

Welcome to AT&T



We're pleased to have you with us and to introduce you to the benefits offerings available to you.

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IMPORTANT: This document was written for easy readability. Therefore, it may contain generalizations and informal language, such as "AT&T employees," rather than the precise legal terms. Also, this document only summarizes benefits, and individual situations may vary. For full details, including eligibility, you should consult the summary plan descriptions, summaries of material modifications, company policies and guidelines or the official plan documents. In all cases, the official plan documents and company policies govern and are the final authority on the terms of the plans and programs. AT&T reserves the right to terminate or amend any and all benefits plans, policies and programs. Participation is neither a contract nor a guarantee of future employment.

ELIGIBILITY INFORMATION: Employment restrictions may apply. Certain bargained employee groups are not eligible for all of the plans and/or programs listed in this guide. Please read the Eligibility section on the page 2 for more information.

DISTRIBUTION: Distributed to newly hired bargained employees of all AT&T companies (excluding AT&T Mobility LLC).

At AT&T, we're committed to giving you what you need to understand your benefits and make informed decisions.

Getting Started

Prepare

Carefully read your enclosed materials, or go to the AT&T Benefits Center Web site to review your options, which are based upon your home ZIP code. You can also go to the Your Benefits section of HROneStop (from work) or access.att.com (from home) to learn more about the benefits offerings available to you. There, you can access your summary plan descriptions (SPDs) and summaries of material modifications (SMMs), as well as the AT&T Benefits Center Web site, where you can view your personalized information and enroll in your benefits.

Take Action

Go to the AT&T Benefits Center Web site to review your benefits options. If you have questions about medical, dental, vision, life insurance or flexible spending account enrollment or contributions, call the AT&T Benefits Center to speak with a service center associate.

Remember

Don't forget that you have *31 days* from your date of hire or from the statement date on your enrollment worksheet (EWS), whichever is later, to enroll in your health care benefits — medical, dental and vision — for these benefits to be effective on the date specified on your EWS.



WHERE CAN I FIND DETAILED INFORMATION ABOUT MY PLANS?

Detailed information about your benefits plans can be found in your SPDs, SMMs and plan documents.

These documents — along with links to applicable Web sites — can be found in the Your Benefits section of HROneStop (from work) or access.att.com (from home).

To access HROneStop, you must have access to the employee Intranet. If you have Internet access from home, you can go to <http://access.att.com> and log in.

The first time you visit the Your Benefits section of HROneStop, you will be asked to select your employee status and company subsidiary. There is information on the site to help you through this step.

Eligibility

Eligibility for participation in AT&T benefits plans and programs is based upon several factors, including your hire date, your bargaining contract and your employee status, among others.

To determine the benefits plans and programs that you are eligible to participate in, you should refer to your summary plan descriptions (SPDs), summaries of material modifications (SMMs), prospectuses and/or plan documents. You can find these in the Benefits section of HROneStop or access.att.com.

Cost of Coverage

Some employee groups have specific waiting periods before benefits are subsidized by the company. Refer to your SPDs for any timing associated with company-subsidized coverage, and know what opportunities you have to enroll in coverage at full cost before then.

Your monthly contributions, if any, are automatically paid with before-tax deductions from your paycheck unless you elect to pay your monthly contributions with after-tax deductions during your enrollment window.

Your Health

Many of AT&T's non-HMO medical options offer preventive care services, helping you identify small health issues before they become big concerns.

Medical

Your options for medical coverage, and the associated costs, can be found on your enclosed enrollment worksheet and on the AT&T Benefits Center Web site. The company-offered non-HMO option includes medical, surgical, prescription drug and mental health/chemical dependency (MH/CD) benefits. You may also have the option of enrolling in an HMO-type option if available in your area.

HMO-Type Options

If HMO-type options are offered in your area, they will be listed on your enrollment worksheet and on the AT&T Benefits Center Web site. If you enroll in an HMO-type option, your medical, surgical, prescription drug and MH/CD benefits are generally provided through that alternative option. Some exceptions apply.

If you have questions, contact the HMO-type option directly by calling its service center. The telephone number is provided on your enrollment worksheet and on the AT&T Benefits Center Web site. When you call, be prepared to give the service center associate the reference number located in the Group ID field on the enclosed health-plan comparison chart and on the AT&T Benefits Center Web site. Be sure to tell the service center associate that you are an AT&T participant. This helps the HMO's associate answer your specific questions.

HMO-type options are generally offered based on your home ZIP code. In addition, some HMO-type options may not extend coverage to certain dependent groups such as legally recognized partners, domestic partners, survivors or full-time students over the age of 19.

Dental

Dental coverage helps pay for routine dental care, as well as many basic and major restorative services. Your options for dental coverage are listed on your enrollment worksheet and on the AT&T Benefits Center Web site. Dental benefits are offered separately from your medical program options.

Vision

Vision coverage helps pay for eye exams, eyeglasses, contact lenses and frames. In addition, participants may be eligible for referrals to providers who perform laser vision-correction procedures at a discounted price. Vision benefits are offered separately from your medical program options.

If balancing work, home and family gets to be too much, AT&T's EAP can connect you with the help and support you need.

Employee Assistance Program

The employee assistance program (EAP) provides you and your family with professional and confidential assessments and referrals. The EAP offers help with marriage, family and relationship problems; alcohol- and drug-abuse problems; and emotional, personal and stress-related problems.

CarePlus

CarePlus is an optional, participant-paid supplemental medical program that provides financial protection against the high cost of certain medical procedures generally not covered by your medical program. You (and your eligible dependents) may be eligible to enroll in CarePlus regardless of any other medical coverage you have.

Disability (Short Term and Long Term)

Eligible employees who are absent from work as a result of illness or injury may receive short-term disability (STD) and long-term disability (LTD) benefits.

Long-Term Care Insurance

Long-term care insurance is an optional, participant-paid benefit that provides eligible employees (and their eligible dependents) with access to extended care when a covered individual has an ongoing illness or disability. Coverage is designed to help pay for qualified expenses related to nursing-home care, qualified assisted-living facilities, home health care and adult day care. You can apply for group long-term care insurance at any time during the year, and you pay the full cost of this insurance through payroll deductions. You are guaranteed acceptance into the AT&T Long-Term Care Insurance Plan if you apply for coverage within 31 days of first becoming eligible. A statement of health will be required if you apply after this period.

Life Insurance

Eligible AT&T employees are automatically covered for employer-paid basic life insurance, accidental death and dismemberment (AD&D) coverage and seat-belt incentive insurance. No enrollment is required. In addition, you may choose to purchase supplementary life and AD&D insurance for yourself and/or dependent and AD&D insurance for your spouse/legally recognized partner and children by calling the AT&T Benefits Center or by going to the AT&T Benefits Center Web site. Your enrollment worksheet and the AT&T Benefits Center Web site provide you with the applicable cost.

Depending upon the timing of your enrollment and/or the level of coverage sought, you may be subject to evidence-of-insurability requirements. Your effective date for coverage may be later than your date of employment. Refer to your enrollment worksheet or the AT&T Benefits Center Web site for details, or check your applicable SPD.



Your Finances

Participating
in an AT&T
savings plan
can help you
save for
the future
with funds
matched by
the company.

Pension Plan

The AT&T company pension plans help provide retirement funds for your future. You do not make contributions because the plans are entirely funded by AT&T. If you are eligible to participate in an AT&T company pension plan, you will automatically begin participating in the applicable plan as of the date you are eligible.

Savings Plan

The AT&T company 401(k) savings plans provide you with an avenue to save for retirement through the direct deduction of a portion of your eligible pay on a before- or after-tax basis. Also, you will be eligible to receive a company matching contribution on the amount you choose to contribute. The savings plan offers several features that make it an attractive savings vehicle. Enrollment information will be mailed to your home address letting you know when you are eligible to participate. Participating in this program on a before-tax basis can reduce your taxable income.

Commuter Benefit

The AT&T Commuter Benefit Program is an optional, transportation-related benefit (available to some bargained employees) that lets you pay for certain costs associated with public transportation, van pools and work-related parking with money deducted from your paycheck before taxes are applied. Participating in this program can reduce your taxable income.



Your Home and Work

Adoption Reimbursement Program

This program reimburses employees for certain costs associated with the legal adoption of a child.

Employee Discounts and Preferred-Customer Discount Program

When it comes to spreading the word about AT&T products and services, our employees are our best ambassadors. Because of this, the company provides eligible participants with discounts on many of its popular offerings. To learn more about the discounts that may be available to you, go to the Your Benefits section of HROneStop or access.att.com, and select Employee Discounts and Offers.

Tuition Aid

AT&T offers tuition aid to support eligible employees in their professional development. These funds can be used to help cover the cost of qualified expenses that have been approved by the company.

Looking to
put more
take-home
money in your
pocket?
Check out how
AT&T's flexible
spending
account
programs
can help.

Flexible Spending Accounts

Participating in flexible spending accounts (FSAs) — the health care FSA and/or the dependent care FSA — is an easy way to reduce your taxes and increase your spendable income. An FSA allows you to set aside before-tax money (money that comes out of your paycheck before Social Security, federal and most state and local income taxes are deducted) to reimburse yourself for eligible out-of-pocket health care expenses, such as deductibles, coinsurance or copayments, many over-the-counter medications, as well as prescription drugs, contact lenses, eyeglasses, orthodontia and hearing aids, and/or dependent day-care expenses, such as child care or elder care, incurred throughout the year.

Voluntary Benefits

In addition to your company-sponsored benefits, you're eligible to participate in a group of voluntary benefits offered by Marsh PersonalPlans at group rates.

Offerings include:

- > Auto and homeowners insurance.
- > Cancer insurance.
- > Veterinary pet insurance.
- > Accident insurance.
- > Group legal services.
- > Financial-planning services.
- > Identity theft.

Although most of these voluntary benefits are available throughout the year, enrollment for group legal services and financial planning services takes place each year in January.

The voluntary benefit offerings available through Marsh PersonalPlans are not AT&T-sponsored employee benefits plans nor are they subject to ERISA. Other than offering the opportunity to purchase these services through payroll deductions, AT&T has no connection with or control over these services. The availability of these services should not be considered an endorsement by AT&T.



Enrolling in Your Benefits Online

Take the time to enroll in the coverage you need! If you take no action, you will be defaulted to no medical, dental or vision coverage.

To enroll in your benefits online, visit the AT&T Benefits Center Web site at <http://resources.hewitt.com/att>. Before enrolling, you must establish a specialized AT&T Benefits Center user ID and password.

1. Go to <http://resources.hewitt.com/att>.
2. Click on Register as a New User.
3. Follow the instructions.

Enroll yourself and your eligible dependents in the benefits coverages and/or programs listed below (if you are eligible) by the date specified on your enrollment information.

- > Medical
- > Dental
- > Vision
- > CarePlus
- > Flexible spending accounts (FSAs)
- > Supplementary life insurance
- > Dependent life insurance

IMPORTANT: Refer to your health-plan summary plan descriptions for a complete list of dependents eligible for coverage under your company benefits.

LOOKING FOR INFORMATION OR NEED TO ENROLL IN BENEFITS?

Go Online

The Your Benefits section serves as your one-stop resource for news and information related to your benefits. You'll also find tools and resources to help you manage your benefits online.

HROneStop (from work)

<http://hronestop.att.com> >
Your Benefits

access.att.com (from home)

<http://access.att.com> >
Your Benefits

On your first visit, you will be asked to select the status and subsidiary that apply to you. You may ask your supervisor if you have questions.

Call

AT&T Benefits Center associates are available Monday through Friday from 7 a.m. to 7 p.m. Central time. The Web site is available 24 hours a day, seven days a week.

AT&T Benefits Center

877-722-0020
+1-847-883-0866 (international)

To enroll in your benefits, you must establish a specialized AT&T Benefits Center user ID and password. A service center associate will help you set these up when you call, or you can set them up on the AT&T Benefits Center Web site.

Dependent Eligibility Verification

Providing you and your eligible dependents with competitive health and welfare benefits is important to AT&T. Part of keeping our benefits plans healthy is ensuring that only eligible dependents — as defined by the AT&T benefits plans — have access to coverage. As a result, participants who enroll new dependents for coverage are required to provide documents to verify that their dependents meet the eligibility requirements.

Once you enroll your dependents for coverage, the AT&T Benefits Center will mail you a dependent eligibility verification kit outlining the steps you need to take to establish that your dependents are eligible for coverage in AT&T benefits plans. Coverage is contingent on your establishing the dependent's eligibility under the company's benefits plans. Failure to comply will result in your dependents being dropped retroactive to the date that their coverage became effective. In addition, you personally may be liable for any benefit costs incurred for the dependent while the dependent was enrolled.

After You Enroll

Once you've enrolled, it may take a couple of weeks before your eligibility information becomes available to your health care administrator. In the meantime, if you have questions about your enrollment, call the AT&T Benefits Center at 877-722-0020.

If you or an eligible enrolled dependent has a medical emergency or needs medical attention before you receive your medical ID cards, contact the AT&T Benefits Center and speak to a service center associate.

After you enroll, your confirmation-of-enrollment statement will be mailed to your home address within seven to 10 business days. If you enroll online, be sure to print the Completed Successfully page and keep it for your records. Review it carefully.

IMPORTANT: If you take no action, you will be defaulted to the coverage options listed on your enclosed enrollment worksheet.

Need help? Call the
AT&T Benefits Center
at 877-722-0020.

Key Resources

RESOURCE	DETAILS	WHERE TO LOOK
Enrollment Worksheet (or the Enroll in Your Benefits Page of the AT&T Benefits Center Web site)	Instructs you on how to enroll in your health care, life insurance and flexible spending account plans and/or programs.	Included in this packet.
Health- and Dental-Plan Comparison Charts	List and compare the benefits offered under the medical and dental programs for which you are eligible and the participation costs of such programs.	Included in this packet.
Benefits Updates	Provide timely information about your company-offered benefits plans and programs.	Visit the Your Benefits section of HROneStop or access.att.com , and click on Your Benefits Updates.
Where to Go for More Info Web Site	Provides a one-stop reference for frequently called numbers, Web site addresses and other important contact information.	Visit the Your Benefits section of HROneStop or access.att.com , and click on the Where to Go for More Info link.
Summary Plan Descriptions (SPDs), Summaries of Material Modifications (SMMs) and/or Prospectus Supplements	Provide detailed descriptions of how your benefits work and your rights as an eligible participant or beneficiary.	You will receive printed copies at your work location within a couple of weeks. You may also access copies online in the Your Benefits section of HROneStop or access.att.com . (You may be directed to other Web sites that require a separate log in.)
Beneficiary Designation Form	Provides you with a form and instructions on how to designate the people, estate or trust that will receive the proceeds of your benefits programs in the event of your death.	Contact the Fidelity Service Center at 800-416-2363 to request a form Monday through Friday from 7:30 a.m. to 11 p.m. Central time.
COBRA Rights Notice	Explains your rights to temporary continuation of coverage in certain cases when you or your covered dependent(s) lose eligibility for health care coverage.	Included in this packet.
Notice of Privacy Practices for Protected Health Information	Explains how protected health information about you may be used and disclosed and your rights pertaining to this information.	Included in this packet. A copy is also available online in the Your Benefits section of HROneStop or access.att.com .