

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

Blue Bulletin

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Annual Enrollment for AT&T Retirees Prior to Medicare Eligibility

The annual enrollment period for all participants will be October 11 through November 5. The AT&T Benefit Center is sending information to all retirees. AT&T has indicated that there are only minor changes. Those changes include a slight increase to the out-of-pocket max and a small increase to the monthly premium but no change to the deductible. Dental and Vision will remain the same and AT&T is adding a new feature called the Grand Round. Grand Round is described by AT&T as a personal concierge service, a single point of contact where retirees can call with questions and get help with issues involving their personal well-being.

Do your research before deciding on any plan.

When deciding which plan to choose, do not depend on the AT&T Benefit Center to make the decision for you. Do not just consider monthly premiums. AT&T makes the choice of carrier by reviewing the lowest cost. If you want the best price, you should choose the low cost carrier as decided by AT&T. This is reviewed every year. If your doctor is not part of the selected carrier's plan, you must choose between keeping your doctor and paying higher premiums or choosing the low cost carrier and finding another doctor. Think about the co-pays, deductibles, coinsurance and out-of-pocket maximums. Check on your doctors. If you want to stay with particular doctors, verify that those doctors accept the plan you are considering.

If there are dependents, their eligibility depends on the retiree.

If the retiree does NOT purchase the medical plan through AT&T, the dependent is not eligible for any health coverage. The retiree is the "lynch" pin to coverage for any dependents.

There may be a spousal coverage surcharge.

The spousal coverage surcharge applies if the spouse is employed and has the option to receive healthcare from his or her employer but instead signs up for AT&T coverage. If the spouse is retired, the surcharge does not apply. The surcharge also does not apply if the only coverage the spouse has from AT&T is CarePlus.

Review Ancillary programs.

Programs such as Vision and Dental sometimes change from one year to another. Review these programs for changes or new features that could make them more attractive.

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CarePlus is available with a monthly contribution.

There will be a \$1 monthly charge for an individual and a \$3 monthly charge for an individual +1 or more dependents. CarePlus has a great number of benefits so it is worthwhile to familiarize yourself with the benefits in order to take advantage of them.

Previously-Bargained-For retirees who turn 65 after retirement are not immediately moved to the Aon Retiree Health Exchange.

Bargained for retirees who turn 65 after retirement will not be moved to the Aon Retiree Health Exchange during a current contract period. They may be moved when their former work group has entered into a new contract. Meanwhile, they still have the AT&T healthcare coverage they had while employed.

Retirees hired after 1997 are not fully covered.

These retirees have access to the healthcare plans but are required to pay the full and unsubsidized costs. It may be wise to shop around for other lower cost plans.