

# Choose With **CONFIDENCE** 2019

Your 2019 New Hire Guide



*My health. My wealth. My life.*

## YOUR ENROLLMENT CHECKLIST

- Read this guide for an overview of your 2019 Windstream benefits program
- Visit [windstreambenefits.com](http://windstreambenefits.com) to learn more about your options
- Use the online Mercer Marketplace tools available through [windstreambenefits.com](http://windstreambenefits.com) to help you make confident choices about your benefits
- Select the benefits that best support you and your family
- Enroll within 31 days of your first day of employment** through [windstreambenefits.com](http://windstreambenefits.com), or call **866.553.9409**
- After enrolling, review and save (or print) your Employee Summary Report
- Submit any documentation needed to verify dependents within 60 days of hire

*Information in this document pertains to all full-time, 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. Canadian employees should refer to Great West for coverage information and [windstreambenefits.com](http://windstreambenefits.com) for additional information.*

# WELCOME TO YOUR 2019 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 2019, we are pleased to continue our partnership with Mercer Marketplace 365 to offer you an easy way to learn about, choose and buy coverage from a wide selection of benefits.



## 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 60 days of hire for them to have coverage.
- If you do not enroll and submit dependent verification documentation within 60 days of hire, 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.

## YOU MUST TAKE ACTION

You must enroll within 31 days of your first day of employment to have Windstream coverage in 2019. 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.). Any required dependent verification documentation must be submitted within 60 days of your hire date.

Review this guide closely for an overview of your 2019 benefit options. Go to [windstreambenefits.com](http://windstreambenefits.com) for complete details. 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 2019 BENEFITS AT A GLANCE

BENEFIT	KEY HIGHLIGHTS FOR 2019	PAGE
<b>Medical</b>	<ul style="list-style-type: none"><li>Four plan options and choice of two carriers</li></ul>	2
<b>Health management</b>	Windstream offers two plans to help employees with complicated health issues. Both are provided at no additional cost when you enroll in a medical plan. <ul style="list-style-type: none"><li>Advance Medical provides expert medical opinions to ensure that the treatment you get is the treatment you need</li><li>Progyny specializes in offering families a variety of fertility treatment options</li></ul>	5
<b>Prescription</b>	<ul style="list-style-type: none"><li>Regardless of which medical plan you choose, prescription coverage is provided through Express Scripts</li></ul>	6
<b>Supplemental medical</b>	<ul style="list-style-type: none"><li>Three supplemental medical plan options from Aetna – accident, critical illness and hospital indemnity insurance</li></ul>	7
<b>Well-being</b>	<ul style="list-style-type: none"><li>A wide range of programs to support you and your covered spouse</li></ul>	8
<b>Dental</b>	<ul style="list-style-type: none"><li>Three plan options from Delta Dental</li></ul>	9
<b>Vision</b>	<ul style="list-style-type: none"><li>Two plan options from VSP</li></ul>	10
<b>Savings and spending accounts</b>	When you enroll in a medical plan and contribute annually to the savings or spending account specified below, administered by Healthcare Bank through Discovery Benefits, Windstream will contribute: <ul style="list-style-type: none"><li>Up to \$600 to your Health Savings Account, <b>OR</b></li><li>Up to \$500 to your Health Care Flexible Spending Account</li></ul>	11
<b>Life and accident insurance</b>	<ul style="list-style-type: none"><li>Company-provided life and AD&amp;D insurance, and additional supplemental options</li><li>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))</li></ul>	12
<b>Disability insurance</b>	<ul style="list-style-type: none"><li>Company-provided short-term and long-term disability</li><li>Parental leave benefit of five paid days for full-time eligible birth and adoptive parents</li></ul>	12
<b>Voluntary benefits</b>	<ul style="list-style-type: none"><li>Identity theft protection, pet insurance, auto &amp; home insurance and a legal plan</li></ul>	13

**Enroll now**

Go to [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).

## 2019 MEDICAL PLAN OPTIONS

Windstream offers you a choice of medical plans with a range of coverage levels and costs, giving you the flexibility to select the option that is best for you.

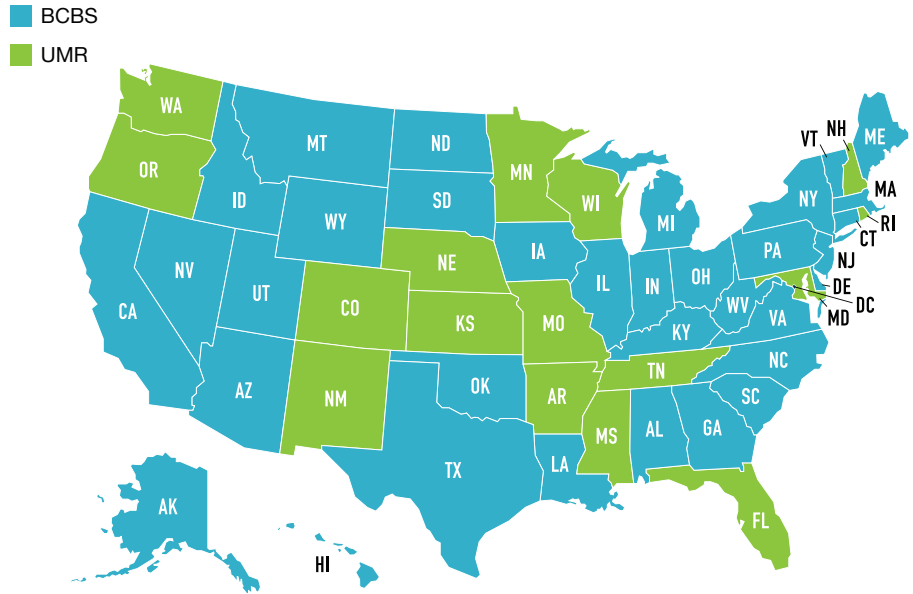
### What is included?

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. Plan features and benefits provided 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, such as annual physicals, immunizations and routine 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 percentage of eligible costs through coinsurance, then the plan pays the rest. *Keep in mind: With the \$1,850 Deductible Plan – per IRS regulations – 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 2019 or in the future. Your HSA funds roll over year after year; they are always yours to keep! In 2019, 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 medical plan but do not meet HSA eligibility requirements, Windstream will contribute up to \$500 tax-free (IRS limit) to a Health Care Flexible Spending Account on your behalf if you enroll in one and make a minimum annual contribution of \$1.
- 7. Out-of-pocket maximum.** Each plan protects you by capping the total amount you will pay each year for in-network 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 Advocate.** With Health Advocate, get personalized assistance to help you navigate the health care system, from understanding claims to choosing providers to negotiating fees. This service is available at no extra cost to you and your family members.
- 9. Advance Medical.** The expert medical opinion program through Advance Medical ensures that the medical treatment you get is the medical treatment you need. You work directly with a doctor whenever you're concerned about a treatment or diagnosis, feel that you're not clear on what to do next or wonder if you have all the information you need to make a decision. This service is available 24/7 at no extra cost to you and your enrolled family members. More information will be available at [windstreambenefits.com](http://windstreambenefits.com) when the program is available in 2019.

## COMPARE THE PLANS

All plans are offered through your choice of Blue Cross Blue Shield (BCBS) 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>BCBS</b>	AL, AK, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MA, ME, MI, 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	\$76.43	\$94.07	none	\$1,850	You pay 20%
\$2,850 Deductible Plan	\$46.47	\$61.73	none	\$2,850	You pay 30%
\$4,500 Deductible Plan	\$31.75	\$45.71	none	\$4,500	You pay 30%
\$6,550 Deductible Plan	\$23.93	\$37.23	none	\$6,550	You pay 0%
<b>EMPLOYEE + SPOUSE</b>					
\$1,850 Deductible Plan	\$191.24	\$235.33	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$116.35	\$154.49	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$79.53	\$114.45	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$59.99	\$93.25	\$6,550	\$13,100	You pay 0%
<b>EMPLOYEE + CHILDREN</b>					
\$1,850 Deductible Plan	\$133.78	\$164.64	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$81.36	\$108.05	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$55.58	\$80.02	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$41.89	\$65.17	\$6,550	\$13,100	You pay 0%
<b>EMPLOYEE + FAMILY</b>					
\$1,850 Deductible Plan	\$226.15	\$278.34	none	\$3,700	You pay 20%
\$2,850 Deductible Plan	\$137.47	\$182.61	\$2,850	\$5,700	You pay 30%
\$4,500 Deductible Plan	\$93.87	\$135.21	\$4,500	\$9,000	You pay 30%
\$6,550 Deductible Plan	\$70.73	\$110.11	\$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.

Due to rounding, some costs may vary by a cent in the enrollment system versus what's printed above. The premium cost in the enrollment system will be the amount that is payroll deducted.

### 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.

### Medical surcharge

Employees hired after Jan. 1, 2019 are not subject to the Medical Surcharge related to the completion of a biometric screening and online health assessment in 2019. However, new employees have access to the Be Balanced well-being program and all of the benefits. See page 8 for more information.

Information in this document pertains to all full-time, 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. Canadian employees should refer to Great West for coverage information and [windstreambenefits.com](http://windstreambenefits.com) for supplemental information.

	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

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 8, the surcharge can be stopped and removed prospectively during the year by calling **866.553.9409**.

## 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. Scroll down to the appropriate category: **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** and click **Search**.
4. Click on the **View providers** button.

### 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**.

## See a doctor from anywhere, anytime with telemedicine

Both BCBS and UMR provide 24/7 access to doctors through phone, video or mobile-app visits. This service is available in all states. Set up your account today so when you need care, a doctor is just a call or click away for \$45.

### MDLive

- Offered through BCBS.
- Visit *mdlive.com/blueadv* or call **888.995.1049**.

### Teladoc

- Offered through UMR.
- Visit *teladoc.com* or call **800.teladoc (835.2362)**.

# PRESCRIPTION

## EXPRESS SCRIPTS

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

- Keep in mind that you can save money by going to a pharmacy in the preferred network, which includes Walgreens, CVS, Wal-Mart, K-Mart, Kroger, Target, Costco, Safeway, Albertsons and Rite Aid.
- In addition to using the mail order service for your long-term prescriptions, you can also receive a 90-day supply of medication at the same cost as mail order through your local Walgreens pharmacy.

Prescription Plan Rates	2019 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 when you use in-network providers

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).

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# SUPPLEMENTAL MEDICAL

## VOLUNTARY INSURANCE OPTIONS THROUGH AETNA

Supplemental medical plans help protect you from certain expenses, which may not be covered by your primary medical plan. You pay the full cost of coverage through after-tax payroll deductions. Be sure to consider your anticipated medical needs for the coming year – for example, a major surgery – when deciding if supplemental coverage is right for you.

**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.

Windstream offers three different types of supplemental medical plans. You can choose any combination of the following:

- **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 daycare.



# WELL-BEING

## SUPPORT FOR ENROLLED EMPLOYEES AND SPOUSES

For Windstream, healthy employees equal a healthy company. We offer a comprehensive well-being program to provide our employees with the tools and resources to live healthier, happier and more fulfilling lives – great for you and your wallet. Take note of all of the programs available to you.

### Be Balanced program

- Provides you with information about your current health status.
- Works with you to set realistic health improvement goals and arm you with the tools and resources to help you reach those goals.
- Lowers health care costs by ensuring you have what you need to participate and thrive in the future.

### REGISTER YOUR ACCOUNT

How do I register my account? Go to [windstream-health.wellbeing.healthways.com](http://windstream-health.wellbeing.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.

The details of the program are outlined on [windstreambenefits.com](http://windstreambenefits.com). Please review this information carefully so you understand how it works and can take full advantage of the opportunities it offers to you.

### You can also take advantage of the following ongoing well-being 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. Call Magellan at **800.327.5569** to get the support you need.
- **Progyny.** Progyny specializes in offering families a variety of options in fertility treatment – with proven success. With over 450 clinics, Progyny offers a wide network of specialists. Available to those who enroll in a Windstream medical plan, Progyny will coordinate with your medical and pharmacy benefits.
- **Weight Watchers.** Weight loss program available to all employees, but only to spouses who are enrolled in a Windstream medical plan. Visit [wellness.weightwatchers.com](http://wellness.weightwatchers.com) and log in using the following information:  
Employer ID **1121696**  
Employer Passcode **WW11216946**
- **Omada.** Online weight management program available to employees and spouses and dependents who are enrolled in a Windstream medical plan to help reduce the risk of chronic disease. Visit [omadahealth.com/windstream](http://omadahealth.com/windstream) to learn more.
- **Livongo.** Diabetes management program available to employees, spouses and dependents who are enrolled in a Windstream medical plan. Get started at [welcome.livongo.com/windstream.com](http://welcome.livongo.com/windstream.com).

### Tobacco surcharge

A monthly \$50 surcharge is applied to employees and spouses who use tobacco products. The surcharge 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.

# DENTAL

## 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. Delta Dental will not mail you an ID card. Your provider can find your coverage online. To search for providers in the Delta Dental network, go to [deltadental.com](http://deltadental.com). You can also download an ID card if you like to carry one with you.

2019 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 to age 19)
TMJ Expenses	Not covered	50%	50%
Surgical Implants	Not covered	50%	50%

2019 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

Due to rounding, some costs may vary by a cent in the enrollment system versus what's printed above. The premium cost in the enrollment system will be the amount that is payroll deducted.

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# VISION

## VSP

You have the choice of two vision plans through VSP – a Materials Only Plan and an Enhanced Plan. You will not receive an ID card from VSP. Your provider can find your coverage online. To search for providers in the VSP network, go to [vsp.com](http://vsp.com).

2019 VISION PLANS		
	Materials Only	Enhanced
<b>Your in-network costs</b>		
Exam (once every 12 months)	Not covered	\$10 copay
Materials	\$10 copay	\$10 copay
Lenses	Every 12 months	Every 12 months
Frames	Every 12 months	Every 12 months
Contact Lenses (in lieu of glasses)	Every 12 months	Every 12 months
Frame Allowance	\$175	\$175
Contact Lens Allowance (in lieu of glasses)	\$175	\$175

**The Materials Only Plan does not cover exams.** As the name implies, the Materials Only Plan covers either contact lenses or frame lenses. If you choose glasses, you are eligible for new frames every other year.

2019 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

*Due to rounding, some costs may vary by a cent in the enrollment system versus what's printed above. The premium cost in the enrollment system will be the amount that is payroll deducted.*

## More Information

Visit [windstreambenefits.com](http://windstreambenefits.com) for more detailed benefits information, summary plan descriptions, provider contacts and important legal notices.

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# SAVINGS AND SPENDING ACCOUNTS

## 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 2019.

### 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 and HSA for 2019. 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, 2019, or for those who end coverage before Dec. 31, 2019.
- **Make individual contributions.** In 2019, the IRS limits\* on total contributions to your account (from both you and Windstream) are:
  - Up to \$3,500 for employee-only coverage (including \$600 Windstream contribution)
  - Up to \$7,000 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.
- **Know if you're HSA-eligible.** 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.

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

\*\* 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 FSA:

- If you enroll in a Windstream medical 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. You must enroll in and make an annual contribution of \$1 to receive this contribution. 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, 2019, or for those who end coverage before Dec. 31, 2019.
- The maximum contribution amount allowed in 2019 is \$2,700.\*
- Keep in mind that a Health Care FSA is a “use it or lose it” account – you may only carry over up to \$500 each year. Any remaining balance over that amount will be forfeited when the plan year ends.

### Daycare/Eldercare FSA:

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

### Commuter FSA:

- You can use before-tax money to save on parking and transit expenses.
- Contribute up to \$265 a month for parking and up to \$265 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 carries over at the end of each year.

Daycare/Eldercare FSA and Commuter FSA enrollment is not restricted by HSA enrollment.

\* 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.

- Employee life insurance coverage, in increments of your annual earnings up to a maximum benefit of \$1.5 million, may be purchased, subject to the Statement of Health (SOH) process.
- 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, 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. Canadian employees should refer to Great West for coverage information and [windstreambenefits.com](http://windstreambenefits.com) for supplemental information.*

## SHORT-TERM DISABILITY INSURANCE

After meeting the employment duration requirement, Windstream provides short-term disability coverage through Cigna at no cost to you, allowing income continuance in the event of an illness or injury. You can receive up to six weeks at full pay and 20 weeks at 66% 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 10 paid days for full-time eligible birth and adoptive parents (mothers and fathers). To be eligible, employees must have continuous employment for the previous 12-month period.

### 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) when you enroll in coverage.

# ADDITIONAL BENEFITS

## VARIETY OF OPTIONS

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

### MetLaw Legal Plan

The MetLife® 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.
- Visit Mercer Marketplace 365 to learn more.

### 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.
- Visit Mercer Marketplace 365 to learn more.

### 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. Visit Mercer Marketplace 365 to learn more.

### 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](https://www.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.

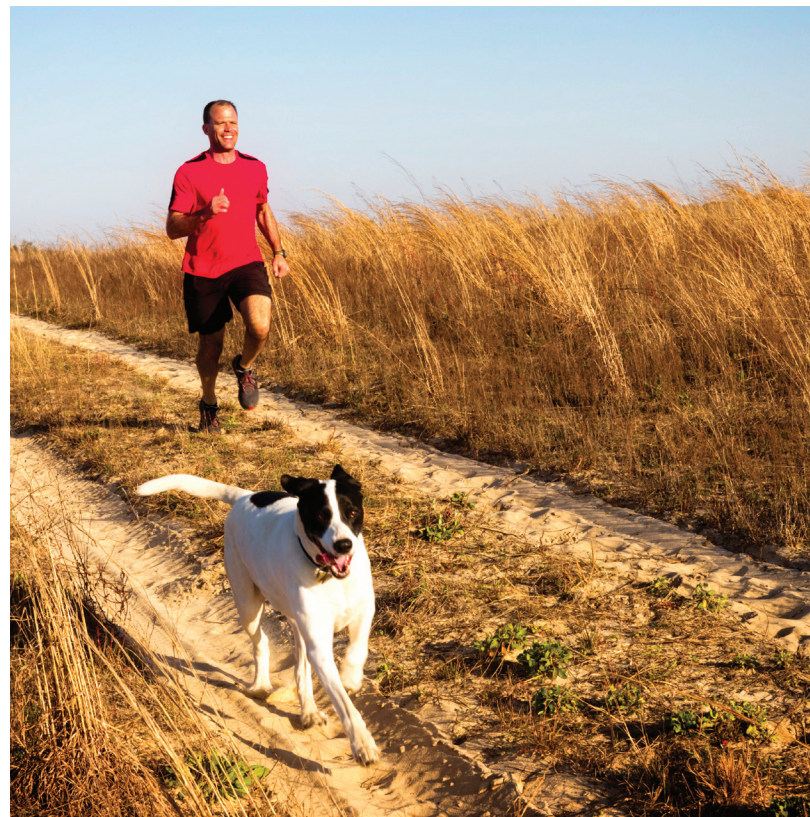
## WINDSTREAM 401(K) PLAN

### 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 consider your savings to ensure your deduction rate and investment choices align with your financial needs in retirement. Go to [benefits.ml.com](https://benefits.ml.com) to assess your current investments or call **800.228.4015**.

### 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. For questions, call **800.228.4015**.



# HOW TO ENROLL

## ENROLL IN YOUR WINDSTREAM BENEFITS

### Before enrolling

- Visit [windstreambenefits.com](http://windstreambenefits.com) to learn more about your benefit options for 2019.
- Carefully consider your family's needs for 2019 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](http://windstreambenefits.com).

- Failure to enroll will result in no coverage for 2019.
- Review and save (or print) your Employee Summary Report to make sure you enrolled yourself and intended family members in the plans you want.

### Log in

- From work, visit [windstreambenefits.com](http://windstreambenefits.com) and click on the green **Enroll / view / change your benefits** button – no login is required.
- From outside of work, visit [windstreambenefits.com](http://windstreambenefits.com), click on the green **Enroll / view / change your benefits** button and enter your Windstream SSO username and password to log in to Mercer Marketplace 365.

### Make your elections

To select your benefits, click the **Get started** button found on the homepage of [windstreambenefits.com](http://windstreambenefits.com), 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.
- Answer a few questions about your health needs and personal priorities. This helps the enrollment tool, MM365, guide you toward “best match” benefit options 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 2019 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 summary of your enrollment details. Be sure to verify your enrollment details outlined on your Employee Summary Report and download and save (or print) a copy for reference.

## ENROLL BY PHONE

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 when you are logged in to Mercer Marketplace 365.

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



# 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. You will also need to provide required documentation, like birth certificates and marriage licenses within 60 days of hire. Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately.

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

## 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 2019, you will need to make the change within **31 days of the event**.

- Visit the Mercer Marketplace 365 website through [windstreambenefits.com](http://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](http://windstreambenefits.com) for more detailed benefits information, summary plan descriptions, provider contacts and important legal notices.



# 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 medical plans cover a set of preventive services at no cost to you through an in-network provider 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.

*This brochure provides an informal overview of the benefits programs effective as of January 1, 2019, for eligible employees of Windstream. Program details are provided in the applicable Windstream practices, plans or document summaries. Windstream reserves the right to amend, modify, terminate or partially terminate any portion of its benefits programs at any time by action of its officers.*



