

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

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## BLUE BULLETIN

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### Open Enrollment for AT&T Retirees on Medicare

The annual Medicare open enrollment period in 2022 begins on October 15th and continues until December 7th. During open enrollment you can make changes to your coverage. In the coming weeks, you should be receiving information to help you prepare for this year's open enrollment. In fact, Alight Retiree Health Solutions (Alight) (formerly Aon) has already begun sending information both in email and letter format to assist retirees in preparing for open enrollment and we expect that that the AT&T Benefit Center and United Healthcare will soon follow suit.

*Note: This Blue Bulletin focuses on information relevant to Medicare Open Enrollment. Another bulletin addressing Annual Enrollment (Oct 17 through Nov 4) for those AT&T retirees who are not Medicare eligible will follow shortly.*

### What's In This Bulletin

With open enrollment right around the corner, we thought it would be helpful to revisit a number of items of interest to our members. Those topics include:

1. Things to consider as we enter the open enrollment period
2. Information about the 2023 Health Reimbursement Account (HRA) regarding eligibility requirements for:
  - HRA eligible retirees
  - HRA eligible dependents
3. Healthcare coverage options
  - Medigap
  - Medicare Part D Prescription Drug Plans
  - Medicare Advantage plans

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- AT&T Group Medicare Advantage plan
- Requirements to enroll in an Advantage plan
- 4. Where to get more information regarding the various coverage options
- 5. Information for retirees on the grandfathered plan
- 6. Information for disabled Medicare retirees under 65
- 7. Information for disabled Medicare retirees turning 65
- 8. Information on CarePlus

## 1. Things to Consider

- You can switch from Original Medicare to Medicare Advantage, or vice versa.
- You can also switch from one Medicare Part D (prescription drug) plan to another, or from one Medigap (supplemental) plan to another Medigap plan.
- If you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.
- When you first sign up for a Medigap or Medicare Supplemental Plan, many plans provide guaranteed issue or acceptance without having any health screening. If you change plans at a later date and you have any pre-existing conditions, you may not be guaranteed acceptance, or your rates may be higher, or coverage may not include anything connected to your preexisting condition.
- You should take a moment and review and update your profile on the Alight Retiree Health Solutions website at [Retiree Exchange Login | Alight Retiree Health Solutions](#). An up-to-date profile allows the website's comparison tool to find the best match for you — either your current plan or a new one.

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## 2. Health Reimbursement Account (HRA)

### HRA Eligible Retirees

In 2023, for retirees who qualify, AT&T will contribute up to \$2,700 in health reimbursement account (HRA) credit and up to \$1,500 for eligible dependents, **only when you enroll in a Medicare Advantage, Medicare Supplement, and/or prescription drug plan through Alight.** Retirees who select the AT&T Group Medicare Advantage Plan (MAPD) are not eligible for the \$2700 HRA.

### HRA Eligible Dependents

A dependent's eligibility depends on the retiree. If the retiree does not purchase a medical or prescription drug plan through Alight, the dependent may not be eligible for the \$1500 dependent allowance or for any health coverage. However, the retiree may select the AT&T Medicare Advantage Plan (MAPD) through UnitedHealthcare® and the dependent can still qualify for the \$1500 dependent HRA subsidy.

### HRA for those enrolled in the new AT&T Group Medicare Advantage plan.

In lieu of an HRA, AT&T is offering retirees a Group Medicare Advantage (MA) Plan, also known as MAPD, insured by UnitedHealthcare® with a \$0 monthly contribution. Eligible dependents can also be enrolled for about \$88 per month. AT&T describes its Group Medicare Advantage (MA) Plan as having been designed exclusively for AT&T retirees with additional benefits and features available on a national basis. However, unlike other MA plans that allow the user to leave at any time, for any reason, the AT&T plan requires that enrollment is for the full year.

Eligible retirees and dependents who select the MAPD plan and who wish to purchase dental and/or vision plans through the Alight Retiree Health Exchange, while not entitled to the \$2700 and \$1500, will be eligible to receive an HRA credit in 2023 of \$300 for the retiree and \$200 for the dependent.

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## 3. Healthcare Coverage Options

### Medigap

Medigap is Medicare Supplement Insurance that helps fill "gaps" in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, like:

- Copayments
- Coinsurance
- Deductibles

### Medicare Part D Prescription Drug Plans

Medicare drug coverage helps pay for prescription drugs you need. It's optional and offered to everyone with Medicare. Even if you don't take prescription drugs now, you should consider getting Medicare drug coverage. If you decide not to get it when you're first eligible, and you don't have other creditable prescription drug coverage (like drug coverage from an employer or union) you'll likely pay a late enrollment penalty if you join a plan later. Generally, you'll pay this penalty for as long as you have Medicare drug coverage. To get Medicare drug coverage, you must join a Medicare-approved plan that offers drug coverage. Each plan can vary in cost and specific drugs covered. There are two ways to get a drug plan, as an add on to original Medicare, Part D, or as part of a Medicare Advantage plan.

### Medicare Advantage Plans

#### General information

Medicare Advantage Plans are different from original Medicare in that an insurance company offers the coverage and determines what is or is not covered and what doctors or facilities the participant may use. The monthly premiums are often lower, but the deductibles are usually higher. Some plans offer additional benefits like vision, dental and prescription drug coverage.

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Do not just consider monthly premiums. Think about the co-pays, deductibles, coinsurance and out-of-pocket maximums. Check with your doctors. If you want to stay with them, verify that they accept the plan that you are considering. Be aware that with some Medicare Advantage plans, networks can change from one year to another, you might have to select new doctors and some benefits may require prior authorization.

## **AT&T Group Medicare Advantage Plan (PPO)**

As mentioned earlier, AT&T is offering the AT&T Group Medicare Advantage Plan from UnitedHealthcare® that is designed exclusively for retirees of AT&T. If you sign up for this plan you will no longer be entitled to the \$2700 HRA subsidy, although your dependent can qualify for the \$1500 dependent portion of the HRA if the dependent chooses not to select the AT&T Group Medicare Advantage Plan.

To learn more about the AT&T MAPD Plan, visit the United Healthcare® website at <https://retiree.uhc.com/att> or call United Healthcare® at 1-866-819-3448 between 8 am and 8 pm local time, 7 days a week. You can enroll in the AT&T Group Medicare Advantage (PPO) plan by calling United Healthcare® customer service at 1-866-819-3448, 8 a.m. – 8 p.m. local time, 7 days a week.

## **Requirements to enroll in an Advantage Plan**

In order to enroll in the AT&T Medicare Advantage Plan (MAPD) or any other Medicare Advantage plan, you must meet some basic criteria:

- You must be enrolled in Medicare Parts A & B and continue to pay your Part B premium.
- You must live in the plan's service area. (For the AT&T MAPD that includes all 50 States, the District of Columbia and all U.S. territories.)
- You must have a permanent street address (not a P.O. Box).
- You cannot have End Stage Renal Disease (some exceptions apply).

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## 4. **Where to get more information regarding the various coverage options**

To learn more about the AT&T MAPD Plan, visit the United Healthcare® website at <https://retiree.uhc.com/att> or call United Healthcare® at 1-866-819-3448 between 8 am and 8 pm local time, 7 days a week.

The Alight Retiree Health Solutions website located at [Retiree Exchange Login | Alight Retiree Health Solutions](#) is available for retirees who may

want to make changes to their current medical or prescription drug plans or obtain information about a new plan.

The Alight site offers information about:

- Medicare Supplement (Medigap) plans
- Medicare Advantage plans
- Prescription drug plans
- Dental plans
- Vision plans

## 5. **Retirees on the grandfathered plan**

This group will see little to no change to medical benefits, according to AT&T but there are changes in the Dental plan and there may be some increase to the premiums.

## 6. **Disabled Medicare retirees under 65**

Medicare Supplemental insurance options to those under 65 are not offered in every state. Some states offer only Medicare Advantage plans, and those plans are frequently more expensive and less comprehensive than for people over 65.

However, disabled retirees who are eligible, are able to sign up for the AT&T MAPD

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Plan. Retirees might want to discuss their individual situation with UnitedHealthcare® to determine if it is a good fit.

## 7. **Disabled Medicare retirees turning 65**

Retirees have 7 months to apply for a new plan, 3 months before turning 65, plus the month they turn 65, and 3 months after 65. Disabled retirees should see a premium reduction upon turning 65.

## 8. **CarePlus**

CarePlus available to retirees and eligible dependents with a monthly contribution. There will be a monthly charge of \$1 for individual or \$3 for individual + 1 or more. CarePlus has a great number of benefits. However, retirees and dependents *must* proactively enroll if not currently enrolled. You can learn more about CarePlus by visiting its website at [Home Page - AT&T CarePlus \(att.com\)](http://att.com).