

AT&T "FINAL" OFFER = BAD FAITH BARGAINING

There is a big difference between CWA's proposal for healthcare and the company's "final" offer.

On September 5, AT&T distributed information to CWA members about their proposal and the status of bargaining. This amounts to direct dealing and is more evidence of the company's continued bad faith.

Below are the facts about what's actually in the proposal and how it affects CWA members.

The company's health care proposal raises the upfront cost for our members, especially those with family coverage. AT&T's proposal includes higher premiums, higher deductibles, and higher out-of-pocket maximums. Families will end up paying thousands extra in healthcare costs every year. AT&T's plan also shifts enormous prescription drug costs to employees.

For example, over the life of the contract, CWA's proposal would save a family over \$9,000 in premium costs alone.

You can check out the data below for specific numbers about how much more their proposal will cost you.

We have made it clear to the company from the start that shifting more costs to our members is unacceptable.

AT&T “FINAL OFFER” VS CWA’S PROPOSAL HEALTHCARE COSTS OVERVIEW

Option 1 - Individual

Option 1 - Individual Monthly Premiums

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$153.00	\$111.00	\$115.00	\$118.00	\$122.00	\$125.00
AT&T Final Offer	\$153.00	\$153.00	\$162.00	\$172.00	\$177.00	\$190.00

Option 1 - Individual Annual Deductible

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00
AT&T Final Offer	\$900.00	\$900.00	\$1,000.00	\$1,000.00	\$1,100.00	\$1,100.00

Option 1 - Individual Annual Max Out Of Pocket

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00
AT&T Final Offer	\$3,500.00	\$3,500.00	\$4,350.00	\$4,700.00	\$5,000.00	\$5,000.00

Option 1 - Individual	2024 - Current	2025	2026	2027	2028	2029
Annual Premium Difference	\$0.00	-\$504.00	-\$564.00	-\$648.00	-\$660.00	-\$780.00
Annual Deductible Difference	\$0.00	\$0.00	-\$100.00	-\$100.00	-\$200.00	-\$200.00
Annual Max OOP Difference	\$0.00	\$0.00	-\$850.00	-\$1,200.00	-\$1,500.00	-\$1,500.00

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AT&T “FINAL OFFER” VS CWA’S PROPOSAL HEALTHCARE COSTS OVERVIEW

Option 1 - Family

Option 1 - Family Monthly Premiums

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$418.00	\$303.00	\$314.00	\$322.00	\$333.00	\$342.00
AT&T Final Offer	\$418.00	\$418.00	\$453.00	\$481.00	\$496.00	\$532.00

Option 1 - Family Annual Deductible

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00
AT&T Final Offer	\$1,800.00	\$1,800.00	\$2,000.00	\$2,000.00	\$2,200.00	\$2,200.00

Option 1 - Family Annual Max Out Of Pocket

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00
AT&T Final Offer	\$7,000.00	\$7,000.00	\$8,700.00	\$9,400.00	\$10,000.00	\$10,000.00

Option 1 - Family	2024 - Current	2025	2026	2027	2028	2029
Annual Premium Difference	\$0.00	-\$1,380.00	-\$1,668.00	-\$1,908.00	-\$1,956.00	-\$2,280.00
Annual Deductible Difference	\$0.00	\$0.00	-\$200.00	-\$200.00	-\$400.00	-\$400.00
Annual Max OOP Difference	\$0.00	\$0.00	-\$1,700.00	-\$2,400.00	-\$3,000.00	-\$3,000.00

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AT&T “FINAL OFFER” VS CWA’S PROPOSAL HEALTHCARE COSTS OVERVIEW

Option 2 - Individual

Option 2 - Individual Monthly Premiums

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$104.00	\$64.00	\$66.00	\$68.00	\$70.00	\$73.00
AT&T Final Offer	\$104.00	\$104.00	\$61.00	\$72.00	\$70.00	\$81.00

Option 2 - Individual Annual Deductible

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$1,650.00	\$1,650.00	\$1,650.00	\$1,650.00	\$1,650.00	\$1,650.00
AT&T Final Offer	\$1,650.00	\$1,650.00	\$3,000.00	\$3,000.00	\$3,300.00	\$3,300.00

Option 2 - Individual Annual Max Out Of Pocket

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00
AT&T Final Offer	\$6,750.00	\$6,750.00	\$7,500.00	\$7,500.00	\$8,000.00	\$8,000.00

Option 1 - Individual	2024 - Current	2025	2026	2027	2028	2029
Annual Premium Difference	\$0.00	-\$480.00	\$60.00	-\$48.00	\$0.00	-\$96.00
Annual Deductible Difference	\$0.00	\$0.00	-\$1,350.00	-\$1,350.00	-\$1,650.00	-\$1,650.00
Annual Max OOP Difference	\$0.00	\$0.00	-\$750.00	-\$750.00	-\$1,250.00	-\$1,250.00

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AT&T “FINAL OFFER” VS CWA’S PROPOSAL HEALTHCARE COSTS OVERVIEW

Option 2 - Family

Option 2 - Family Monthly Premiums

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$283.00	\$175.00	\$180.00	\$186.00	\$191.00	\$199.00
AT&T Final Offer	\$283.00	\$283.00	\$184.00	\$215.00	\$210.00	\$244.00

Option 2 - Family Annual Deductible

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00
AT&T Final Offer	\$3,300.00	\$3,300.00	\$6,000.00	\$6,000.00	\$6,600.00	\$6,600.00

Option 2 - Family Annual Max Out Of Pocket

	2024 - Current	2025	2026	2027	2028	2029
CWA Proposal	\$13,500.00	\$13,500.00	\$13,500.00	\$13,500.00	\$13,500.00	\$13,500.00
AT&T Final Offer	\$13,500.00	\$13,500.00	\$15,000.00	\$15,000.00	\$16,000.00	\$16,000.00

Option 1 - Family	2024 - Current	2025	2026	2027	2028	2029
Annual Premium Difference	\$0.00	-\$1,296.00	-\$48.00	-\$348.00	-\$228.00	-\$540.00
Annual Deductible Difference	\$0.00	\$0.00	-\$2,700.00	-\$2,700.00	-\$3,300.00	-\$3,300.00
Annual Max OOP Difference	\$0.00	\$0.00	-\$1,500.00	-\$1,500.00	-\$2,500.00	-\$2,500.00

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