

Where to Go for More Information



Important Benefits Information



Contact Information for Employee Benefits Plans and Programs

This is a summary of material modifications (SMM) for some of your benefits plans and programs. See the Appendix for more information.

Please keep this document for future reference.

DISTRIBUTION

Distributed to all employees and eligible former employees (including LTD recipients) of all AT&T and YP Holdings companies (excluding employees of AT&T Support Services Company, Inc. and Yellowpages LLC; bargained employees of AT&T Alascom, Inc., and international employees not on U.S. payroll).

Distributed to alternate payees and beneficiaries receiving benefits from the retirement plans.

Distributed to COBRA participants, recipients of company-extended coverage, surviving dependents and alternate recipients (QMCSOs) of the populations noted above receiving benefits from the health and welfare plans.

NIN: 78-27065



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IMPORTANT INFORMATION

In all cases, the official documents for the Plans govern and are the final authority on the terms of the Plans. If there are discrepancies between the information in this summary of material modifications (SMM) and the Plans, the Plan documents will control. AT&T reserves the right to terminate or amend any and all of its employee benefits plans or programs, at any time for any reason. Participation in the Plans and Programs is neither a contract nor a guarantee of future employment.

What Is This Document?

This is an updated summary of material modifications (SMM) for the Contact Information for Employee Benefits Plans and Programs. This SMM is a one-stop reference guide for frequently called numbers, websites and other important AT&T benefits contact information.

Este documento contiene un resumen de las modificaciones materiales, en inglés. Si usted tiene dificultad en entender este SMM, entre en contacto por favor con AT&T Benefits Center, **877-722-0020**.

Why Did I Receive This Document?

This SMM replaces your existing Where to Go for More Information: Contact Information for Employee Benefits Plans and Programs SMM dated January 2012.

What Action Do I Need To Take?

You should review this SMM and your plan and program summary plan descriptions (SPDs) in their entirety so that you can understand the details of your plans and programs. No other action is necessary.

What Has Changed?

Changes since the last Contact Information for Employee Benefits Plans and Programs SMM, including changes previously communicated, are incorporated. Please note the following important changes:

- Added the AT&T Subpoena Processing Center. See the “Agent for Service of Process” section.
- Added the *Your Health Matters* portal. See the “Contact Information for AT&T Benefits Administrators” section.
- Updated the website address for the Fidelity Service Center throughout the SMM.
- Added the new AT&T Retiree Discount Center managed by HealthSmart. See the “Employee and Retiree Discount & Offers” section.
- Changed the name and website of the FSA and HRA benefits administrator to ADP. See the “Flexible Spending Accounts and Health Reimbursement Accounts” section.
- Changed the name of the international benefits administrator to Cigna Global Health Benefits. See the “International Expatriate and Inpatriate Benefits” section.
- Added the myNurseLine phone number. See the “UnitedHealthcare” section.
- All employees and eligible former employees are directed to the Fidelity Service Center for pension administration. See the “Pension Plan” section.
- Added the AT&T MedicareRx Program. See the “Prescription Drugs” section.

How Do I Use This Document?

As you read this SMM, pay special attention to the “Important” boxes that contain helpful examples and important notes. Also, throughout this SMM, there are cross-references to other sections in the SMM. Please consult the Table of Contents to help you locate these cross-referenced sections.

Questions?

If you have questions about this SMM, call the AT&T Benefits Center at **877-722-0020**. If you still have questions about the plans and programs after reading your SPDs, you can call the applicable administrator listed in the “Contact Information for AT&T Benefits Administrators” section for more information.

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Legend



Mailing Address



Website



Telephone



Hours of Availability



Fax



Email

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Legend



Mailing Address



Website



Telephone



Hours of Availability



Fax



Email

ABOUT THIS SUMMARY OF MATERIAL MODIFICATIONS

This summary of material modifications (SMM) is a one-stop reference guide for frequently called numbers, websites and other important AT&T benefits contact information. It is designed to help you find information quickly and easily.

See the “Requests for Copies of Documents” section for more information on how to obtain a copy of this SMM.

Information You Need to Know to Use This SMM

AT&T offers a wide variety of benefits, employee discounts and other programs. You may not be eligible to participate in every program listed in this SMM. Eligibility to participate in a program depends on certain factors, such as your:

- Employment status (for example, active or eligible former employee)
- Job title classification (for example, bargained or management)
- Employing company
- Service history (for example, hire date, termination date or Term of Employment also known as net credited service or NCS.)

To understand what Programs apply to you, you will need to know the preceding information. The AT&T Benefits Center can provide these details. See the “Eligibility for Health and

Welfare Benefits Plans” section for more information on how to contact the AT&T Benefits Center.

Important: Please verify your eligibility for (or participation in) a program before taking any action.

Benefit eligibility for employees classified as nonmanagement nonunion (NMNU) employees varies by employing company and type of benefit. If you are uncertain whether you should receive management or bargained benefits, call the AT&T Benefits Center at **877-722-0020** to determine your job title classification. See the “How Do I Look Up a Contact” section for more information on how to look up a contact.


See the Appendix for a list of employee benefits plans and programs for which this SMM applies.

Important: Legacy AT&T means AT&T Corp. and its subsidiaries before the merger with SBC Communications Inc. Legacy BellSouth means BellSouth Corporation and its subsidiaries before the merger with AT&T Inc. Legacy SBC means subsidiaries of SBC Communications Inc. before the merger with AT&T Corp. A name change of the subsidiary you work for or retired from does not affect what legacy group of companies it is a part of.


AGENT FOR SERVICE OF PROCESS

This section of the SMM only applies to ERISA plans. See the Appendix for more details.

If you wish to bring a legal action concerning your right to participate in a plan or your right to receive any benefits under a plan (or any of its programs), you must first file a claim for benefits and go through the ERISA claim and appeal process. A legal action should not be filed until you complete the claim and appeal process. Legal action involving a plan should be filed directly against the plan and served at the address below:

 AT&T Services, Inc.
P.O. Box 132160
Dallas, TX 75313-2160

If you have a signed authorization to release information or a subpoena request for production, you must fax the request to the AT&T Subpoena Processing Center.

 877-971-6093

 Available 24 hours a day, seven days a week

Important: For additional information regarding authorizations to release information or subpoena requests, call 800-291-4952, Monday through Friday from 9 a.m. to 6 p.m. Central time.

HOW DO I LOOK UP A CONTACT?

It's simple. See this section any time you need contact information for employee benefits, discounts or other programs. Here's how:

- Determine the factors that describe what kind of employee you are. See the "Information You Need to Know to Use This SMM" section for more information.
- Find the type of benefit, employee discount or other program — e.g., medical, prescription drugs or commuter.
- Find the administrator for your employee group.

Important: If you do not see your employee group listed, call the administrator at the beginning of the section.

- Under the administrator for your employee group, you will find available websites, telephone numbers, hours of operation and mailing addresses.

Example: Assume you are a manager who retired in 2005. You live in Florida and have questions about your wireline voice discount.

Find the "Employee and Retiree Discounts & Offers" section.

See the "Active Employees and Retirees Who Receive Discounts on an AT&T Bill" under the "Account Support – Wireline Voice, U-Verse, High Speed Internet and DIRECTV" heading, and call the AT&T Employee and Retiree Sales and Service Center at **877-377-9010**, Monday through Friday from 9 a.m. to 6 p.m. Central time.

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS

your health matters The Your Health Matters Portal

To find:

- Quick answers to questions about the benefits and programs for which you are eligible,
- Information on health and wellness tools, resources and programs provided by AT&T, or
- Connect with your medical claims administrator or another benefit administrator.

Your Health Matters

→ See the *Your Health Matters* section at onestop.web.att.com.

☎ When you need a little assistance, dedicated Your Health Matters advocates can help you. 866-276-8444

🕒 The portal is available 24 hours a day, 7 days a week. You can call a *Your Health Matters* advocate Monday through Friday from 7 a.m. to 6 p.m. Central time.



Adoption Reimbursement

AT&T Benefits Center

For information on adoption reimbursement and eligibility, contact the AT&T Benefits Center.



AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474



877-722-0020



847-883-0866 (international)



847-883-8217



Monday through Friday from 7 a.m. to 7 p.m. Central time



An interactive voice response system is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.



Beneficiary Designations, Death and Survivor Benefits

Fidelity Service Center

Call the Fidelity Service Center to report the death of an employee, an eligible former employee, an inactive employee and/or an eligible dependent, or ask questions about beneficiary designations. (If you have submitted an AT&T Beneficiary Designation to the Fidelity Service Center, service associates will be able to answer questions regarding the designation that you have on file. Many benefits plans and programs allow you to designate a beneficiary. Although you are not required to update your beneficiary designation, it is recommended that you do so when certain life events occur (for example, getting married or divorced, having or adopting a child, or losing a loved one).

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


You may manage your beneficiary designations via the AT&T Online Beneficiary tool. (Note: Some eligible former employees and former vested employees may need to call the Fidelity Service Center for further assistance.)


If you have not completed an AT&T Beneficiary Designation, or if you wish to change your current beneficiary designation on file:


- You may create, update, print or request an AT&T Beneficiary Designation through Fidelity's NetBenefits website at **netbenefits.com/att**. You may also go to the Quick Reference section of the OneStop home page at **onestop.web.att.com** (from work), or **access.att.com** (from home). Click on "B" and then click "Beneficiary Designation (online)." Eligible former employees may also go to the Benefits section of access.att.com. Click on "Your Finances," and then click "Beneficiary Designation."

All beneficiary designations made using the Online Beneficiary tool will be available for future viewing and updating at your convenience. Please note that in some cases you may have to print your AT&T Beneficiary Designation, gather additional signatures, and then return the form before your AT&T Beneficiary Designation is valid (for example, in cases for which spousal consent is required by the applicable benefit plan). Please follow the prompts for when a printed form must be returned to the Fidelity Service Center.

- **Quick and easy!** Update your beneficiary designation online at **netbenefits.com/att**.


 You may request an AT&T Beneficiary Designation Form through the Fidelity Service Center. An AT&T Beneficiary Designation Form will be mailed to you within three business days.


 Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0088

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)

 Monday through Friday from 7:30 a.m. to 11 p.m. Central time

 The automated voice response system is available 24 hours a day, seven days a week.

Important: The AT&T Beneficiary Designation applies to most, but not all, AT&T-provided benefits. Carefully review the AT&T Rules for Employee Beneficiary Designations, the AT&T Beneficiary Designation and the accompanying instructions to determine whether the AT&T Beneficiary Designation applies to all of your benefits. If one of your Company-sponsored benefit plans or programs does not use the AT&T Rules for Employee Beneficiary Designations to distribute the proceeds of your benefits in the event of your death, please refer to the SPD of that plan or program.


You will need to establish a user name and password, if you haven't already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the automated voice response system or to speak to a service associate. You do not need a Fidelity Service Center PIN or Social Security number/customer ID to report a death.





CarePlus and MedPlus

UnitedHealthcare

To confirm whether a specific procedure is covered under CarePlus or MedPlus or to obtain preapproval for a procedure:

 877-261-3340


 877-246-8173 (international)

 Monday through Friday from 7 a.m. to 7 p.m. Central time




Commuter Benefits

WageWorks


 WageWorks
P.O. Box 14053
Lexington, KY 40512

→ wameworks.com

 help@wameworks.com

 877-924-3967

 877-353-9236 (Claims submission)


 Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays. An interactive voice response system is available 24 hours a day, 7 days a week.

Important: Commuter Benefits are not available to employees located in Guam, Puerto Rico or the Virgin Islands.





Dental

Cigna Dental

 AT&T Dental Service Center
P.O. Box 188040
Chattanooga, TN 37422

→ mycigna.com

 888-722-5505


 Monday through Friday from 7 a.m. to 7 p.m. Central time


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS





Disability (Short-Term and Long-Term), Workers' Compensation and Job Accommodations

Sedgwick Claims Management Services

 AT&T Integrated Disability Service Center
P.O. Box 14627
Lexington, KY 40512-4627

 866-276-2278


 Monday through Friday from 7 a.m. to 7 p.m. Central time

 866-224-4627





Eligibility for Health and Welfare Benefits Plans


AT&T Benefits Center


 AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474


→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-8217

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 An interactive voice response system is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.



Employee Assistance Program/Employee and Family Assistance Program (EAP/EFAP)

ValueOptions

→ achievesolutions.net/att

 800-554-6701

 Available 24 hours a day, seven days a week



Employee and Retiree Discounts & Offers


Policy and Program Eligibility


FOR AT&T PRODUCTS AND SERVICES:
WIRELINE VOICE, WIRELESS, U-VERSE,
HIGH SPEED INTERNET AND DIRECTV

Active Employees


→ Go to the OneStop home page, and select "Your Money Matters" and go to the "Discounts & Offers" section.

- If you need additional information, contact OneStop.


 888-722-1787 (say "discounts" at prompt)

 Customer-care specialists are available Monday through Friday from 8 a.m. to 6 p.m. Central time.

Retirees

 888-251-0645 AT&T Retiree Discount Center (managed by HealthSmart)

 anw.attretireediscounts@healthsmart.com

 Monday through Friday from 8 a.m. to 6 p.m. Eastern time


Account Support – Wireline Voice, U-Verse, High Speed Internet and DIRECTV

FOR DISCOUNT ENROLLMENT, SERVICE & BILLING ISSUES (E.G. NEW CONNECTIONS, DISCONNECTS, AND OTHER CUSTOMER SERVICE MATTERS)


Active Employees and Retirees Who Receive Discounts on an AT&T Bill:


→ attathome.att.com

 877-377-9010 AT&T Employee and Retiree Sales and Service Center


 Monday through Friday from 9 a.m. to 6 p.m. Central time

Retirees Who Receive Reimbursements (discount not on an AT&T bill):

 HealthSmart
P.O. Box 2911
Charleston, WV 25339-2911

 888-251-0645

 anw.attretireediscounts@healthsmart.com


 Monday through Friday from 8 a.m. to 6 p.m. Eastern time


Account Support – Wireless

FOR DISCOUNT ENROLLMENT, SERVICE & BILLING ISSUES (E.G., NEW ACTIVATIONS, DISCONNECTS AND OTHER CUSTOMER SERVICE MATTERS)

Active Management Employees

→ Enhanced Mobility Offer (E.M.O. 1.0) website: emprateplan.edc.cingular.net/emo/ and click on "Contact Us"

 800-331-0500 AT&T Customer Care Team or dial 611 from your wireless phone

 Monday through Friday from 5 a.m. to 9 p.m. Pacific time

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS

Active Nonmanagement Employees

→ Mobility Nonmanagement – Enhanced Mobility Offer (E.M.O. 3.0) website: <https://emprateplan.edc.cingular.net/erp/>

→ Nonmanagement (Non-Mobility) – Premier website: att.com/wireless/att

☎ 800-331-0500 AT&T Customer Care Team or dial 611 from your wireless phone

🕒 Monday through Friday from 5 a.m. to 9 p.m. Pacific time

Retirees (Management and Nonmanagement)

→ Premier website: att.com/wireless/att

☎ 800-331-0500 AT&T Customer Care Team or dial 611 from your wireless phone

✉ Retiredatt@amcustomercare.att-mail.com

🕒 Monday through Friday from 5 a.m. to 9 p.m. Pacific time

Important: Discount enrollments cannot be added to wireless accounts at Mobility retail locations nor can it be added through the 800 number. Discounts must be applied through the provided website functionality.

Preferred Customer Discount Program

The AT&T Preferred Customer Discount Program (PCDP) gives active AT&T employees access to special prices on select products and services provided by certain business customers. Email and chat features are available on the website.

→ To search for companies, go to the OneStop home page, and select Your Money Matters, go to Discounts & Offers section, and select the Preferred Customer Discount section.

- If you need additional information, contact OneStop

☎ 888-722-1787 (say “discounts” at prompt)

🕒 Customer-care specialists are available Monday through Friday from 8 a.m. to 6 p.m. Central time.



Flexible Spending Accounts and Health Reimbursement Accounts

ADP

📁 ADP Benefit Services KY, Inc.
P.O. Box 34700
Louisville, KY 40232-4700

→ myspendingaccount.adp.com

☎ 800-283-3211

☎ 502-267-4900 (international)

☎ 800-952-0450 (hearing-impaired)

📄 866-643-2219

🕒 Monday through Friday from 7 a.m. to 7 p.m. Central time

🕒 The IVR is available 24 hours a day, seven days a week.

Important: Employees located in Puerto Rico are not eligible for an FSA.



Health Savings Accounts

FOR ALL PARTICIPANTS IN THE CONSUMER-DRIVEN HEALTH PROGRAM UNDER THE AT&T MEDICAL PROGRAM

Many financial institutions offer HSAs. You may wish to check with your financial institution concerning the availability and terms of an HSA. To facilitate Employee participation in an HSA, the Company has arranged to permit payroll deductions by eligible Employees into an HSA established with OptumHealth Bank. Note: Employees in Hawaii and Puerto Rico may not make before-tax payroll contributions to an HSA through payroll deduction.

OptumHealth Bank

📁 OptumHealth Bank
P.O. Box 271629
Salt Lake City, Utah 84127-1629

→ optumhealthbank.com

☎ 866-234-8913

📄 866-538-9701

🕒 Monday through Friday from 7 a.m. to 7 p.m. Central time

🕒 The IVR is available 24 hours a day, seven days a week.

Important: The HSA offered by OptumHealth is not an arrangement that is established and maintained by the Company. Rather, the OptumHealth HSA is established and maintained by OptumHealth Bank, the HSA trustee. It is the Company's intention to comply with Department of Labor guidance set forth in Field Assistance Bulletin No. 2004-1, which specifies that an HSA is not an ERISA plan if certain requirements are satisfied.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS





International Expatriate and Inpatient Benefits


FOR MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION


Cigna Global Health Benefits

 Cigna Global Health Benefits
Expatriate Benefits
P.O. Box 15050
Wilmington, DE 19850 USA

 The following numbers are available 24 hours a day, seven days a week:

 800-441-2668 (If dialing internationally, use that country's AT&T Direct Access number.)

 302-797-3100 (reverse charges accepted)

 800-243-6998 (If dialing internationally, use that country's AT&T Direct Access number.)

→ cignaenvoy.com

Important: Registration is required to use the member website. Secure mail is also available at this site.



Leaves of Absence


For information regarding leaves of absence, use the following resources:


- Your immediate supervisor.

- Go to:

→ the OneStop home page, and select "Company Leaves of Absence" in the "Time and Attendance" section.

- If you need additional information, contact OneStop.

 888-722-1787


 Customer-care specialists are available Monday through Friday from 8 a.m. to 6 p.m. Central time.




Life Insurance


For information regarding eligibility, enrollment or cost of coverage contact the AT&T Benefits Center.

AT&T Benefits Center


 AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474


→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-8217

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 An interactive voice response system is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.

Call the Fidelity Service Center to report the death of an employee, an eligible former employee, an inactive employee and/or an eligible dependent. You do not need a Fidelity Service Center PIN or Social Security number/customer ID to report a death. See the "Beneficiary Designations, Death and Survivor Benefits" section for contact information.





Long-Term Care Insurance


John Hancock Life Insurance Company USA

 John Hancock Life Insurance
Company USA
Group Long-Term Care Department
B-6
P.O. Box 111
Boston, MA 02117

 800-732-3220

 617-572-0048 (international)

 800-255-1808 (hearing-impaired)

 Monday through Friday from 7:30 a.m. to 5:30 p.m. Central time

Important: To be directed to the appropriate website, call Customer Service at the above telephone numbers.




Medical

For information regarding self-insured medical programs, see the contact information listed in this section of the SMM. The AT&T Benefits Center can provide contact information for fully-insured managed care options. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Blue Cross and Blue Shield of Illinois


FOR ACTIVE AND ELIGIBLE FORMER BARGAINED EMPLOYEES OF AT&T EAST, AT&T MIDWEST, AND AT&T SOUTHEAST AND ELIGIBLE FORMER MANAGEMENT EMPLOYEES OF AT&T EAST AND AT&T SOUTHEAST (UNLESS YOU ARE ENROLLED IN THE AMERITECH, PTG, OR SNET MEP PROGRAMS)


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


 Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, IL 60680-4112


→ bcbsil.com/att


 800-621-7336


 800-621-0965 (for medical services requiring precertification)

 800-299-0274 (NurseLine)

 The customer service center is available Monday through Friday 7 a.m. to 7 p.m. Central time.

 For medical services requiring precertification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time.


 The NurseLine is available 24 hours a day, seven days a week.


 During off hours, the IVR is available Monday through Friday from 6 a.m. to 11:30 p.m. Central time and on Saturday from 6 a.m. to 3 p.m. Central time.

Cancer Resource Service

FOR ALL ACTIVE AND ELIGIBLE FORMER MANAGERS AND CERTAIN ACTIVE AND ELIGIBLE FORMER BARGAINED EMPLOYEES ENROLLED IN THE AT&T MEDICAL PROGRAM, AS WELL AS ALL LEGACY AT&T ACTIVE AND ELIGIBLE FORMER BARGAINED EMPLOYEES ENROLLED IN THE AT&T MEDICAL EXPENSE PLAN FOR OCCUPATIONAL EMPLOYEES OR THE AT&T CORP. POSTRETIREMENT WELFARE BENEFITS PLAN

The Cancer Resource Service is designed to help you better understand oncology/cancer diagnoses and available treatment options, and to give you access to the providers and services available at many of the country's leading cancer centers — all at network rates.

 866-936-6002

 Monday through Friday from 7 a.m. to 7 p.m. Central time


Note: This program is not available for anyone with Medicare as their primary insurer.


Important: To receive the network level of benefits, you must contact the Cancer Resource Service before receiving treatment. All provisions, terms and conditions of the AT&T Medical Program apply when services are provided through the Cancer Resource Service.

Consumer's Medical Resource

FOR ALL ACTIVE MANAGERS ENROLLED IN THE AT&T MEDICAL PROGRAM, AS WELL AS ALL LEGACY AT&T ACTIVE LEGACY AT&T BARGAINED EMPLOYEES ENROLLED IN THE AT&T MEDICAL EXPENSE PLAN FOR OCCUPATIONAL EMPLOYEES

Consumer's Medical Resource provides Medical Decision Support, a service that provides you with current, comprehensive, objective and personalized information about medical conditions, your treatment options and their effectiveness. The service is for you and your dependents who are facing a serious or chronic illness.

 888-644-1640

 Monday through Friday from 7:30 a.m. to 4 p.m. Central time


Important: Consumer's Medical Resource does not provide advice or recommend a particular treatment.


Teladoc

FOR ALL ACTIVE AND ELIGIBLE FORMER MANAGERS AND CERTAIN ACTIVE AND ELIGIBLE FORMER BARGAINED EMPLOYEES ENROLLED IN THE AT&T MEDICAL PROGRAM

Teladoc is a national network of board-certified physicians providing medical consultations 24 hours a day, 365 days a year. Teladoc physicians use electronic health records and telephone/video consultations to diagnose, recommend treatment and write short-term, non-DEA controlled prescriptions when appropriate. Teladoc physicians are available to resolve your routine medical issues when you need it, from wherever you happen to be.

→ Teladoc.com (to enroll or schedule a consult)

 800-835-2362

 24 hours a day, seven days a week


Note: Participants located in Puerto Rico are not eligible for Teladoc.

Important: When you log on to the member website for the first time:


1. Click "Set up account."
2. Were you given a Teladoc username? Select "No."
3. Enter your first name, last name, date of birth, and the following Company Code: ATTMP
4. Complete the setup process and enter your medical history.

UnitedHealthcare


FOR ALL PARTICIPANTS ENROLLED IN THE AT&T MEDICAL PROGRAM


 UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557

→ myuhc.com (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)




 866-705-9767

 866-802-8572 (international)









 877-218-7138 (hearing-impaired)

 877-861-3861 (myNurseLine)

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS

-  The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays.
-  For medical services requiring precertification, preauthorization or prenotification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time, except some holidays.
-  The IVR and myNurseLine are available 24 hours a day, seven days a week.

FOR ALL OTHER PARTICIPANTS NOT ENROLLED IN THE AT&T MEDICAL PROGRAM WHO ARE ADMINISTERED BY UNITEDHEALTHCARE

-  UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557
- myuhc.com (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)
-  877-506-7221
-  866-802-8572 (international)
-  877-218-7138 (hearing-impaired)
-  877-861-3861 (myNurseLine)
-  The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays.
-  For medical services requiring precertification, preauthorization or prenotification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time, except some holidays.
-  The IVR and myNurseLine are available 24 hours a day, seven days a week.

Alaska Electrical Health & Welfare Fund







FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 HIRED BEFORE DEC. 31, 2011

-  Alaska Electrical Trust Funds
2600 Denali St., Suite 200
Anchorage, AK 99503
- aetf.com
-  800-478-1246
-  Monday through Friday from 8 a.m. to 5 p.m. Alaska time



Medicare Part B Premium Reimbursement

AT&T Benefits Center

-  AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474
- resources.hewitt.com/att
-  877-722-0020
-  847-883-0866 (international)
-  847-883-8217
-  Monday through Friday from 7 a.m. to 7 p.m. Central time
-  An interactive voice response system is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.



Mental Health and Substance Abuse







ValueOptions

-  ValueOptions
P.O. Box 1860
Latham, NY 12110
- achievesolutions.net/att
-  800-554-6701
-  The IVR is available 24 hours a day, seven days a week.



Pension Plans

Fidelity Service Center

-  Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0065
- netbenefits.com/att
-  800-416-2363
-  Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).
-  888-343-0860 (hearing-impaired)
-  Monday through Friday from 7:30 a.m. to 11 p.m. Central time
-  The interactive voice response system is available 24 hours a day, seven days a week.

Important: You will need to establish a user name and password, if you haven't already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the automated voice response system or to speak to a service associate.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


National Electrical Benefit Fund


FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

 National Electrical Benefit Fund
2400 Research Blvd., Suite 500
Rockville, MD 20850-3266

→ nebf.com


 301-556-4300

 301-869-4322

 Monday through Friday from
8 a.m. to 5 p.m. Eastern time


Alaska Electrical Pension Plan

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 IN THE JOB TITLES OF JOURNEYMAN CELL SITE TECHNICIAN AND FOREMAN, OR HIRED BEFORE MAY 31, 2011, INTO A RETAIL SALES AND SERVICE POSITION

 Alaska Electrical Trust Funds
2600 Denali St., Suite 200
Anchorage, AK 99503

→ aetf.com

 800-478-1246

 Monday through Friday from
8 a.m. to 5 p.m. Alaska time





Prescription Drugs


CVS Caremark

 CVS Caremark Inc.
Attn: Research Team
P.O. Box 6590
Lee's Summit, MO 64064-6590

→ caremark.com

 800-378-8851

 800-231-4403 (hearing-impaired)

 Monday through Friday from
7 a.m. to 11 p.m. and Saturday
from 7 a.m. to 5 p.m. Central time,
except some holidays



The IVR is available 24 hours a day,
seven days a week.


Important: To access the member website, you must be a registered user and will need your username and password. If you're not registered, select "Not Registered" and follow the instructions listed. The group code is **ATTRX**.

To access the IVR or to speak to a service associate, you will need the CVS Caremark ID or Social Security number of the primary member.


If you have a claim or wish to use the mail service program, claim forms and/or mail service order forms are available on the website or by phone. Mailing addresses are listed on the form.


SilverScript Insurance Company


FOR ELIGIBLE FORMER EMPLOYEES ENROLLED IN THE AT&T MEDICARERX PROGRAM

 SilverScript
P.O. Box 280200
Nashville, TN 37228

→ caremark.com

 877-878-5714

 866-236-1069 (hearing-impaired)

 Available from 8 a.m. to 8 p.m. in
your time zone, seven days a week


Important: To access the member website, you must be a registered user and will need your username and password. If you're not registered, select "Not Registered" and follow the instructions listed. The group code is RXCVSD.

To access the IVR or to speak to a service associate, you will need your member ID or Social Security number.




Savings Plans


Fidelity Service Center


 Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0070

→ netbenefits.com/att

 800-416-2363


 Dial your country's toll-free AT&T
Direct Access number, then enter
800-416-2363 (international).

 888-343-0860 (hearing-impaired)

 Monday through Friday from
7:30 a.m. to 11 p.m. Central time,
except some holidays


Scarborough Alliance Group


FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. LOCAL 21 WHO PARTICIPATE IN THE IBEW LOCAL UNIONS SAVINGS AND SECURITY PLAN

 Scarborough Alliance Group
One Bridge St., Suite 70
Irvington, NY 10533

→ scarboroughalliance.com


 800-223-7608

 914-591-8801

 Monday through Friday from
9 a.m. to 5 p.m. Eastern time


Alaska Electrical Workers Money Purchase Pension Plan

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 HIRED BEFORE DEC. 31, 2011

 Alaska Electrical Trust Funds
2600 Denali St. Suite 200
Anchorage, AK 99503

→ aetf.com

 800-478-1246

 Monday through Friday from
8 a.m. to 5 p.m. Alaska time

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS



Stock Options, Performance Shares or Restricted Stock

Merrill Lynch

→ benefits.ml.com

⌚ Online is available 24 hours a day, seven days a week

☎ 888-722-6767

☎ 609-818-8849 (international)

Important: No person has been authorized to give any information or to make representations other than those contained in the Plan Prospectus.

To access the website, you will need your Merrill Lynch PIN. Call Merrill Lynch for a PIN reset, if needed.

AT&T Equity Administration

If Merrill Lynch is unable to resolve your issue, you may contact the AT&T Equity Administration Team.

✉ att.equity.admin@att.com

☎ 866-533-4390

⌚ Monday through Friday from 8 a.m. to 4 p.m. Central time



Term of Employment (also known as Net Credited Service)

Fidelity Service Center

📄 Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0065

→ netbenefits.com/att

☎ 800-416-2363

☎ Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

☎ 888-343-0860 (hearing-impaired)



Monday through Friday from 7:30 a.m. to 11 p.m. Central time



The automated voice response system is available 24 hours a day, seven days a week.

Important: You will need to establish a user name and password, if you haven't already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the automated voice response or to speak to a service associate.



Vision

EyeMed Vision Care



EyeMed Vision Care
Attn: Quality Assurance
4000 Luxottica Place
Mason, OH 45040-7111



800-638-4288



866-308-5375 (hearing-impaired) available Monday through Friday from 7 a.m. to 8 p.m. Central time

→ eyemedvisioncare.com



The IVR is available 24 hours a day, seven days a week (except during days that require scheduled maintenance).



Service associates are available Monday through Saturday from 6:30 a.m. to 10 p.m. and Sunday from 10 a.m. to 7 p.m. Central time.



Voluntary Benefits

Marsh PersonalPlans

→ volbenefitsadvisor.com

☎ 866-909-5149

⌚ Monday through Friday from 7 a.m. to 5 p.m. Central time

Important: Voluntary Benefits excludes employees located in Guam, Puerto Rico or the Virgin Islands.



Work/Life Program

LifeCare

→ lifecare.com

☎ 800-873-4636

☎ 800-873-1322 (hearing-impaired)

⌚ Available 24 hours a day, seven days a week

Important: When you log on to the member website for the first time, click on "Sign Up Now" and enter the registration code **att** or your work email address. Then follow the instructions on the screen to create a username and password.


REQUESTS FOR COPIES OF DOCUMENTS

Summary Plan Descriptions, Summaries of Material Modifications or Printed Policies

If you would like a summary plan description (SPD), a summary of material modifications (SMM) or a printed policy:

- Go to OneStop at onestop.web.att.com, which provides access to administrator websites, or
- Go to the Your Benefits section of access.att.com (AT&T's secure Internet site) for benefits information at home.

- You may send your request in writing to the following address:

 AT&T Services, Inc.
Attn: Plan Documents
P.O. Box 132160
Dallas, TX 75313-2160

- You may call or go to one of the following administrators' websites directly.




Health and Welfare Plans


AT&T Benefits Center


For any of the following plans, you may call the AT&T Benefits Center or access the AT&T Benefits Center website to view an SPD or SMM:

- Adoption Reimbursement
- CarePlus and MedPlus
- Commuter Benefits
- Dental
- Disability
- Employee Assistance Programs
- Flexible Spending Accounts
- Group Life Insurance
- Long-Term Care Insurance
- Medical (including Mental Health/Substance Abuse and Prescription Drugs)
- Vision

→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 Monday through Friday from 7 a.m. to 7 p.m. Central time


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.

Alaska Electrical Health & Welfare Fund

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 HIRED BEFORE DEC. 31, 2011

→ aetf.com

 800-478-1246

 Monday through Friday from 8 a.m. to 5 p.m. Alaska time





Pension Plans


Fidelity Service Center

→ netbenefits.com/att From the home page, select the appropriate Pension Program under the "Pension" section, then click "Plan Information and Documents" under the "View" section. Then select the SPD link for your Program.

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)


 Monday through Friday from 7:30 a.m. to 11 p.m. Central time


Important: You will need to establish a user name and password, if you haven't already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the automated voice response system or to speak to a service associate.

National Electrical Benefit Fund

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

→ nebf.com

 301-556-4300


 Monday through Friday from 8 a.m. to 5 p.m. Eastern time

Alaska Electrical Pension Plan

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 IN THE JOB TITLES OF JOURNEYMAN CELL SITE TECHNICIAN AND FOREMAN, OR HIRED BEFORE MAY 31, 2011, INTO A RETAIL SALES AND SERVICE POSITION

→ aetf.com

 800-478-1246

 Monday through Friday from 8 a.m. to 5 p.m. Alaska time

REQUESTS FOR COPIES OF DOCUMENTS



Savings Plans

Fidelity Service Center



P.O. Box 770003
Cincinnati, OH 45277-0065



netbenefits.com/att



800-416-2363



Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).



888-343-0860 (hearing-impaired)



Monday through Friday from 7:30 a.m. to 11 p.m. Central time, except some holidays

Scarborough Alliance Group

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. LOCAL 21 WHO PARTICIPATE IN THE IBEW LOCAL UNIONS SAVINGS AND SECURITY PLAN



800-223-7608



Monday through Friday from 9 a.m. to 5 p.m. Eastern time

Alaska Electrical Workers Money Purchase Pension Plan

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 HIRED BEFORE DEC. 31, 2011



aetf.com



800-478-1246



Monday through Friday from 8 a.m. to 5 p.m. Alaska time

Benefits Not Specifically Listed

If you would like to request information for all other programs, employee and retiree discounts and offers, or plans, please contact the particular administrator listed in the "Contact Information for AT&T Benefits Administrators" section for more information.

Fully-Insured Managed Care Options

To request an Evidence of Coverage of the provisions of the managed care option in which you are enrolled, contact the managed care option directly. The AT&T Benefits Center can provide contact information. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Bargaining Agreements

To request a copy of the collective bargaining agreement that covers you, please go to the OneStop home page and select "Labor Relations" in the Tools & Resources section in the right navigation bar, contact your immediate supervisor, or write to the address listed in the "Official Plan Documents" section.

Official Plan Documents

To request copies of ERISA plan documents — or other documents under which an ERISA plan is established or operated — you must send your request in writing to the following address:



AT&T Services, Inc.
Attn: Plan Documents
P.O. Box 132160
Dallas, TX 75313-2160

FILING CLAIMS AND APPEALS

This section only applies to ERISA plans. See the Appendix for more details.

Unless your provider submits the claim for you, or the applicable claims administrator allows you to call to initiate a claim for benefits, claims for benefits must be mailed to the applicable claims administrator for the plan in which you are enrolled at the addresses listed in this section. However, urgent care medical claims that require expedited action may be initiated by calling the number for your claims administrator listed in this section.

If your claim is denied, ERISA requires you to exhaust administrative remedies, including filing an appeal of the claim denial before you initiate external review, if applicable, or commence a lawsuit. Some claims administrators have a different address to file an appeal of a denied claim. If so, the appeal address is also listed in this section. If an external review is available, information regarding how to request the review will be provided along with the denial of your appeal.

Administrative remedies are considered to be exhausted either when your appeal is denied or when the claims administrator fails to issue a decision on your appeal before the end of the time frames described in the applicable SPD or SMM.

To file a written claim or a written appeal of a denied claim for benefits, use the appropriate address in this section.



Beneficiary Designations, Death and Survivor Benefits



Beneficiary Designation
Administrator
P.O. Box 770003
Cincinnati, OH 45277-0072



CarePlus and MedPlus

Claims incurred in the United States:



AT&T CarePlus Supplemental
Benefit Program/AT&T Mobility
Medical Plus Program
P.O. Box 30557
Salt Lake City, UT 84130-0557

Claims incurred outside of the United States:



UnitedHealthcare
International Claims
P.O. Box 740817
Atlanta, GA 30374

Appeals:



UnitedHealthcare
Attn: Appeals – AT&T
CarePlus Supplemental
Benefit Program/
AT&T Mobility Medical Plus
Program Coordinator
P.O. Box 740816
Atlanta, GA 30374-0816



Dental



AT&T Dental Service Center
P.O. Box 188044
Chattanooga, TN 37422



Disability (Short-Term and Long-Term), Workers' Compensation and Job Accommodations

To initiate a claim for benefits, call the AT&T Integrated Disability Service Center.



866-276-2278



Monday through Friday from
7 a.m. to 7 p.m. Central time

Written claims:



AT&T Integrated Disability
Service Center
P.O. Box 14627
Lexington, KY 40512-4627



866-224-4627

Appeals for denied disability claims:



AT&T Integrated Disability Service
Center
Quality Review Unit
P.O. Box 14626
Lexington, KY 40512-4626



866-856-5065

FOR AT&T EAST EMPLOYEES

Written claims for Supplemental
Long-Term Disability Benefits under the
AT&T East Disability Benefits Program
must be sent to the carrier of the
insurance policy under which the
particular claimant is covered.



Prudential Disability
Management Services
P.O. Box 13480
Philadelphia, PA 19176



UNUM – The Benefits Center
P.O. Box 100158
Columbia, SC 29202-3158

Important: UNUM insures claims
that occurred Jan. 1, 2004, through
Dec. 31, 2008.

FILING CLAIMS AND APPEALS



Eligibility for Health and Welfare Benefits Plans

FOR FSA, MEDICAL, DENTAL, LIFE INSURANCE, MEDICARE PART B PREMIUM REIMBURSEMENT AND VISION



AT&T Benefits Center
Benefits Determination
Review Team
P.O. Box 1407
Lincolnshire, IL 60069-1407



Urgent Care claims regarding eligibility that require expedited action may be initiated by calling 877-722-0020 (domestic) or 847-883-0866 (international).



Monday through Friday from 7 a.m. to 7 p.m. Central time



847-554-1397

Important: To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.



Employee Assistance Program/Employee and Family Assistance Program (EAP/EFAP)

Claims:



ValueOptions
P.O. Box 1920
Latham, NY 12110

Appeals:



ValueOptions (AT&T Appeals)
P.O. Box 1860
Latham, NY 12110



Flexible Spending Accounts and Health Reimbursement Accounts

Regular Mail:



ADP Benefit Services KY, Inc.
P.O. Box 34700
Louisville, KY 40232-4700

Overnight Mail:



ADP Benefit Services KY, Inc.
11405 Bluegrass Parkway
Louisville, KY 40299



International Expatriate and Inpatriate Benefits

FOR MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION



Cigna Global Health Benefits
Expatriate Benefits
P.O. Box 15050
Wilmington, DE 19850 USA



Life Insurance

Claims that Evidence of Insurability (EOI) has been denied:



MetLife Statement of Health
Appeals Unit
P.O. Box 14069
Lexington, KY 40512-4069



800-638-6420 (select option 1)

Claims of Life Insurance, Accidental Death & Dismemberment or Accelerated Death Benefit that have been denied:



MetLife Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100



800-638-6420 (select option 2)

Claims of Special Accidental Death & Dismemberment that have been denied:



ACE American Insurance Company
1 Beaver Valley Road
P.O. Box 15417
Wilmington, DE 19850



800-336-0627

Important: Call the Fidelity Service Center to report the death of an employee, an eligible former employee, an inactive employee and/or an eligible dependent. See the "Beneficiary Designations, Death and Survivor Benefits" section for contact information.



Long-Term Care Insurance



John Hancock Life Insurance
Company USA
Group Long-Term Care
Department, B-6
Attn: Claim Unit
P.O. Box 111
Boston, MA 02117



Medical

For information regarding self-insured medical programs, see the contact information listed in this section. For information regarding fully-insured managed care options, please refer to your Evidence of Coverage. The AT&T Benefits Center also can provide addresses for these plans. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Blue Cross Blue Shield of Illinois

Claims:



Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, IL 60680-4112



800-621-7336


FILING CLAIMS AND APPEALS

Appeals:


 Blue Cross and Blue Shield of Illinois
Attn: Appeals Coordinator
3405 Liberty Drive
Springfield, IL 62704

UnitedHealthcare


Claims incurred in the United States:

 UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557

Claims incurred outside of the United States:


 UnitedHealthcare
International Claims
P.O. Box 740817
Atlanta, GA 30374

Appeals:


 UnitedHealthcare
Attention: Appeals
P.O. Box 740816
Atlanta, GA 30374-0816


Alaska Electrical Health & Welfare Fund


FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 HIRED BEFORE DEC. 31, 2011

 Alaska Electrical Trust Funds
2600 Denali St., Suite 200
Anchorage, AK 99503

Medicare Part B Premium Reimbursement

 AT&T Benefits Center
Benefits Determination
Review Team
P.O. Box 1407
Lincolnshire, IL 60069-1407

 Monday through Friday from
7 a.m. to 7 p.m. Central time


 847-554-1397

Important: To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.




Mental Health and Substance Abuse

Claims:

 ValueOptions
P.O. Box 1860
Latham, NY 12110

Appeals:

 ValueOptions (AT&T Appeals)
P.O. Box 1860
Latham, NY 12110



Pension Plans




Regular Mail:

Fidelity Service Center
Claims and Appeals
P.O. Box 770003
Cincinnati, OH 45277-1060

Overnight:

Fidelity Service Center
Claims and Appeals
100 Crosby Parkway, KC1F-D
Covington, KY 41015


FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

 National Electrical Benefit Fund
2400 Research Blvd., Suite 500
Rockville, MD 20850-3266

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

 National Electrical Benefit Fund
2400 Research Blvd., Suite 500
Rockville, MD 20850-3266

FOR BARGAINED EMPLOYEES OF AT&T MOBILITY – IBEW LOCAL 1547 IN THE JOB TITLES OF JOURNEYMAN CELL SITE TECHNICIAN AND FOREMAN, OR HIRED BEFORE MAY 31, 2011, INTO A RETAIL SALES AND SERVICE POSITION


 Alaska Electrical Trust Funds
2600 Denali St., Suite 200
Anchorage, Alaska 99503



Prescription Drugs

CVS Caremark


Claims for reimbursement for retail prescription drugs:


 CVS Caremark Inc.
Attn: Claims Department
P.O. Box 52196
Phoenix, AZ 85072-2196

Requests for prescription drugs by mail service:

Claim forms and/or mail-service order forms are available via the website or by phone. See the “Prescription Drugs” section for more information on how to contact CVS Caremark. Mailing addresses are listed on the form.

For retail or mail-order claims that have been denied:


 CVS Caremark Inc.
Appeals Department/AT&T
MC109
P.O. Box 52084
Phoenix, AZ 85072-2084

 866-689-3092


SilverScript Insurance Company


FOR ELIGIBLE FORMER EMPLOYEES ENROLLED IN THE AT&T MEDICARE RX PROGRAM


Claims:

 SilverScript
Attn: Claims Department
P.O. Box 52066
Phoenix, AZ 85072-2066

Coverage Decisions and Appeals Department:

 SilverScript Insurance Company
Prescription Drug Plans
Coverage Decisions and Appeals
Department
P.O. Box 52000, MC109
Phoenix, AZ 85072-2000

 866-884-9479

 866-884-9475

FILING CLAIMS AND APPEALS



Savings Plans

**Regular Mail:**

Fidelity Service Center
Claims and Appeals
P.O. Box 770003
Cincinnati, OH 45277-1060

Overnight:

Fidelity Service Center
Claims and Appeals
100 Crosby Parkway, KC1F-D
Covington, KY 41015

**FOR BARGAINED EMPLOYEES OF SBC
GLOBAL SERVICES, INC. LOCAL 21
WHO PARTICIPATE IN THE IBEW
LOCAL UNIONS SAVINGS AND
SECURITY PLAN**



Scarborough Alliance Group
1 Bridge St., Suite 70
Irvington, NY 10533

**FOR BARGAINED EMPLOYEES OF AT&T
MOBILITY – IBEW LOCAL 1547 HIRED
BEFORE DEC. 31, 2011**



Alaska Electrical Trust Funds
2600 Denali St., Suite 200
Anchorage, AK 99503



Term of Employment (also known as Net Credited Service)



Fidelity Service Center
Benefits Plan Administrator
P.O. Box 770003
Cincinnati, OH 45277-1060



Vision

Claims:

EyeMed Vision Care
Attn: Out-of-Network Claims
P.O. Box 8504
Mason, OH 45040-7111

Appeals:

EyeMed Vision Care
Attn: Quality Assurance
4000 Luxottica Place
Mason, OH 45040-7111

ADDRESS CHANGES

Active Employee Address and Telephone Number Changes

It's important to keep your work and home addresses current because the majority of your benefits, payroll or similar information is sent to them. Please include any room, cubicle or suite number that will help make mail-routing more efficient.

For employees with access to the employee intranet:

Home and **Work** address updates:

- Go to insider.web.att.com.
- Click on the OneStop website (hronestop.web.att.com) and select "eLink (eCORP)" under Tools & Resources.
- Enter your AT&T User ID and password for the AT&T Global Logon. (If you do not know your password, please follow the instructions on the screen.)
- Once logged on, click "OK."
- On the eCORP home page, click on "Employee Services."
- **Note:** Please be sure the far right-hand scroll bar is all the way to the top.
- Select "Personal Information."
- Select "Maintain Addresses and Phone Numbers."
- To update your home address, select "Edit" at the bottom of the Permanent Residence box, make any necessary changes and click "Save."
- To update your work address, select "Edit" at the bottom of the Cubicle/Office box, make any necessary changes, and click "Save."

For employees without access to the employee intranet:

Contact your supervisor or eLink assistant.

For Commuter Benefits:

To update your home address:

- Go to wageworks.com, or
- Call the WageWorks Service Center at 877-924-3967.

Eligible Former Employees and Inactive Employee Home Address Changes

It's important to keep your home address up to date because your benefits information is sent there. Call the Fidelity Service Center to change your address.

Fidelity Service Center



800-416-2363



Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).



888-343-0860 (hearing-impaired)



Monday through Friday from 7:30 a.m. to 11 p.m. Central time

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

Important: These instructions are also for LTD recipients, employees on a leave of absence, as well as COBRA participants, alternate payees and survivors that have a pension benefit (including a retiree death benefit) or savings plan benefit that has yet to be paid to you.

If you are not eligible to receive a pension or savings plan benefit, or have already received your entire pension and savings plan benefits and are not eligible for a retiree death benefit from your pension plan, contact the AT&T Benefits Center to update your home address. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

GLOSSARY

COBRA — Consolidated Omnibus Budget Reconciliation Act of 1985

ERISA — Employee Retirement Income Security Act of 1974

FSA — Flexible Spending Account

IBEW — International Brotherhood of Electrical Workers

IVR — Interactive Voice Response (System)

Legacy AT&T — AT&T Corp. and its subsidiaries before the merger with SBC Communications Inc.

Legacy BellSouth — BellSouth Corporation and its subsidiaries before the merger with AT&T Inc.

Legacy SBC — Subsidiaries of SBC Communications Inc. before the merger with AT&T Corp.

LTD — Long-Term Disability

MEP — Medical Expense Plan

NCS — Net Credited Service, officially known as Term of Employment

PIN — Personal Identification Number

SMM — Summary of Material Modifications

SPD — Summary Plan Description

APPENDIX: AFFECTED BENEFITS PLANS, POLICIES AND PROGRAMS

This document applies to several employee benefits plans, policies and programs sponsored by AT&T. Some of the plans, policies and programs are subject to ERISA and some are not. ERISA is a federal law that gives you certain rights and protections. Refer to the applicable summary plan description for more details about ERISA.

ERISA Plans

For the following employee benefits plans, this document is a summary of material modifications.

■ Pension Plans

AT&T Pension Benefit Plan –

- AT&T Legacy Bargained Program
- Bargained Cash Balance Program
- Bargained Cash Balance Program No. 2
- East Program
- Management Cash Balance Program
- Midwest Program
- Midwest Publishing Ventures Program
- Mobility Bargained Program
- Mobility Program
- Nonbargained Program
- Southeast Management Program
- Southeast Program
- Southwest Program
- West Program

AT&T Puerto Rico Pension Benefit Plan –

- AT&T Legacy Bargained Program
- AT&T Legacy Management Program
- Mobility Program

■ Savings Plans

AT&T Puerto Rico Retirement Savings Plan

AT&T Retirement Savings Plan

AT&T Savings and Security Plan

BellSouth Savings and Security Plan

■ Health and Welfare Benefits Plans

AT&T Umbrella Benefit Plan No. 1

MEDICAL PROGRAMS

Ameritech Management Umbrella Welfare Benefit Plan – Ameritech Medical Expense Program

Ameritech Non-Management Umbrella Welfare Benefit Plan – Ameritech Comprehensive Health Care Program and Ameritech Medical Expense Program

AT&T CarePlus – A Supplemental Benefit Program

AT&T Corp. Postretirement Welfare Benefits Plan

AT&T International Health Program

AT&T Medical & Group Life Insurance Plan – CustomCare

AT&T Medical Expense Program for Occupational Employees

AT&T Medical Program

AT&T Mobility Employee Assistance Program

AT&T Mobility Medical Program

AT&T Mobility Medical Plus Program

AT&T of Puerto Rico, Inc. Group Health Coverage Program

BellSouth Medical Assistance Program

BellSouth Retiree Medical Assistance Program

Pacific Telesis Group Health Care Network Program

Pacific Telesis Group Medical Expense Program for Retirees

SNET Active Bargaining Unit Employee Health Plan – SNET Point-of-Service

SNET Bargaining Unit Retiree Health Plan – SNET Point-of-Service, SNET Medical Program for Retirees and SNET Medical Expense Program

SNET Management Retiree Health Plan – SNET Point-of-Service, SNET Medical Program for Retirees and SNET Medical Expense Program

DENTAL PROGRAMS

Ameritech Non-Management Umbrella Welfare Benefit Plan – Ameritech Dental Expense Plan

AT&T Corp. Postretirement Welfare Benefits Plan

AT&T Dental Expense Plan for Active Employees

AT&T Dental Plan

AT&T International Health Plan

BellSouth Medical Assistance Plan – The BellSouth Dental Assistance Plan

BellSouth Retiree Medical Assistance Plan – The BellSouth Retiree Dental Assistance Plan

Cingular Wireless Health and Welfare Benefits Plan for Bargained Employees – Cingular Wireless Dental Plan for Bargained Employees

Pacific Telesis Group Dental Expense Plan

SNET Active Bargaining Unit Employee Health Plan – SNET Dental Plan

SNET Bargaining Unit Retiree Health Plan – SNET Dental Plan

APPENDIX: AFFECTED BENEFITS PLANS, POLICIES AND PROGRAMS

VISION PROGRAMS

Ameritech Vision Care Program
AT&T International Health Plan
AT&T of Puerto Rico, Inc. Group Health Coverage Plan
AT&T Vision Care Program
AT&T Vision Program
BellSouth Vision Assistance Program
Cingular Wireless Health and Welfare Benefits Plan for Bargained Employees – Cingular Wireless Vision Program
Pacific Telesis Group Vision Care Program
SNET Vision Program

LIFE INSURANCE PROGRAMS

AT&T Group Life Insurance Program
AT&T Retiree Death Benefit Program
L.M. Berry and Company Health & Accident, Weekly Indemnity, Long-Term Disability, Dental Benefits & Retired Lives Plan

DISABILITY PROGRAMS

AT&T Disability Income Program
AT&T Disability Income Program for Bargained Employees
AT&T Disability Income Program for Southwest Bargained Employees
AT&T East Disability Benefits Program
AT&T Midwest Disability Benefits Program
AT&T Mobility Disability Benefits Program
AT&T Mobility Disability Benefits Program for Southwest Bargained Employees
AT&T Southeast Disability Benefits Program
AT&T Southeast Disability Benefits Program for Special Represented Employees
AT&T West Disability Benefits Program
Legacy AT&T Disability Benefits Program

AT&T Umbrella Benefit Plan No. 2

EMPLOYEE ASSISTANCE PROGRAMS

AT&T Employee Assistance Program

VISION PROGRAMS

AT&T Retiree Vision Care Program

LIFE INSURANCE PROGRAMS

AT&T Special AD&D Insurance Program
AT&T Dependent Group Life Insurance Program
AT&T Special Accidental Death Policy
AT&T Supplementary Group Life Insurance Program
The BellSouth Special Accidental Death Plan
LONG-TERM CARE INSURANCE PROGRAMS
AT&T Consolidated Long-Term Care Insurance Plan

■ Flexible Spending Account Plan

AT&T Flexible Spending Account Plan

■ Health Reimbursement Account Plan

AT&T Health Reimbursement Account Plan

Benefits, Policies and Programs Not Subject to ERISA

This document is not a summary of material modifications for the following employee benefits, policies or programs because they are not subject to ERISA. This document is provided for your information and review; no other action is necessary.

■ Adoption Reimbursement Benefits

AT&T Adoption Reimbursement Program
Cingular Wireless Adoption Assistance Program

■ Commuter Benefits

AT&T Commuter Benefit Program

■ Company Leaves of Absence Policies

AT&T Leave of Absence Policy
AT&T Mobility Bargained Edge Leave of Absence Policy
AT&T Mobility Bargained Leave of Absence Policy for Bargained Employees in District 6
AT&T Southeast Leave of Absence Policy
AT&T Occupational Employee Leaves of Absence Policy
Midwest Leave of Absence Policy
West Leave of Absence Policy
SNET Leaves of Absence Policy

■ Employee and Retiree Discounts & Offers

AT&T High Speed Internet
AT&T Management 9 State In-Region Voice Discount Policy
AT&T Management 13 State In-Region Voice Discount Plan
AT&T Out-of-Region Voice Discount Plan
AT&T U-verse and DIRECTV Employee Discounts Terms and Conditions
AT&T Wireless – Employee Mobility Offer (EMO)
AT&T Wireless – Employee Mobility Premier
AT&T Wireless – Employee Mobility Rate Plan (ERP)
Legacy AT&T Non-management Telephone Concession Plan
Legacy BellSouth Employee Telephone Concession Program
Legacy SBC East Region Telephone Concession Program for Residential Service
Legacy SBC Midwest Region Telephone Concession Highlights for Residential Service
Legacy SBC Southwest Telephone Concession Policy Program
Legacy SBC West Telephone Concession Highlights for Residential Service
Limited Time Employee Offers
Other Discount Programs and Offers
Preferred Customer Discount Program (PCDP)

■ Voluntary Benefit Programs

Marsh PersonalPlans

■ Work/Life Programs

LifeCare

Pension and Savings Plans Not Sponsored by AT&T

Some AT&T employees and eligible former employees participate in pension and savings plans that are sponsored by unions, not the Company. Therefore, this document is not a summary of material modifications for the following plans. Summary plan descriptions, SMMs and other documents required by ERISA are the responsibility of, and will be sent directly from, the plan sponsor, not AT&T. This document is provided for your information and review; no other action is necessary.

The contents of this document for the following plans are subject to change without notice from AT&T:

Alaska Electrical Health & Welfare Fund
Alaska Electrical Pension Plan
Alaska Electrical Workers Money Purchase Pension Plan
National Electrical Benefit Fund
The IBEW Local Unions Savings and Security Plan

[illegible]

[illegible]

[illegible]

[illegible]



AT&T Inc.
and Participating Companies

Human Resources-Benefits
P.O. Box 460582
St. Louis, MO 63146

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