

AT&T Ameritech /SBC Retirees - We are AASBCR[®]

Blue Bulletin

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Annual Enrollment for AT&T Retirees Prior to Medicare Eligibility

The annual enrollment period for all participants will be October 12 through November 13. AT&T will be sending information to all retirees but here are some things to keep in mind before making any decisions.

1) Do your research before deciding on any plan.

When deciding which plan to choose, do not depend on the AT&T Benefit Center to make the decision for you. Do not just consider monthly premiums. Think about the co-pays, deductibles, coinsurance and out-of-pocket maximums. Check on your doctors. If you want to stay with particular doctors, verify that those doctors accept the plan you are considering.

2) Be aware that AT&T has chosen a carrier in each state.

AT&T makes the choice of carrier by reviewing the lowest cost. If you want the best price, you should choose the low cost carrier as decided by AT&T. This is reviewed every year. If your doctor is not part of the selected carrier's plan, you must choose between keeping your doctor and paying higher premiums or choosing the low cost carrier and finding another doctor.

3) Carefully review options within your chosen plan.

Management plans provide a gold, silver or bronze option, each with different deductibles, monthly contributions and out of pocket maximums. AT&T has indicated that there are modest price increases in different programs but the same overall structure still exists. Previously-Bargained-For plans provide Med 1, 2 or 3. Consider the whole plan not just the monthly cost before making a decision.

4) If there are dependents, their eligibility depends on the retiree.

If the retiree does NOT purchase the medical plan through AT&T, the dependent is not eligible for any health coverage. The retiree is the "lynch" pin to coverage for any dependents.

5) There may be a spousal coverage surcharge.

The spousal coverage surcharge applies if the spouse is employed and has the option to receive healthcare from his or her employer but instead signs up for AT&T coverage. If the spouse is retired, the surcharge does not apply. The surcharge also does not apply if the only coverage the spouse has from AT&T is CarePlus.

6) Review Ancillary programs.

Programs such as Vision and Dental sometimes change from one year to another. Review these programs for increases in price or new features that could make them more attractive.

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7) CarePlus is available with \$0 monthly contribution

However retirees **must** proactively enroll if not currently enrolled. There are a great number of benefits in CarePlus so you should familiarize yourself with the benefits in order to take advantage of them.

8) Previously-Bargained-For retirees who turn 65 after retirement are not immediately moved to the Aon Retiree Health Exchange.

Bargained for retirees who turn 65 after retirement will not be moved to the Aon Retiree Health Exchange during a current contract period. They may be moved when their former work group has entered into a new contract. Meanwhile, they still have the AT&T healthcare coverage they had while employed.

9) Retirees hired after 1997 are not fully covered.

These retirees have access to the healthcare plans but are required to pay the full and unsubsidized costs. It may be wise to shop around for other lower cost plans.

Proudly working on behalf of retirees of the Bell System and successor companies of the New AT&T, located worldwide.



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