

Your Benefits. **YOUR LIFE.**

Your 2024 Annual Enrollment Guide



YOUR ENROLLMENT CHECKLIST

We want you to feel confident in the choices you're making, so Windstream offers easy-to-access resources to help you choose and use your benefits.

- ☐ **Explore your 2024 benefits** and see what's changing, using this guide and other resources on windstreambenefits.com. Take time to review your options and consider your health care needs and personal priorities.
- ☐ **Enroll in your 2024 benefits: Oct. 4 – 18, 2023.** Go to windstreambenefits.com or call 888.850.1712 to choose the benefits that will support you and your family in the coming year.
- ☐ **Make sure to confirm coverage** by approving your enrollment selections.

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 Canada Life for coverage information and windstreambenefits.com for additional information.

YOU MUST TAKE ACTION

You must enroll Oct. 4 – 18, 2023 to have Windstream coverage in 2024.

If you do not enroll, you will not have access to Windstream medical, dental, vision, or savings or spending accounts coverage in 2024. Once the enrollment window closes on Oct. 18, 2023, changes to benefits enrollment will only be allowed following a life event, such as marriage, divorce, birth of a child, or change in status (such as gain or loss of non-Windstream coverage).

Health care is personal, and what you need from your medical plan can differ from one year to the next. Annual Enrollment is your once-a-year opportunity to stop, reflect, and enroll in the benefits that will be with you in the moments that matter.



YOUR BENEFITS AT A GLANCE

BENEFIT	KEY HIGHLIGHTS	PAGE
New for 2024	<ul style="list-style-type: none">You will have the opportunity to enroll in a new medical plan, the Surest Choice Plan. This plan features no deductible or coinsurance and you pay a copay, or set dollar amount, for all covered services from day one. With the Surest Choice Plan, you have the option to enroll in a Health Care Flexible Spending Account (FSA) to save money on eligible healthcare expenses. You are not eligible to enroll in a Health Savings Account (HSA)	2
Medical	<ul style="list-style-type: none">Five plan options and choice of three carriers, Blue Cross Blue Shield, UMR and Surest	4 – 10
Prescription	<ul style="list-style-type: none">Prescription coverage is provided through Express Scripts for all Windstream medical plansAdditional prescription savings possible through RxSavings Solutions	11
Supplemental medical	<ul style="list-style-type: none">In order to offer benefits that are relevant and valuable, we continually evaluate our plans and administrators to ensure they meet the needs of our employees and support the company's benefits strategy. Beginning in 2024, we are partnering with Aetna to administer our supplemental medical plans. You will continue to have three options: accident, critical illness and hospital indemnity insurance	12
Well-being	<ul style="list-style-type: none">Programs and resources to help you and your family live healthier, happier and more fulfilling lives	13 – 14
Dental	<ul style="list-style-type: none">Three plan options from Delta Dental	15
Vision	<ul style="list-style-type: none">Two plan options from VSP	16
Health Savings and Spending Accounts	<ul style="list-style-type: none">If you enroll in a Windstream medical plan and an HSA, Windstream will contribute up to \$600 into your HSA to help cover your out-of-pocket expensesIf you are not eligible for an HSA, or choose not to enroll in an HSA, you can enroll in a Health Care FSAPer IRS limits, the amount you are allowed to rollover in your FSA is \$610 in 2024	17 – 18
Life and accident insurance	<ul style="list-style-type: none">Company-provided life and AD&D insurance as well as additional supplemental options	19
Disability insurance	<ul style="list-style-type: none">Company-provided short-term and long-term disability	20
Additional voluntary benefits	<ul style="list-style-type: none">401(k), identity theft protection, pet insurance, auto & home insurance and a legal plan	21

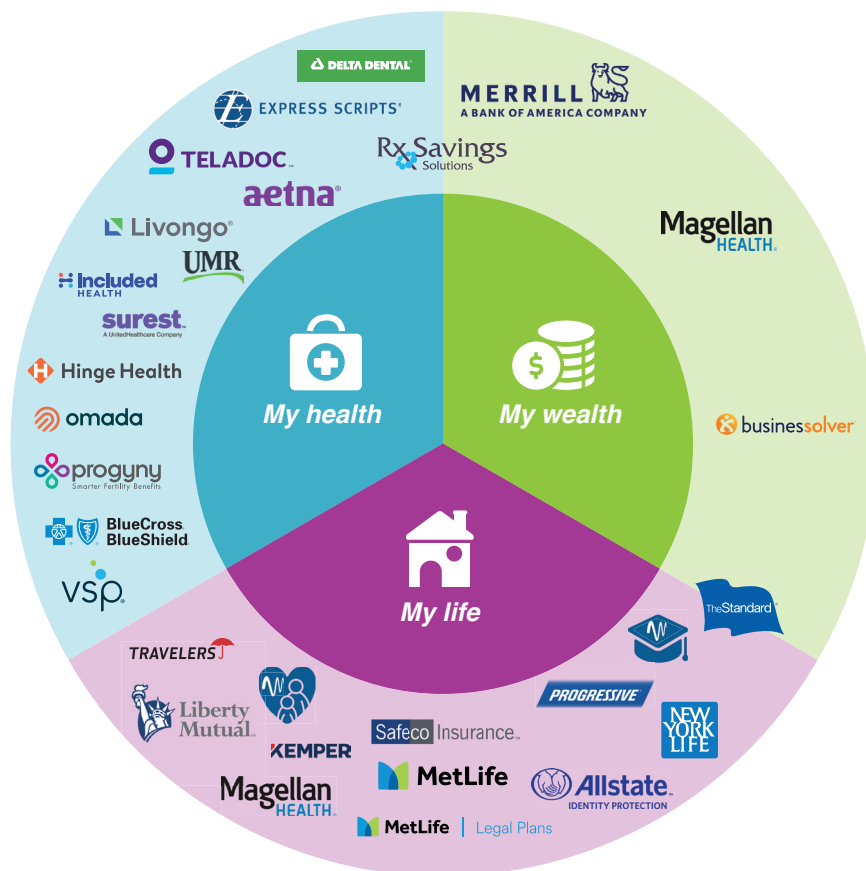
If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the creditable prescription drug coverage and Medicare notice in the legal notices at the back of this booklet for more details.

WELCOME TO YOUR 2024 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 variety of valuable benefits that support your overall well-being is an important part of that commitment.

Our benefits fall into these three categories:



MY HEALTH: to fit your budget and keep you healthy	MY WEALTH: to invest in yourself now and in the future	MY LIFE: to protect those you love and manage personal priorities
<ul style="list-style-type: none"> • Medical (BCBS, UMR, Surest) • Prescription Drug Program (Express Scripts) • Dental (Delta Dental) • Vision (VSP) • Personal Health Care Assistance (Included Health and Surest) • Digital/Virtual Physical Therapy (Hinge Health) • Hospital Indemnity (Aetna) • Accident (Aetna) • Critical Illness (Aetna) • Virtual visits for primary care, urgent care and mental health (Teladoc) • RxSavings Solutions • Tobacco Cessation Program (Magellan-Clickotine) • Weight Management Programs (Omada) • Diabetes and Hypertension Program (Livongo) • Fertility Benefits (Progyny) • BetterHelp (Magellan-mental health) • myStrength (Magellan-mental health) 	<ul style="list-style-type: none"> • Health Savings Account (Businessolver) • Health Care Flexible Spending Account (FSA) (Businessolver) • Daycare/Eldercare FSA (Businessolver) • Commuter FSA (Businessolver) • 401(k) Plan (Merrill) • NextGen College Investing Plan (Merrill) • Financial Well-being (Merrill, Magellan) 	<ul style="list-style-type: none"> • Basic Group Life and Accidental Death & Dismemberment (AD&D), and Life and Accident Insurance (Standard Insurance Company) • Short-Term and Long-Term Disability Insurance (New York Life) • Employee Assistance Program (Magellan) • Legal Plan (MetLife) • Identity Theft Protection (MetLife) • Pet Insurance (MetLife) • Choice Auto & Home Insurance (Liberty Mutual, Farmer's GroupSelectSM, Kemper, Safeco, Travelers, Progressive) • Adoption Assistance • REACH Educational Assistance • Parental Leave

WHAT'S NEW IN 2024?

NEW MEDICAL PLAN OPTION

Your Windstream benefits are designed to give you meaningful choice, with options that are relevant and valuable. For 2024, we are piloting a new type of medical plan, the Surest Choice Plan. This plan features no deductible or coinsurance, and you pay a copay, or set dollar amount, for all covered services from day one. You'll have resources to compare provider costs and treatment options in advance—so you can make the best choice for your needs. We believe the Surest Choice Plan can provide high-quality coverage and simplified healthcare experiences at a lower cost for both you and the company.

HIGH-QUALITY CARE FOR BARIATRIC SURGERY

If your doctor recommends bariatric surgery, your out-of-pocket costs may be lower when you visit a designated Blue Distinction Center provider from the BCBS network or a Bariatric Resource Services Center from the UMR and Surest networks. These providers meet high quality and cost standards and are evaluated on their performance to ensure you receive the best available care in order to improve and maintain your health. A care coordinator from Included Health or Surest is available to help you find a preferred provider.

Windstream's medical plans provide travel and lodging benefits if a designated provider is not available within 100 miles of your home. Travel benefits provide reimbursement of up to \$5,000 of eligible expenses annually and apply to bariatric surgery in addition to all other procedures that are covered under our medical plans.

INTRODUCING VIRTUAL PRIMARY CARE

Virtual care will be expanded to include primary care, regardless of your medical carrier. You can get convenient and confidential access to primary care or medical treatment for a non-emergency condition like a cold, allergies, infection or rash and even get a prescription sent to your local pharmacy. All providers have experience building relationships with patients in a primary care setting and can provide ongoing care for chronic conditions, order lab work and screenings or vaccinations and refer you to in-network specialists, if needed. For all Windstream medical plans, virtual visits have a set fee for services – whether or not you've met your deductible. Note, the set fee does not apply to virtual visits with your local doctor.

You also have access to Teladoc's urgent care and mental health services. With Teladoc, you have 24/7 access to a doctor by phone, video or app from anywhere. Licensed therapists and psychiatrists can be added to your care team for video sessions and can also support your teenage children (ages 13-17) with school stress, family challenges and more.



MEDICAL PLAN CHANGES

The 3000 HDHP Plan will become the 3200 HDHP Plan, and the individual deductible will increase to \$3,200. This change is due to annual IRS updates on deductible levels to maintain an individual embedded deductible feature.

INCREASING ORTHODONTIA BENEFITS

In the Enhanced dental plan, we are increasing the lifetime maximum orthodontia benefit to \$2,000. The increased benefit will apply to employees and covered dependents with in-progress treatment, as well as those who have not started treatment yet.

ENHANCEMENTS TO VISION COVERAGE

As an alternative to prescription glasses or contacts, you and your dependents can choose to use a \$200 allowance towards non-prescription sunglasses or non-prescription blue light filtering eyewear from a VSP network doctor. This allows you to take advantage of the frame allowance benefit even if you do not need prescription glasses or contacts in a calendar year.

MEDICAL PLAN PREMIUMS

To keep our plans competitive and sustainable, we review the healthcare costs shared by Windstream and our employees each year. Healthcare is a significant investment we make in our employees, and we must balance that investment with others that support our business. As a result of rising U.S. healthcare costs, our 2024 medical plan and dental plan premiums will increase. Your individual increase will depend on your plan and who you cover. All other benefit plan premiums remain unchanged.

You play an important role in sharing costs with Windstream by making smart choices to manage your health and your healthcare expenses. From proactively seeking preventive care to using virtual care, when appropriate—your actions can lead to lower claims costs, which translates to lower out-of-pocket costs for you and Windstream.





SUMMARIES OF BENEFITS AND COVERAGE

You have access to a Summary of Benefits and Coverage (SBC) for each of your Windstream 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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2024 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?

Most of the features below are included in all Windstream medical plans. The Surest Choice Plan has no deductible or coinsurance.

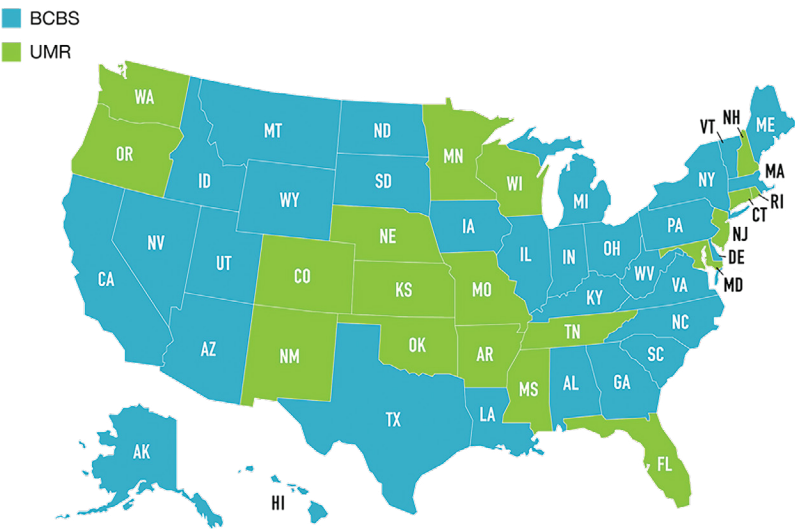
1. **Your choice of carriers – Blue Cross Blue Shield (BCBS), UMR or Surest.** See [page 5](#) for more details.
2. **Prescription drug coverage.** Coverage for prescription medications comes with each plan and is provided by Express Scripts. Specialty medications are provided by Accredo, a subsidiary of Express Scripts. You can also take advantage of RxSavings Solutions as a resource to potentially save money on prescriptions. See [page 11](#) for more details.
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 for those services.
4. **Annual deductible.** You pay for initial medical and prescription drug costs until you meet your annual deductible. This may be the full cost of the service or prescription on an HDHP plan or the copay if applicable on the 4000 Copay Plan. In the 4000 Copay Plan, your copay costs do not count towards meeting your 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 1850 HDHP 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. This means you will have to pay \$3,700 to meet the deductible.***
6. **Telemedicine.** You have 24/7 access to doctors through phone, video or mobile app visits. This service is available in all states. Set up your account so when you need care, a doctor is just a call or click away. See [page 10](#) for more details.
7. **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 2024 and in the future. Your HSA funds roll over year after year; they are always yours to keep! In 2024, 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 Windstream medical plan and do not meet HSA eligibility requirements, or choose not to enroll in one, you can still enroll in a Health Care Flexible Spending Account (FSA).
8. **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.
9. **Expert medical guidance.** A team of care coordinators can provide personalized medical support, connect you with trusted doctors and specialists, give you a list of questions to ask your physician, schedule appointments for you and answer your questions.

COMPARE THE PLANS

If you enroll in the 1850 HDHP Plan, 3200 HDHP Plan, 6550 HDHP Plan or the 4000 Copay Plan, these 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.

The Surest Choice Plan uses a single carrier; your network will be the UnitedHealthcare Choice Plus network, which is the same network as UMR.

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)

BCBS	AL, AK, AZ, CA, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MA, ME, MI, MT, NC, ND, NV, NY, OH, PA, SC, SD, TX, UT, VA, VT, WV, WY
UMR	AR, CO, CT, FL, KS, MD, MN, MO, MS, NE, NH, NJ, NM, OK, OR, RI, TN, WA, WI
Surest	Offered in all states



MEDICAL (CONTINUED)



EXPERT MEDICAL GUIDANCE

Navigating the health care system can be frustrating and complicated. If you are enrolled in a Windstream medical plan, you have access to expert health care assistance to help you save time, money, and worry. From basic checkups to chronic conditions, connect with a team of medical professionals, record specialists, and care coordinators to arrive at the best possible solution for you and your family.

Care coordinators can help you focus on your health when you need:

- **Expert second opinion.** A leading specialist can provide their expert medical opinion and answer your questions about a medical diagnosis, chronic condition, treatment, or surgery.
- **Information.** Get questions answered about your medical plan, including what's covered.
- **Guidance.** Manage claims, track progress towards meeting your deductible and fix billing errors.
- **Answers.** Get personalized health care recommendations for any new or existing condition.
- **Doctors.** Find trusted, in-network doctors and specialists that match your preferences.
- **Clarity.** Understand your health benefits and when to use them.

Care Management Support

If you have a serious injury or medical diagnosis, your medical plan provides you with personalized support to help you coordinate the full-spectrum of Windstream benefits available and guide you through a care plan.

A care team member will contact you directly via phone to help you get the right care, so you can:

- Find providers with a proven record of higher quality, efficiency, and effectiveness
- Connect with an experienced registered nurse who assist with your specific care needs
- Manage costs by taking care of your health before your condition becomes more complex and expensive to treat

If your medical carrier is BCBS or UMR, these services will be provided through Included Health. If you enroll in the Surest Choice Plan, these services will be provided through their member services team. See [page 25](#) for contact information.

COMPARE YOUR COSTS

Your 2024 medical plan costs

Bi-weekly premiums	1850 HDHP Plan	3200 HDHP Plan	6550 HDHP Plan	4000 Copay Plan	Surest Choice Plan
Carrier 1					
Employee only	\$129.34	\$72.77	\$52.98	\$79.14	\$71.78
Employee + spouse	\$323.57	\$182.15	\$132.67	\$198.06	\$179.68
Employee + children	\$226.36	\$127.37	\$92.73	\$138.51	\$125.64
Employee + family	\$382.68	\$215.24	\$156.65	\$234.08	\$212.32
Carrier 2					
Employee only	\$155.89	\$94.90	\$73.57	\$101.77	
Employee + spouse	\$389.94	\$237.48	\$184.14	\$254.63	
Employee + children	\$272.82	\$166.10	\$128.77	\$178.11	
Employee + family	\$461.26	\$280.75	\$217.60	\$301.06	

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 \$46.15 per pay period. The spousal surcharge is applied if your spouse has coverage available through his/her employer but chooses to be on a Windstream medical plan. The surcharge does not apply if your spouse is not offered medical coverage through their employer, is not employed, or if your spouse is also employed by Windstream.

Tobacco use surcharge

A \$23.08 per pay period surcharge will be applied to each employee and/or spouse who uses tobacco products, including e-cigarettes and vaping, and has not completed the tobacco cessation program. During Annual Enrollment, you will be asked to attest to your tobacco status and that of your enrolled spouse (if applicable). By completing the Clickotine tobacco cessation program described on page 13, or by stopping your use of any tobacco products, the surcharge can be removed prospectively during the year by calling **888.850.1712**.

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MEDICAL (CONTINUED)

In-network benefits	1850 HDHP Plan	3200 HDHP Plan	6550 HDHP Plan	4000 Copay Plan	Surest Choice Plan
Health Savings Account eligibility					
Eligible for a Health Savings Account per IRS regulations	Yes	Yes	Yes	No	No
Windstream Health Savings Account annual contribution	\$600	\$600	\$600	n/a	n/a
Annual limits					
Individual coverage					
Deductible	\$1,850	\$3,200	\$6,550	\$4,000	n/a
Out-of-Pocket Maximum	\$3,500	\$5,500	\$6,550	\$6,550	\$7,000
Employee + Spouse, Employee + Child(ren), and Employee + Family coverage					
Embedded Individual Deductible*	n/a	\$3,200	\$6,550	\$4,000	n/a
Family Deductible	\$3,700	\$6,400	\$13,100	\$8,000	n/a
Embedded Individual Out-of-Pocket Maximum*	n/a	\$5,500	\$6,550	\$6,550	\$7,000
Family Out-of-Pocket Maximum	\$6,500	\$11,000	\$13,100	\$13,100	\$14,000
What you pay for medical services					
Preventive care	\$0	\$0	\$0	\$0	\$0
Office visit and virtual care	20% coinsurance, after deductible is met	30% coinsurance, after deductible is met	0% coinsurance, after deductible and out-of-pocket maximum are met (which are the same)	\$40 copay	\$20 – \$125 copay
Specialist visit				\$80 copay	\$20 – \$125 copay
Fertility treatments				30% coinsurance, after deductible is met	Office visit: \$250 copay Smart Cycles: \$500 - \$2,000 copay
Urgent care visit				\$50 copay	\$110 copay
Emergency room visit				\$300 copay and 30% coinsurance	\$1,000 copay
Hospital, laboratory, X-ray				30% coinsurance	\$200 – \$1,150 copay

* With an embedded deductible or out-of-pocket maximum, a single member of your family can meet the embedded amount – and enter the coinsurance phase or have the plan begin paying 100% of costs for that covered person – without all covered members reaching the full plan deductible or out-of-pocket maximum. The 1850 HDHP Plan does not meet the IRS requirements to have an embedded deductible or out-of-pocket maximum.

IMPORTANT INFORMATION ABOUT THE 4000 COPAY PLAN

- When you pay a copay for medical services, that amount does not count towards meeting your deductible. However, your copays do apply towards meeting your out-of-pocket maximum.
- In the event of an emergency room visit, you will pay both the \$300 copay plus the 30% coinsurance for hospital services, after you've met your deductible. Generally, you pay 100% of the costs from providers until you meet the deductible and then coinsurance will apply.

Which medical plan is right for me?

AN HDHP PLAN

With an HDHP Plan, you'll pay the full cost of covered services before you meet the deductible. After you meet the deductible, you and the plan share the cost of services through coinsurance. This plan allows you to contribute tax-free to a Health Savings Account (HSA), and also receive a contribution from Windstream. These pre-tax contributions can be used to pay for qualified eligible out-of-pocket medical expenses, like doctor visits or prescriptions before you meet deductible – and even dental and vision care. Money in your HSA rolls over year after year, so if you know about future expenses – or if you want to save for your health care costs in retirement – you can set aside a little extra each paycheck so your balance grows over time.

A COPAY PLAN

A Copay Plan offers clear, predictable costs when you need routine care. You'll pay a copay, or set dollar amount, for most services before you meet your deductible. This includes care such as primary care physician and specialist office visits, and prescription medications. This means you'll know exactly what's covered and how much it will cost you. For non-routine care, you'll pay the full cost of covered services before you meet the deductible. **Your copay costs do not count towards meeting your deductible, but they do apply towards your out-of-pocket maximum.** After you meet the deductible, you and the plan share the cost of services through coinsurance.

SUREST CHOICE PLAN

The Surest Choice Plan is designed to give you more control of your cost and coverage. Just like with the 4000 Copay Plan, you'll pay a copay when you receive routine care. However, with the Surest Choice Plan, there are no deductibles to meet and no coinsurance for services. Copays are based on the quality and cost-effectiveness of each provider, and they are known in advance. You'll pay lower copays for providers with a proven record of higher quality, efficiency and effectiveness. With Surest, you have access to the UnitedHealthcare Choice Plus network of doctors, clinics, and hospitals—this is the same network used by Windstream's UMR plans.

Using the Surest app or website, you'll see clear prices for treatments, doctors and prescription drugs so you can compare options and make informed decisions. In addition, the Surest Choice Plan comes with a supportive Help Team and online tools that provide instant answers to coverage questions, from cost and treatment to finding the doctors and clinics you need. Want to learn more about how the Surest Choice Plan works? Check out britehr.app/windstream-2024 for quick and simple explanations of cost and coverage under the Surest Choice Plan.



MEDICAL (CONTINUED)



VIRTUAL VISITS

Teladoc virtual visits have a set fee for services – whether or not you've met your deductible.

CONNECT WITH YOUR DOCTOR, TODAY

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 and UMR

To find a high quality in-network provider, you have a few options:

- Visit includedhealth.com/windstream
- Call **855.524.8426** to talk to a Care Coordinator
- Download Included Health app from your app store

Surest

1. Visit join.surest.com/windstream and enter code: **Windstream2024**
2. Select Search Coverage
3. Confirm your zip code
4. Enter your doctor's name, facility or specialty in the keyword search

See a doctor from anywhere, anytime with telemedicine

All Windstream medical plans 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 that when you need care, a doctor is just a call or click away. Visit windstreambenefits.com to learn more about costs.

Surest:

Visit join.surest.com/windstream
and enter code: **Windstream2024**

BCBS and UMR:

Visit teladoc.com or call
800.teladoc (835.2362)

PRESCRIPTION

EXPRESS SCRIPTS

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

Prescription Plan Rates	2024 PLANS									
	1850 HDHP Plan		3200 HDHP Plan		6550 HDHP Plan		4000 Copay Plan		Surest Choice 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	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%	Generic: \$20 copay Preferred Brand: \$60 copay Non-Preferred Brand: \$120 copay		Generic: \$20 copay Preferred Brand: \$60 copay Non-Preferred Brand: \$120 copay	
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%	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](https://www.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 covered medications for the rest of the year. All prescription costs filed with your insurance card will apply toward meeting your out-of-pocket maximum.

Ways to lower your prescription costs

Before you fill a prescription:

- Ask your doctor about your options. Generic prescriptions are usually less expensive than name brand medications.
- Consult with your pharmacist about the cost, as many retailers offer generic discount programs that may save you more.
- Research the cost of prescriptions by logging in to your Express Scripts account at [express-scripts.com](https://www.express-scripts.com).
- Take advantage of **RxSavings Solutions** at [myrxss.com](https://www.myrxss.com), a free price comparison online tool accessible through your computer or mobile device that can show your potential prescription savings.
- Check if your pharmacy is in-network using the Express Scripts app or visiting [express-scripts.com](https://www.express-scripts.com).
- 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.

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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 and enrollment in a Windstream medical plan is not necessary to enroll in a supplemental medical plan:

- **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 cash 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

SUPPORTING YOUR PHYSICAL WELL-BEING

For Windstream, healthy employees equal a healthy company. To meet the needs of our diverse workforce, we provide enhanced support to those with specific care needs such as fertility, diabetes, weight management, back and joint pain and more. These programs help make it easier to take care of your health and financial well-being.

Note: If you are enrolled in the Surest Choice Plan, these health programs may be offered by different providers through your medical plan.

Clickotine

Clickotine is a digital tobacco cessation program that can help you gradually master the habits you'll need to quit smoking and sustain long term healthy living. It includes helpful tools like quit aids, mindful breathing and journaling, as well as:

- Eight weeks of Nicotine Replacement Therapy (gum, patch or lozenge)
- Support tools
- Trigger tracking
- Vaping module

Hinge Health

Hinge Health is a no cost digital physical therapy program that helps you overcome chronic back, knee, hip, neck or shoulder pain without drugs or surgery. Hinge Health accomplishes this by uniquely delivering education and exercise therapy to promote long-term success and to avoid unnecessary surgeries – all from the comfort of your home. Hinge Health provides access to a free tablet, wearable sensors and a personal coach in addition to exercise therapy tailored to your condition and a personal care team of experts. You can get help for:

- Conquering pain or limited movement
- Recovering from a recent or past injury
- Preparing for and recovery from surgery
- Getting a second opinion on your treatment plan

Visit hingehealth.com/windstream to get started.

Livongo

Livongo offers no cost diabetes and hypertension support for employees and spouses who are enrolled in a Windstream medical plan and meet clinical requirements. When you enroll in either program you will receive:

- The latest technology to simplify living with diabetes and/or hypertension
- Real-time support from health coaches
- Unlimited test strips and lancets with the diabetic program

Omada

A clinical weight management program is available at no cost to employees, spouses and dependents who are enrolled in a Windstream medical plan and meet clinical requirements. Get started by calling Omada at **888.409.8687**.

Progyny

Progyny specializes in offering families a variety of options in fertility treatment – with proven success. With over 600 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. Coverage is subject to the deductible and coinsurance, or copay based on your Windstream medical plan. See [page 8](#) for more details.

Quest Biometric Screening

A biometric screening helps you track changes in your health each year and detect potential health risks such as diabetes, high blood pressure and heart disease. Know your numbers — including blood pressure, cholesterol, glucose and BMI — by visiting local designated labs or through your doctor's office if you are enrolled in a Windstream medical plan. Employees and spouses who enroll in a Windstream medical plan are encouraged to complete the confidential biometric screening. Visit windstreambenefits.com to learn more.

WELL-BEING (CONTINUED)

SUPPORTING YOUR MENTAL WELL-BEING

We recognize that emotional well-being is a cornerstone of living a balanced life. Everything from making plans for big life changes to managing day-to-day issues can impact our well-being. At Windstream, we look beyond traditional benefits and experiences to provide you with innovative support to manage your life, cope with stress, and make getting help more convenient.

These virtual resources are aimed at normalizing the need for professional help and making support more accessible for you and your family — whether it's learning new strategies to improve your mental health, setting you up with a licensed counselor you can talk to one-on-one, or connecting you to like-minded people simply to remind you that you're not alone.

Your Windstream medical plan

Your BCBS, UMR or Surest medical plan provides comprehensive coverage for behavioral health concerns and support for dealing with certain conditions, through in-person and telemedicine providers. You can schedule visits with a therapist or psychiatrist for challenges like depression, anxiety, stress, and many others. You also have access to high-quality facilities for substance use and/or eating disorders. If you're enrolled in a BCBS or UMR plan, visit arkansasbluecross.com/members/behavioral-health/behavioral-health-resources and teladoc.com for more information. If you're enrolled in the Surest Choice Plan, visit join.surest.com/windstream (the first time you log in, you will need to enter code: Windstream2024).

Expert medical guidance

Your BCBS, UMR, or Surest medical plan connects you to a team of specialists who will personally help you find trusted, in-network providers focused on mental health, answer questions about care or your Windstream benefits, and provide the support and advocacy you need and deserve. See page 25 for contact information for your medical plan carrier.

Employee Assistance Plan (EAP)

EAP provides confidential support, online information and counseling on topics like well-being services, suicide prevention, legal assistance, financial coaching, identity theft resolution and work-life services. EAP services are available to all employees and family members regardless of enrollment in a Windstream medical plan. For more information visit member.magellanhealthcare.com.

BetterHelp

This app provides you access to a counselor by text message, phone, chat or video conference. Through this program, you have access to 5 pre-paid counseling sessions lasting 30-60 minutes. Text messaging is in addition to live, scheduled sessions for continuity of care in between sessions. Download the BetterHelp app from your app store.

myStrength

The self-care program through the myStrength app can help you reduce stress, manage depression, control anxiety, be more mindful, and more. The app provides support through personalized self-guided tools, content and videos. To get started, visit member.magellanhealthcare.com, click on "Explore," then find the "Self Care Programs" icon. Click on the "Get Started" button to register, then you can download the myStrength app.



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. You can also download an ID card if you like to carry one with you.

2024 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 \$2,000 lifetime maximum)
TMJ Expenses	Not covered	50%	50%
Surgical Implants	Not covered	50%	50%

2024 DENTAL PREMIUMS – Per Bi-Weekly Pay Period			
Delta Dental	Basic	Standard	Enhanced (Orthodontia)
Employee Only	\$5.71	\$12.71	\$13.48
Employee & Spouse	\$10.69	\$25.80	\$29.18
Employee & Children	\$10.15	\$22.21	\$25.05
Family	\$16.93	\$39.67	44.61

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.

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 Canada Life for coverage information and windstreambenefits.com for supplemental information.





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.

2024 VISION PLANS		
	Materials Only	Enhanced
Your in-network costs		
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	\$200	\$200
Contact Lens Allowance (in lieu of glasses)	\$200	\$200
Non-Prescription Eyewear Allowance (in lieu of glasses or contacts, from a VSP network doctor)	\$200	\$200

The Materials Only Plan does not cover exams. As the name implies, the Materials Only Plan covers either contact lenses or frame lenses.

2024 VISION PREMIUMS – Per Bi-Weekly Pay Period		
VSP	Materials Only	Enhanced
Employee Only	\$2.35	\$5.47
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.

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HEALTH SAVINGS AND SPENDING ACCOUNTS

Windstream offers you opportunities to use tax-free dollars to pay for eligible health care and dependent care expenses. When you put money into these accounts, you don't pay taxes, so you keep more of your paycheck. Your savings and spending account options depend on which medical plan you choose.

Health Savings Account (HSA)

The Health Savings Account (HSA) is a helpful, tax-advantaged tool to save on healthcare expenses—now or in the future—and the HSA is always yours, even if you leave Windstream.

- **Get a company contribution.** Windstream will contribute up to \$600 tax-free to your HSA if you enroll in a Windstream HDHP medical plan and HSA for 2024. Windstream's contribution will be deposited over the course of the year (per pay period) and will be prorated for those starting medical coverage or HSA enrollment after Jan. 1, 2024, or for those who end coverage or enrollment before Dec. 31, 2024.

Even if you aren't planning to contribute, you must actively enroll in the HSA in order to receive Windstream's contributions.

- **Important reminders:**
 - If you are moving from an FSA, use your FSA by Dec. 31. If you are moving from a Health Care FSA to an HSA, you will need to incur all claims for FSA dollars by Dec. 31, 2023, or forfeit the remaining balance.
 - 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 Health Care FSA.

Health Care Flexible Spending Account (FSA)

The Health Care Flexible Spending Account (FSA) is available to those not enrolled in an HSA. You do not have to be enrolled in a Windstream medical plan to enroll in a Health Care FSA. Keep in mind that a Health Care FSA is a "use it or lose it" account, and any remaining balance over the IRS defined carryover amount will be forfeited when the plan year ends.

Daycare/Eldercare FSA

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

Commuter FSA

Use before-tax money to save on parking and transit expenses. You can contribute up to \$280* a month for parking and up to \$280* a month for transit, and unused money carries over at the end of each year. Contributions are deducted directly from your paycheck, and you can change or cancel your contribution month by month.

* Most recent IRS limit available at the time of publishing.

MORE INFORMATION

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

HEALTH SAVINGS AND SPENDING ACCOUNTS *(CONTINUED)*

COMPARING THE HSA AND FSA

Depending on which medical plan you choose, you have access to an account to help you pay for health care expenses: the HSA and the Health Care FSA. Each type of account offers tax advantages, but there are some key differences between the two accounts.

Key features	HSA	Health Care FSA
Eligible medical plans	1850 HDHP Plan, 3200 HDHP Plan, 6550 HDHP Plan	4000 Copay Plan, Surest Choice Plan 1850 HDHP Plan, 3200 HDHP Plan, 6550 HDHP Plan—as long as you're not enrolled in an HSA
Eligible expenses	<ul style="list-style-type: none"> Eligible medical, dental, vision, and prescription out-of-pocket expenses, over-the-counter medications COBRA and retiree insurance premiums Long-term care premiums 	<ul style="list-style-type: none"> Eligible medical, dental, vision, and prescription out-of-pocket expenses and over-the-counter medications
Windstream contributions	\$600 (\$23.08 per pay period)	No company contribution
Your contribution* 2024 IRS maximum annual contribution includes employee and Windstream contributions	<ul style="list-style-type: none"> Up to \$4,150 employee-only Up to \$8,300 employee + family If you are age 55 or older, you may contribute an additional \$1,000 <p>You can change your contribution amount at any time during the year and it will be effective on your next paycheck, subject to payroll processing deadlines.</p>	<ul style="list-style-type: none"> Up to \$3,050 <p>Outside of Annual Enrollment, you can only make changes to your contribution during the year with a qualified life event.</p>
When funds become available	Windstream and employee contributions are deposited per pay period, and funds are available as soon as money is in your account.	The total amount is available at the beginning of the year.
Using your funds	You will receive a debit card after you open your account, which you can use for direct payment at a doctor's office, pharmacy, or other health care facility. Your debit card can also be used to pay a bill you receive in the mail from a doctor's office or facility. You will receive a debit card only when you first enroll in an HSA or FSA or your existing card expires; otherwise, you will use the same card from year to year.	
Rollovers	Balance in your account rolls over year after year, with no limit on the amount you can accumulate. There is no deadline to submit claims for reimbursement.	Up to \$610 can be rolled over to the next plan year if you again have a Health Care FSA; all other unused funds will be forfeited. The deadline to submit claims and receipts from the previous year (January 1 through December 31) is March 31.
Ownership and portability	You own the account, so you can take it with you if you leave or retire from Windstream.	You cannot take your FSA with you if you leave or retire from Windstream.
Growing your balance	Your account earns interest, and once you reach a \$1,000 balance, you can invest your money.	FSAs do not earn interest or allow for investment.
Tax benefits**	<ul style="list-style-type: none"> No federal tax on money contributed No federal tax on interest or investment earnings No federal tax on money withdrawn to pay for eligible healthcare expenses 	<ul style="list-style-type: none"> No federal tax on money contributed No federal tax on money withdrawn to pay for eligible healthcare expenses

* Most recent IRS limit available at the time of publishing.

** 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.

BASIC LIFE AND AD&D 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.
- Please note that if you choose to increase your coverage, you will not see that premium increase until the increase has been approved by The Standard.

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.

Supplemental Employee Life Rates		
Age-Band	Bi-Weekly (per \$1000 of coverage)	Sample Premium (per \$50,000 of coverage)
<25	\$0.02	\$1.06
25-29	\$0.03	\$1.25
30-34	\$0.03	\$1.48
35-39	\$0.03	\$1.66
40-44	\$0.04	\$1.89
45-49	\$0.06	\$2.93
50-54	\$0.07	\$4.27
55-59	\$0.16	\$8.12
60-64	\$0.24	\$11.88
65-69	\$0.46	\$22.96
70-74	\$0.74	\$37.13
75-79	\$0.74	\$37.13
80+	\$0.74	\$37.13

Supplemental Spouse Life Rates		
Age-Band	Bi-Weekly (per \$1000 of coverage)	Sample Premium (per \$50,000 of coverage)
<25	\$0.02	\$1.15
25-29	\$0.03	\$1.38
30-34	\$0.04	\$1.85
35-39	\$0.04	\$2.08
40-44	\$0.05	\$2.31
45-49	\$0.07	\$3.46
50-54	\$0.11	\$5.31
55-59	\$0.20	\$9.92
60-64	\$0.31	\$15.23
65-69	\$0.59	\$29.31
70-74	\$0.95	\$47.54
75-79	\$0.95	\$47.54
80+	\$0.95	\$47.54

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 Canada Life for coverage information and windstreambenefits.com for supplemental information.

BASIC LIFE AND AD&D INSURANCE (CONTINUED)

SHORT-TERM DISABILITY

Windstream provides short-term disability coverage 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% of your pay.

LONG-TERM DISABILITY

Windstream provides long-term disability insurance through New York Life 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 payment of 60% of your basic monthly earnings.



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.
- It is important to choose a beneficiary or beneficiaries to receive the policy's benefit payment in the event of the insured person's death. Make plans to designate your beneficiary(ies) during Annual Enrollment.

ADDITIONAL BENEFITS

VARIETY OF OPTIONS

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

MetLife® 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, your dependents, and your parents access to a nationwide network of 18,000 attorneys.
- Legal advice is a phone call away, and representatives will help you find an attorney in your area.
- You can choose between the High Plan and Low Plan based on your needs.
- Only available to enroll during Annual Enrollment.

Identity theft protection

MetLife Identity Protection provides industry-leading, proactive identity and credit monitoring, offering you the most comprehensive solution to fight today's identity fraud issues.

- Get peace of mind with its identity and credit monitoring alerts to uncover fraud quickly.
- A digital wallet for securely storing documents and credit cards with a lost wallet replacement service.
- You can choose between the Protection Plan and Protection Plus Plan based on your needs.
- Only available to enroll during Annual Enrollment.

Pet insurance

My Pet Protection through MetLife 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 wellness coverage is also available for dogs and cats, providing reimbursement for the preventive care necessary to keep pets healthy year after year.

Choice Auto & Home Program

Choice Auto & Home Program is available with multiple carriers such as, Liberty Mutual, Farmer's GroupSelectSM, Kemper, Safeco, Travelers and Progressive. Save on your auto, home and renters insurance by comparison-shopping coverages, rates and discounts from up to six of the leading auto and home insurance companies in the nation.^{1,2} You may enroll in either auto or home insurance at any time throughout the year. Get quick estimates online at <https://personal-plans.com/auto/Application?clientID=589>. Payment for auto and home insurance can be made through payroll deduction. Call **855.978.2934** 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 on a pre-tax and/or Roth basis and earn the company's matching contribution, if eligible. You can enroll in or change your 401(k) contributions anytime during the year, but Annual Enrollment is a good time to consider your savings to ensure your deduction rate and investment choices align with your financial needs in retirement. Go to benefits.ml.com to assess your current investments or call **800.228.4015**.

4% company matching contributions

Windstream matches non-bargaining participants' 401(k) contributions dollar-for-dollar on the first 3% of pay, and then \$0.50 on the dollar on the next 2% of pay. For example, if you contribute 5% of your eligible pay, you'll get another 4% from Windstream (3% + half of 2% = 4%). Windstream (employer) matching contributions are made each pay period.

¹ Home insurance is not available in FL from the carriers offered in this program and may not be part of MetLife Auto & Home's benefit offering in MA.

² Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualification and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

HOW TO ENROLL

TAKE ACTION OCT. 4 – 18, 2023

Before enrolling

- Visit windstreambenefits.com to learn more about your benefit options for 2024. This site can be viewed at work or at home and by employees and family members.
- **Be on the lookout** for emails and other communication in the coming weeks. You will also have access to a *2024 Benefits Overview* video available on windstreambenefits.com.
- Carefully consider your family's needs for 2024 and how the selection of Windstream benefits may provide valuable financial protection and support for your well-being.

Enroll online from Oct. 4 – 18, 2023

Beginning Oct. 4, the Businessolver website will guide you through the benefits enrollment process every step of the way. Start by visiting windstreambenefits.com.

- Failure to enroll in Windstream medical, dental, vision or savings and spending account coverage will result in no coverage for 2024. Note that current supplemental medical plans and voluntary benefits will continue without enrolling.
- Review and save (or print) your Benefit Summary to make sure you enrolled yourself and intended family members in the plans you want.

Log in

Visit windstreambenefits.com and click the button to enroll in your benefits. This will take you into the Businessolver enrollment platform. If you are coming from within the Windstream network, no login will be required. If you are coming from outside the Windstream network, you will be asked to enter your Windstream SSO username and password to log in to Businessolver. If you have issues logging in, please contact Businessolver at **888.850.1712** for assistance.

IF YOU PREFER TO ENROLL BY PHONE:

When you need to talk to a real person, call the Businessolver Benefits Center. 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 Businessolver.

888.850.1712 Monday through Friday, 7 am – 7 pm CT.

Make your elections

To select your benefits, click the button found on the homepage of 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 who are not already enrolled in Windstream benefits.
- Answer a few questions about your health needs and personal priorities. This helps the enrollment tool 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.
- While you enroll, you can use the MyChoice® Recommendation Engine which will make plan recommendations based on your answers to lifestyle questions.
- Select the benefits you want to enroll in. If you enroll in a Windstream medical plan, you will be asked to attest to tobacco status (for you and your spouse) and coverage availability (for your spouse). You will also be required to verify dependents you're enrolling for medical coverage if they were not enrolled in the plan in 2023.

3. CONFIRM & FINISH

- Once you are satisfied with your selections, review your benefits summary for accuracy, then click the **Complete Enrollment** button.
- Choose to print a summary of your enrollment details. Be sure to verify your enrollment details outlined on your Benefit Summary and download and save a copy for reference.

Your action is required!

Annual Enrollment is Oct. 4 – 18, 2023. **You must enroll during this window in order to have Windstream benefits coverage in 2024.** If you do not enroll, you will not have access to Windstream medical, dental, vision, or savings or spending accounts coverage in 2024. Once the enrollment window closes on Oct. 18, 2023, benefits enrollment will only be available following a life event, such as marriage, divorce, birth of a child, or change in status (such as gain or loss of non-Windstream coverage).

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 and dependent children.

When enrolling, you will need to have your dependents' Social Security numbers and birth dates available if they are not already enrolled in a Windstream plan. You will also need to provide required documentation, like birth certificates and marriage licenses, to enroll dependents who were not enrolled in 2023. You will have **30 days from the day you elect your benefits** to provide documentation. Documents will not be returned to you. Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately. Windstream does not retain copies of documents submitted.

What to do if you experience a life event

Qualifying events such as a marriage, death, birth or divorce are effective on the date of the event. Should you have a qualifying event before the end of 2023, you will need to make the change with your current 2023 benefits carrier **within 30 days of the event** and provide dependent eligibility documentation within 30 days of changing your benefits. Premium changes are made as of the effective date of the life event. Windstream does not provide refunds for premium differences.

Should the event occur during or after Annual Enrollment, you will need to update your benefits for **BOTH** 2023 and 2024. If you need to make benefit changes to your 2023 coverage as the result of a life event, visit the Businessolver website through windstreambenefits.com or call **888.850.1712**. Changes must be made **within 30 days of the life event**, and you must provide dependent eligibility documentation within 30 days of the new election.

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.



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.

Copay. A copay is a fixed fee that you pay at the time of service, for doctor visits and prescriptions.

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 1850 HDHP 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.


Preventive Prescription Drugs. Certain medications are defined by the IRS as preventive. A complete preventive medication list is available at express-scripts.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, 2024, for eligible employees of Windstream. Program details are provided in the applicable Windstream practices, plans or document summaries (collectively, the "Plan Documents"). 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 subject to applicable collective bargaining agreements. If there is any conflict between this brochure and the Plan Documents, the Plan Documents shall control.






WHO TO CONTACT

Note: Please visit windstreambenefits.com for a current list of services and providers.

Benefit	If you need help with...	Provider	Contact
Businessolver	benefits enrollment, life events, leaving the company, retiring, COBRA, contact numbers	N/A	888.850.1712 windstreambenefits.com
MY HEALTH 			
Expert medical guidance	providing personalized medical support, connecting you with trusted doctors and specialists, giving you a list of questions to ask your physician, scheduling appointments for you and answering questions	Included Health	855.524.8426 includedhealth.com/windstream
		Surest	866.683.6440 join.surest.com/windstream Enter code: Windstream2024
Medical	finding in-network providers, understanding your medical coverage, etc.	BCBS and UMR	855.524.8426 includedhealth.com/windstream Download Included Health app from your app store
		Surest	866.683.6440 join.surest.com/windstream Enter code: Windstream2024
Prescription Drug Program	refilling your prescriptions and comparing prescription drug costs	Express Scripts	866.804.7613 express-scripts.com
Dental	finding in-network dentists, understanding your dental plan coverage, etc.	Delta Dental	800.462.5410 deltadental.com
Vision	finding in-network providers, understanding your vision plan coverage, etc.	VSP	800.877.7195 vsp.com
Hospital Indemnity	supplementing your medical plan and covering expenses related to hospital stays	Aetna	800.607.3366 myaetnasupplemental.com
Accident	supplementing your medical plan and covering expenses related to treatment/hospitalization from an accident	Aetna	800.607.3366 myaetnasupplemental.com
Critical Illness	supplementing your medical plan and covering expenses for certain conditions, such as heart attack, stroke, cancer, organ transplant	Aetna	800.607.3366 myaetnasupplemental.com
Telemedicine	getting convenient, 24/7 access to primary care, urgent care, and mental health treatment by phone, video or app	Teladoc – BCBS and UMR	800.Teladoc (835.2362) teladoc.com
		Surest	866.683.6440 join.surest.com/windstream Enter code: Windstream2024
Prescription Drug Savings Program	saving money on prescriptions	RxSavings Solutions	800.268.4476 myrxss.com
Weight Management Programs	managing your weight	Omada	888.409.8687
Diabetes and Hypertension Program	managing diabetes, hypertension	Livongo	800.945.4355 welcome.livongo.com
Fertility Benefits	having a baby	Progyny	833.505.6171 progyny.com

WHO TO CONTACT (CONTINUED)

Benefit	If you need help with...	Provider	Contact
MY HEALTH 			
Physical Therapy	chronic back, knee, hip, neck or shoulder pain	Hinge Health	855.902.2777 hingehealth.com/Windstream hello@hingehealth.com
Mental Health	managing stress, depression, anxiety and more	BetterHelp myStrength	Download BetterHelp from your app store 800.327.5569 (TTY 711) member.magellanhealthcare.com
MY WEALTH 			
Health Savings Account (HSA)	setting aside money for medical, prescription drug, dental and vision expenses and saving for retirement	Businessolver	888.850.1712
Health Care Flexible Spending Account (FSA)	setting aside money for medical, prescription drug, dental and vision expenses (if not enrolled in the HSA)	Businessolver	888.850.1712
Daycare/Eldercare FSA	setting aside money for dependent care or eldercare expenses	Businessolver	888.850.1712
Commuter FSA	setting aside money for transit and parking expenses	Businessolver	888.850.1712
401(k) Plan	saving for retirement	Merrill	800.228.4015 benefits.ml.com
NextGen College Investing Plan	saving for your children's or grandchildren's educational future	Merrill	877.463.9843 benefits.ml.com
Financial Well-being	assessing your current financial state	Merrill, Magellan	800.228.4015 benefits.ml.com
MY LIFE 			
Basic Group Life and Accidental Death & Dismemberment (AD&D) and Life and Accident Insurance	getting protected and preserving your income from the unexpected	Standard Insurance Company	800.997.1654
Short-Term and Long-Term Disability	getting protected and preserving your income while disabled and away from work	New York Life	888.842.4462 myNYLGBS.com
Employee Assistance Program (EAP)	reducing stress, strengthening relationships, increasing productivity, improving quality of life and more	Magellan	800.327.5569
Legal Plan	getting legal advice	MetLife	800.821.6400 members.legalplans.com
Identity Theft Protection	protecting and restoring your identity	MetLife	833.552.2123 https://my.aura.com/sign-in
Pet Insurance	paying for your pet's medical expenses	MetLife	800.438.6388 metlife.com/getpetquote
Choice Auto & Home Program	saving on home or auto insurance with premiums taken through payroll	Liberty Mutual, Farmer's GroupSelect SM , Kemper, Safeco, Travelers, Progressive	855.978.2934 https://personal-plans.com/auto/Application?clientID=589
Adoption Assistance	adopting a child	Human Resources Solution Center	855.411.MYHR
REACH Educational Assistance	covering additional education	Human Resources Solution Center	855.411.MYHR
Parental Leave	bonding with a new child	Human Resources Solution Center	855.411.MYHR

LEGAL NOTICES

WINDSTREAM RESERVES THE RIGHT TO CHANGE, AMEND OR TERMINATE ANY BENEFITS PLAN AT ANY TIME FOR ANY REASON SUBJECT TO APPLICABLE COLLECTIVE BARGAINING AGREEMENTS. PARTICIPATION IN A BENEFITS PLAN IS NOT A PROMISE OR GUARANTEE OF FUTURE EMPLOYMENT. RECEIPT OF BENEFITS DOCUMENTS DOES NOT CONSTITUTE ELIGIBILITY.

The Benefits Decision Guide, combined with these legal notices, provides an overview of the benefits available to eligible employees and their dependents. In all cases, the official plan documents govern and this Benefits Decision Guide is not, and should not be relied upon as, a governing document unless specified as such in the official plan documents. In the event of a discrepancy between the information presented in the Benefits Decision Guide and official plan documents, the official plan documents will govern.

STATEMENT OF MATERIAL MODIFICATIONS

This enrollment guide constitutes a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to the Windstream Services, LLC Welfare Benefit Plan summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

SUMMARY OF BENEFITS COVERAGE

A Summary of Benefits Coverage (SBC) for each of the employer-sponsored medical plans is available at windstreambenefits.com. You may also request a paper copy by calling Businessolver at **888-850-1712**.

TAXATION OF BENEFITS

The taxation of certain benefits may vary at the local, state and federal level. You should consult your tax advisor if you have any questions about the proper treatment of any benefits.

IMPORTANT NOTICE FROM WINDSTREAM ABOUT CREDITABLE PRESCRIPTION DRUG COVERAGE AND MEDICARE

The purpose of this notice is to advise you that the prescription drug coverage listed below under the Windstream medical plans is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2024. This is known as “creditable coverage.”

Why this is important: If you or your covered dependent(s) are enrolled in any prescription drug coverage during 2024 listed in this notice and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty — as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren't currently covered by Medicare and won't become covered by Medicare in the next 12 months, this notice doesn't apply to you.

Please read the notice below carefully. It has information about prescription drug coverage with Windstream and prescription

drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

NOTICE OF CREDITABLE COVERAGE

You may have heard about Medicare's prescription drug coverage (called Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered by one of the Windstream prescription drug plans listed below, you'll be interested to know that the prescription drug coverage under the plan is, on average, at least as good as standard Medicare prescription drug coverage for 2024. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

- \$1,850 Deductible Plan
- \$3,200 Deductible Plan
- \$4,000 Copay Plan
- \$6,550 Deductible
- Surest Choice Plan

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the Windstream plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop Windstream coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the Windstream plan, assuming you remain eligible.

You should know that if you waive or leave coverage with Windstream and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future — such as before the next period you can enroll in Medicare prescription drug coverage, if this Windstream coverage changes, or upon your request.

LEGAL NOTICES (CONTINUED)

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare prescription drug plans:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number) or visit the program online at <https://www.shiptacenter.org>.
- Call **1-800-MEDICARE** (1-800-633-4227). TTY users should call **1-877-486-2048**.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call **1-800-772-1213** (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.

For more information about this notice or your prescription drug coverage, contact:

Windstream Benefits Department
4005 N. Rodney Parham Road, Little Rock, AR 72212
501-748-7000
windstreambenefits@windstream.com

HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA) SPECIAL ENROLLMENT NOTICE

NOTICE OF SPECIAL ENROLLMENT RIGHTS FOR HEALTH PLAN COVERAGE

If you have declined enrollment in Windstream's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under these plans without waiting for the next Open Enrollment period, provided you request enrollment within 30 days after your other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Windstream will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the Windstream group health plan. Note that this 60-day extension does not apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for special enrollment rights, you may add the dependent to your current coverage or change to another medical plan.

To request a HIPAA special enrollment based on the events described above or obtain more information, contact windstreambenefits@windstream.com.

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your medical carrier at the phone number listed on the back of your ID card.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your medical carrier at the phone number listed on the back of your ID card.

MICHELLE'S LAW NOTICE

EXTENDED DEPENDENT MEDICAL COVERAGE DURING STUDENT MEDICAL LEAVES

The Windstream plan may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from a post-secondary educational institution (including a college or university).

Coverage may continue for up to a year, unless the child's eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school — or change in school enrollment status (for example, switching from full-time to part-time status) — starts while the child has a serious illness or injury, is medically necessary, and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If the coverage provided by the plan is changed during this one-year period, the plan will provide the changed coverage for the remainder of the leave of absence.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, call Businessolver at **888-850-1712** as soon as the need for the leave is recognized by Windstream. In addition, contact your child's health plan to see if any state laws requiring extended coverage may apply to his or her benefits.

NOTICE REGARDING WELLNESS PROGRAM

Windstream offers a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a biometric screening, which will include height and weight measurements, waist measurement, blood pressure, and a blood test measuring cholesterol, triglycerides and glucose levels.

The information from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as diabetes management. You also are encouraged to share your results or concerns with your own doctor.

PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION:

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Windstream may use aggregate information it collects to design a program based on identified health risks in the workplace, Quest will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality

of your health information as a condition of participating in the wellness program. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are those individuals who need the information in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) NOTICE

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA** (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility.

LEGAL NOTICES (CONTINUED)

Alabama – Medicaid	Kansas – Medicaid
Website: http://myalhipp.com Phone: 1-855-692-5447	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
Alaska – Medicaid	Kentucky – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx	Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms
Arkansas – Medicaid	Louisiana – Medicaid
Website: http://myarhipp.com Phone: 1-855-MyARHIPP (1-855-692-7447)	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
California – Medicaid	Maine – Medicaid
Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 1-916-445-8322 Fax: 1-916-440-5676 Email: hipp@dhcs.ca.gov	Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711
Colorado – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	Massachusetts – Medicaid and CHIP
Health First Colorado website: https://www.healthfirstcolorado.com Health First Colorado Member Contact Center: 1-800-221-3943/state relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
Florida – Medicaid	Minnesota – Medicaid
Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268	Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739
Georgia – Medicaid	Missouri – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 1-678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 1-678-564-1162, Press 2	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005
Indiana – Medicaid	Montana – Medicaid
Healthy Indiana Plan for low-income adults 19–64 Website: http://www.in.gov/fssa/hip Phone: 1-877-438-4479 All other Medicaid: Website: https://www.in.gov/medicaid Phone 1-800-457-4584	Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPPProgram@mt.gov
Iowa – Medicaid and CHIP (Hawki)	Nebraska – Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178

Nevada – Medicaid	South Carolina – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.scdhhs.gov Phone: 1-888-549-0820
New Hampshire – Medicaid	South Dakota – Medicaid
Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218 Toll-free number for the HIPPI program: 1-800-852-3345, ext. 5218	Website: http://dss.sd.gov Phone: 1-888-828-0059
New Jersey – Medicaid and CHIP	Texas – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid Medicaid Phone: 1-609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program Phone: 1-800-440-0493
New York – Medicaid	Utah – Medicaid and CHIP
Website: https://www.health.ny.gov/health_care/medicaid Phone: 1-800-541-2831	Medicaid Website: https://medicaid.utah.gov CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
North Carolina – Medicaid	Vermont – Medicaid
Website: https://medicaid.ncdhhs.gov Phone: 1-919-855-4100	Website: https://dvha.vermont.gov/members/medicaid/hipp-program Phone: 1-800-250-8427
North Dakota – Medicaid	Virginia – Medicaid and CHIP
Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
Oklahoma – Medicaid and CHIP	Washington – Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: https://www.hca.wa.gov Phone: 1-800-562-3022
Oregon – Medicaid	West Virginia – Medicaid and CHIP
Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075	Website: https://dhhr.wv.gov/bms http://mywvhipp.com Medicaid Phone: 1-304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPPI (1-855-699-8447)
Pennsylvania – Medicaid and CHIP	Wisconsin – Medicaid and CHIP
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx CHIP Phone: 1-800-986-KIDS (5437)	Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002
Rhode Island – Medicaid and CHIP	Wyoming – Medicaid
Website: http://www.eohhs.ri.gov Phone: 1-855-697-4347 or 1-401-462-0311 (Direct Rlts Share line)	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility Phone: 1-800-251-1269

LEGAL NOTICES (CONTINUED)

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

WINDSTREAM HIPAA PRIVACY NOTICE

Please carefully review this notice. It describes how medical information about you may be used and disclosed and how you can get access to this information.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) imposes numerous requirements on the use and disclosure of individual health information by Windstream health plans. This information, known as protected health information (PHI), includes almost all individually identifiable health information held by a plan — whether received in writing, in an electronic medium or as an oral communication. This notice describes the privacy practices of the Windstream Services, LLC Welfare Benefit Plan (the “Plan”) and its incorporated medical/pharmacy (including care management/ advocacy/navigation), dental, vision, health care flexible spending account, wellness, and employee assistance plans. The plans covered by this notice may share health information with each other to carry out treatment, payment or healthcare operations. These plans are collectively referred to as the Plan in this notice, unless specified otherwise.

THE PLAN’S DUTIES WITH RESPECT TO HEALTH INFORMATION ABOUT YOU

The Plan is required by law to maintain the privacy of your health information and to provide you with this notice of the Plan’s legal duties and privacy practices with respect to your health information. If you participate in an insured plan option, you will receive a notice directly from the Insurer. It’s important to note that these rules apply to the Plan, not Windstream as an employer — that’s the way the HIPAA rules work. Different policies may apply to other Windstream programs or to data unrelated to the Plan.

HOW THE PLAN MAY USE OR DISCLOSE YOUR HEALTH INFORMATION

The privacy rules generally allow the use and disclosure of your health information without your permission (known as an authorization) for purposes of healthcare treatment, payment activities and healthcare operations. Here are some examples of what that might entail:

- Treatment includes providing, coordinating, or managing healthcare by one or more healthcare providers or doctors. Treatment can also include coordination or management of care between a provider and a third party, and consultation and referrals between providers. For example, the Plan may share your health information with physicians who are treating you.
- Payment includes activities by this Plan, other plans, or providers to obtain premiums, make coverage determinations, and provide reimbursement for healthcare. This can include

determining eligibility, reviewing services for medical necessity or appropriateness, engaging in utilization management activities, claims management, and billing; as well as performing “behind the scenes” plan functions, such as risk adjustment, collection or reinsurance. For example, the Plan may share information about your coverage or the expenses you have incurred with another health plan to coordinate payment of benefits.

- Healthcare operations include activities by this Plan (and, in limited circumstances, by other plans or providers), such as wellness and risk assessment programs, quality assessment and improvement activities, customer service and internal grievance resolution. Healthcare operations also include evaluating vendors; engaging in credentialing, training and accreditation activities; performing underwriting or premium rating; arranging for medical review and audit activities; and conducting business planning and development. For example, the Plan may use information about your claims to audit the third parties that approve payment for Plan benefits.

The amount of health information used, disclosed or requested will be limited and, when needed, restricted to the minimum necessary to accomplish the intended purposes, as defined under the HIPAA rules. If the Plan uses or discloses PHI for underwriting purposes, the Plan will not use or disclose PHI that is your genetic information for such purposes.

HOW THE PLAN MAY SHARE YOUR HEALTH INFORMATION WITH WINDSTREAM

The Plan, or its health insurer or Health Maintenance Organization (HMO), may disclose your health information without your written authorization to Windstream for plan administration purposes. Windstream may need your health information to administer benefits under the Plan. Windstream agrees not to use or disclose your health information other than as permitted or required by the Plan documents and by law. Windstream employees in the Corporate Benefits, Human Resources, Central Records, Informational Technology, and Payroll Departments are the only Windstream employees who will have access to your health information for plan administration functions. Certain employees in the Procurement department may conduct analysis using de-identified PHI data to determine global cost-saving opportunities for the Plan.

Here’s how additional information may be shared between the Plan and Windstream, as allowed under the HIPAA rules:

- The Plan, or its insurer or HMO, may disclose “summary health information” to Windstream, if requested, for purposes of obtaining premium bids to provide coverage under the Plan or for modifying, amending, or terminating the Plan. Summary health information is information that summarizes participants’

claims information, from which names and other identifying information have been removed.

- The Plan, or its insurer or HMO, may disclose to Windstream information on whether an individual is participating in the Plan or has enrolled or disenrolled in an insurance option or HMO offered by the Plan.

In addition, you should know that Windstream cannot and will not use health information obtained from the Plan for any employment-related actions. However, health information collected by Windstream from other sources — for example, under the Family and Medical Leave Act, Americans with Disabilities Act, or workers' compensation programs — is not protected under HIPAA (although this type of information may be protected under other federal or state laws).

OTHER ALLOWABLE USES OR DISCLOSURES OF YOUR HEALTH INFORMATION

In certain cases, your health information can be disclosed without authorization to a family member, close friend, or other person you identify who is involved in your care or payment for your care. Information about your location, general condition, or death may be provided to a similar person (or to a public or private entity authorized to assist in disaster relief efforts). You'll generally be given the chance to agree or object to these disclosures (although exceptions may be made — for example, if you're not present or if you're incapacitated). In addition, your health information may be disclosed without authorization to your legal representative if you have provided the Plan with written notice or authorization and any supporting documents (i.e., healthcare power of attorney or designation of personal representative). The Plan may disclose PHI to its business associates to perform certain plan administration functions. For example, business associates may include claims administrators, consultants, accountants, and attorneys. Business Associates may receive, create, maintain, and/or disclose your PHI without your authorization, but only after the Business Associate agrees in writing with the Plan to limit its uses and disclosures to proper purposes and to implement appropriate safeguards regarding your PHI. The Plan also is allowed to use or disclose your health information without your written authorization for the following activities:

- Workers' compensation: Disclosures to workers' compensation or similar legal programs that provide benefits for work-related injuries or illness without regard to fault, as authorized by and necessary to comply with the laws
- Necessary to prevent serious threat to health or safety: Disclosures made in the good-faith belief that releasing your health information is necessary to prevent or lessen a serious and imminent threat to public or personal health or safety, if made to someone reasonably able to prevent or lessen the threat (or to the target of the threat); includes disclosures to help law enforcement officials identify or apprehend an individual who has admitted participation in a violent crime that the Plan reasonably believes may have caused serious physical harm to a victim, or where it appears the individual has escaped from prison or from lawful custody
- Public health activities: Disclosures authorized by law to persons who may be at risk of contracting or spreading a disease or condition; disclosures to public health authorities to

prevent or control disease or report child abuse or neglect; and disclosures to the Food and Drug Administration to collect or report adverse events or product defects

- Victims of abuse, neglect, or domestic violence: Disclosures to government authorities, including social services or protective services agencies authorized by law to receive reports of abuse, neglect or domestic violence, as required by law or if you agree or the Plan believes that disclosure is necessary to prevent serious harm to you or potential victims (you'll be notified of the Plan's disclosure if informing you won't put you at further risk)
- Judicial and administrative proceedings: Disclosures in response to a court or administrative order, subpoena, discovery request or other lawful process (the Plan may be required to notify you of the request or receive satisfactory assurance from the party seeking your health information that efforts were made to notify you or to obtain a qualified protective order concerning the information)
- Law enforcement purposes: Disclosures to law enforcement officials required by law or legal process, or to identify a suspect, fugitive, witness, or missing person; disclosures about a crime victim if you agree or if disclosure is necessary for immediate law enforcement activity; disclosures about a death that may have resulted from criminal conduct; and disclosures to provide evidence of criminal conduct on the Plan's premises
- Decedents: Disclosures to a coroner or medical examiner to identify the deceased or determine cause of death; and to funeral directors to carry out their duties
- Organ, eye or tissue donation: Disclosures to organ procurement organizations or other entities to facilitate organ, eye, or tissue donation and transplantation after death
- Research purposes: Disclosures subject to approval by institutional or private privacy review boards, subject to certain assurances and representations by researchers about the necessity of using your health information and the treatment of the information during a research project
- Health oversight activities: Disclosures to health agencies for activities authorized by law (audits, inspections, investigations or licensing actions) for oversight of the healthcare system, government benefits programs for which health information is relevant to beneficiary eligibility, and compliance with regulatory programs or civil rights laws
- Specialized government functions: Disclosures about individuals who are Armed Forces personnel or foreign military personnel under appropriate military command; disclosures to authorized federal officials for national security or intelligence activities; and disclosures to correctional facilities or custodial law enforcement officials about inmates
- HHS investigations: Disclosures of your health information to the Department of Health and Human Services to investigate or determine the Plan's compliance with the HIPAA privacy rule

Except as described in this notice, other uses and disclosures will be made only with your written authorization. For example, in most cases, the Plan will obtain your authorization before it communicates with you about products or programs if the Plan is being paid to make those communications. If we keep psychotherapy notes

LEGAL NOTICES (CONTINUED)

in our records, we will obtain your authorization in some cases before we release those records. The Plan will never sell your health information unless you have authorized us to do so. You may revoke your authorization as allowed under the HIPAA rules. However, you can't revoke your authorization with respect to disclosures the Plan has already made. You will be notified of any unauthorized access, use, or disclosure of your unsecured health information as required by law.

The Plan will notify you if it becomes aware that there has been a loss of your health information in a manner that could compromise the privacy of your health information.

YOUR INDIVIDUAL RIGHTS

You have the following rights with respect to your health information the Plan maintains. These rights are subject to certain limitations, as discussed below. This section of the notice describes how you may exercise each individual right. See the Contact section at the end of this notice for information on how to submit requests.

RIGHT TO REQUEST RESTRICTIONS ON CERTAIN USES AND DISCLOSURES OF YOUR HEALTH INFORMATION AND THE PLAN'S RIGHT TO REFUSE

You have the right to ask the Plan to restrict the use and disclosure of your health information for treatment, payment, or healthcare operations, except for uses or disclosures required by law. You have the right to ask the Plan to restrict the use and disclosure of your health information to family members, close friends, or other persons you identify as being involved in your care or payment for your care. You also have the right to ask the Plan to restrict use and disclosure of health information to notify those persons of your location, general condition, or death — or to coordinate those efforts with entities assisting in disaster relief efforts. If you want to exercise this right, your request to the Plan must be in writing.

The Plan is not required to agree to a requested restriction. If the Plan does agree, a restriction may later be terminated by your written request, by agreement between you and the Plan (including an oral agreement), or unilaterally by the Plan for health information created or received after you're notified that the Plan has removed the restrictions. The Plan may also disclose health information about you if you need emergency treatment, even if the Plan has agreed to a restriction.

An entity covered by these HIPAA rules (such as your healthcare provider) or its business associate must comply with your request that health information regarding a specific healthcare item or service not be disclosed to the Plan for purposes of payment or healthcare operations if you have paid out of pocket and in full for the item or service.

RIGHT TO RECEIVE CONFIDENTIAL COMMUNICATIONS OF YOUR HEALTH INFORMATION

If you think that disclosure of your health information by the usual means could endanger you in some way, the Plan will accommodate reasonable requests to receive communications of health information from the Plan by alternative means or at alternative locations.

If you want to exercise this right, your request to the Plan must be in writing and you must include a statement that disclosure of all or part of the information could endanger you.

RIGHT TO INSPECT AND COPY YOUR HEALTH INFORMATION

With certain exceptions, you have the right to inspect or obtain a copy of your health information in a "designated record set." This may include medical and billing records maintained for a healthcare provider; enrollment, payment, claims adjudication and case or medical management record systems maintained by a plan; or a group of records the Plan uses to make decisions about individuals. However, you do not have a right to inspect or obtain copies of psychotherapy notes or information compiled for civil, criminal, or administrative proceedings. The Plan may deny your right to access, although in certain circumstances, you may request a review of the denial.

If you want to exercise this right, your request to the Plan must be in writing. Within 30 days of receipt of your request (60 days if the health information is not accessible on site), the Plan will provide you with one of these responses:

- The access or copies you requested.
- A written denial that explains why your request was denied and any rights you may have to have the denial reviewed or file a complaint.
- A written statement that the time period for reviewing your request will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request.

You may also request your health information be sent to another entity or person, so long as that request is clear, conspicuous and specific. The Plan may provide you with a summary or explanation of the information instead of access to or copies of your health information, if you agree in advance and pay any applicable fees. The Plan also may charge reasonable fees for copies or postage. If the Plan doesn't maintain the health information but knows where it is maintained, you will be informed where to direct your request.

If the Plan keeps your records in an electronic format, you may request an electronic copy of your health information in a form and format readily producible by the Plan. You may also request that such electronic health information be sent to another entity or person, so long as that request is clear, conspicuous and specific. Any charge that is assessed to you for these copies must be reasonable and based on the Plan's cost.

RIGHT TO AMEND YOUR HEALTH INFORMATION THAT IS INACCURATE OR INCOMPLETE

With certain exceptions, you have a right to request that the Plan amend your health information in a designated record set. The Plan may deny your request for a number of reasons. For example, your request may be denied if the health information is accurate and complete, was not created by the Plan (unless the person or entity that created the information is no longer available), is not part of the designated record set, or is not available for inspection (e.g., psychotherapy notes or information compiled for civil, criminal or administrative proceedings).

If you want to exercise this right, your request to the Plan must be in writing, and you must include a statement to support the requested amendment. Within 60 days of receipt of your request, the Plan will take one of these actions:

- Make the amendment as requested.
- Provide a written denial that explains why your request was denied and any rights you may have to disagree or file a complaint.
- Provide a written statement that the time period for reviewing your request will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request.

RIGHT TO RECEIVE AN ACCOUNTING OF DISCLOSURES OF YOUR HEALTH INFORMATION

You have the right to a list of certain disclosures of your health information the Plan has made. This is often referred to as an “accounting of disclosures.” You generally may receive this accounting if the disclosure is required by law, in connection with public health activities, or in similar situations listed in the Other Allowable Uses or Disclosures of your Health Information section earlier in this notice, unless otherwise indicated below.

You may receive information on disclosures of your health information for up to six years before the date of your request. You do not have a right to receive an accounting of any disclosures made in any of these circumstances:

- For treatment, payment or healthcare operations.
- To you about your own health information.
- Incidental to other permitted or required disclosures.
- Where authorization was provided.
- To family members or friends involved in your care (where disclosure is permitted without authorization).
- For national security or intelligence purposes or to correctional institutions or law enforcement officials in certain circumstances.
- As part of a “limited data set” (health information that excludes certain identifying information).

In addition, your right to an accounting of disclosures to a health oversight agency or law enforcement official may be suspended at the request of the agency or official.

If you want to exercise this right, your request to the Plan must be in writing. Within 60 days of the request, the Plan will provide you with the list of disclosures or a written statement that the time period for providing this list will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request. You may make one request in any 12-month period at no cost to you, but the Plan may charge a fee for subsequent requests. You’ll be notified of the fee in advance and have the opportunity to change or revoke your request.

RIGHT TO OBTAIN A PAPER COPY OF THIS NOTICE FROM THE PLAN UPON REQUEST

You have the right to obtain a paper copy of this privacy notice upon request. Even individuals who agreed to receive this notice electronically may request a paper copy at any time.

RIGHT TO RECEIVE NOTIFICATION OF A BREACH OF UNSECURED PHI

You have the right to receive notice if your unsecured PHI is disclosed in violation of HIPAA rules unless there is a low probability that the PHI has been compromised. If it is determined from the Plan’s risk assessment that a breach has occurred, you will be notified without unreasonable delay. The notification will include information about what happened and what may be done to mitigate harm.

CHANGES TO THE INFORMATION IN THIS NOTICE

The Plan must abide by the terms of the privacy notice currently in effect. This notice takes effect on January 1, 2024. However, the Plan reserves the right to change the terms of its privacy policies, as described in this notice, at any time and to make new provisions effective for all health information that the Plan maintains. This includes health information that was previously created or received, not just health information created or received after the policy is changed. If changes are made to the Plan’s privacy policies described in this notice, the Plan will post its revised notice on **[windstreambenefits.com](https://www.windstreambenefits.com)** under the Resources/Important Notices section and distribute the revised version of this Notice or information about any material change to affected individuals.

COMPLAINTS

If you believe your privacy rights have been violated or your Plan has not followed its legal obligations under HIPAA, you may complain to the Plan and to the Secretary of Health and Human Services. You won’t be retaliated against for filing a complaint. To file a complaint, send it in writing to the Plan’s HIPAA Privacy Officer, Windstream Benefits, at 4005 N. Rodney Parham Road, Mailstop 1170-B1F02-93, Little Rock, AR 72212 or **windstreambenefits@windstream.com**.

CONTACT

For more information on the Plan’s privacy policies or your rights under HIPAA, contact the Plan’s HIPAA Privacy Officer at **windstreambenefits@windstream.com**.