








-  Get Started
-  *Your Health Matters*
-  *Your Money Matters*
-  Other Resources
-  Contacts



**Bargained**

# AT&T Post-Employment Guide

January 2018

 **Get Started**

Tips on using this guide  
Key contact information  
Former employee registration

 **Your Health Matters**

 **Your Money Matters**

 **Other Resources**

 **Contacts**

**Navigation**  
On the left side of each page, you will find navigation bars that allow you to quickly move between sections.

Each page contains arrows to the right and left of the page number. Click these icons to advance to the next page or return to the previous page. Click “AT&T Post-Employment Guide” in the bottom right corner of any page to return to the table of contents.

**Pictured on cover:**  
**Steve and Trudie Harnacker,**  
**Retirees**

# Table of Contents

<b>Getting Started</b> .....	<b>2</b>	Your Pioneer membership.....	22
Tips on using this guide.....	4	AT&T benefits annual enrollment .....	23
Key contact information.....	5	Your W-2 and 1095-C.....	23
Former employee registration .....	6	Your retiree discounts.....	24
<b>Your Health Matters</b> .....	<b>7</b>	<b>Staying in Touch</b> .....	<b>25</b>
Your health care plans and programs .....	8	Changing your home address.....	26
Your coverage and Medicare.....	10	AT&T beneficiary designations.....	27
		In the event of a death.....	28
<b>Your Money Matters</b> .....	<b>12</b>	AT&T Retirees website .....	28
Your pension plan .....	13	AT&T Retiree News and eBenefits.....	29
Your savings plan(s).....	14	Other key contacts.....	30
Your group life insurance.....	15	Summary of post-employment medical benefits...31	
Your flexible spending account .....	17	<b>AT&amp;T would like to extend a warm thank you to all the active and former employees who participated in the 2018 Benefits photo shoots.</b>	
Your long-term care insurance .....	18		
Your adoption reimbursement .....	18		
<b>Resources</b> .....	<b>19</b>	<b>Provided to bargained employees considering retirement in 2018.</b>	
Receiving your last paycheck.....	20	<b>Please note:</b> This guide lists the actions you must take to access your benefits options if you plan to retire in 2018. Read the “Tips on using this guide” section for more information.	
Your unused paid time off .....	20		
Your voluntary benefits.....	21		
Your commuter benefit.....	22		



	Get Started
	Tips on using this guide Key contact information Former employee registration
	Your Health Matters
	Your Money Matters
	Other Resources
	Contacts

*For years, your personal commitment to our company's growth has helped millions around the globe connect with leading entertainment, mobile, high-speed internet and voice services.*

As you retire, we want to share information to help you make important decisions that affect your and your family's coverage options. This guide informs you about actions you may need to take and where to find resources that will help you get the most from post-employment benefits you are eligible for after retirement.

**IMPORTANT:** This document is a general overview of post-employment benefits and programs for retired bargained employees in the U.S. Your particular situation could be handled differently. Specific details about your benefits, including eligibility rules, are in the summary plan descriptions (SPDs), summaries of material modifications (SMMs) or the plan documents. The plan documents always govern, and they are the final authority on the terms of your benefits. AT&T reserves the right to terminate or amend any and all benefits plans at any time and for any reason. Your participation in the plan is not a contract.



 Get Started**Tips on using this guide**

Key contact information

Former employee registration

 *Your Health Matters* *Your Money Matters* Other Resources Contacts

## *Tips on using this guide*





From health care coverage to pension plans, this guide offers next steps to help make your transition into retirement a smooth one. Be sure to read the entire guide as it will help you receive your post-employment benefits in retirement. If you or your dependents are Medicare-eligible – or will be within 60 days of your retirement – pay special attention to the section on Medicare. There are actions you need to take before you retire so you or your dependents do not experience a gap in coverage.

The contact information you need is listed throughout the guide. You will also find this information in the “Other key contacts” section on [page 30](#).

**Please note:** This guide is a summary of the actions you must take to access post-employment benefits you are eligible for after retirement. For full details, including eligibility, you should review the summary plan descriptions (SPDs) that apply to your post-employment benefits. For health and welfare benefit SPDs, visit the [AT&T Benefits Center](#) and click on the SPD/SMM tile. For pension and savings, visit the AT&T Benefits Center and click the “Money” tab or log on to the Fidelity Service Center NetBenefits® [website](#).





-  **Get Started**
  - Tips on using this guide
  - Key contact information**
  - Former employee registration
-  **Your Health Matters**
-  **Your Money Matters**
-  **Other Resources**
-  **Contacts**



Mary Jones and family  
Retiree

## Key contact information

For more detailed information, please see: “Other key contacts” on [page 30](#).

- |   |   |  |   |
|---|---|--|---|
| <p><b>AT&amp;T Benefits Center</b><br/>(Health and Welfare)<br/><a href="http://att.com/benefitscenter">att.com/benefitscenter</a><br/>877-722-0020</p> | <p><b>Fidelity Service Center</b><br/>(Pension and Savings)<br/><a href="http://netbenefits.com/att">netbenefits.com/att</a><br/>800-416-2363</p> | <p><b>Medicare</b><br/><a href="http://medicare.gov">medicare.gov</a><br/>800-633-4227</p> | <p><b>U.S. Social Security Administration</b><br/><a href="http://ssa.gov">ssa.gov</a><br/>800-772-1213<br/>TTY: 800-325-0778</p> |
|---|---|--|---|



 Get Started

Tips on using this guide  
Key contact information

**Former employee registration**

 Your Health Matters Your Money Matters Other Resources Contacts

## Former employee registration

*If you would like to continue to access important tax and benefits information on [access.att.com](https://www.access.att.com) as a former employee or retiree, you **MUST** create a Former Employee Global Logon before you leave the company.*

### Actions

After your termination date is entered in the system AND you are within 14 days of that effective date, you will then be allowed to create a Former Employee Global Logon.

- Visit: <https://www.e-access.att.com/youmattermobile/activeRegistration> (compatible with Firefox and Chrome browsers) and create a UserID and password. You will then be routed to [access.att.com](https://www.access.att.com).
- Close that browser and start a new session, then enter [access.att.com](https://www.access.att.com) in the URL address.

- Go to “Retiree, Former Employee or Dependent,” then click on “Login” to enter your former employee UserID and password to complete your security questions.
- After you leave the company, use this UserID and Global Logon to access your information on [access.att.com](https://www.access.att.com) > Retiree, Former Employee or Dependent > “Login.”

**Note:** It generally takes up to 6 weeks from your last day on the active payroll to reflect your retiree status. You will initially be recognized as a former employee and will see a former employee landing page when you log on to [access.att.com](https://www.access.att.com). After your retiree status is updated in the system, you will automatically be routed to the **AT&T Retirees** website.



	Get Started
	<i>Your Health Matters</i>
	Plans and programs Your coverage and Medicare
	<i>Your Money Matters</i>
	Other Resources
	Contacts

# *Managing your health*

*Your Health Matters* 



-  [Get Started](#)
-  [Your Health Matters](#)
- Plans and programs**  
Your coverage and Medicare
-  [Your Money Matters](#)
-  [Other Resources](#)
-  [Contacts](#)

## Your health care options when employment ends

Your health care coverage covers a variety of benefits. These include medical, dental, vision, CarePlus, prescription drugs and mental health/substance abuse (MH/SA). Before you retire, contact the U.S. Social Security Administration. They can help determine your eligibility for Medicare, get you and/or eligible dependents enrolled or provide you with other government program information.

### Eligibility

The plans and contributions offered to you at retirement depend on many factors. These include your hire/rehire date, retirement date, your previous bargained status and original retirement date (if a rehired retiree), **Medicare eligibility** for you or your dependents, the company you hired into, the company you retire from, your geographic location, etc.

**Important:** For individuals who are Medicare-eligible (due to age or disability) or within 60 days of reaching age 65, there are important actions you need to take before you retire to avoid a potential gap in health coverage. Please contact the AT&T Benefits Center at **877-722-0020** for additional information.

**If you have questions about the benefits you are eligible to receive after you retire, please visit the AT&T Benefits Center at [att.com/benefitscenter](http://att.com/benefitscenter) or call 877-722-0020.**

Then go to the “Life Events” tab and click on “Model Your Retirement.”

**Please note:** Your hire date (used to determine your required monthly contribution) is not necessarily the same as the date used to determine your Term of Employment (TOE), formerly referred to as your Net Credited Service (NCS) date.





	Get Started
	<i>Your Health Matters</i>
	<b>Plans and programs</b> Your coverage and Medicare
	<i>Your Money Matters</i>
	Other Resources
	Contacts

## Electing your coverage

If you are eligible for health and welfare post-employment benefits after you retire, important information will be mailed to you at the address we have on file, generally within 3 to 4 business days from your last day of employment. This information will tell you which AT&T group health benefit options you and your covered dependent(s) are eligible\* to receive and any required current year contribution amounts. You can keep the assigned coverage identified on your AT&T group health benefit enrollment materials or make changes, as needed. If you make changes, you generally will receive a confirmation statement of your changes 7 to 10 business days after your election.

\*You also will be notified if you or your dependents are eligible to elect COBRA continuation coverage of active health benefits you are enrolled in when you end your employment. COBRA coverage is offered at 102% of the active cost of coverage and may cost less for you than post-employment coverage.

**Important:** For individuals who are Medicare-eligible (due to age or disability) or within 60 days of reaching age 65, there are important actions you need to take before you retire to avoid a potential gap in health coverage. Please contact the AT&T Benefits Center at **877-722-0020** for additional information.



-  Get Started
-  Your Health Matters
  - Plans and programs
  - Your coverage and Medicare**
-  Your Money Matters
-  Other Resources
-  Contacts

## Your coverage and Medicare

You should know how your post-employment Medicare eligibility impacts your AT&T medical benefit options. If eligible, Medicare generally becomes the primary coverage for you or any of your Medicare-eligible dependents once you retire.

As a retiree, once you and/or your dependents become Medicare-eligible, you (or they) *must* be enrolled in Medicare parts A and/or B. Failing to timely enroll yourself and/or dependents in both Medicare parts A and B will affect coverage of Medicare expenses. In addition, if you delay, you could receive a late enrollment penalty from Medicare that will last for as long as you have part B coverage and you will experience a gap in coverage. Visit [medicare.gov](http://medicare.gov) or call Medicare at **800-633-4227** to enroll in Medicare parts A and B.

If you become Medicare-eligible for reasons other than age, you must contact the **AT&T Benefits Center** at **877-722-0020** and advise them of your Medicare effective date to be sure you are enrolled in the appropriate AT&T coverage options. Be sure to contact the U.S. Social Security Administration at **800-772-1213** or visit [ssa.gov](http://ssa.gov) to enroll in Medicare. Your Medicare eligibility will affect your AT&T post-employment medical benefits.

**If you are Medicare-eligible, your eligibility to contribute to a health savings account (HSA) ends once your Medicare enrollment (part A or B) takes effect.**

*If Medicare will be the primary coverage for at least one – but not all – of your family members, the following statement applies:*

**You must make 2 separate enrollment actions for your AT&T-sponsored medical coverage: one for the person with Medicare as the primary coverage and one for the person not Medicare-eligible.**

### Paying for your health care benefits\*

Your post-employment benefits coverage contributions may differ from your active contributions. If you and/or your dependents are eligible for benefits under the AT&T-sponsored health plans, you have multiple payment options available to you.

These include:

- **Automatic direct debit payments.** Set up automatic deductions from your checking or savings account each month.
- **Online bill-payment service.** Pay your bill monthly through an online bill-pay service.

\*Individuals who are Medicare-eligible or within 60 days of turning age 65, contact the AT&T Benefits Center for additional actions you may need to take before you retire and to confirm your payment options.



-  Get Started
-  Your Health Matters
  - Plans and programs
  - Your coverage and Medicare**
-  Your Money Matters
-  Other Resources
-  Contacts



Herbert Barree  
Retiree

- **Pay now method.** Use your bank account to pay your bill online.
- **Pension deduction.** Deduct it from your monthly pension check. If you receive a monthly annuity of at least \$400, your contributions will be deducted automatically — unless you specify another payment option.

The AT&T Benefits Center can provide more information on your new contributions, if applicable. Just call **877-722-0020** if you have questions or to make a new election.

### Actions

- Read your applicable SPDs for more information.
- Contact the AT&T Benefits Center at **877-722-0020** if:
  - You need to understand your eligibility for post-employment benefits and the associated costs you will be eligible for when your active benefits end.
  - You or a covered dependent are eligible for Medicare or are within 60 days of turning age 65.
  - You want to learn more about how becoming Medicare-eligible can affect your benefit choices.



-  Get Started
-  *Your Health Matters*
-  *Your Money Matters*
  - Pension
  - Savings
  - Group life insurance
  - Flexible spending account
  - Long-term care insurance
  - Adoption reimbursement
-  Other Resources
-  Contacts

# *Managing your money*

*Your Money Matters* 



 Get Started

 Your Health Matters

 Your Money Matters

#### Pension

Savings  
Group life insurance  
Flexible spending account  
Long-term care insurance  
Adoption reimbursement

 Other Resources

 Contacts

## Your pension plan

*This article does not apply to employees of AT&T Technical Services Company, Inc.; AT&T Government Solutions, Inc. (including employees of AT&T World Personnel Services, Inc. assigned to AT&T Government Solutions, Inc.); AT&T Support Services, Inc.; AT&T Communications Services of Jamaica, LLC; residents of the Commonwealth of Puerto Rico; certain bargained employees; nonmanagement nonunion employees and employees of an international member of an AT&T Controlled Group that does not participate in the Plan.*

Thinking about what to do with your pension is an important part of planning for your retirement.

You should routinely use the tools and resources found on **Fidelity's NetBenefits®** such as the Pension Estimator, to model your pension benefit in retirement, review your payment options and update your beneficiary information. You can also contact the Fidelity Service Center at **800-416-2363**.

### Actions

- Use the Pension Estimator to model your pension benefit and explore which payment option might be the best fit for you during retirement.
- When you are ready to begin receiving your pension benefit, contact the Fidelity Service Center or go online to [netbenefits.com/att](https://netbenefits.com/att). You may get started up to 180 days in advance of your benefit start date. Processing your first check may take time, but you'll be paid back to your benefit start date as long as you finish any required paperwork within your plan's window.
- Be prepared to provide documents that show proof of birth, marriage, divorce, Social Security number, etc., for you and your spouse/legally recognized partner (LRP).
- Use the AT&T Online Beneficiary Designation at [netbenefits.com/att](https://netbenefits.com/att) to add or update your beneficiary designations, if applicable to your pension program.





Pension  
**Savings**  
Group life insurance  
Flexible spending account  
Long-term care insurance  
Adoption reimbursement

## Your savings plan(s)

There are many considerations when thinking about retirement. *Are you financially ready? How much do you think you will need? When should you begin claiming Social Security benefits?* You may want to consider consulting a financial advisor if you don't already have one to help you make these decisions. You can also check out the **Retirement Checklist** as a guide to commonly asked questions.

When you retire, if you have balances in 401(k) savings plans, you will receive a Participant Distribution Notice in the mail. This notice will show the current value that you are eligible to receive from each plan and explain your distribution options. It will also tell you what you need to do to receive your final distribution. If you aren't sure what the best option is for you, check out the **“What will you do with your retirement assets?”** guide for help. You can also visit the **“Your Money Matters”** section on OneStop for more information. Remember, you can leave your money in your AT&T savings plan – you aren't required to take the money out when you retire.

### Actions

- Watch for your Participant Distribution Notice and Special Tax Notice Regarding Plan Payments. These notices will help explain your options and what the federal tax implications may be for your vested account balance.
- You don't have to make a decision right away. You can leave your money in AT&T's savings plans as long as you need to, subject to IRS requirements. Generally, you must start required minimum distributions at age 70 1/2. The choice is yours and depends on your personal situation.
- To take a distribution, visit [netbenefits.com/att](https://netbenefits.com/att) to start your transaction or call the Fidelity Service Center at **800-416-2363**.
- To learn about your distribution options, speak with a Fidelity Service Center service associate or log on to [netbenefits.com/att](https://netbenefits.com/att). Click on your savings plan, go to “Plan Information” and click on “401(k) Plan Documents.”
- It is very important to have a designated beneficiary. To add or update your beneficiaries, use the AT&T Online Beneficiary Designation at [netbenefits.com/att](https://netbenefits.com/att).

 Get Started

 Your Health Matters

 Your Money Matters

- Pension
- Savings
- Group life insurance**
- Flexible spending account
- Long-term care insurance
- Adoption reimbursement

 Other Resources

 Contacts



Trudie Harnacker,  
Retiree

## Your group life insurance

Depending on the plan you're covered under, you may be eligible for company-paid retiree basic life insurance when you retire. Some employees are not eligible for this benefit. In addition, some retiree basic life insurance benefits are reduced each year beginning at age 66 through age 70. *Refer to your SPD for the rules that apply to you.*

### Supplementary life insurance coverage

If you are younger than 65 at retirement, you may continue your supplementary employee-paid coverage until the first day of the month after your 65th birthday. No action is required by you to continue your coverage. The cost of your coverage, however, could increase. Generally, your contributions as a retiree will be higher than those you pay as an employee.



 **Get Started** **Your Health Matters** **Your Money Matters**

- Pension
- Savings
- Group life insurance**
- Flexible spending account
- Long-term care insurance
- Adoption reimbursement

 **Other Resources** **Contacts**

After you retire, you can reduce the amount of supplementary coverage you have at any time. The change will take effect on the first day of the following month. In some cases, you may be able to purchase additional supplementary coverage of 1x pay (within 31 days of retirement without providing evidence of insurability) if your retiree basic life insurance is less than 1x your active pay.

**Note:** If you stop paying supplementary contributions, your coverage will end. You will not be able to reinstate it.

If you are 65 at or reach age 65 during retirement and pay for supplementary life insurance under the AT&T Group Plan, you may be able to convert or port your supplementary life insurance to an individual policy. You must do this within 31 days of retiring or reaching age 65. MetLife (the insurance company) will send you information about this option shortly after you retire or reach age 65.

Any spouse/LRP and/or child life and dependent accidental death and dismemberment (AD&D) insurance, and any supplementary AD&D insurance ends on the last day of the month in which your employment ends. You may be able to convert your spouse/LRP and/or child life coverage within 31 days of retiring. However, you may not convert AD&D coverage.

**Actions**

- If you are at least 65 and pay for supplemental life insurance, you should receive information by mail that explains your options. To convert or port your coverage, you must respond to the mailing by the required deadline. If you do not hear from the insurance company within 2 weeks of your supplemental life insurance ending (or the end of the month in which you retire), contact the AT&T Benefits Center at **877-722-0020**.
- For questions about your coverage during retirement, review your SPD at the **AT&T Benefits Center** or call **877-722-0020**.
- Keep your beneficiaries current. Use the AT&T Online Beneficiary Designation tool on the Fidelity NetBenefits® **website**.



 Get Started

 Your Health Matters

 Your Money Matters

- Pension
- Savings
- Group life insurance
- Flexible spending account**
- Long-term care insurance
- Adoption reimbursement

 Other Resources

 Contacts

## Your flexible spending account

If you participate in a flexible spending account (FSA), your participation ends when you retire. However, you have until March 31 of the following year to submit claims for eligible expenses incurred while you were an active employee. Otherwise, you forfeit any balance left in your FSA when you retire.

You can avoid forfeiting your health care FSA balance by electing COBRA continuation coverage. This will allow you to continue participating in the health care FSA through the end of the year in which you retire, but you must continue your monthly contributions on an after-tax basis. If you elect COBRA, then you can be reimbursed for eligible claims incurred during the COBRA period. You must elect COBRA by the deadline given in your COBRA Enrollment Notice, which you will receive in the mail from the AT&T Benefits Center.

The dependent care FSA is not eligible for COBRA continuation.

### Actions

- To continue your health care FSA participation, call the AT&T Benefits Center at **877-722-0020** before the deadline noted in your COBRA Enrollment Notice. Benefits Center representatives can answer questions or make changes to your coverage.
- Call the FSA Administrator at **800-283-3211** for information about your FSA claims.



 Get Started

 Your Health Matters

 Your Money Matters

- Pension
- Savings
- Group life insurance
- Flexible spending account
- Long-term care insurance**
- Adoption reimbursement**

 Other Resources

 Contacts

## Your long-term care insurance

To ensure long-term care insurance coverage you must continue paying the required premiums to the John Hancock Life Insurance Company. You must have enrolled before May 1, 2012.

### Actions

- Because payroll contributions end when you retire, the John Hancock Life Insurance Company will automatically bill you each month. You can choose to set up an automatic payment from your bank account.
- If you decide to cancel your coverage, call the John Hancock Life Insurance Company at **800-732-3220**.

## Your adoption reimbursement

Once you retire, you will not be eligible for adoption reimbursement.

### Action

- If you have questions about an adoption reimbursement owed to you before you retired, call the AT&T Benefits Center at **877-722-0020**.





 Get Started

 *Your Health Matters*

 *Your Money Matters*

 Other Resources

- Your last paycheck
- Unused paid time off
- Voluntary benefits
- Commuter benefit
- Pioneer membership
- Annual enrollment
- Your W-2 and 1095-C
- Retiree discounts

 Contacts

# *Other important information*

Resources 



 Get Started

 Your Health Matters

 Your Money Matters

 Other Resources

**Your last paycheck**  
**Unused paid time off**

- Voluntary benefits
- Commuter benefit
- Pioneer membership
- Annual enrollment
- Your W-2 and 1095-C
- Retiree discounts

 Contacts



Ed Wilson,  
Husband of Susan Wilson, Retiree

## Receiving your last paycheck

AT&T will send your last paycheck to your home address. If you use direct deposit and have payments automatically deducted, your last paycheck will not be deposited directly into your account. It will be mailed to your home address. Be sure to tell your supervisor your retirement date. Your supervisor can go to **OneStop** and then click on “Exit Process” to learn about the step-by-step process.

## Your unused paid time off (PTO)

In some instances, you may receive pay for any PTO you have left at retirement.

### Action

- Check your PTO policy to see if you are eligible.



 Get Started

 Your Health Matters

 Your Money Matters

 Other Resources

Your last paycheck  
Unused paid time off  
**Voluntary benefits**  
Commuter benefit  
Pioneer membership  
Annual enrollment  
Your W-2 and 1095-C  
Retiree discounts

 Contacts

## Your voluntary benefits

Voluntary benefits are offered through Mercer Voluntary Benefits PersonalPlans to eligible retirees who live in the United States. These include:

- Auto and homeowners insurance
- Veterinary pet insurance

**Note:** AT&T has arranged access to these programs for AT&T retired employees through Mercer PersonalPlans. AT&T does not sponsor, contribute to or endorse any service or policy offered under these programs. If you purchase a service or policy under PersonalPlans, your coverage contract will be with each insurance provider. Mercer PersonalPlans will be your contact for policy services. The offerings available through Mercer PersonalPlans are not subject to Employee Retirement Income Security Act (ERISA) laws and regulations. Other than offering the opportunity to purchase these services, AT&T has no connection with or control over these services. *Availability of these services is not an endorsement by AT&T.*

### Actions

- If you are enrolled in voluntary benefits during the year you retire, your payment method will change from payroll deduction to direct bill.
- Contact Mercer PersonalPlans at <http://www.retiree.volbenefitsadvisor.com/> for more information on the billing process and available products. Or, call them at **866-909-5149**. Service associates are available Monday through Friday.



 Get Started Your Health Matters Your Money Matters Other Resources

Your last paycheck  
Unused paid time off  
Voluntary benefits  
**Commuter benefit**  
**Pioneer membership**  
Annual enrollment  
Your W-2 and 1095-C  
Retiree discounts

 Contacts

## Your commuter benefit

Before you retire, be sure to cancel your parking or transit pass deductions.

You may cancel your AT&T commuter benefit during any month. However, WageWorks requires that you do so before 11 p.m. Central time on the 10th calendar day of the month before the month for which you wish to cancel the benefit.

**Note:** If you commute on Long Island Railroad or Metro-North Railroad, your deadline is 11 p.m. Central time on the fourth calendar day of the month before the month for which you wish to cancel the benefit.

### Action

- To cancel your commuter benefit, log in to your account at [wageworks.com/mycommute](http://wageworks.com/mycommute) or call WageWorks at **877-924-3967**.

## Your Pioneer membership

As an AT&T employee or retiree, you are eligible to join or continue your membership with the Pioneers, the world's largest industry-related volunteer organization.

### Action

- Contact your local Pioneer chapter. If you are a Pioneer when you retire, contact your chapter to change your membership to life member. To find your local chapter's telephone number or for more information, visit the Pioneers at [attpioneervolunteers.org](http://attpioneervolunteers.org) and click atpioneer“Chapters” or “Contact Us.”



 Get Started

 Your Health Matters

 Your Money Matters

 Other Resources

Your last paycheck  
Unused paid time off  
Voluntary benefits  
Commuter benefit  
Pioneer membership  
**Annual enrollment**  
**Your W-2 and 1095-C**  
Retiree discounts

 Contacts

## AT&T benefits annual enrollment

Annual enrollment for AT&T group health and life benefits available through the AT&T Benefits Center usually occurs each fall. Before it begins, you will be mailed\* enrollment materials and a confirmation statement reflecting your benefits coverage to the address on file. You'll find enrollment instructions and information about your benefits options and contribution amounts for the next calendar year.

Options and costs may differ from your current selections. You will have the option to keep the benefits coverage shown in your enrollment materials or select benefits you decide that better support your needs.

\*Unless you enroll in eBenefits. See "eBenefits" on [page 29](#).

## Your W-2 and 1095-C

### Actions

If you have consented to receive your Form W-2 and/or Form 1095-C electronically, during tax season you will receive an email notifying you of when each of your tax forms is available (they will not be available at the same time).

When you receive your tax form notification email, you will be instructed to visit [access.att.com](https://access.att.com).

- Click "Login" under the "Retiree, Former Employee or Dependent" and then click "Benefits" and then "U.S. 1095-C/W-2" under Tax Services.
- Go to the next page, select "Get Your 2017 Tax Form Now," then select "View and print your tax form now."
- Please note that both tax forms may be provided in the same document. You will need to scroll past the Form W-2 to see your Form 1095-C once both forms are available.

Retirees who wish to receive their Form W-2 and Form 1095-C electronically:

- Must have a valid email address





 **Get Started** **Your Health Matters** **Your Money Matters** **Other Resources**

Your last paycheck  
Unused paid time off  
Voluntary benefits  
Commuter benefit  
Pioneer membership  
Annual enrollment  
**Your W-2 and 1095-C  
Retiree discounts**

 **Contacts**

- Must have access to a computer with internet access that has one of the following web browsers or higher:

- Microsoft Internet Explorer 7.0
- Chrome 1.0
- Firefox 3.5
- Safari 1.0

- To print your Form W-2, the computer must have a printer connection that can print Adobe Acrobat files from Adobe Acrobat Reader version 7.0 or higher. You can install a free copy for your home PC at [get.adobe.com/reader](http://get.adobe.com/reader).

- The computer must have adequate space available to download your electronic Form W-2.

**Note:** To access your tax forms you **MUST** create a Former Employee Global Logon before you leave the company. Please review “Former Employee Registration” on [page 6](#) for instructions.

If you have not consented to receive your Form W-2 electronically, you will receive it by U.S. mail in mid-January and your 1095-C form in mid-February.

If you have an issue receiving your printed W-2 or accessing it online, please contact the Equifax Tax Form Management Interactive Voice Response (IVR) at **855-823-3723**.






## Your retiree discounts

You are eligible to participate in the AT&T Employee Discount Program (EDP) for Retired Employees if you satisfy the post-employment eligibility rule in the applicable comprehensive medical program.

### Actions

- From work, visit **AT&T OneStop** and go to the “Employee Discount & Offers” page through the HR Quick Reference section, then click “Discount Program Checklist for Exiting Employees.”
- From home, visit [access.att.com](http://access.att.com) and log in. Click “OneStop” and go to the “Employee Discount & Offers” page through the HR Quick Reference section, then select “Discount Program Checklist for Exiting Employees.”
- Once you retire, you can view discounts information by visiting [access.att.com](http://access.att.com), then click “Login” under “Retiree, Former Employee or Dependent” and then click on “Discounts.”

**Note:** To access your tax forms you **MUST** create a Former Employee Global Logon before you leave the company. Please review “Former Employee Registration” on [page 6](#) for instructions.






	Get Started
	<i>Your Health Matters</i>
	<i>Your Money Matters</i>
	Other Resources
	Contacts

# Staying in touch

Changing your home address  
AT&T beneficiary designations  
In the event of a death  
*AT&T Retirees* website  
AT&T Retiree News  
and eBenefits  
Other key contacts  
Summary of post-employment  
medical benefits

Contacts 



-  Get Started
-  Your Health Matters
-  Your Money Matters
-  Other Resources
-  Contacts



Steve Harnacker,  
Retiree

**Changing your home address**

- AT&T beneficiary designations
- In the event of a death
- AT&T Retirees website
- AT&T Retiree News and eBenefits
- Other key contacts
- Summary of post-employment medical benefits

*Changing your home address*

It's important to keep your home address up to date. Not only is your benefits information sent there, your address also determines the availability of some health care coverage options.






**Actions**

- If you move after you retire, remember to access the Fidelity Service Center at [netbenefits.com/att](http://netbenefits.com/att) or call **800-416-2363** to change your address.

- Dial your country's toll-free AT&T direct access number, then enter **800-416-2363** (international) or **888-343-0860** (hearing impaired) Monday through Friday from 7:30 a.m. to 11 p.m. Central time.
- If you have long-term care insurance, you must update your address directly with the John Hancock Life Insurance Company. Call **800-247-3020**.

**Important:** You will need your Fidelity Service Center PIN and Social Security number/customer ID when you speak to a service associate.



-  [Get Started](#)
-  [Your Health Matters](#)
-  [Your Money Matters](#)
-  [Other Resources](#)
-  [Contacts](#)

Changing your home address  
**AT&T beneficiary designations**  
 In the event of a death  
 AT&T Retirees website  
 AT&T Retiree News  
 and eBenefits  
 Other key contacts  
 Summary of post-employment  
 medical benefits

## AT&T beneficiary designations

As part of your retirement and estate planning, it's important to name someone to receive the proceeds of your benefits programs in the event of your death. That's how AT&T will know whom to send your final compensation and benefits. This can include life insurance payouts and any pension or savings balances you may have.





### Action

- When you retire, make sure you update your beneficiaries through the AT&T Online Beneficiary Designation at [netbenefits.com/att](http://netbenefits.com/att) for life events such as death, marriage, divorce, child birth, adoptions, etc. For a paper form or additional assistance, call the Fidelity Service Center at **800-416-2363**.

**Note:** Once you retire, you can also access [netbenefits.com/att](http://netbenefits.com/att) by visiting [access.att.com](http://access.att.com), then click "Login" under "Retiree, Former Employee or Dependent" and then click "Benefits." **See page 28** for more details on the *AT&T Retirees* website.

**Note:** To access your tax forms you **MUST** create a Former Employee Global Logon before you leave the company. Please review "Former Employee Registration" on **page 6** for instructions.



-  [Get Started](#)
-  [Your Health Matters](#)
-  [Your Money Matters](#)
-  [Other Resources](#)
-  [Contacts](#)

Changing your home address  
 AT&T beneficiary designations  
**In the event of a death**  
***AT&T Retirees website***  
 AT&T Retiree News  
 and eBenefits  
 Other key contacts  
 Summary of post-employment  
 medical benefits

## In the event of a death

**Important:** The Fidelity Service Center needs to know about the death of an employee, an eligible former employee, an inactive employee and/or an eligible dependent. Health and welfare benefit deductions (either from pension annuity or personal checking account) will continue until the death is reported to Fidelity.

Company contributions toward the cost of coverage may be available to your surviving dependents receiving Company Extended Coverage (CEC) following your death, as long as a surviving dependent remains eligible for and enrolled in CEC.

### Action

- Call the Fidelity Service Center at **800-416-2363**.

**Note:** Any telephone discount will be removed from the deceased retiree’s telephone account 6 months from the date of death.

## AT&T Retirees website






The *AT&T Retirees* website is a new, easy-to-use hub for retirees where you can access benefits information, discounts and company news all in one convenient site.

### Action

- Visit: **access.att.com** and go to “Retiree, Former Employee or Dependent,” then click “Login” to enter your UserID and password.
- In order to access the *AT&T Retirees* website on **access.att.com** you **MUST** create a Former Employee Global Logon before you leave the company. Please see “Former Employee Registration” on **page 6** for instructions.

**Note:** It generally takes up to 6 weeks from your last day on the active payroll to reflect your retiree status. You will initially be recognized as a former employee and will see a former employee landing page when you log on to **access.att.com**. Then, after your retiree status is updated in the system, you will automatically be routed to the *AT&T Retirees* website.



	Get Started
	Your Health Matters
	Your Money Matters
	Other Resources
	Contacts

Changing your home address  
 AT&T beneficiary designations  
 In the event of a death  
 AT&T Retirees website  
**AT&T Retiree News  
 and eBenefits**  
 Other key contacts  
 Summary of post-employment  
 medical benefits

## AT&T Retiree News and eBenefits

Stay connected to the AT&T retiree community by subscribing to various news channels available on the *AT&T Retirees* website.

**AT&T Retiree News** is a monthly electronic newsletter designed to fill you in on what we're doing to continue the legacy of innovation that you helped build. You'll also get important reminders, discounts and more.

**Pioneer News.** Get updates on the Pioneers volunteer network activities.

**You Refer: The AT&T Customer Referral Program.** Learn how you can earn rewards by using and referring others to AT&T products and services.

**eBenefits** is an AT&T service you can use to elect to receive new AT&T benefits information electronically rather than through printed materials. You will receive email alerts when new or revised benefits information, such as summary plan descriptions, is available.






**Public Policy Updates.** Stay up to date on AT&T's public policy information.

### Actions

- Sign up for these news channels after you retire through the *AT&T Retirees* website.
- Visit: [access.att.com](https://access.att.com) and go to "Retiree, Former Employee or Dependent" then click "Login" to enter your UserID and password.
- Then click "Subscriptions" on the homepage.
- Enter your email address and click "Submit." You will receive an email confirmation after signing up.

**Note:** In order to access the *AT&T Retirees* website at [access.att.com](https://access.att.com) you **MUST** create a Former Employee Global Logon before you leave the company. Please see "Former Employee Registration" on [page 6](#) for instructions.



	Get Started
	Your Health Matters
	Your Money Matters
	Other Resources
	Contacts

Changing your home address  
 AT&T beneficiary designations  
 In the event of a death  
 AT&T Retirees website  
 AT&T Retiree News  
 and eBenefits  
**Other key contacts**  
 Summary of post-employment  
 medical benefits






## Other key contacts

Resource	Web	Telephone
<p><b>access.att.com*</b>            This secure AT&amp;T website for employees and retirees provides access to company information such as the latest AT&amp;T news and stock prices. You'll also find benefits information related to your health, finances and home life.</p>	<p><b>access.att.com</b></p> <ul style="list-style-type: none"> <li>Click on "Login" under "Retiree, Former Employee or Dependent" and enter your former employee Global Logon (UserID and password).</li> </ul>	N/A
<p><b>AT&amp;T Benefits Center</b>            For information about health and welfare benefits eligibility and enrollment. Eligibility rules can be found in the applicable SPD on the AT&amp;T Benefits Center.</p>	<p><b>att.com/benefitscenter</b></p> <ul style="list-style-type: none"> <li>Enter your AT&amp;T Benefits Center UserID and password.</li> <li>Once you retire, you will have to log in through your browser at <b>att.com/benefitscenter.</b></li> </ul>	<p><b>877-722-0020</b>  <b>+1-847-883-0866</b> (international)            Monday through Friday from 7 a.m. to 7 p.m. Central time</p>
<p><b>Fidelity Service Center</b>            For questions and information about pension plans, savings plans, beneficiary designations and to report a death.</p>	<p><b>netbenefits.com/att</b></p>	<p><b>800-416-2363</b>            Monday through Friday from 7:30 a.m. to 11 p.m. Central time</p>

\*In order to access your important tax and benefits information on **access.att.com** as a Retiree you **MUST** create a Former Employee Global Logon before you leave the company. Please see section "Former Employee Registration" on **page 6** for instructions.





-  [Get Started](#)
-  [Your Health Matters](#)
-  [Your Money Matters](#)
-  [Other Resources](#)
-  [Contacts](#)

[Changing your home address](#)  
[AT&T beneficiary designations](#)  
[In the event of a death](#)  
[AT&T Retirees website](#)  
[AT&T Retiree News](#)  
[and eBenefits](#)  
[Other key contacts](#)

**Summary of post-employment medical benefits**

## Summary of post-employment medical benefits

### Eligibility highlights

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1. You must meet the requirements under the AT&T company-sponsored medical program to be eligible for post-employment benefits.

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2. Eligibility for a company subsidy is based on a combination of factors which includes your legacy hiring company and initial or most recent hire date.

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3. If you meet the time and service requirements for post-employment benefits but are not eligible for a company subsidy toward the cost of post-employment benefits, you can still enroll in coverage but will pay 100% of the cost of coverage, commonly referred to as “Access Only.”

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### If you are Medicare-eligible when you terminate employment






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4. If you retire under a collective bargaining agreement, and reach Medicare eligibility, your coverage under the company-sponsored benefit programs, except for CarePlus (if applicable), will end at the end of the year the contract expires.\*

**\*Note:** Depending on when you were hired, your coverage under all company-sponsored programs will end the first of the month in which you become Medicare-eligible. You will not retain eligibility for CarePlus. In addition, you will not be eligible for the Aon Retiree Health Exchange. *Refer to your SPD or bargaining agreement.*

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-  [Get Started](#)
-  [Your Health Matters](#)
-  [Your Money Matters](#)
-  [Other Resources](#)
-  [Contacts](#)

Changing your home address  
 AT&T beneficiary designations  
 In the event of a death  
 AT&T Retirees website  
 AT&T Retiree News  
 and eBenefits  
 Other key contacts  
[Summary of post-employment  
 medical benefits](#)

## If you are Medicare-eligible when you terminate employment, continued

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5. Once Medicare-eligible, Medicare parts A & B will become your primary medical coverage and the company plan becomes a secondary payer. If you are eligible for post-employment benefits after you become Medicare-eligible, you will transition to the Aon Retiree Health Exchange on Jan. 1 of the plan year immediately following the expiration of the collective bargaining agreement.
    - a. The Exchange is a private Medicare marketplace where you can purchase individual supplemental medical, prescription drug, dental and vision coverages.
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6. If you have a dependent who is not Medicare-eligible, you must enroll in at least one plan through the Aon Retiree Health Exchange to keep them enrolled in the AT&T Group Benefit Plan.
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### Health Reimbursement Account (HRA)

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7. There are steps you need to take if you plan to retire in 2018 and you (and/or your dependents) are Medicare-eligible, to determine eligibility for a company-credited Health Reimbursement Account (HRA). An HRA can be used to reimburse eligible health care expenses for Medicare-eligible individuals.

Information about the HRA is available in the **AT&T Medicare-Eligible Health Reimbursement Account Program SPD** located on the AT&T Benefits Center SPD/SMM tab.

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8. You must enroll in at least one plan through the Aon Retiree Health Exchange to be eligible for an HRA in 2018.
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9. The Company reserves the right to amend or terminate benefit plans.
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**For more information about your eligibility for post-employment benefits, contact the AT&T Benefits Center at 877-722-0020.**

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