

# The News Register

November 3, 2008

*“Intra-organization Communication is the Life-Blood of our organization.”*

The following summary provides the highlights of the recent conference call between AASBCR representatives and AT&T HR personnel regarding 2009 enrollment.

**-Supplemental life insurance:** AT&T is raising rates this year from 10-25% and continued increases are expected over the next few years. The rates have been subsidized by money SBC/ATT had in a reserve fund. It is estimated that this money will be depleted in three years.

**-Vision care for retirees:** Retiree purchased vision care will change from VSP to IMED. There are also some changes in the doctors in the network and retail sites such as Sears, JC Penney and Eyemasters have been added.

**-CVS/Caremark:** \$4 generic scripts are available. Retirees can get \$4/month and \$10/3months prescriptions at many stores. However with the 2<sup>nd</sup> refill CVS/Caremark will send a denial letter, advising that the prescription plan does not allow a 2<sup>nd</sup> refill at retail stores. If the retiree chooses to use these stores, the money spent will not go toward the annual deductible.

**-New medical plan available for previously bargained for retirees:** It is called the AT&T Health Care PPO Program. The SPD (Summary Plan Description) was sent the end of October. Compare the plans carefully, especially deductibles and co-pays, before making a selection.

**-Healthcare for Medicare retirees:** AT&T responded to comments that the healthcare plan does not pay much toward hospital/doctor bills after Medicare pays. The AT&T perspective is: 1) Some companies have discontinued healthcare for retirees over 65 but AT&T has continued offering healthcare to retirees. 2) The AT&T plan does cover prescriptions through CVS/Caremark and it is better than Medicare Part D plans. 3) The AT&T plan allows for catastrophic coverage (through CarePlus) which most Medicare supplemental insurance plans do not cover.

**-Enrollment:** 2009 enrollment can be completed either through the AT&T Benefit Center website at <http://resources.hewitt.com/att> or by calling the Center at 1-877-722-0020.