



*A **tool** you can
use to **get** the
answers you need*

Important Benefits Information | January 2004

Where to Go for More Info



All retired employees of SBC Midwest companies who participate in the Ameritech Medical Expense Plan (MEP).

NIN: 22612

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LEGEND

 Web site
  Telephone
  Fax
  Hours of Availability
  e-mail

QUESTIONS AND ANSWERS

What Information Is Included in This Guide?

This is a one-stop reference guide for frequently called numbers, Web site addresses and other important benefits contact information.

How Do I Use This Guide?

It's simple. Refer to this guide anytime you need to know where to turn for more information about your benefits. The following contact information is organized to make it easy for you to use. Here is how you look up a contact:

1. Find the **benefits program** or **plan** — medical, prescription drugs, etc.
2. Find the **claims administrator** and **contact information** given with the benefits program information.
3. Included in this information, you will find available Web site addresses, telephone numbers, hours of operations and mailing addresses.

The latest versions of this guide are available at <http://access.sbc.com> on the Internet.

IMPORTANT: When reviewing the contact information, remember that the SBC family of companies offers a wide variety of benefits programs and you are not eligible to participate in every program listed in this guide. Please verify your eligibility for (or participation in) a program before taking any action.

- For health and life insurance programs, visit the Internet at <http://resources.hewitt.com/sbc> (SBC Connect Eligibility and Enrollment Web site) or call SBC Connect at **1-877-722-0020**.
- For savings and pension plans, visit the Internet at <https://www2.benefitsweb.com/sbc.html> or call the SBC Pension and Savings Plan Service Center at **1-800-557-3640**.
- For all other programs, refer to the contact information listed in this guide for the particular program.


CONTACT INFORMATION


CarePlus




CarePlus is an optional supplemental medical program that provides financial protection against the high cost of certain forms of medical treatment not covered by your other company-offered, non-HMO, medical programs or by some HMOs or other alternative managed care products.


For information on CarePlus benefits or to confirm whether a specific procedure is covered under CarePlus, call **UnitedHealthcare (UHC)**.

 **1-877-261-3340** (domestic)

 **+1-877-246-8173** (international)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

For information on your eligibility for CarePlus, call **SBC Connect**.

 **1-877-722-0020** (domestic)

 **+1-847-883-0866** (international)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

The following groups/individuals are not eligible to enroll in CarePlus:

- Long-term disability (LTD) recipients and their eligible dependents not currently enrolled in CarePlus
- Survivors and their eligible dependents, unless the survivor and dependents participated in CarePlus at the time of the retiree's death and continue coverage through COBRA
- Eligible dependents of deceased LTD recipients, unless the dependents participated in CarePlus at the time of the death of the LTD recipient and continue coverage through COBRA

Dental



SBC offers the **Ameritech Dental Expense Plan (DEP)** to *SBC Midwest company bargained retirees* and the **SBC Dental Plan** to *management retirees*. The Ameritech DEP and the SBC Dental Plan, as applicable, allow you the freedom to seek care from the provider of your choice, or you may participate in the CIGNA DHMO when available in your area.

Ameritech DEP and SBC Dental Plan Participants


SBC Dental Service Center

CIGNA Dental

P.O. Box 5072

Visalia, CA 93278

→ <http://provider.healthcare.cigna.com/sbc.html>

 **1-888-722-5505**


 Monday through Friday from 7 a.m. to 7 p.m. Central time

Life Insurance



Retirees are provided with basic life insurance coverage at no cost to them.

SBC Connect

 **1-877-722-0020** (domestic)

 **+1-847-883-0866** (international)

 Monday through Friday from 7 a.m. to 7 p.m. Central time


Long-Term Care





Long-term care insurance provides retirees and their eligible family members access to extended care when a covered individual has an ongoing illness or disability and cannot care for himself or herself. Coverage is designed to help pay for qualified expenses related to nursing home care, assisted living, home health care and adult day care. Participants pay the full cost of this insurance.


For information regarding long-term care or to request an enrollment kit for the **SBC Group Long-Term Care Plan**, contact **John Hancock Life Insurance Company**.

→ <http://sbc.jhancock.com> (username: **sbc**; password: **mybenefit**)

 **1-800-247-3020** (domestic)

 **+1-617-886-8713** (international)


 **1-800-255-1808** (hearing-impaired)


 Monday through Friday from 7:30 a.m. to 5:30 p.m. Central time

For information on long-term care previously offered through the **Ameritech Long-Term Care Plan: CNA**

P.O. Box 946760

Maitland, FL 32794-6760

 **1-800-972-1180**

 **1-800-627-3529** (hearing-impaired)

Medical



In addition to offering an alternative managed care product (such as an HMO or a Medicare HMO [MHMO] in most geographic areas), SBC Midwest companies have the company-offered, non-HMO, medical programs listed in this section.

If you are currently enrolled in an alternative managed care product, contact that claims administrator for benefits coverage information.

SBC Midwest Bargained Retirees Who Retired Before Jan. 1, 1987, and Management Retirees Who Retired Before Jan. 1, 1986

Ameritech Medical Expense Plan (MEP)

Blue Cross and Blue Shield of Illinois

P.O. Box 1220

Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

☎ 1-800-621-7336

🕒 Monday through Friday from 8 a.m. to 5 p.m. Central time

MED-CALL

If you are not Medicare-eligible, the Ameritech MEP requires that you contact MED-CALL to precertify medical services and procedures.

Blue Cross and Blue Shield of Illinois

☎ 1-800-621-0965

🕒 Monday through Friday from 8 a.m. to 5 p.m. Central time

SBC Midwest Management Retirees Who Retired Before Jan. 1, 1986

SBC National Medical Program

Blue Cross and Blue Shield of Illinois

P.O. Box 1220

Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

☎ 1-800-621-7336

☎ 1-800-621-0965 (for medical services requiring precertification)

🕒 Monday through Friday from 8 a.m. to 5 p.m. Central time

Mental Health/Substance Abuse



If you need mental health/substance abuse (MH/SA) treatment or counseling, your company-offered, non-HMO, medical program provides MH/SA coverage.

If you enroll in an HMO, MHMO or other alternative managed care product, you will receive your MH/SA benefits through that alternative managed care product. Call your alternative managed care product for additional information on your MH/SA benefits.

All Retirees Participating in the Ameritech MEP

Claims Administrator

Blue Cross and Blue Shield of Illinois

P.O. Box 1220

Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

☎ 1-800-621-7336

🕒 Monday through Friday from 8 a.m. to 5 p.m. Central time

For precertification for non-Medicare-eligible participants and referrals, contact *ValueOptions*.

→ <https://www.achievesolutions.net/sbc/>

☎ 1-800-554-6701

🕒 The IVR is available 24 hours a day, seven days a week.

All Retirees Participating in the SBC National Medical Program

Blue Cross and Blue Shield of Illinois

P.O. Box 1220

Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

☎ 1-800-621-7336

☎ 1-800-851-7498 (precertification for inpatient medical care)

🕒 Monday through Friday from 8 a.m. to 5 p.m. Central time

Pension




For information on your pension plan, access the SBC Pension and Savings Plan Web site, IVR or service center. To access information about your pension plan, you will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number.


SBC Pension and Savings Plan Service Center


P.O. Box 420


Little Falls, NJ 07424

→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.

Prescription Drugs



Prescription drug benefits under the company-offered, non-HMO, medical program provide you with coverage if your doctor prescribes medication for you or an eligible dependent.

If you currently are, or will be, enrolling in an HMO or other alternative managed care product, please contact that claims administrator for information regarding your prescription drug benefits.

All Retirees Participating in the Ameritech MEP


Mail Order and Long-Term Refills

Caremark

P.O. Box 94466

Palantine, IL 60094-4466

→ <http://www.caremark.com>

 **1-800-378-8851**

 The IVR is available 24 hours a day, seven days a week.

Mail claims to:

Caremark

SBC Dedicated Unit

P.O. Box 686005

San Antonio, TX 78268-6005

Savings



For information on your SBC 401(k) savings plan, access the SBC Pension and Savings Plan Web site, IVR or service center. To access information about your account(s), you will need your SBC Pension and Savings Plan Service Center PIN and Social Security


Number.


SBC Pension and Savings Plan Service Center


P.O. Box 420

Little Falls, NJ 07424


→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.

Note: If you have an account balance in an SBC stock ownership plan(s), access the SBC Pension and Savings Plan Web site, IVR or service center for information about your account(s).

Telephone Concessions





SBC is committed to helping you better understand the value of its product and service offerings so that you may recommend them to your family and friends. As a result, the company provides eligible participants with discounts on many of its popular products and services.


Bargained and Management Retirees

SBC Midwest retirees served by Ameritech Customer Care Centers (based on the state in which they reside)

 Illinois and Michigan: **1-800-244-4444**

 Indiana: **1-800-742-8771**


 Ohio: **1-800-660-1000**

 Wisconsin: **1-800-924-1000**

Management Retirees

Eligible retirees who live outside of the SBC Midwest companies' service area

Acordia National

 **1-800-542-8515**

CHANGES TO RECORDS

Beneficiary Designation Forms

It's important that you name the people, estate or trust that will receive the proceeds of your benefits programs (for example, life insurance, pension, savings and stock ownership plan benefits) in the event of your death.

If you have not completed a *Beneficiary Designation Form*, or if you wish to change your beneficiary on file, you can:

- Access and print the form from home by going to <http://access.sbc.com> (SBC's secure Internet site for employees and retirees). To use <http://access.sbc.com>, you will need a username and password when you log on. Your username is your Social Security Number, and your password is your five-digit home ZIP code. From the benefits home page, you can access the *Beneficiary Designation Form* from the **Forms, Your Finances, Your Home and Work Life, and Publications & Reference** sections.
- Access and print the form through <https://www2.benefitsweb.com/sbc.html> (SBC Pension and Savings Plan Web site)
- Order the form through the SBC Pension and Savings Plan Service Center IVR. A *Beneficiary Designation Form* will be mailed to you within three business days.


Note: You will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number to access the SBC Pension and Savings Plan Web site or IVR.


SBC Pension and Savings Plan Service Center


P.O. Box 420


Little Falls, NJ 07424

→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.


Death of Retiree and/or Eligible Dependent

Contact the SBC Pension and Savings Plan Service Center to report the death of a retiree and/or an eligible dependent.


SBC Pension and Savings Plan Service Center


P.O. Box 420

Little Falls, NJ 07424

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

Retiree and Inactive Employee Home Address Changes


(includes LTD recipients, leave of absence participants and COBRA participants)

It's important to keep your home address current because your benefits information is sent to this address. Contact the SBC Pension and Savings Plan Service Center to change your address. You will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number when you call.


SBC Pension and Savings Plan Service Center


P.O. Box 420

Little Falls, NJ 07424

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday 7 a.m. to 7 p.m. Central time

COMMON RESOURCES

In addition to the contacts listed under each benefits program, the following benefits information resources are available.


SBC Connect

SBC Connect is your one-stop contact for information about your eligibility for SBC health and life insurance programs. Access the SBC Connect Web site or call the service center to obtain information about enrollment, eligibility, cost of coverage, administration, life events, billing and general information about the following benefits programs:


- CarePlus
- COBRA
- Dental
- Group Life Insurance
- Medical
- Medicare Part B Reimbursement
- Mental Health/Substance Abuse
- Prescription Drugs

You also can access the SBC Connect Web site to e-mail your questions directly to SBC Connect by selecting **Contact Us**, then **Send a Question to a Benefits Representative Online**. You'll receive an e-mail response from an SBC Connect service associate within 24 hours (excluding weekends and holidays).

→ <http://resources.hewitt.com/sbc>

 **1-877-722-0020** (domestic)

 **+1-847-883-0866** (international)

 SBC Connect service associates are available Monday through Friday from 7 a.m. to 7 p.m. Central time. An IVR is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).

To access the Web site or IVR, or to speak to a service associate, you will need your Social Security Number and SBC Connect password.

SBC Pension and Savings Plan Web Site, IVR and Service Center

Access the SBC Pension and Savings Plan Web site, IVR and service center for your SBC 401(k) savings, pension and/or stock ownership plan questions and needs.

→ <https://www2.benefitsweb.com/sbc.html>



1-800-557-3640 (domestic)



+1-201-363-2953 (international)



1-800-833-8334 (hearing-impaired)



Service associates are available to assist you Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays. The Web site and IVR are available 24 hours a day, seven days a week.

To access the Web site or IVR, or to speak to a service associate about your account(s), you will need your PIN and Social Security Number.

SBC Benefits Internet Site

You can get benefits information at home at any time at <http://access.sbc.com> (SBC's secure Internet site for employees and retirees). By entering your Social Security Number as your username and your five-digit home ZIP code as your password, you gain access to the latest SBC news, as well as useful benefits information related to your health, finances, and home life. On this site, you will also find information to help you make the best use of your benefits package.

It's as simple as that. Not all features available from inside the business are available on the Internet site, but the most popular ones are available for your use anytime. Visit <http://access.sbc.com> to check out this site for yourself.

GLOSSARY

DEP — Dental Expense Plan

DHMO — Dental health maintenance organization

HMO — Health maintenance organization

IVR — Interactive voice response system

MEP — Medical Expense Plan

MH/SA — Mental Health/Substance Abuse

MHMO — Medicare health maintenance organization

PIN — Personal identification number

RDP — Registered Domestic Partner

SBC Midwest company — Refers to a company that has traditionally been considered an “Ameritech” company and belongs to the Ameritech controlled group of companies

TDD — Telephone access for the hearing-impaired

UHC — UnitedHealthcare

This document was written for easy readability. Therefore, it may contain generalizations and colloquialisms, such as “SBC employees,” rather than precise legal terms. Also, this document only summarizes benefits, and individual situations may vary. For full details, including eligibility, you should consult the summary plan descriptions, summary of material modifications or the official plan documents. In all cases, the official plan documents govern and are the final authority on the terms of the plans. The SBC companies reserve the right to terminate or amend any and all benefits plans.

