

EXTENSION AGREEMENT

This extension agreement (“2022 Extension Agreement”) is executed by and between AT&T of Puerto Rico, Inc. (referred to as “Company”) and Communications Workers of America (“Union”) to the 2018 core Collective Bargaining Agreement effective April 15, 2018 through April 9, 2022 (“2018 Agreement”). The Company and the Union are hereafter referred to as “Parties.” The Parties have agreed that the current 2018 Agreement shall continue in full force and effect until 11:59 p.m., April 9, 2022. Thereafter, the terms of the current 2018 Agreement shall continue in full force and effect until 11:59 p.m., on April 11, 2026, except as specifically provided herein, and this 2022 Extension Agreement shall thereafter be construed as if the new April 11, 2026 expiration date had been included in the original 2018 Agreement when it was ratified on August 5, 2019. Changes to the terms of the 2018 Agreement effective April 10, 2022 through the term of this extension and other consideration for this extension are as follows:

1. Article 15.2 - Wages

- (a) The Parties agree that the terms of Article 15.2 of the 2018 Agreement are extended, but amended to provide for the additional basic wage increases:

(f) Fifth Basic Wage Increase

Effective April 10, 2022, wage schedules shall be increased by 3% on the Maximum Rates and by 0% on the Minimum Rates in effect after the fourth wage increase above.

(g) Sixth Basic Wage Increase

Effective April 9, 2023, wage schedules shall be increased by 3% on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the fifth wage increase above.

(h) Seventh Basic Wage Increase

Effective April 7, 2024, wage schedules shall be increased by 2.5% on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the sixth wage increase above.

(i) Eighth Basic Wage Increase

Effective April 6, 2025, wage schedules shall be increased by 2.5% on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the seventh wage increase above.

2. Ratification Bonus

- (a) Each regular full-time employee on the Company payroll as of the date of ratification of this 2022 Extension Agreement will receive a single \$500 lump sum contract ratification bonus. Each regular part-time employee on the payroll as of the date of ratification of this 2022 Extension Agreement will receive a prorated ratification bonus based on what their part-time classification (or “part-time equivalent work week”) was on the ratification date. These ratification bonuses are contingent on the 2022 Extension Agreement being ratified by January 20, 2022. The Company will pay this bonus as soon as practicable following ratification, subject to normal wage withholdings and deductions.

3. Article 19 – Benefits

- a) The Parties agree that the terms of Article 19 of the 2018 Agreement are extended, but amended as outlined in Attachment A & B.

4. Appendix 1(B) Wage Schedules

- (a) Appendix 1(B) wage schedules will be updated consistent with Article 15.2

5. Success Sharing Plan

The Parties agree that the terms of the Success Sharing Plan in the 2018 Agreement are extended, but amended to provide for the following additional or revised terms:

- a) A.1. Success Units will be revised as follows:

Employees will be awarded 150 success units at the beginning of each award year (October 1, 2018, October 1, 2019, October 1, 2020, ~~and~~ October 1, 2021, October 3, 2022, October 2, 2023, October 1, 2024, and October 1, 2025). Those success units will only be valid for that award year and will not carryover to the next award year. A success unit is only used as a multiplier in the payout calculation and is not a share of stock nor has any other value.

- b) The following rows will be added to the table in A.2 Determining Award Value:

<u>Award Year</u>	<u>Beginning Award Value</u>	<u>Ending Award Value</u>
<u>2023</u> <u>(October 3, 2022 to</u> <u>September 29, 2023)</u>	<u>October 3, 2022 closing AT&T stock</u> <u>price</u>	<u>September 29, 2023</u> <u>closing AT&T stock price</u>
<u>2024</u> <u>(October 2, 2023 to</u> <u>September 30, 2024)</u>	<u>October 2, 2023 closing AT&T stock</u> <u>price</u>	<u>September 30, 2024</u> <u>closing AT&T stock price</u>
<u>2025</u> <u>(October 1, 2024 to</u> <u>September 30, 2025)</u>	<u>October 1, 2024 closing AT&T stock</u> <u>price</u>	<u>September 30, 2025</u> <u>closing AT&T stock price</u>
<u>2026</u> <u>(October 1, 2025 to</u> <u>September 30, 2026)</u>	<u>October 1, 2025 closing AT&T stock</u> <u>price</u>	<u>September 30, 2026</u> <u>closing AT&T stock price</u>

6. Other Matters

- (a) A Memorandum of Agreement: Employment and Public Affairs Support Commitment (“MOA”) was signed on or about August 27, 2021. Section 3(d) of this Memorandum provides:

“The Company agrees that beginning in January 2022, it will recognize Martin Luther King Jr. Day as a holiday in all CWA collective bargaining agreements held by the Company. The terms of this holiday will be governed by the terms of the collective bargaining agreement applicable to each such employee. *This commitment shall continue for the term of this Agreement or the applicable collective bargaining agreement, whichever is longer.*”

The Parties agree that because the 2022 Extension Agreement extends the 2018 Agreement as if it had the expiration date of April 11, 2026 at the time it was ratified, the terms of the 2018 Agreement extend beyond the expiration of the MOA.

7. Ratification

The Parties agree that if this 2022 Extension Agreement is not ratified by January 20, 2022, it will become null and void. The Parties agree that all efforts undertaken during this process would then remain confidential and would not be admissible in any forum for any purpose. In such event, the Parties will begin regular bargaining for an agreement to replace the 2018 Agreement as if Extension discussions had never been attempted, unless mutually agreed otherwise in writing.

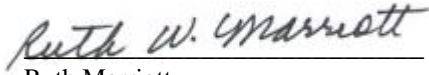
Furthermore, the Parties agree that the terms of EFFECTIVE DATES in the 2018 Agreement are extended, but amended to provide for the following revised terms in paragraph 1 (1):

- (1) It must be ratified by the Union’s members in the bargaining unit by ~~August 5, 2019~~
January 20, 2022;

8. Conclusion

The terms of this 2022 Extension Agreement shall remain in effect until 11:59 p.m., on April 11, 2026.

FOR THE UNION:



Ruth Marriott
CWA Staff Representative - T&T

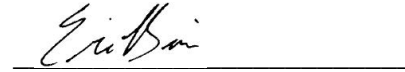
1/21/22
Date



Lisa Bolton
CWA Vice President – T&T

1/21/22
Date

FOR THE COMPANY:



Eric Bain
Director Labor Relations

1.21.2022
Date



Matasha Burr
Assistant Vice President Labor Relations

1.21.2022
Date



Diane Bradley
Vice President Labor Relations

1.21.2022
Date

ARTICLE 19 - BENEFIT PLANS, PROGRAMS, AND POLICIES

The means for fulfilling the terms of this Article may be the Company's adoption of its own plan(s) and associated plan document(s) or participation in an equivalent plan having plan document(s) that includes, for bargained-for personnel, the benefits agreed to be provided pursuant to this Article and substantially the terms, provisions and conditions under which such benefits are to be provided. The sole remedy for issues with respect to the validity or amount of any claim for benefits is the claim and appeal process as defined in the individual benefits plans and programs. The parties agree to the plans and programs described below. Copies of the plan documents, Summary Plan Descriptions (SPDs) and Summary of Material Modifications (SMMs) of these plans, policies and programs have been provided to the Union. If there is any difference between these Summary Plan Descriptions and the ERISA plans or programs (including amendments thereto), the plan texts shall govern.

For purposes of this Article:

- Employees hired/rehired on or before August 8, 2009 shall be referred to as "Current Employees;"
- Employees hired/rehired or transferred into the 2009 Collective Bargaining Agreement after August 8, 2009 and on or before August 17, 2012 shall be referred to as "2009 New Hires". In addition, "2009 New Hires" shall also include individuals who were classified as Temporary or Term Employee as of August 8, 2009 and who were subsequently reclassified to Regular Employee Status on or before August 17, 2012;
- Employees hired/rehired or transferred into the 2012 Collective Bargaining Agreement after August 17, 2012 and on or before June 26, 2015 shall be referred to as "2012 New Hires;"
- Employees hired/rehired or transferred into the 2015/2018 Collective Bargaining Agreement after June 26, 2015 shall be referred to as "2015 New Hires;"
- Current Employees who are laid off, who are recalled and whose service is immediately bridged will be treated as Current Employees. 2009 New Hires who are laid off, who are recalled and whose service is immediately bridged will be treated as 2009 New Hires. 2012 New Hires who are laid off, who are recalled and whose service is immediately bridged will be treated as 2012 New Hires. 2015 New Hires who are laid off, who are recalled and whose service is immediately bridged will be treated as 2015 New Hires.
- Current Employees, 2009 New Hires, 2012 New Hires and 2015 New Hires shall be referred to collectively as "Employees;" and
- Employees who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement and who meet the applicable requirements to be eligible for post-retirement benefits are referred to as "Eligible Retired Employees."

1. HEALTH AND WELFARE BENEFIT PLANS

A. Effective January 1, 2020, Current Employees, 2009 New Hires, 2012 New Hires and 2015 New Hires shall be eligible to participate in the benefit plans, programs and policies, identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 14, 2018, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees & 2009 New Hires	2012 New Hires	2015 New Hires
AT&T Medical Program administered by UnitedHealthcare (UHC) and AT&T Medical Program administered by Blue Cross and Blue Shield of Illinois (BCBSIL)*	x	x	x
AT&T Employee Assistance Program	x	x	x
AT&T Dental Program (Bargained Employees)	x	x	x
AT&T Vision Program (Bargained Employees)	x	x	x
AT&T CarePlus – A Supplemental Benefit Program	x	x	x
AT&T Group Life Insurance Program for Active Employees**	x	x	x
Legacy AT&T Disability Benefits Program	x	x	
AT&T Disability Income Program*			x
AT&T Adoption Reimbursement Policy	x	x	x

*Management provisions as described in the Summary Plan Description.

**This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.

B. Employees, including newly eligible Employees, and Eligible Retired Employees (as provided for in Paragraph C) shall continue to participate in the same benefit plans, programs and policies on the same terms and conditions which were in effect on April 14, 2018, until the benefits identified in Paragraph 1.A. above become effective, subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law.

C. Employees who terminate employment with the Company after April 9, 2022 but during the term of this 2022 Extension Agreement and are eligible for post-retirement medical coverage under the terms of the medical program the Employee was eligible for as an active Employee as of the date of termination (an “Eligible Retired Employee”) will be eligible, during the term of this 2022 Extension Agreement, for coverage under the AT&T Eligible Former Employee Medical Program administered by UnitedHealthcare (UHC) and AT&T Eligible

Former Employee Medical Program administered by Blue Cross and Blue Shield of Illinois (BCBSIL), AT&T Eligible Former Employee CarePlus – A Supplemental Benefit Program, AT&T Eligible Former Employee Dental Program (Eligible Former Bargained Employees), AT&T Group Life Insurance Program for Former Bargained Employees, and AT&T Eligible Former Employee Vision Program, subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law, and with the exceptions identified in Exhibit 1. Nothing in this Paragraph C shall be construed to provide benefits for any period subsequent to the term of this 2022 Extension Agreement or for any employee other than those referenced above who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement.

- D. Exhibit 1 provides a summary of certain plan, program and/or policy terms, conditions and provisions, including any which are exceptions to terms, conditions and provisions described in the applicable SPDs and SMMs as well as any which differ among groups of employees eligible to participate in a particular plan, program or policy, such as the applicable deductible or copayment amount. If there are discrepancies between the specific information provided in Exhibit 1 and the plan documents, SPDs or SMMs, the information provided in Exhibit 1, as applicable will govern.
- E. It is understood that certain benefits described in Exhibit 1 are subject to change to comply with implementation of Patient Protection and Affordable Care Act (PPACA) and associated regulations and agency guidance. The Company will notify the Union of the changes the Company makes to conform the benefits under this Agreement with final regulations and guidance under PPACA and any amendment determined to be necessary due to changes in the law. Should any of these changes require bargaining, all other terms and provisions of the 2018 Collective Bargaining Agreement will remain in effect through expiration.

2. PENSION AND SAVINGS BENEFIT PLANS

- A. Current Employees, 2009 New Hires, 2012 New Hires and 2015 New Hires shall be eligible to participate in the benefit plans, programs and policies identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 14, 2018, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees	2009 New Hires, 2012 New Hires & 2015 New Hires
AT&T Puerto Rico Retirement Savings Plan (ARSP-PR)	x	x

AT&T Legacy Bargained Program of the AT&T Puerto Rico Pension Benefit Plan (ALB-PR)	x	
---	---	--

B. Current Employees

Except as provided below, Current Employees shall continue to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on April 14, 2018.

- AT&T Legacy Bargained Program of the AT&T Puerto Rico Pension Benefit Plan (“ALB-PR”)
 - i. Current Employees who continue to participate in the ALB-PR will be eligible for the following pension band increases:
 1. Two 1.0% increases effective January 1, 2020
 2. 1.0% effective January 1, 2021
 3. 1.0% effective January 1, 2022
 4. 1.0% effective January 1, 2023
 5. 1.0% effective January 1, 2024
 6. 1.0% effective January 1, 2025
 7. 1.0% effective January 1, 2026

- AT&T Puerto Rico Retirement Savings Plan

C. 2009 New Hires, 2012 New Hires and 2015 New Hires

2009 New Hires, 2012 New Hires and 2015 New Hires shall continue to participate in the following savings benefit plan on the same terms and conditions which were in effect on April 14, 2018.

- AT&T Puerto Rico Retirement Savings Plan

3. Except as provided in this Article, there shall be no negotiations during the life of this Agreement upon changes in pensions or any other subjects covered by the existing employee benefit plans, programs and policies.

4. In the event, during the life of this Agreement, the Company proposes to amend any of the existing employee benefit plans, programs and/or policies or their successors, in a manner that affects benefits or privileges of employees represented by the Union, it will before doing so notify the Union of its proposal and afford the Union a period of sixty (60) calendar days for bargaining on said proposal; provided however that no amendment may be made in the employee benefit plans, programs and/or policies which would reduce or diminish the benefits or privileges provided thereunder as they apply to employees represented by the Union without its consent.
5. Any dispute involving the true intent and meaning of Paragraph 4 may be presented as a grievance and if not resolved by the parties, it may be submitted to the arbitration procedure of this Agreement. Nothing in this Agreement shall be construed to subject the employee benefit plans, programs, and/or policies referenced in this Article (or their successors) or their administration or the terms of the proposed changes in the plans, programs, and/or policies to arbitration.

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires
Active Employees	
Effective Date(s)	Health & Welfare: 1/1/2020, unless noted otherwise
Eligibility	
<p>For Medical, Dental, Vision, Disability, CarePlus, and Life Insurance (unless otherwise specified)</p>	<p><u>Current Employees, 2009 New Hires & 2012 New Hires</u></p> <p>Applicable programs: Medical – AT&T Medical Program administered by UnitedHealthcare (UHC) and AT&T Medical Program administered by Blue Cross and Blue Shield of Illinois (BCBSIL)* Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability– Legacy AT&T Disability Benefits Program CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees**</p> <p><u>2015 New Hires</u></p> <p>Applicable programs: Medical – AT&T Medical Program administered by UnitedHealthcare (UHC) and AT&T Medical Program administered by Blue Cross and Blue Shield of Illinois (BCBSIL)* Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability – AT&T Disability Income Program* CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees**</p> <p>*Management provisions as described in the Summary Plan Description. **includes Supplemental Life Insurance and Dependent Life Insurance provisions</p>
Medical	
<p>Program</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> AT&T Medical Program administered by UnitedHealthcare (UHC) and AT&T Medical Program administered by Blue Cross and Blue Shield of Illinois (BCBSIL)* as described in the Summary Plan Description, following management provisions as they change from time to time, including benefit administrators. Fully insured coverage only (available at the discretion of the Company).</p> <p>* This document highlights key elements of program design. For complete program details, refer to the applicable Summary Plan Description (SPD) & associated Summary of Material Modifications (SMMs).</p>
<p>Eligibility for Coverage</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>
<p>Eligibility for Company Subsidy</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires																																																																					
<p align="center">Active (Full-Time) Monthly Contributions</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management contributions¹ as described in the Summary Plan Description, following management provisions as they change from time to time.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th colspan="3" style="text-align: center;"><u>2019²</u></th> </tr> <tr> <th></th> <th style="text-align: center;">Gold</th> <th style="text-align: center;">Silver</th> <th style="text-align: center;">Bronze</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$173</td> <td style="text-align: center;">\$47</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td>Ind+Sp</td> <td style="text-align: center;">\$561</td> <td style="text-align: center;">\$198</td> <td style="text-align: center;">\$50</td> </tr> <tr> <td>Ind+Ch</td> <td style="text-align: center;">\$254</td> <td style="text-align: center;">\$81</td> <td style="text-align: center;">\$25</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$564</td> <td style="text-align: center;">\$224</td> <td style="text-align: center;">\$50</td> </tr> </tbody> </table> <p>Fully-insured coverage options such as HMOs will continue to be available at the discretion of the Company.</p> <p>Contributions for HMOs will be the lesser of the contributions that would be required if the coverage were provided under the AT&T Medical Program (Management) Bronze Option and the contributions listed in the following table.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">2020</th> <th style="text-align: center;">2021</th> <th style="text-align: center;">2022</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$47</td> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$53</td> </tr> <tr> <td>Ind+Sp</td> <td style="text-align: center;">\$129</td> <td style="text-align: center;">\$138</td> <td style="text-align: center;">\$145</td> </tr> <tr> <td>Ind+Ch</td> <td style="text-align: center;">\$80</td> <td style="text-align: center;">\$69</td> <td style="text-align: center;">\$72</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$137</td> <td style="text-align: center;">\$132</td> <td style="text-align: center;">\$139</td> </tr> </tbody> </table> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">2023</th> <th style="text-align: center;">2024</th> <th style="text-align: center;">2025</th> <th style="text-align: center;">2026</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$55</td> <td style="text-align: center;">\$58</td> <td style="text-align: center;">\$61</td> <td style="text-align: center;">\$64</td> </tr> <tr> <td>Ind+Sp</td> <td style="text-align: center;">\$153</td> <td style="text-align: center;">\$161</td> <td style="text-align: center;">\$169</td> <td style="text-align: center;">\$177</td> </tr> <tr> <td>Ind+Ch</td> <td style="text-align: center;">\$76</td> <td style="text-align: center;">\$80</td> <td style="text-align: center;">\$84</td> <td style="text-align: center;">\$88</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$146</td> <td style="text-align: center;">\$153</td> <td style="text-align: center;">\$161</td> <td style="text-align: center;">\$169</td> </tr> </tbody> </table> <p>If the cost of the HMO exceeds the cost of the AT&T Medical Program (Management) Bronze Option, the contribution outlined above will be increased by the difference between the cost of the Bronze Option and the cost of the HMO.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p> <p>² The 2019 low cost carrier contributions shown above are for illustrative purposes only and are subject to change from time to time at the discretion of the Company.</p>		<u>2019²</u>				Gold	Silver	Bronze	Ind	\$173	\$47	\$0	Ind+Sp	\$561	\$198	\$50	Ind+Ch	\$254	\$81	\$25	Family	\$564	\$224	\$50		2020	2021	2022	Ind	\$47	\$50	\$53	Ind+Sp	\$129	\$138	\$145	Ind+Ch	\$80	\$69	\$72	Family	\$137	\$132	\$139		2023	2024	2025	2026	Ind	\$55	\$58	\$61	\$64	Ind+Sp	\$153	\$161	\$169	\$177	Ind+Ch	\$76	\$80	\$84	\$88	Family	\$146	\$153	\$161	\$169
	<u>2019²</u>																																																																					
	Gold	Silver	Bronze																																																																			
Ind	\$173	\$47	\$0																																																																			
Ind+Sp	\$561	\$198	\$50																																																																			
Ind+Ch	\$254	\$81	\$25																																																																			
Family	\$564	\$224	\$50																																																																			
	2020	2021	2022																																																																			
Ind	\$47	\$50	\$53																																																																			
Ind+Sp	\$129	\$138	\$145																																																																			
Ind+Ch	\$80	\$69	\$72																																																																			
Family	\$137	\$132	\$139																																																																			
	2023	2024	2025	2026																																																																		
Ind	\$55	\$58	\$61	\$64																																																																		
Ind+Sp	\$153	\$161	\$169	\$177																																																																		
Ind+Ch	\$76	\$80	\$84	\$88																																																																		
Family	\$146	\$153	\$161	\$169																																																																		
<p align="center">Active (Part-Time) Monthly Contributions</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>No active participating Employee will pay more than 100% of the cost of coverage.</p> <p><u>Based on Scheduled hrs./week:</u></p> <ul style="list-style-type: none"> • Greater than or equal to 20 hrs. = 50% of full cost of coverage^{1,2}. • Less than 20 hrs. = 100% of full cost of coverage^{1,2} with no Company subsidy. <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p> <p>² Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p>																																																																					
<p align="center">Working Spouse/LRP Contribution</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p><u>Spouse/LRP Access to Medical Coverage Additional Medical Contribution:</u></p> <p>Participants whose spouse/LRP enrolls in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) but otherwise has access to medical coverage through their employer, excluding AT&T, will pay an additional monthly contribution toward their cost of coverage. The monthly additional contribution is shown below. The participant must attest that his or her spouse/LRP does not have access to medical coverage otherwise the additional contribution will be applied.</p> <p>Additional Monthly Medical Contribution:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2020</u></th> <th style="text-align: center;"><u>2021</u></th> <th style="text-align: center;"><u>2022</u></th> <th style="text-align: center;"><u>2023</u></th> <th style="text-align: center;"><u>2024</u></th> <th style="text-align: center;"><u>2025</u></th> <th style="text-align: center;"><u>2026</u></th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$110</td> <td style="text-align: center;">\$115</td> <td style="text-align: center;">\$120</td> <td style="text-align: center;">\$125</td> </tr> </tbody> </table>		<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>		\$0	\$100	\$100	\$110	\$115	\$120	\$125																																																					
	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>																																																															
	\$0	\$100	\$100	\$110	\$115	\$120	\$125																																																															

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires														
Tobacco Use Contribution	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p><u>Tobacco Use Additional Medical Contribution:</u> Employees and/or spouse/LRP who use tobacco, are enrolled in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) and who choose not to participate in a designated Tobacco Cessation program will pay an additional monthly contribution toward their cost of coverage. The employee and/or spouse/LRP must attest to no tobacco usage or engage in a Company-sponsored Tobacco Cessation program in the time defined during Annual Enrollment otherwise the additional monthly contribution will be applied. Engagement is currently defined as enrollment, and participation. A tobacco user is currently defined as someone who has used tobacco products more than once a month on average. Tobacco products include cigarettes, cigars, pipes, e-cigarettes, vaporizers and smokeless tobacco. The definitions of engagement, tobacco user, and tobacco products and the terms of the Company-sponsored Tobacco Cessation program may change from time to time, at the sole discretion of the Company.</p> <p>Additional Monthly Medical Contribution:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>2020</u></td> <td style="text-align: center;"><u>2021</u></td> <td style="text-align: center;"><u>2022</u></td> <td style="text-align: center;"><u>2023</u></td> <td style="text-align: center;"><u>2024</u></td> <td style="text-align: center;"><u>2025</u></td> <td style="text-align: center;"><u>2026</u></td> </tr> <tr> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$65</td> <td style="text-align: center;">\$70</td> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$75</td> </tr> </table>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	\$50	\$60	\$65	\$70	\$75	\$75	\$75
<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>									
\$50	\$60	\$65	\$70	\$75	\$75	\$75									
Annual Deductibles	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p> <p>Integrated with Med/Surg, Rx, MH/SA, CarePlus</p>														
General Copay/Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Office Visit Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Urgent Care Facility/Professional Services Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Emergency Room Facility/Professional Services Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Hospital Inpatient/Outpatient Facility/Professional Services Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Tests (all tests including x-ray, radiology, lab test, etc) Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Hearing Benefit	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Lifetime Maximum	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
COB	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Survivor	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Mental Health/Substance Abuse (MH/SA) Copay / Coinsurance	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p>														
Annual Out-of-Pocket Maximums (OOP)	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p> <p>Integrated with Med/Surg, Rx, MH/SA, CarePlus</p>														

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires
Prescription Drug Program (Rx)	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Management provisions as described in the Summary Plan Description.</p> <p>Deductible: Integrated with Med/Surg MH/SA, CarePlus.</p> <p>Out-of-Pocket Maximum: Integrated with Med/Surg MH/SA, CarePlus.</p>
Employee Assistance Program (EAP)	
Program	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>AT&T Employee Assistance Program.</p> <p>No change from current program.</p>
Visit Limit	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Continues to provide up to 5 EAP visits per person per issue.</p>
Disability	
Program	<p><u>Current Employees, 2009 New Hires & 2012 New Hires</u></p> <p>Legacy AT&T Disability Benefits Program</p> <p>No changes from current program.</p> <p><u>2015 New Hires</u></p> <p>AT&T Disability Income Program as described in the Summary Plan Description except as provided below.</p> <p>No change from current program.</p>
Short Term Disability (STD)	<p><u>Current Employees, 2009 New Hires & 2012 New Hires</u></p> <p>Legacy AT&T Disability Benefits Program</p> <p>No change from current program.</p> <p><u>2015 New Hires</u></p> <p>AT&T Disability Income Program as described in the Summary Plan Description.</p> <p>No change from current program.</p>
Long-Term Disability (LTD)	<p><u>Current Employees, 2009 New Hires & 2012 New Hires</u></p> <p>Legacy AT&T Disability Benefits Program</p> <p>No change from current program.</p> <p><u>2015 New Hires</u></p> <p>The AT&T Disability Income Program as described in the Summary Plan Description, except that Temporary and Term employees are not eligible for LTD benefits.</p> <p><u>No change from current program.</u></p>
Dental	
Program	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>AT&T Dental Program (Bargained Employees, except as provided below.)</p> <ul style="list-style-type: none"> • Dental PPO • DHMO (available at the discretion of the Company)
Eligibility for Coverage	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Eligibility for coverage continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).</p>
Eligibility for Company Subsidy	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Eligibility for company subsidy continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).</p>

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires																																								
Active (Full-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Dental PPO or DHMO (available at the discretion of the Company):																																								
	<table border="1"> <thead> <tr> <th></th> <th colspan="7">Contribution Amounts¹</th> </tr> <tr> <th></th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$7.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$9.00</td> <td>\$9.00</td> </tr> <tr> <td>Ind +1</td> <td>\$14.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$19.00</td> <td>\$19.00</td> </tr> <tr> <td>Family</td> <td>\$23.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$30.00</td> <td>\$30.00</td> </tr> </tbody> </table>		Contribution Amounts ¹								2020	2021	2022	2023	2024	2025	2026	Individual	\$7.00	\$8.00	\$8.00	\$8.00	\$8.00	\$9.00	\$9.00	Ind +1	\$14.00	\$17.00	\$17.00	\$17.00	\$17.00	\$19.00	\$19.00	Family	\$23.00	\$27.00	\$27.00	\$27.00	\$27.00	\$30.00	\$30.00
		Contribution Amounts ¹																																							
	2020	2021	2022	2023	2024	2025	2026																																		
Individual	\$7.00	\$8.00	\$8.00	\$8.00	\$8.00	\$9.00	\$9.00																																		
Ind +1	\$14.00	\$17.00	\$17.00	\$17.00	\$17.00	\$19.00	\$19.00																																		
Family	\$23.00	\$27.00	\$27.00	\$27.00	\$27.00	\$30.00	\$30.00																																		
	¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.																																								
Active (Part-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible. Provisions will apply as indicated in the Summary Plan Description. Note: Calculation of cost of coverage is subject to annual adjustment.																																								
	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Deductible	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Annual Maximum Benefit	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Orthodontic Lifetime Maximum	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Coverage Levels	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Outside Network Area (ONA)	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Vision																																									
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> AT&T Vision Program (Bargained Employees) – except as provided below:																																								
Eligibility for Coverage	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Eligibility for coverage continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																																								
Eligibility for Company Subsidy	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Eligibility for company subsidy continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																																								
Active (Full-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u>																																								
	<table border="1"> <thead> <tr> <th></th> <th colspan="7">Contribution Amounts¹</th> </tr> <tr> <th></th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$2.00</td> <td>\$2.50</td> <td>\$2.50</td> <td>\$2.50</td> <td>\$2.50</td> <td>\$3.00</td> <td>\$3.00</td> </tr> <tr> <td>Ind +1</td> <td>\$5.00</td> <td>\$5.50</td> <td>\$5.50</td> <td>\$5.50</td> <td>\$5.50</td> <td>\$7.50</td> <td>\$7.50</td> </tr> <tr> <td>Family</td> <td>\$8.00</td> <td>\$9.00</td> <td>\$9.00</td> <td>\$9.00</td> <td>\$9.00</td> <td>\$12.50</td> <td>\$12.50</td> </tr> </tbody> </table>		Contribution Amounts ¹								2020	2021	2022	2023	2024	2025	2026	Individual	\$2.00	\$2.50	\$2.50	\$2.50	\$2.50	\$3.00	\$3.00	Ind +1	\$5.00	\$5.50	\$5.50	\$5.50	\$5.50	\$7.50	\$7.50	Family	\$8.00	\$9.00	\$9.00	\$9.00	\$9.00	\$12.50	\$12.50
		Contribution Amounts ¹																																							
	2020	2021	2022	2023	2024	2025	2026																																		
Individual	\$2.00	\$2.50	\$2.50	\$2.50	\$2.50	\$3.00	\$3.00																																		
Ind +1	\$5.00	\$5.50	\$5.50	\$5.50	\$5.50	\$7.50	\$7.50																																		
Family	\$8.00	\$9.00	\$9.00	\$9.00	\$9.00	\$12.50	\$12.50																																		
	¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.																																								

Puerto Rico CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires
Active (Part-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.
Coverage Levels	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Provisions will apply as indicated in the Summary Plan Description
Supplemental Medical Benefits – CarePlus	
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> AT&T CarePlus – A Supplemental Benefit Program No change from current program.
Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current program. ^{1*} ¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible. *Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.
General Benefits	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current program, except those required to comply with healthcare reform legislation (PPACA). The Company continues to retain the unilateral right to change, modify, amend, and discontinue the benefits offered under CarePlus.
Life Insurance	
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> AT&T Group Life Insurance Program for Active Employees No change from current program.
Active Benefits	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current program. Note: Contribution amounts are subject to annual adjustments.
Definition of Pay	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current program.
Adoption	
Policy	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> AT&T Adoption Reimbursement Policy No change from current policy.
Coverage	<u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current policy.

Puerto Rico CWA Core Benefits Outline Summary

Provision	Eligible Retired Employees
Retiree Provisions	Effective 1/1/2020: Applicable for the term of the 2022 Extension Agreement to Eligible Retired Employees who terminate after April 9, 2022 but during the term of the 2022 Extension Agreement.
Medical	
Program	Eligible Retired Employees shall be eligible to participate in the same provisions as a similarly situated active Current Employee, 2009 New Hire, 2012 New Hire or 2015 New Hire except as noted below:
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2012 New Hires and 2015 New Hires¹</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires¹</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employees¹</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2012 New Hires and 2015 New Hires¹</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires¹</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <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 Employees¹</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p>
Medicare Part B Premium Reimbursement	<p><u>2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Not Eligible.</p> <p><u>Current Employees</u></p> <p>No change from current program.</p>
Definition of Pay	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>Refer to the Summary Plan Description for the medical program in which they were active participants.</p>
Supplemental Medical Benefits – CarePlus	
Program	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>AT&T CarePlus – A Supplemental Benefit Program</p> <p>No change from current program.</p>
Monthly Contributions	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>No change from current program.</p> <p>Note: Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible. Contributions continue to be subject to change from time to time at the sole discretion of the Company.</p>

Puerto Rico CWA Core Benefits Outline Summary

Provision	Eligible Retired Employees
General Benefits	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u></p> <p>No change from current program, except those required to comply with healthcare reform legislation (PPACA).</p> <p>The Company continues to retain the unilateral right to change, modify, amend, and discontinue the benefits offered under CarePlus.</p>
Dental	
Program	<p>Eligible Retired Employees shall be eligible to participate in the same provisions as similarly situated active Current Employees, 2009 New Hires, 2012 New Hires or 2015 New Hires except as noted in the sections below:</p>
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2012 New Hires and 2015 New Hires</u>¹ No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u>¹ No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employees</u>¹ No change from current program, as follows: The contribution shall be the same as for similarly situated active Current Employees.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2012 New Hires and 2015 New Hires</u>¹ No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u>¹ No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <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>¹ No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p>
Life Insurance	
Eligible Retired Employees Basic Life (Company Paid)	<p>These provisions will continue to apply:</p> <p><u>2009 New Hires, 2012 New Hires & 2015 New Hires</u> \$15,000 Retiree Basic Life</p> <p><u>Current Employees</u> 1X Annual Pay</p> <p>Note: For the purposes of Retiree Basic Life only, Annual Pay: Is the Employee's Rate of Pay as of 12/31/2009. Includes base wages, targeted commissions, team award, individual discretionary award, and miscellaneous pay, where applicable.</p>
Eligible Retired Employees Supplemental Life (Retiree Paid)	<p><u>2009 New Hires, 2012 New Hires & 2015 New Hires</u> Employees eligible for Supplemental Life coverage may continue to add 1x annual pay to Supplemental Life coverage in effect at termination to replace the Basic Life coverage no longer available upon termination of employment.</p> <p><u>Current Employees</u> No change from current program.</p>
Definition of Pay	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> No change from current program.</p>
Vision	

Puerto Rico CWA Core Benefits Outline Summary

Provision	Eligible Retired Employees
Eligible Retired Employees Vision Program	<p><u>Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires</u> Eligible Retired Employees shall continue to be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p>
Eligible Retired Employees Monthly Retiree Contributions	<p><u>2012 New Hires & 2015 New Hires¹</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>Current Employees & 2009 New Hires¹</u> No change from current program, as follows: Eligible Retired Employees will continue to pay 100% of full cost of coverage* with no Company subsidy.</p> <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p>¹ Contributions are after-tax only. Contributions will be pre-tax if allowed by applicable law as soon as administratively feasible.</p>