

## **AT&T Enrollment for 2023 will be October 17, 2022 through November 11, 2022**

### Active enrollment and Future Retirees

There will be some changes and requirements to take action during the enrollment period. Review annual enrollment materials to make sure that everything is correct, because if you do not actively enroll, that will be your confirmation of benefits for 2023. If the health plan option you were enrolled in last year is not available and you do nothing you will be defaulted to the lowest cost option plan. For example, if you are enrolled in an HMO that is no longer offered in your area you will have the choice of enrolling in the BCBS Option 1 or 2. If you do nothing you will be defaulted to Option 2, with the lower premium and higher deductibles and out of pocket maximums.

Make sure you check your smoking status to avoid the \$70 smoking surcharge. To have the smoking surcharge waived before the beginning of the year you can take the smoking cessation course through the end of 2022. It is accessed in the 2morrow app through Castlight. This will be replaced by another smoking cessation app in January 2023.

The working spouse/partner surcharge will be \$110 in 2023. You must certify they do not have access to coverage through their employer or the surcharge will be added to your monthly medical premium.

A new wellbeing program will replace Castlight on January 1, 2023, that can be accessed through the AT&T Benefits website. Any accumulated Castlight points will need to be used by December 31, 2022.

Ground rounds will now become Included Health, with new virtual provider options and resources to support the needs of LGBTQ+ employees and families. Details will be included in the annual enrollment materials. If you are enrolled in the BCBS plan, Included Health replaces MDLive.

If you enrolled in Careplus last year the cost remains the same (\$1 for individual and \$3 for family). If you were enrolled last year this should default to coverage again for 2023.

There will be a dependent re-verification for those dependents not reverified since 2019. This will not apply to biological or adopted children.

Ancillary benefits will be offered again at additional cost during annual enrollment:

- Critical Illness
- Accident
- Hospital Indemnity
- Legal

These are in addition to the AT&T benefits and offered through MetLife. These can be continued if you retire or leave the payroll. Details and additional costs for each option will be in the enrollment materials.

Id Theft protection will also be offered in December, but you will see some information at annual enrollment.

Reminder for anyone retiring and eligible for retirement related benefits. If you or any of your dependents are Medicare eligible you/they must be enrolled in Medicare A and B effective the beginning of the month after you leave payroll. Medicare becomes primary and AT&T secondary through the end of the contract.

Provision	Eligible Retired Employees
<b>Program</b>	Eligible Retired Employees shall be eligible to participate in the same provisions as similarly situated active Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires or 2022 New Hires except as noted in the sections below.
<b>Eligible Retired Employees (Full-Time) Monthly Contributions</b>	<p><u>2022 New Hires</u></p> <ul style="list-style-type: none"> <li>• Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy.</li> <li>• Eligible Retired Employees who are Medicare eligible are ineligible for coverage.</li> </ul> <p><u>2015 New Hires &amp; 2012 New Hires</u></p> <p>No change from current program, as follows:</p> <ul style="list-style-type: none"> <li>• Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy.</li> <li>• Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage.</li> </ul> <p><u>2009 New Hires</u></p> <p>No change from current program, as follows:</p> <ul style="list-style-type: none"> <li>• Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*.</li> <li>• Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage.</li> </ul> <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p><u>Current Employees</u></p> <p>No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p>

For questions, please contact:

*Kim Wilburn*

*CWA Managed Care Coordinator/Legacy T*

(614) 868-2215

[Kw2875@att.com](mailto:Kw2875@att.com)

[kwilburn@cwa-union.org](mailto:kwilburn@cwa-union.org)