

Welcome to Windstream!

Your 2018 Benefits 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 to learn more about your options
- Use the online Mercer Marketplace tools available through windstreambenefits.com to evaluate your options
- Select the benefits that best support you and your family
- Enroll within 31 days of your first day of employment** through windstreambenefits.com, or call **866.553.9409**
- After enrolling, review and print your confirmation statement
- Submit any documentation needed to verify dependents within 31 days of hire



To watch a short video about your benefits, simply text **windstrm497** to the number **61759** or scan the QR code.

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.

TAKE CONTROL

Your Windstream benefits program 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 as you enroll, 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 CONSIDER BEFORE YOU ENROLL:

- New employee benefits begin on the first of the month following 8 weeks (hire date + 55 days) of employment.
- In order to receive benefits, you must enroll within 31 days of your first day of employment (hire date + 30 days).
- If you plan to enroll a dependent, you will need to submit government-issued documentation showing your relationship — such as birth and marriage certificates. **Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately.** You must submit documentation within 31 days of hire for them to have coverage.
- If you do not enroll and submit dependent verification documentation within 31 calendar days, you will have to wait until Annual Enrollment to enroll unless you have a qualifying life event (marriage, birth, etc.).
- If you do have a qualifying event, you have 31 days (event date + 30 days) to enroll or adjust your coverage.

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.

TAKE ACTION

You must enroll and submit dependent verification documentation within 31 days of your first day of employment to have Windstream coverage in 2018. If you do not enroll within 31 calendar days, you will not have benefits and will have to wait until Annual Enrollment to enroll, unless you experience a qualifying life event (marriage, birth, etc.).

Review this guide closely for an overview of your 2018 benefit options. Go to windstreambenefits.com for complete details. You will see a choice of benefits designed 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 this year.



YOUR 2018 BENEFITS AT A GLANCE

BENEFIT	KEY HIGHLIGHTS	PAGE
Medical	<ul style="list-style-type: none"> Four plans and choice of two providers 	2
Health advocacy	<ul style="list-style-type: none"> A Health Advocate program is available to you at no cost If you enroll in medical coverage, you'll have the 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 	6
Prescription	<ul style="list-style-type: none"> Prescription coverage is included with each medical plan, provided by Express Scripts Order 90-day supply maintenance medications; Express Scripts offers a 90-day mail-order option, and Walgreens offers a 90-day retail option for maintenance medications 	7
Supplemental medical	<ul style="list-style-type: none"> Choose from three options offered through Aetna — accident, critical illness and hospital indemnity insurance 	9
Well-being	<ul style="list-style-type: none"> A wide range of programs to support you and your covered spouse 	10
Dental	<ul style="list-style-type: none"> Three plan options from Delta Dental 	11
Vision	<ul style="list-style-type: none"> Two plan options from VSP 	12
Savings and spending accounts	<ul style="list-style-type: none"> A bi-weekly HSA or one-time FSA company contribution once your high deductible health plan begins when your benefits become effective if you enroll in a savings plan Administered by Healthcare Bank through Discovery Benefits 	13
Life and accident insurance	<ul style="list-style-type: none"> Company-provided life, AD&D and additional and supplemental options New hires have the opportunity 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 Statement of Health (SOH) 	14
Disability insurance	<ul style="list-style-type: none"> Company-provided short- and long-term disability coverage Parental leave benefit of five paid days for full-time eligible birth and adoptive parents 	14
Voluntary benefits	<ul style="list-style-type: none"> Auto & home insurance, identity theft protection, legal plan, pet insurance and online discount shopping 	15

Enroll now

Go to windstreambenefits.com

See page 16 of this guide for easy instructions and important enrollment information.

MEDICAL

2018 OPTIONS

You 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.

HSA company contribution!

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

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. Check with your doctor to see what is covered.
- 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. Contributions will be prorated throughout the year. The IRS limits employer contributions to a Health Care FSA to \$500. Employees who enroll after January 1, 2018, or who leave the company prior to December 31, 2018, will receive a prorated amount.
- 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, this service can save you time and money.

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.

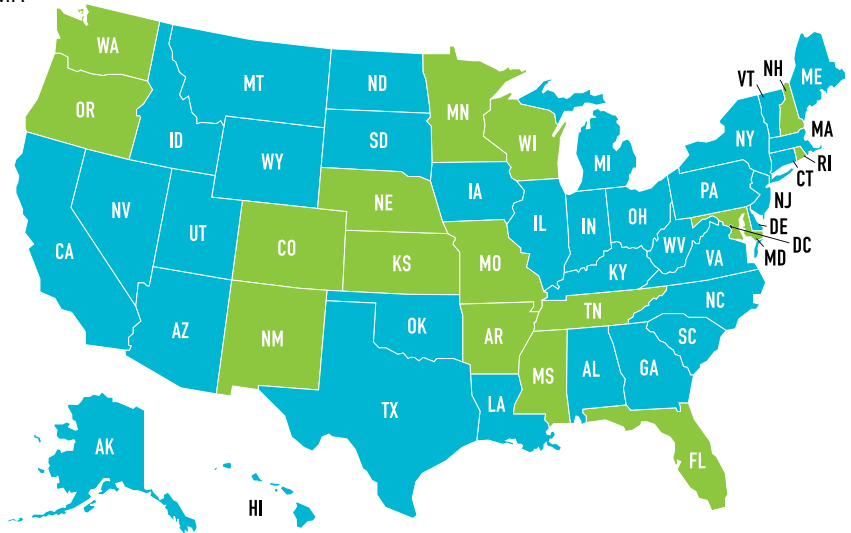
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MEDICAL (CONTINUED)

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.

■ BCBS
■ UMR



Carrier 1 by State (Lower Premium)

Blue Cross Blue Shield	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
UMR	AR, CO, FL, KS, MD, MN, MO, MS, NE, NH, NM, OR, RI, TN, WA, WI



MEDICAL (CONTINUED)

COMPARE THE PLANS

	\$1,850 Deductible Plan	\$2,850 Deductible Plan	\$4,500 Deductible Plan	\$6,550 Deductible Plan
Preventive care	Covered at 100% in-network.			
Your in-network costs:				
Annual deductible (individual/family)	\$1,850/\$3,700	\$2,850/\$5,700	\$4,500/\$9,000	\$6,550/\$13,100
Coinsurance	You pay 20% after meeting deductible	You pay 30% after meeting deductible	You pay 30% after meeting deductible	You pay 0% after meeting deductible
Out-of-pocket maximum (individual/family)	\$3,500/\$6,500	\$5,500/\$11,000	\$6,550/\$13,100	\$6,550/\$13,100

COMPARE YOUR COSTS

	Bi-Weekly Premium Carrier 1	Bi-Weekly Premium Carrier 2	Annual Embedded In-Network Individual Deductible ¹	Annual In-Network Deductible	In-Network Medical Coinsurance
EMPLOYEE ONLY					
\$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%
EMPLOYEE + SPOUSE					
\$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%
EMPLOYEE + CHILDREN					
\$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%
EMPLOYEE + FAMILY					
\$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%

¹ 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.

MEDICAL (CONTINUED)

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.

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.
2. Click **Georgia Employees, Florida Employees** or **All Other Employees**.
3. Update your location and start searching!

UMR/UnitedHealthcare

1. Visit 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**.

MEDICAL (CONTINUED)

365 HUB

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.

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 HUBSM, a voluntary, employee-paid benefit, 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.

	In-Network Rx Preventive Coinsurance, whether or not deductible has been met	Annual In-Network Embedded Individual Out-of-Pocket (OOP) Maximum ¹	Annual In-Network OOP Maximum
EMPLOYEE ONLY			
\$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
EMPLOYEE + SPOUSE			
\$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
EMPLOYEE + CHILDREN			
\$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
EMPLOYEE + FAMILY			
\$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

¹ 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. When you enroll, 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 10, the surcharge can be stopped and removed prospectively during the year by calling **866.553.9409**.

PRESCRIPTION

EXPRESS SCRIPTS

Express Scripts provides the prescription coverage included with each of the medical plans.

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.

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 prescription costs by logging in to your Express Scripts account at express-scripts.com/windstream.

Use the preferred pharmacies

- Save money by shopping at retail pharmacies in the preferred network, including Walgreens, CVS, Wal-Mart, K-Mart, Kroger, Target, Costco, Safeway, Albertsons, and Rite Aid. You may purchase prescriptions at these retailers with no surcharges.
- Maintenance medications require 90-day fills either through Express Scripts' mail-order program or Walgreen's retail pharmacy.

PRESCRIPTION (CONTINUED)

Filling a prescription

When you fill a prescription, you pay the retail price until you reach your deductible. Both medical and pharmacy expenses count toward meeting your deductible. After meeting your deductible, you pay your coinsurance rate until you reach the out-of-pocket maximum, at which time Windstream pays 100% of the prescription cost.

Maintenance mail-order program

You may fill up to a 30-day supply at a retail pharmacy and up to a 90-day supply via home delivery (mail-order). Maintenance medications must be filled in 90-day supplies via home delivery after two orders have been filled at a retail pharmacy. You may also order fills at a Walgreen's retail pharmacy in 90-day supplies.

Generic medications

Generic drugs, when available, are the most cost-effective purchasing decision for Windstream as a whole and for you individually, and many therapy classes have a range of cost-effective generic options.

When a brand-name drug becomes available as a generic, by law, the generic drugs must meet the same standards for safety, purity, strength and quality. These generics are considered to be chemically equivalent to the brand-name drug.

Prior authorization

Certain prescription drugs require prior authorization to confirm appropriateness of treatment. The prescribing physician should call Express Scripts before submission to the pharmacy to avoid delays and to expedite the authorization process. The list of medications requiring prior authorization is published by Express Scripts and available at [express-scripts.com](https://www.express-scripts.com).

Step therapy

Step therapy is a drug protocol management tool used to ensure appropriate drug therapies for certain conditions. The Step Therapy program recommends using a less expensive treatment that is known to be safe and effective for most people — referred to as a first-line drug — prior to using a more expensive drug for the same condition. The Express Scripts system will alert your pharmacist that your medication requires prior authorization if you are trying to fill a prescription for a drug that is not identified as a first-line drug within a class

that requires step therapy. If this occurs, you will need to contact your physician to either switch to a first-line drug or have your physician call Express Scripts for information on how to obtain a prior authorization for a second-line drug.

Specialty medications

If you are using a specialty medication, you may fill it at a retail pharmacy initially. After that, you will need to order your medication through Accredo, Express Scripts' specialty pharmacy. Specialty medications are those used for chronic or complex disease states such as: Hepatitis, Multiple Sclerosis, Growth Hormone Deficiency, Rheumatoid Arthritis, Infertility, Hemophilia, and Oncological Diseases.

Brand exclusions

The Brand Exclusion program targets brand-name medications that are not available as a generic. Instead, these brands have therapeutically equivalent generic alternatives available. Therapeutically equivalent means that these medications can be expected to produce essentially the same therapeutic outcomes. Brand exclusions are in place in the following therapy classes. If you choose a brand-name drug, you will be responsible for the full cost of the prescription. Generic options are covered under the plan.

- Acne – topical with antibiotic
- Acne – topical
- Fenofibrates (e.g. for cholesterol treatment)
- Nasal antihistamines
- Nasal steroids
- Proton pump inhibitors (PPIs) (e.g. for gastric acid treatment)
- Statins (e.g. for cholesterol treatment)
- Sedative hypnotics
- Triptans (e.g. for migraine headaches)

In rare circumstances, use of the brand name may be medically necessary for treatment. In those cases, your physician may request a prior authorization by calling Express Scripts at **877.559.0155**.

SUPPLEMENTAL MEDICAL

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.

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.

- **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** supports your well-being with a full menu of activities and resources designed to help you maintain or improve your health. The Be Balanced Program is Windstream's global well-being program. It includes a full menu of activities to help you maintain or improve your health in areas that may be identified through a biometric screening and an online Well-Being 5 Assessment (WB5), and to help you focus on your overall well-being.

All employees have access to the program, as well as spouses who are enrolled in a Windstream medical plan.

Access your account to take advantage of all the program has to offer, including personal health coaching, goal setting, challenges, and a biometric screening and online WB5 — all at no cost to you.

Register your account

How do I register my account?

Go to <https://windstream.embrace.healthways.com>.

- Click **Create an Account** at the top of the Be Balanced home page.
- Read and agree to the terms and conditions.
- Enter your first and last name and date of birth. NOTE: First and last name must be entered as they appear on your HR paperwork or medical ID card. Your zip code will be from your home address.
- Create a unique user name and password.

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 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 is available in all states.

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

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DELTA DENTAL

You 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.

2018 DENTAL PLANS			
	Basic Plan	Standard Plan	Enhanced Plan
Calendar Year Maximum	\$750	\$1,500	\$2,000
Annual Deductible (individual/family)	\$50/\$150	\$50/\$150	\$50/\$150
Plan coverage for in-network services			
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 have a 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.

2018 VISION PLANS		
	Materials Only	Enhanced Plan
Your in-network costs		
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

Discovery Benefits manages the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) for Windstream employees. If you enroll in an HSA or FSA account for 2018, you will receive account information and a debit card from Discovery Benefits.

Through Discovery Benefits, you can 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 up to \$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 Windstream's contribution).
 - Up to \$6,900 for family coverage (including Windstream's 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.

** 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.*

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 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 \$2,650.
- 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 FSA and commuter FSA 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 \$260 a month for parking and up to \$260 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.

Consolidate Accounts

If you have an HSA through a previous employer, you can simplify your account management by transferring your existing HSA balance into your new Healthcare Bank (through Discovery Benefits) account. An HSA Transfer Request Form and instructions are available on the Mercer Marketplace 365 website. You may be charged a fee to make the transfer depending on your bank. The company contribution will not be deposited into previous bank accounts.

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.

As a new employee, you have a one-time opportunity to elect supplemental and spouse life insurance up to three times annual earnings without being subject to a Statement of Health (SOH) submission.

- 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

Windstream offers a parental leave benefit of five paid days for full-time eligible birth and adoptive parents (mothers and fathers). To be eligible for this paid time-off benefit, employees must have continuous employment for the previous 12-month period.

IMPORTANT REMINDERS

- Life and AD&D coverage provided by Windstream are 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 a SOH is required. The 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) when you enroll in coverage.

VOLUNTARY 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.

Identity theft protection

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. 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 now is a good time to start taking advantage of this opportunity to prepare for your financial needs in retirement. Go to benefits.ml.com to learn more or enroll.

Company matching contributions

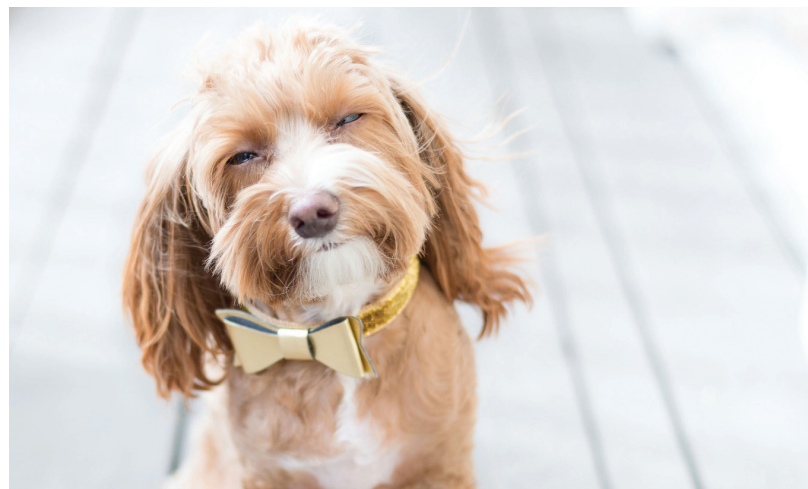
Windstream matches non-bargaining participants' 401(k) contributions dollar for dollar up to 3% of eligible pay and \$0.50 on the dollar for the contributions you make on the next 2% of eligible pay (maximum match is 4% of eligible pay). Employer contributions are made on an annual basis following the 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**.

Other Benefits

Windstream also offers paid time away from work such as vacation, holidays and leaves (jury duty, bereavement, military, parental leave). Visit www.windstreambenefits.com for details.

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HOW TO ENROLL

ENROLL IN YOUR WINDSTREAM BENEFITS!

Before enrolling

- Visit windstreambenefits.com to learn more about your benefit options.
- Carefully consider your family's needs and how the selection of Windstream benefits may provide valuable financial protection and support for your well-being.

Enroll online

The Mercer Marketplace 365 website will guide you through the benefits enrollment process every step of the way. Start by visiting windstreambenefits.com.

- Failure to enroll within 31 days of your first day of employment 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.
- Submit any documentation needed to verify dependents within 31 days of hire. See page 17 for details, including the list of required documentation.

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

If you want 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

YOUR ACTION IS REQUIRED!

You must enroll in order to have Windstream benefits coverage in 2018.

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.

The following documentation is acceptable to provide proof of your life event or dependent's eligibility. The dependent who has been added to coverage must correspond to the dependent in the documentation you submit.

Note: Please submit copies of all documentation, as originals will not be returned.

If you experience...	Then you must submit...
Employee or Dependent loss of other coverage	Dependent verification documentation stated below is required to prove dependent eligibility in order to be added to benefits, AND <ul style="list-style-type: none"> • Letter from employer that includes the coverage loss date and all dependents you wish to add to the new plan, OR • COBRA paperwork that includes the coverage loss date and all dependents you wish to add to the new plan.
If you add...	Then you must submit...
Spouse	One of the following: <ul style="list-style-type: none"> • A photocopy of your marriage certificate, OR • Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) listing spouse's name and marked either "Married filing jointly" or "Married filing separately." The entire tax return is not required, only the page that lists filing status and exemptions.*
Child under the age of 26	Natural Child – One of the following: <ul style="list-style-type: none"> • Photocopy of the child's birth certificate showing the employee's name as a parent, OR • Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as a dependent.*
	Newborn Child – One of the following: <ul style="list-style-type: none"> • Photocopy of the child's birth certificate showing the employee's name as a parent, OR • Certificate of Live Birth from the hospital showing the employee's name as a parent.
	Stepchild – One of the following: <ul style="list-style-type: none"> • Photocopy of child's birth certificate showing employee's spouse's name as a parent, AND • Documentation as noted for the "spouse" dependent type, OR • Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as a dependent of the employee and spouse.*
	Legal Guardian, Adoption, Foster Child – One of the following: <ul style="list-style-type: none"> • Temporary or Final Court Order with presiding judge's signature seal, Adoption Final Decree with presiding judge's signature seal, OR • Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as an eligible dependent type.*
Disabled Child age 26 or older	<ul style="list-style-type: none"> • Documentation as noted for the "child" dependent type above, AND • Social Security Disability must have been awarded; please include SSI Award Letter.
Common Law Spouse As determined by your employer and/or plan	A completed and signed Affidavit of Common Law Marriage. <i>States that recognize common law marriages: Alabama, Colorado, District of Columbia, Georgia (if created before 1/1/97), Idaho (if created before 1/1/96), Iowa, Kansas, Montana, New Hampshire, New Mexico, Ohio (if created before 10/10/91), Oklahoma (if created before 11/1/98), Pennsylvania (if created before 1/1/05), Rhode Island, South Carolina, Texas, and Utah.</i>

*If submitting a tax form for verifications, please mark out all Social Security Numbers and financial data, which appear on the tax form.

BENEFITS ELIGIBILITY *(CONTINUED)*

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 2018, you will need to make the change within **31 days of the event**.

- Visit the Mercer Marketplace 365 website through ***windstreambenefits.com***
- Call a Mercer Marketplace 365 benefits counselor at **866.553.9409**



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.

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

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://www.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://www.windstreambenefits.com). Preventive prescription medications are available at a coinsurance rate whether or not you have met the deductible on all plans.

