

Reimbursements for Medicare Premiums and other Health Care Costs

By Barbara Wilcox

➤ The procedures for reimbursements from Lumen for your health care costs depend on when you retired.

- Pre-1991 and ERO-1992 Retirees

Lumen reimburses Pre-1991 and ERO-1992 Retirees for the Medicare Part B premium they pay to the government plus any Income-Related Monthly Adjustment Amount (IRMAA) they may pay because they have high income. In most cases, this reimbursement is added to your monthly pension payment. Check your pension payment amount in February to make sure the correct reimbursement is being added for 2026.

If you are paying the standard Medicare Part B premium, your monthly reimbursement will automatically update to the standard 2026 Medicare Part B premium (\$202.90). You don't have to send in any paperwork to Lumen. However, if you have paid a non-standard amount (IRMAA) in previous years, you do need to send in your Social Security paperwork, as explained in the next paragraph.

If you are paying Income-Related Monthly Adjustment Amounts (IRMAA*) for Part B and/or Part D, then you need to send in a Request for Reimbursement. Mail or fax a copy of your Social Security Administration notification letter, which includes your updated 2026 Medicare Part B and IRMAA premium amounts to:

Lumen Health and Life Service Center

P.O. Box 850552

Minneapolis, MN 55485-0552

Fax: 515-273-1545

This is the same address and fax number as last year. If you are receiving reimbursements for your spouse too, follow the same instructions for him or her.

If your Request for Reimbursement is postmarked **on or before** March 31, 2026, your reimbursement amount will be effective retroactive to Jan. 1, 2026.

If your Request for Reimbursement is postmarked **after** March 31, 2026, your reimbursement amount will be prospective only, meaning it would be effective the first of the month following receipt of your request. Retroactive reimbursement will **not** be approved.

See pages 20-21 of your Lumen 2026 Annual Enrollment Guide for more information.

Questions? Contact the Service Center at **1-800-729-7526**, Monday – Friday, 7 AM-7 PM CST.

- **Post-1990 Retirees**

Post-1990 Retirees can receive reimbursements from their Health Reimbursement Account (HRA). The 2026 funds were added to your HRA account on January 1, 2026. HRA funding levels remain the same as they were in 2025.

REMINDER: If you enrolled in the Lumen Retiree Medicare Advantage PPO Plus Dental plan (MAPD) for 2026, you do not have an HRA in 2026 and cannot receive reimbursement for 2026 expenses.

Rules about which health care expenses are reimbursable differ for Occupational versus Management Post-1990 Retirees. Only Occupational Retirees can get reimbursed for Medicare Part B premiums. Rules for Management Retiree HRAs do not allow reimbursement for Part B premiums. If you are an Occupational Post-1990 Retiree and you are receiving or want to start receiving Part B reimbursements, follow the instructions below.

If you were receiving reimbursements for your Medicare Part B premiums in 2025, you need to take action to change your reimbursement to the new 2026 amount. You will need to update your recurring claim and provide documentation (copy of your Social Security/Medicare Part B letter). Otherwise, you will continue to receive the same reimbursement in 2026 that you received in 2025. **Exception:** If you set up your recurring claim with an end date, no further recurring claims will process after that date. You need to set up a new claim to receive reimbursements after that date.

- **How to Submit a New Claim or Update/Change the Amount for a Recurring Reimbursement from your HRA**

There are two ways to submit an HRA claim, (1) via email, fax or mail, or (2) online.

(1) Via email, fax or mail: Download and print the claim form from the web site lumenbenefits.com; select Retirees, Retiree HRA Claim Form – Premiums Only. The instructions are on the form. Or you can download the form by logging on to lumen.com/healthbenefits; click on Reference Center at the top of the page, scroll down to Health Reimbursement Account, and select Premium Claim Form. Or, you can request that a form be mailed to you by calling the Service Center at **1-833-925-0487** and pressing 0 (zero) to speak to an agent.

Submit your form and documentation via email, fax or mail, following the instructions on the form. We encourage email and fax so that your claim can be processed timely.

(2) Online: Log in to lumen.com/healthbenefits, or use the MyChoice® Mobile App, and upload your documentation electronically.

1. Select the MyChoice Accounts **piggy bank** icon and click on **Accounts** or **Submit Claim**.
2. Select **2026 – CS HRA**
3. To request a reimbursement, select **Submit Claim**.
4. Follow the instructions.

For additional details, refer to the Retiree Benefits System Navigation Guide in the Reference Center, General Information, from the home page on the Health and Life website.

*** Frequently Asked Questions:**

Q How do Union Retirees get reimbursed?

A The reimbursement rules are the same for all retirees, including those who belonged to the Union or were bargained for, as well as management retirees. The rules depend on when you retired, before January 1, 1991 or after December 31, 1990. If you are a 1992 ERO Retiree, you follow the rules for Pre-1991 Retirees.

Q Can all Lumen Retirees get reimbursed for their Medicare Part B Premiums, even if they don't have an HRA?

A No. First, you must be a Legacy Qwest retiree, meaning that you worked for US West or a predecessor company. Second, you must be eligible for a pension from Lumen (Pension Eligible). Third, you must be either a Pre-1991 Retiree, an ERO 1992 Retiree, or an Occupational Post-1990 Retiree.

Q What were the US West predecessor Companies?

A There were three: Mountain Bell, Northwestern Bell, Pacific Northwest Bell.

Q I am a Post-1990 Retiree. Can I get reimbursed from my HRA for Medicare Part B Premiums?

A It depends. If you retired as a non-management (occupational, craft, or bargained-for) employee, then you can get reimbursed for your Part B premiums. If you retired as a management employee, then you cannot get reimbursed for your Part B premiums. These are rules that were set by the Company (CenturyLink) at the time the HRAs were set up.

Q I am a Post-1990 Management Retiree. I understand that I cannot get reimbursed for Medicare Part B premiums. Can I get reimbursed for other health care premiums?

A Yes. You can get reimbursed for health care premiums you pay to an insurance company. This includes premiums for Medicare Part D prescription drug plans, Medicare Advantage plans, Medicare Supplement (Medigap) plans, any dental or vision plans you may choose to buy. See the guidelines on the Lumen Benefits web site by logging on to lumen.com/healthbenefits

Q Can I get reimbursed for other health care costs, other than premiums?

A Yes, if you are a Post-1990 Non-Management (Bargained-For, Craft, Occupational) Retiree. This is the only category of Legacy Qwest Retirees who can get reimbursed for health care costs that are not monthly (or annual) premiums paid to Medicare, Lumen or an insurance company. If you fall in this category, then you can get reimbursed from your HRA for out-of-pocket expenses, such as copays or co-insurance. See the guidelines at lumen.com/healthbenefits

Q I am a Pre-1991 Retiree, and I selected the option to have an HRA instead of a Company health plan. Do I still get reimbursed for my Medicare Part B premiums?

A Yes. All Pre-1991 Retirees and ERO 1992 Retirees are eligible for Medicare Part B reimbursement regardless of what plan they enrolled in. See the instructions at the top of this article for getting your reimbursement directly from Lumen. Even though you have an HRA, your Part B reimbursement does not come from your HRA. You should use your HRA for other medical expenses.