

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

## Blue Bulletin

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### **ATTENTION: IMPORTANT INFORMATION FOR MEDICARE RETIREES CONSIDERING THE NEW AT&T MA (MEDICARE ADVANTAGE) PLAN**

*AASBCR® has received many questions from retirees who have received the AT&T mailer on the new AT&T Group MA (Medicare Advantage) Plan. Hopefully this Bulletin can answer some of the more frequently asked questions.*

#### **Q. What happens to my \$2700 HRA if I sign up for the new AT&T Group MA Plan?**

If you are currently receiving a \$2,700 HRA, choosing the new AT&T MA plan will eliminate that HRA. You cannot have both the \$2700 HRA and the AT&T MA Plan.

#### **Q. What about my dependents, will they also lose their \$1500 HRA if I sign up for the AT&T Group MA Plan?**

You and your dependent can choose differently. If you choose the new AT&T MA plan and your dependent chooses to stay with Aon, you will not be eligible for the \$2,700 HRA but your dependent would be eligible for \$1,500 HRA.

#### **Q. What if my dependent also wants to sign up for the new AT&T Group MA Plan?**

If your dependent is currently receiving a \$1,500 HRA your dependent choosing the new AT&T MA plan will eliminate that HRA. It will cost about \$100 per month for the dependent.

#### **Q. What happens if I want to stay with my current plan through Aon but my spouse wants to choose the new AT&T Group MA Plan?**

If you choose to stay with Aon and your spouse (or dependent) chooses the new AT&T MA plan, you would continue to be eligible for the \$2,700 HRA but your dependent would **not** be eligible for the \$1,500 HRA.

#### **Q. If I sign up for the new AT&T Group MA Plan, do I still have to pay the monthly Medicare Part B premium?**

As with all Medicare Advantage Plans, you are required to pay the monthly fee for Medicare Part B. You are no longer covered under Medicare Part B but your payment goes to the insurance company providing the Medicare Advantage Plan. In the case of the AT&T Medicare Advantage Plan, that would be UnitedHealthcare.

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**Q. What happens if I change my mind and want to return to original Medicare?**

Unlike other Medicare Advantage Plans, the new AT&T Group MA Plan requires that participants stay in the plan for a full year. After the 1 year, if you choose to return to original Medicare **you might be underwritten**. This means that **you would be required to provide a medical history, which could include all previous medical conditions and all prescription drugs that you take. This could result in a higher cost, limited coverage for a pre-existing condition or a refusal by the insurance carrier to accept you.**

**Q. What if my dependent and I choose the AT&T MA Plan but we still want to get vision or dental through Aon?**

If you choose dental and/or vision coverage through Aon, you would be eligible for up to a \$300 HRA. If your dependent also chooses dental and or vision coverage through Aon, the dependent would also be eligible for up to a \$200 HRA. Maximum HRA would be \$500.

**Q. I am a Medicare retiree but I'm not entitled to healthcare benefits or an HRA. Am I eligible to buy into this AT&T Group MA Plan?**

If you are a Medicare retiree (not grandfathered) and not receiving an HRA, you are what is termed as "unsubsidized". However you can still choose this new plan, but you would pay about \$100 per month for yourself and about \$100 per month for your dependent should your dependent also choose this plan.

**Q. Today I get reimbursed for my Medicare Part B premiums through my HRA. If I sign up for the AT&T Group MA Plan can I still get reimbursed?**

No, if you choose the AT&T MA plan, you would not be eligible to have the Medicare B premiums reimbursed because you would no longer have an HRA.



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

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