

QWEST PENSION PLAN

- Available at no cost to the employee
- Become a participant after one year of service
- Become vested after five years of service
- Benefit based on your job title
- Benefit eligible for distribution upon termination, if vested

ADOPTION ASSISTANCE

- Eligibility is six months after hire date
- Provides financial assistance with specific expenses related to the completed legal adoption of a minor child

EDUCATION BENEFITS

Education Assistance

- Full-time employees are eligible after six months of service
- Several levels of assistance available depending on courses

Scholars Choice College Savings Plan (529 Plan)

- Participate through Automatic Funds Transfer from your checking or savings account
- No enrollment fee and no annual administration fee
- Use funds at eligible schools nationwide
- Earnings grow and are federally tax-deferred while in your account

EMPLOYEE ASSISTANCE WORK/LIFE SERVICES

Phone: 1 800-803-3737

Assists with:

- Individual or relationship issues
- Alcohol and drug issues
- Loss of a loved one
- Legal issues
- Financial issues
- Work-related issues

Services include:

- Crisis intervention
- Evaluation
- Referrals
- Short-term counseling
- Follow-up

Strictly confidential (according to state and federal statutes and highest professional practices)

Professional staff available 24 hours a day, seven days a week

EMPLOYEE-ONLY DISCOUNTS

As a Qwest employee, you are eligible for discounts on Qwest products and services. Through the Qwest Corporate Discount Program, you can receive 20 to 50 percent off these Qwest products and services, where available:

- Qwest Local Service
- Qwest Long Distance
- Qwest Wireless
- Qwest High-Speed Internet
- Qwest Choice TV

In addition, Qwest employees are also eligible for discounts with other companies. The Qwest Corporate Discount Program has deals for computers, automobiles, travel, car rental, health and wellness, home mortgage, gifts and many others. More than 40 companies offer deals to Qwest employees.

This publication summarizes certain provisions of Qwest's employee benefits plans and discount programs. In the event that there is any conflict between the terms of the plans in the Qwest benefits program and this document, the terms of the respective employee benefit plans will govern. Qwest reserves the right to interpret and resolve any ambiguities in the plans or any document relating to the plans and to amend or terminate such plans and programs subject to the terms of the applicable collective bargaining agreement.

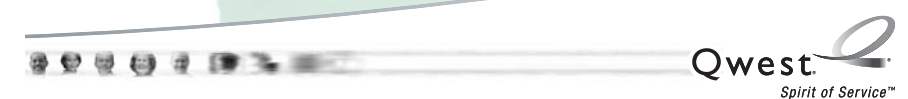
HR :: at work for **YOU**

2007 OCCUPATIONAL EMPLOYEES BENEFITS OVERVIEW



ALPHONSO
Senior Corporate
Trainer

GABRIELLA
Sales Consultant



QWEST HEALTH & LIFE BENEFITS ELIGIBILITY

Qwest Health & Life Benefits

- Benefits are effective 31 days from hire date for regular employee

Eligible dependents

- Spouse/Common-Law Spouse (in states recognizing common-law marriage)
- Domestic Partners (see Summary Plan Description for details)
- Dependent children of yours and all those listed above (see Summary Plan Description for age and residency requirements)
- Class II Dependents (parents, grandparents, siblings)

Required Documentation For Adding Dependent Coverage

- New hires, employees experiencing a Qualified Life Event (QLE), and employees making changes during open enrollment will be required to timely validate the eligibility of dependents under the Plan by providing proof of relationship, financial dependency and residency prior to the dependent's coverage becoming effective. Residency means the dependent must live with you six months or more out of the calendar year.

MEDICAL OPTIONS

Options are based on your home zip code

Point of Service (POS)

- Provides coverage in- or out-of-network. In-network services will be paid at a higher level by the claims administrator

No-Network

- Available only to those who are outside a network area

HMO (Health Maintenance Organization)

- Available in some areas of the country

PRESCRIPTION COVERAGE

- Prescription coverage is included with each Medical Plan
- Retail pharmacy or home delivery program available. There is a cost savings for using home delivery program on maintenance prescriptions

DENTAL

- All dental care providers are covered
- Preferred dentist program available which may result in lower out-of-pocket costs

VISION

- Vision plan offers a network of specific vision care providers where claims can be filed directly
- Out-of-network provides a reimbursement option using a reimbursement claim form

DEPENDENT ENROLLMENT FEE

There is an annual enrollment fee for medical coverage for single + one Dependent and Family coverage

- The annual enrollment fee is deducted bi-weekly from your paycheck, 26 times per year, on a pre-tax basis
- Annual enrollment fee for single + one is \$300 and family is \$400 per year
- No annual enrollment fee for single (employee only) coverage

FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care FSA

- Pre-tax payroll deductions
- Maximum annual contribution of \$4,000
- Can be used for co-payments, deductibles, eligible medical procedures not covered by your elected medical plan option and for certain over-the-counter medications

Dependent Care (Day Care) FSA

- Pre-tax payroll deductions
- Maximum annual contribution of \$5,000 (Highly Compensated Employees, HCE's, are subject to a lower contribution limitation)
- Can be used for day care, in-home care and other eligible dependent care providers
- Can be used for care of an elderly parent you are financially responsible for (filed with IRS as financially dependent)

Pre-tax Parking and Mass Transit Expense Reimbursement FSA

- Pre-tax payroll deductions
- Monthly enrollments and election changes
- Changes required by the 10th of the month prior to desired effective date
- Claims must be filed within 180 days

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE OPTIONS

Basic Life Insurance

- Qwest provides basic life insurance at one times your annual salary, bundled with Accidental Death & Dismemberment (AD&D) benefit at no cost to you

Supplemental Life & AD&D

- Employee may elect one to eight times annual salary, subject to Evidence of Insurability (EOI) process
- New hires may elect up to two times annual salary without EOI

Spouse/Domestic Partner & Dependent Child

- Term Life Insurance coverage is offered

DISABILITY PLANS

Short Term Disability (STD)

- Eligibility varies by job title

Long Term Disability (LTD)

- Eligible to apply after all STD benefits are exhausted
- If you establish that you satisfy the eligibility requirements for LTD Benefits, benefits will be paid while you remain disabled (as defined by the Plan); your maximum LTD benefit is dependent upon your age at the time you become disabled (see Summary Plan Description for additional plan provisions)

LONG TERM CARE

- Provides protection to individuals and their families against the costly expense associated with a long-lasting/chronic disease or disability (custodial, assisted living and other related expenses)
- Eligibility includes yourself, your parents, grandparents, parent in-laws and grandparent in-laws
- Voluntary program not funded by Qwest

EXCUSED TIME OFF

Vacation Days

Personal Days

Company Holidays

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Holiday

QWEST SAVINGS AND INVESTMENT PLAN (QSIP) 401(k)

- Contribute between 1 percent and 25 percent, up to \$15,500 per year pre-tax
- Contribute pre-tax, after-tax or a combination of both
- Company match will be made after one year of employment, \$0.81 for every dollar you contribute per pay period not to exceed 4.86 percent of your eligible compensation
- Company match is 100 percent vested after three years employment
- You may change your contribution percentage or investment elections at any time
- Rollovers from other qualified tax plans are accepted immediately upon employment

EMPLOYEE STOCK PURCHASE PLAN

- May contribute between 1%–15% of compensation, up to a \$25,000 value per year
- Contributions are on an after-tax basis
- Purchase price is 85% of the fair market value of stock on the last trading day of the calendar month