# Communications

**Workers of America**

**District 7**

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**Via Email**

**Q-282**

**August 28, 2019**

**TO:** All CWA Local Presidents Representing Legacy Qwest Members

**FROM:** Susie McAllister, Administrative Director

**SUBJECT:** Tentative Agreement Q&A Update

**More Q&A:**

Q: Will my unused HRA dollars in my current CDHP plan roll over to the Standard or Premium CDHP Plans?
A: Yes it will roll over, and there is no maximum that they can roll over or accrue.

Q: What happens to any HRA balance if an employee moves to the HDHP?
A: The unused money will also roll over but the account works different.  Below is the description from the HDHP SPD:

**ACCOUNT ROLL OVER**

**What is a Post Deductible HRA**?

A post deductible HRA is a HRA that reimburses claims after the HDHP annual In- network deductible amount has been met for the plan year. IRS regulation **prevents** any first dollar coverage or payment (such as HRA roll over dollars or available HSA dollars) to be used before the participant has satisfied their HDHP deductible

If you change to a HDHP Plan from a CDHP Plan, any remaining CDHP Health Reimbursement Account (HRA) dollars will follow you. When changing your enrollment to the HDHP benefit option, the roll over funds will not be available until after the run out period (for claims to clear under the CDHP Plan benefit option). This typically takes 90 days. If you transfer to the HDHP benefit option with roll over CenturyLink UHC Savings HDHP SPD 23 2019 HRA dollars, you will not receive a Health Care Savings Card for the roll-over amount.

*(****NOTE****: This roll over provision also applies if your coverage ends and you elect one of these Plan benefit options under COBRA or if you retire and elect one of these Plan benefit options under the CenturyLink Retiree and Inactive Health Plan.)*

**Update:** On the Q&A provided with the tentative agreement, we were asked to include the current 401k language. With the 2019 tentative agreement the **401K DID NOT** Change. Please disregard that portion of the Q&A sent with the tentative agreement it was incorrect.

**Current Company Contributions are as follows and there was no change:**

* **For those hired or re-hired before January 1, 2009**: For employees who are an active employee of Qwest Corporation on or before December 31, 2008 and remain an active employee following this date, and participate in the CenturyLink Union 401(k) Plan, Qwest will match 80% of the first 5% of employee contributions.
* **Those hired or rehired on or after January 1, 2009:** Employees hired, rehired, transfer in after January 1, 2009 will receive a dollar-for-dollar match on the first 1% and a 50% match on the next 2.5%. Example:

Employee Defers Company matches

1% 1%
2% 1.5%
3% 2%
4% 2.5%
5% 3%
6% 3.5%

Please see the contract reference guide for further details.

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C: Staff