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CarePlus – AT&T’s Least-Known Benefit Program

June 2023

CarePlus is “something special.” It offers coverage to pay for services, gear, and procedures that are “beyond scope” for most health insurance programs, like stem cell transplants, neuropathy treatments, hearing aids and Lasik, wigs, mobility scooters, and glucose monitoring devices. See below for more examples.

Most AT&T retirees are eligible, but may not be aware of the program, or enrolled in it, because it is separate from regular health insurance coverage. The annual cost is only \$12 for the retiree, or \$36 for retiree plus dependents. For the details on eligibility and covered services, see careplus.att.com.

Some Examples of “Extended” Services

- Cancer: 32 treatments are listed, from stem cell transplants to RF ablation for prostate and other cancers.
- Diabetes: 6 treatments include shock wave treatments for diabetic foot ulcers and an implantable glucose monitoring system.
- Cardiovascular: The 20 covered procedures, devices, and therapies range from gene transfers and stem cell transplants to implanted wireless monitors and special tests.
- Eye Treatments cover contact lenses that deliver drugs for glaucoma, a special laser for cataract surgery, implants for retinal degeneration, and others for macular degeneration.
- Orthopedic: 12 therapies include some for back pain, an injection for shoulder arthritis, and devices to help after spinal cord injury.
- Some alternative medicine treatments such as acupuncture to relieve chemotherapy effects.
- Expense reimbursement for travel to a site offering such services, including a companion.

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Some Examples of “Expanded” Services

- The hearing aid reimbursement pays up to \$4000 every three years for retirees and dependents, after other insurance benefits and deductibles have been used up. Your claim requires an itemized bill from the provider, proof of payment, and evidence that you have no other coverage or have used it up.
- Lasik eye treatments are covered up to \$3000 lifetime for either initial or touch-up.
- Stop Smoking programs costs are covered.
- Cancer patients can be reimbursed for wigs up to \$300 per year.
- Preventive care for people with hereditary risks for breast cancer, ovarian cancer, and other diseases.
- The program will pay for a Mobility Scooter every three years.



These are just some examples of the dozens of “supplemental benefits” available to us through AT&T Care Plus. You can see them all at careplus.att.com. You can see the Summary Plan Description at AASBCR.org. Just login and click on “Info for Members” and then select the CarePlus item.

Every year some new treatments added and others deleted. Sometimes a treatment is removed from CarePlus because it has been moved into Basic coverage provided by the AT&T Medicare Advantage offering.

Usually, prior approval is required for a service to be covered, and forms are available on careplus.att.com. Call 1-877-261-3340 to enroll or ask questions.

When it seems like insurance doesn’t cover a medical need, before you give up, check out CarePlus, and get the most out of your benefits!

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