

Proudly representing retirees of the AT&T Midwest Region, SBC Midwest Region, Ameritech, and predecessor/successor Bell Companies of the New AT&T, located throughout the United States

United Health Care and ONA versus In-Network Status

If you retired as management after January 1, 1986 and are living in an area defined by Hewitt and United Health Care as Outside Network Area (ONA) due to limited or no doctors or hospitals within 15 miles of your home zip code, you have been granted ONA coverage. If you are covered under the ONA Benefit provisions of AT&T, you will receive the same level of Benefits (e.g. annual deductible, co-insurance percentage, etc.) whether you use a Network, Preferred Provider Organization (PPO), Non-Network provider, or non-PPO provider. If you have not moved and no doctors or hospitals have been added to your home zip code and, UHC shows you as In Network and you are receiving higher bills for the same services, before you pay the bills question UHC and Hewitt to determine if your status was changed to In Network from ONA in error.

For previously bargained for retirees your coverage in the Health Care Network is voluntary in Illinois, Indiana, Ohio, Michigan or Wisconsin. You can choose the PPO/Non-PPO option, or an HMO or other alternative managed care product option, if available in your area.

Get Assistance to Challenge An EOB, Bill Or Other Benefit Statement

Just follow these steps.

- 1. Call, document, challenge answer, ask for manager.** Call the vendor (AT&T Benefit Center, United Health Care, Fidelity, etc) and ask for an explanation. Keep the person's name and record the date of the telephone call. If you do not get a satisfactory explanation, or if what they say does not seem logical, or if you get a "because that is how it is" type reply, ask to speak with a manager or ask for a manager to call you back and ask for a commitment as to when you should receive the call back.
- 2. Document. If needed, for UHC, fill out and send AT&T UHC form.** If you get the callback, record when the call was made and the name of the person calling. If you do not get a satisfactory explanation, or if what they say does not seem logical, or if you get a "because that is how it is" type reply, and the vendor is UHC, fill out the AT&T UHC form and either fax it, or email it as shown on the bottom of the form.
- 3. No callback OR non UHC, call or email for help.** If you do not get a callback OR the vendor is any other than UHC, email AASBCRsm vpcompred@AASBCR.org or call the AASBCRsm virtual office at (312) 962-2770