



Support the volunteer organization that supports you

[Join AASBCR®](#) or [make a donation](#)

2023 Open Enrollment for AT&T Retirees on Medicare October 2023

The annual Medicare open enrollment period in 2023 for 2024 coverage begins on October 15th and continues until December 7th, but November 15 is the deadline to opt-out of automatic enrollment in AT&T's Medicare Advantage Plan. This applies to those who have used Alight to join a Medigap Supplement or Medicare Advantage Plan, and are getting the Health Reimbursement Account (HRA) subsidy this year.

During open enrollment you can make changes to your coverage. You should be receiving information from AT&T and United Healthcare to help you prepare for this year's open enrollment.

Click [here](#) to see a video covering much of this material, titled Choosing Your Retiree Health Plan.

Note: This Bulletin focuses on information relevant to Medicare Open Enrollment. Another bulletin addressing Annual Enrollment ending November 10 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 several items of interest to our members. Those topics include:

1. Switching plan during the open enrollment period
2. Information about the end of the 2023 Health Reimbursement Account (HRA).
3. Healthcare coverage options
 - Medigap
 - Medicare Part D Prescription Drug Plans

Bulletins are available to AASBCR® members only. Copying and forwarding is not authorized by AASBCR®

- Medicare Advantage plans
 - 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. CarePlus hearing benefit is shifted to AT&T Medicare Advantage Plan.

1. Switching Plans During the Open Enrollment Period

- 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 later, 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 pre-existing condition.
- AT&T is no longer working with Alight, but you can work with them directly if you wish.
- Compare plans at [medicare.gov](https://www.medicare.gov).



2. Health Reimbursement Account (HRA)

AT&T will no longer contribute to this account for 2024. You can use your balance to pay for eligible expenses from 2023 until March 31, 2024 and for 2024 expenses until the end of 2024, until it is used up.

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 about 80% 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. 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 via a Part D plan, or as part of a Medicare Advantage plan.

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.

Medicare Advantage Plans

General information

Medicare Advantage (MA) 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, though all MA plans are required to cover everything Medicare covers.

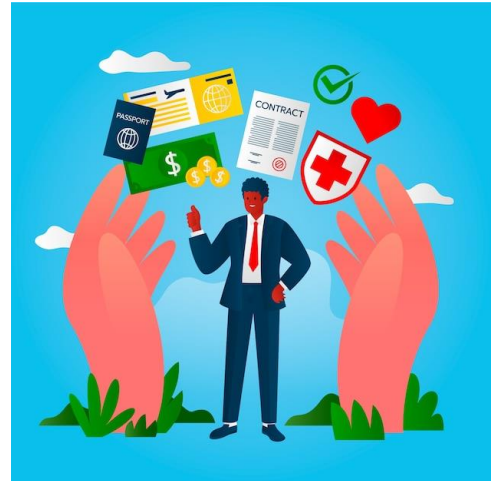
The monthly premiums are often lower, but the MA co-pays could add up to more than a Medigap supplement's premium if you are using a lot of medical services. To reduce the risk of high costs, MA Plans include an annual Maximum Out-of-Pocket (MOOP) cap. Amounts vary per insurer.

Many plans offer additional benefits like vision, dental and prescription drug coverage.

The type of MA plan matters too: HMO plans are cheaper but have narrow networks, while PPO plans offer wider choice of doctors but may have higher premiums. Some benefits may require prior authorization. Most complaints about MA plans are for HMO-type plans.

Do not just consider monthly premiums. Think about the co-pays, deductibles, coinsurance and out-of-pocket maximums, as well as doctor networks in the places you go to.

Check with your doctors. If you want to stay with them, verify that they accept the plan that you are considering. Be aware that Medicare Advantage plans can modify their doctor and hospital networks from one year to another.



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, known as MAPD. It has a \$0 monthly premium, or \$50 if you want dental/vision/hearing coverage in their MAPD “Plus” plan. Eligible dependents can also be enrolled for \$50 per month for MAPD and \$100 per month for MAPD Plus, even if the retiree is not on this plan.

It is a PPO plan, with a nationwide network of doctors. It's big attraction is a Maximum Out-of-Pocket (MOOP) cap of only \$900 for total expenses both in and out of network, which is less than Medigap premiums, and far less than other MA plans.

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, but see below for automatic enrollment this year.

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).

Automatic Enrollment This Year

AT&T is automatically enrolling retirees and their dependents into its own MA plan this year, if they have been receiving the HRA subsidy in 2023 and are on a Medigap Supplement or Medicare Advantage Plan obtained via Alight.

You can opt-out of that by calling United Healthcare between October 16 and November 15 on 1-866-819-3448 as noted above. If you opt-out, be sure to arrange other coverage with an insurer before open enrollment ends December 7.

If you want their Plus Plan, with dental/vision/hearing coverage, you must call them to say so, at the above number.

Note: if you are enrolled in AT&T's plan, notify your old Medigap plan that you are leaving. Note: you have the right to return to your old Medigap plan if you do so no later than twelve months after you joined AT&T's plan.



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

As noted early, see the video on [Choosing Your Retiree Health 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.

Alight Retiree Health Solutions can help you choose a plan, even though they no longer work for AT&T.

shiphelp.org provides a counselor for personal advice on choosing a plan.

An independent health insurance broker can provide personalized advice too.

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 may sign up for the AT&T MAPD 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 Hearing Benefit Shifted to AT&T Medicare Advantage**

CarePlus is available to retirees and eligible dependents. There is a small premium, which will be annual starting in 2024. Although the hearing aid benefit of \$4000 every three years has been moved to the AT&T Medicare Advantage Plan for 2024, CarePlus still has many 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 \(att.com\)](#).

See also [CarePlus Bulletin 2023](#).