

What to do when a retiree dies... Updated December 2025

General Directives

The purpose of this document is to use as the basis for a conversation with your dependents, family members, estate planners, investment and legal advisors, such as a certified elder-law attorney. This document is **not** legal advice, rather it is a summary of certain earned benefits to which a surviving spouse or qualified dependent(s) *may be entitled*, including those due to the designated beneficiary at the time of the retiree's death.

NOTE: It is important to notify WTW of the retiree's death by calling the Lumen Health and Life Center at 800-729-7526 and select Option 3 and then Option 1 as soon as possible after the death, but no later than one year.

Survivor Benefits

* Contact the Lumen Health and Life Service Center at **800-729-7526** and select **Option 2**, then **Option 1** and then **Option 1** again. You may ask the Associate questions about the Group Term Life Insurance payout, as well as continuation of healthcare coverage.

* For Survivor Annuity questions, contact the Lumen Health and Life Service Center and select **Option 2** and then **Option 3**. You must provide certain information regarding the deceased along with copies of the death certificate sent to WTW.

Group Term Life Insurance

The Group Life Insurance policy is administered by MetLife and is not taxable income. This benefit was originally based on the annual pay of the retiree. Qwest reduced the value of the group policy to a flat \$10,000 for all retirees.

NOTE: It is important to have current beneficiary information on file at the Service Center. To do so, call **800-729-7526** and select **Option 2**; then **Option 1**; then **Option 1** again.

Continuation of Healthcare Coverage

The Healthcare coverage plans provided by Lumen vary across several different retiree populations. The healthcare coverage for the surviving spouse and any eligible dependent(s) will be the same coverage options the retiree had at the time of his or her death.

The Survivor Guide on the Health and Life website contains a description of each population and should be viewed at www.lumen.com/healthbenefits by selecting Reference Center, then General Information, and then the Survivor Benefits folder. * Premiums must be paid in a timely manner or the coverage will be terminated and not re-instated.

Dental

If the surviving spouse was not eligible for Medicare, they may continue Dental coverage for 36 months under COBRA as long as the monthly premiums are paid.

Telephone Concession Service (also known as "discounted service")

If the retiree received concession telephone service provided by CenturyLink, it will terminate after two monthly billing periods from the date of the retiree's death.

Other Important Contacts

Social Security: Notify Social Security of the retiree's death by calling, or at the website: www.SSA.gov. Hearing impaired number is **1-800-325-0778**. Social Security notification of the retiree's death will end Medicare benefits.

Veterans Administration: If the deceased retiree was a veteran, the Veterans Administration should be contacted to advise them of the retiree's death and to determine if there are any eligible survivor benefits by calling **1-800-827-1000** or at the website: www.VA.gov.