

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

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BLUE BULLETIN

VOL 17, NO 010

October 2022

Annual Enrollment for Pre-Medicare Retirees

The following reflects the information AT&T has provided to AASBCR® regarding Annual Enrollment for Pre-Medicare Retirees which begins on October 17th and ends on November 11th. AT&T has advised that additional information and other enrollment resources can be found on the [Login - AT&T \(alight.com\)](http://alight.com) website or by calling 877-722-0020. While AASBCR® has attempted to accurately reflect the preliminary information that AT&T has provided, we strongly recommend that a pre-Medicare retiree with any questions or concerns visit the website or call the 877 number.

Medical Coverage Options

There will be new coverage options which will no longer be referred to as Bronze, Silver and Gold. Coverage options will now be referred to as

- High deductible – Broad
- High deductible – Select
- Low deductible - Select

If retiree does not make a selection they will automatically be placed into the **High deductible – Broad** coverage option – this option is similar to the old **Bronze** coverage option and provides coverage both in and out of network.

High deductible Select is a subset of **High deductible – Broad**. Network is smaller and provides for only in-network coverage. The premiums are lower, and Doctors may provide discounts/pricing different than Broad.

High deductible plans have lower monthly contributions.

Low Deductible – Select - similar to the old **Gold** coverage option, has higher monthly contributions than High deductible, but lower than those charged under the old **Gold** coverage option.

If retiree chooses the **Low Deductible – Select option** they can no longer contribute to HSA with deductions from pension. Existing HSAs can continue.

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Medical Concierge Service

AT&T will offer a new concierge service called “Your Personal Healthcare Team”. This service, provided by Included Health, will be available to Pre-Medicare retirees enrolled in medical services and will assist you in finding a doctor or selecting a healthcare plan. You can learn more about this service by visiting its website at [AT&T Services, Inc. - Included Health](#) or calling 800-374-1009.

Dental

Coverage options will change from Bronze, Silver and Gold to Basic Care and Expanded Care

Basic Care - lower monthly premium, covers annual dental exam & cleaning and preventive maintenance.

Expanded care – monthly premium, expanded coverage, lower deductible.

Dental for Grandfathered Retirees

Basic Care requires no monthly premium, same as Bronze. Silver & Gold will be different. Expanded Care & Dental HMO will have higher premiums and fewer services than formerly available on Gold.