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Annual Enrollment for Pre-Medicare Retirees

October 2023

The following reflects the information AT&T has provided to AASBCR® regarding Annual Enrollment for Pre-Medicare Retirees which begins on October 16th and ends on November 10th. Additional information and other enrollment resources can be found on the website att.com/benefitscenter or by calling 877-722-0020.

While AASBCR® has attempted to accurately reflect the preliminary information that AT&T has provided, we strongly recommend that a pre-Medicare retiree with any questions or concerns visit the website or call the AT&T Benefits Center.

Medical Coverage Options

The following coverage options will continue in 2024:

- High deductible – Broad -- Contribution \$100 - 740
- High deductible – Select – Contribution \$ 90 - 700
- Low deductible – Select -- Contributions \$180 - 1640

If the retiree does not make a selection, they will automatically be placed into the High deductible – Broad coverage option. This option provides coverage both in and out of network.

High deductible -- Select is a subset of High deductible – Broad. The doctor/hospital network is smaller and the plan provides for only in-network coverage. The premiums are lower, and Doctors may provide discounts/pricing different than Broad, but the deductible and maximum out-of-pocket are higher.

Low deductible – Select has higher monthly contributions than High/Select, but the deductible and out-of-pocket maximum are lower.

New Medical Administrator and Two New Regional Plans

In the Dallas/Fort Worth area and in parts of the East Coast two new medical options are being added with a new Medical Administrator, the **Centivo Care Network**. **Centivo** is a narrower, curated network centered around the **Baylor, Scott & White health** system in DFW. Two options are available on the Centivo network:

- High deductible **Care** - Contributions \$70 -645
- Low deductible **Care** – Contributions \$150 - 1540

High deductible **Care** mirrors High deductible Select but is only available in the Dallas Fort Worth area.

Low deductible **Care** mirrors Low deductible Select and is available in DFW, Northeast, CT, NJ, NY, PA, and the Orlando area

Medical Concierge Service

AT&T will continue to offer the concierge service called “Your Personal Healthcare Team.” It will be available to Pre-Medicare retirees enrolled in medical services and will assist in finding a doctor or selecting a healthcare plan, help to resolve billing issues, and enable you to see a doctor 24/7 at no cost to you..

You can learn more about this service by visiting its website at <https://includedhealth.com/microsite/att/> or calling 800-374-1009.

Dependent Eligibility

When one member of a retiree family is Medicare-eligible, it will no longer be required for the retiree to be enrolled in the company-sponsored coverage for the dependents to be eligible for AT&T coverage.

CarePlus

Hearing aid coverage will be removed from CarePlus but remains available in medical services for pre-Medicare retirees with an allowance of \$2000 every 3 years.