coming weeks. You will also have access to a series of informational videos that will help you understand your benefits and the improved enrollment process through Mercer Marketplace 365.
- Carefully consider your family's needs for 2018 and how the expanded selection of Windstream benefits may provide valuable financial protection and support for your well-being.

### Enroll online from Oct. 9 – 23, 2017

Beginning Oct. 9, the Mercer Marketplace 365 website will guide you through the benefits enrollment process every step of the way. Start by visiting [windstreambenefits.com](http://windstreambenefits.com).

- Failure to enroll will result in no coverage for 2018.
- **Print and review your confirmation** statement to make sure you enrolled yourself and intended family members in the plans you want.

### Log in

The first time you visit Mercer Marketplace 365, select **Create an account**. Next, enter your last name, date of birth and the last four digits of your Social Security number to identify yourself. Then, you will select a unique user name and password that you will use whenever you come back to the site.

### Make your elections

To select your benefits, click the **Get started** button on the homepage and then follow the simple enrollment steps.

#### 1. PROFILE

- Review your personal information.
- Enter information for any dependents you wish to cover, if needed. You will need to provide Social Security numbers and dates of birth for dependents you enroll in Windstream benefits.
- Answer a few questions about your health needs and personal priorities, which will help Mercer Marketplace 365 identify “best match” benefits for your needs.

#### 2. SHOP FOR BENEFITS

- Review plan features and costs.
- Use online tools and educational resources to learn more.
- Access health care cost comparisons based on national averages for your planned activity for 2018 by clicking the **Compare plans & estimate your cost** button at the top of the Medical Plan page.
- Select the benefits you want to enroll in.

#### 3. CONFIRM & FINISH

- Once you are satisfied with your selections, review your benefits summary for accuracy, then click the **Complete Enrollment** button.
- You will receive a confirmation number and summary of your enrollment details. Be sure to verify your enrollment details and print a copy for reference.

### ENROLL BY PHONE – OCT. 9 – 23, 2017

When you need to talk to a real person, just call a licensed Mercer Marketplace 365 benefits counselor. They can help you review your coverage options, answer your benefit questions and walk you through the enrollment process. You can also reach them through secure, live online chat.

**Mercer Marketplace 365: 866.553.9409**, Monday through Friday, 7 am – 10 pm ET , Saturday 10 am – 2 pm ET

#### Your action is required!

Annual Enrollment is Oct. 9 – 23, 2017. **You must enroll in order to have Windstream benefits coverage in 2018.** Your current 2017 benefits will end Dec. 31, 2017.

# BENEFITS ELIGIBILITY

## WHO CAN ENROLL

Windstream health benefits are available to all U.S.-based employees (regularly scheduled to work at least 30 hours per week) and their eligible dependents. Eligible dependents include spouses, dependent children and dependent grandchildren.

When enrolling, you will need to have your dependents' Social Security numbers (SSNs) and birth dates available if they are not already enrolled in a Windstream plan. You will also need to provide required documentation, like birth certificates and marriage licenses, to enroll dependents who were not enrolled in 2017. Submit copies or scanned copies only. Documents will not be returned to you. Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately. Windstream does not retain copies of documents submitted.

## What to do if you experience a life event

Qualifying events such as a marriage, death, birth or divorce are effective on the date of the event. Should you have a qualifying event before the end of 2017, you will need to make the change with your current 2017 benefits provider within **31 days of the event**.

- Windstream employees should call **844.689.7832**
- EarthLink employees should email **benefits411@ELNK.com**
- Broadview employees should email **humanresources@broadview.net**

Should the event occur during or after Annual Enrollment, you will need to update your benefits for **BOTH** 2017 and 2018. If you need to make benefit changes to your 2018 coverage as the result of a life event, visit the Mercer Marketplace 365 website through **windstreambenefits.com** or call a Mercer Marketplace 365 benefits counselor at **866.553.9409**. Changes must be made within **31 days of the life event**.

## KEEP IN MIND

When changing your benefits due to a life event, the changes you make must be consistent with that event. For example, you cannot add a spouse to your medical coverage after having a baby; you can, however, add your new child to your coverage.

## MORE INFORMATION

Visit **windstreambenefits.com** for more detailed benefits information, summary plan descriptions, provider contacts and important legal notices.

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# MEDICAL PLAN TERMS

**Coinsurance** – Your share of the costs after the deductible is met. You may receive an added coinsurance benefit for preventive prescriptions. See description below.

**Deductible** – The amount you owe before your health insurance plan begins to pay. The deductible may not apply to all services.

**Embedded Deductible** – For all plans except the \$1,850 Deductible Plan, this is equal to the employee only plan deductible for any covered person on an employee + family member plan. This means a single member of your family can meet the embedded deductible and enter the coinsurance phase without all covered members reaching the full plan deductible.

**In-Network** – A provider who has a contract with your health insurer or plan to provide services or prescriptions to you at a discount. You will likely pay extra for out-of-network usage and can be billed the balance by the provider.

**Out-of-Pocket Maximum** – The most you pay during the year before Windstream begins to pay 100% of the allowed amount.

**Preventive Medical Care** – Windstream health plans cover a set of preventive services at no cost to you even if you haven't met your deductible. Covered preventive care services include biometric screenings, mammograms, colonoscopies, vaccines, well-woman and well-child visits. Be sure to follow the recommended age guidelines outlined in the medical summary plan description when scheduling your preventive care. For a complete list, visit [healthcare.gov/coverage/preventive-care-benefits](https://healthcare.gov/coverage/preventive-care-benefits).

**Preventive Prescription Drugs** – Certain medications are defined by the IRS as preventive. A complete preventive medication list is available at [windstreambenefits.com](https://windstreambenefits.com). Preventive prescription medications are available at a coinsurance rate whether or not you have met the deductible on all plans.







Windstream Benefits  
4001 N. Rodney Parham Rd.  
Little Rock, AR 72212

2018 Annual Enrollment  
is coming soon:  
**Oct. 9 – 23, 2017.**

**You must take action!**

ADDRESS



To watch the enrollment  
preview video, simply text  
**windstrm430** to the number  
**61759** or scan the QR code.