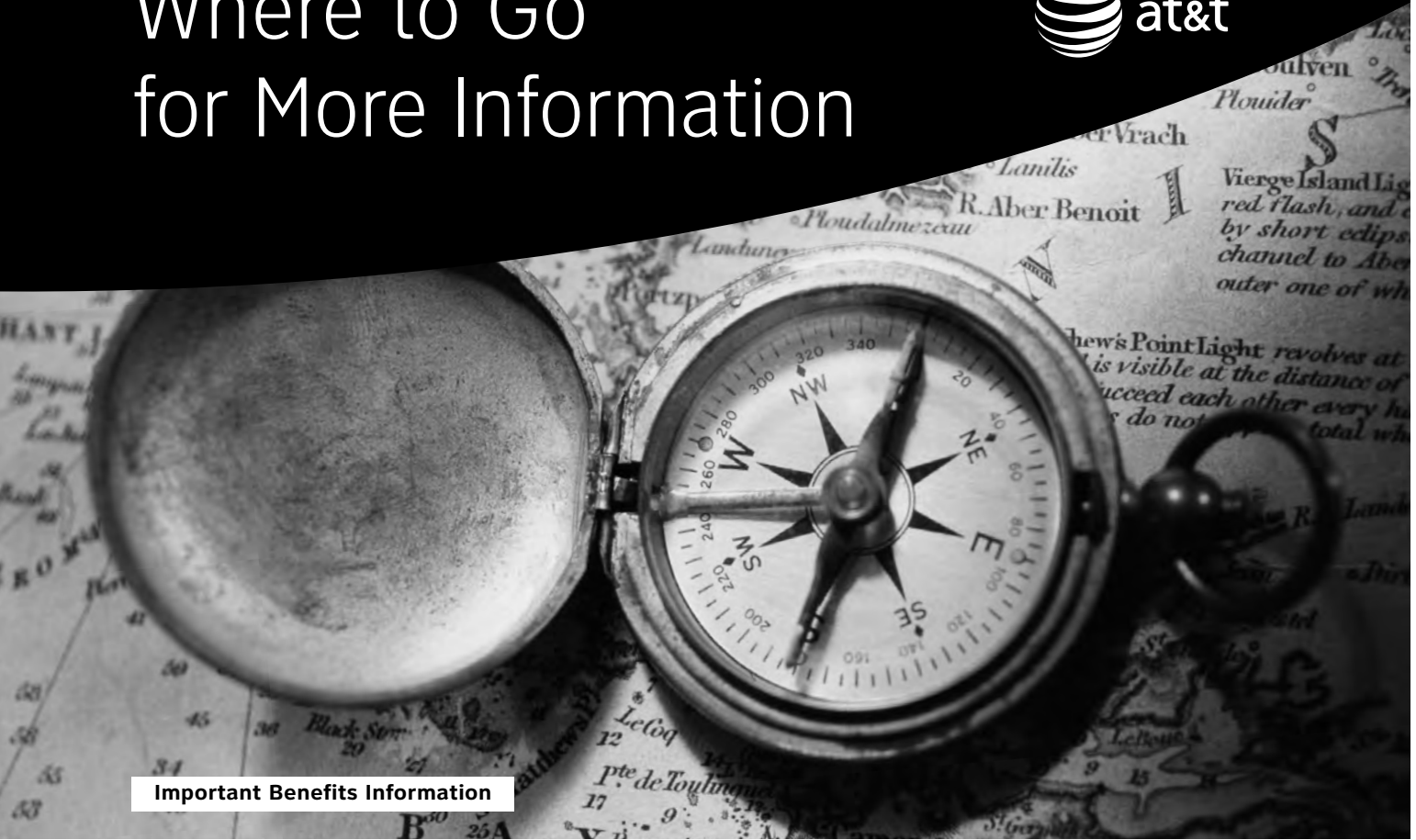


Where to Go for More Information



Important Benefits Information

Contact Information for Employee Benefits Plans and Programs

This is a summary of material modifications (SMM) for some of your benefits plans and programs. See the Appendix for more information.

Please keep this document for future reference.

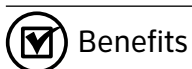
DISTRIBUTION

Distributed to all employees and retirees (including LTD recipients) of all AT&T companies (excluding employees of AT&T Support Services Company, Inc. and YELLOWPAGES.COM; bargained employees of AT&T Alascom, Inc., bargained employees of AT&T Mobility Services LLC in Alaska; and international employees not on U.S. payroll).

Distributed to alternate payees and beneficiaries receiving benefits from the retirement plans.

Distributed to COBRA participants, recipients of company-extended coverage, surviving dependents and alternate recipients (QMCSOs) of the populations noted above receiving benefits from the health and welfare plans.

NIN: 78-23123



Benefits

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IMPORTANT INFORMATION

In all cases, the official documents for the Plans govern and are the final authority on the terms of the Plans, and if there are any discrepancies between the information in this SMM and the Plans, the Plan documents will control. AT&T reserves the right to terminate or amend any and all of its employee benefits plans or programs, at any time for any reason. Participation in the plans and programs is neither a contract nor a guarantee of future employment.

What is this document?

This is an updated summary of material modifications (SMM) for the Contact Information for Employee Benefits Plans and Programs. This SMM is a one-stop reference guide for frequently called numbers, website addresses and other important AT&T benefits contact information.

Este documento contiene un resumen de las modificaciones materiales, en inglés. Si usted tiene dificultad en entender este SMM, entre en contacto por favor con AT&T Benefits Center, **877-722-0020**.

Why did I receive this document?

This SMM replaces your existing *Where to Go for More Information: Contact Information for Employee Benefits Plans and Programs* SMM dated April 2010.

What action do I need to take?

You should review this SMM and your plan and program summary plan descriptions (SPDs) in their entirety so that you can understand the details of your plans and programs. No other action is necessary.

How do I use this document?

As you read this SMM, pay special attention to the "Important" boxes that contain helpful examples and important notes. Also, throughout this SMM, there are cross-references to other sections in the SMM. Please consult the Table of Contents to help you locate these cross-referenced sections.

Questions?

If you have questions about this SMM, call the AT&T Benefits Center at 877-722-0020. If you still have questions about the plans and programs after reading your SPDs, you can call the applicable administrator listed in the "Contact Information for AT&T Benefits Administrators" section for more information.

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Telephone



Hours of Availability



Fax



Email

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Legend	Mailing Address	Website	Telephone	Hours of Availability	Fax	Email
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ABOUT THIS SUMMARY OF MATERIAL MODIFICATIONS

This summary of material modifications (SMM) is a one-stop reference guide for frequently called numbers, website addresses and other important AT&T benefits contact information. It is designed to help you find information quickly and easily.

See the “Requests for Copies of Documents” section for more information on how to obtain a copy of this SMM.

Information You Need to Know to Use This SMM

AT&T offers a wide variety of benefits, employee discounts and other programs. You may not be eligible to participate in every program listed in this SMM. Eligibility to participate in a program depends on certain factors, such as your:

- Employment status (for example, active or retired)
- Job title classification (for example, bargained or management)
- Employing company
- Service history (for example, hire date, termination date or Term of Employment (also known as net credited service or NCS))

To understand what Programs apply to you, you will need to know the preceding information. The AT&T Benefits Center can provide these details. See the “Eligibility for Health and

Welfare Benefits Plans” section for more information on how to contact the AT&T Benefits Center.

Important: Please verify your eligibility for (or participation in) a program before taking any action.

Benefit eligibility for employees classified as nonmanagement nonunion (NMNU) employees (company nonrepresented personnel) varies by employing company and type of benefit. If you are uncertain whether you should receive management or bargained benefits, call the AT&T Benefits Center at **877-722-0020** to determine your job title classification. See the “How Do I Look Up a Contact” section for more information on how to look up a contact.

See the Appendix for a list of employee benefits plans and programs for which this SMM applies.


Important: Legacy AT&T means AT&T Corp. and its subsidiaries before the merger with SBC Communications Inc. Legacy BellSouth means BellSouth Corporation and its subsidiaries before the merger with AT&T. Legacy SBC means subsidiaries of SBC Communications Inc. before the merger with AT&T. A name change of the subsidiary you work for or retired from does not affect what legacy group of companies it is a part.

AGENT FOR SERVICE OF PROCESS

This Section of the SMM only applies to ERISA plans. See the Appendix for more details.

If you wish to bring a legal action concerning your right to participate in a plan or your right to receive any benefits under a plan (or any of its programs), you must first file a claim for benefits and go through the ERISA claim and appeal process.

A legal action should not be filed until you complete the claim and appeal process. Legal action involving a plan should be filed directly against the plan and served at the address below:

 AT&T Services, Inc.
P.O. Box 132160
Dallas, TX 75313-2160

HOW DO I LOOK UP A CONTACT?

It's simple. Refer to this section any time you need contact information for employee benefits, discounts or other programs. Here's how:

- Determine the factors that describe what kind of employee you are. See the “Information You Need to Know to Use This SMM” section for more information.
- Find the type of benefit, employee discount or other program — e.g., medical, prescription drugs or commuter.
- Find the administrator for your employee group.

Important: If you do not see your employee group listed, call the administrator at the beginning of the section.

- Under the administrator for your employee group, you will find available website addresses, telephone numbers, hours of operation and mailing addresses.

Example: Assume you are a manager who retired from BellSouth Telecommunications, Inc. in 2005. You live in Florida and have questions about your employee voice discount.

Find the “Employee Voice Discount Programs and Other AT&T Employee Discounts and Offer Programs” section.

See the “Active Employees and Retirees Who Receive Discounts on an AT&T Bill” within that section, and call the AT&T Employee Discounts and Offers Sales and Service Center at **877-377-9010**, Monday through Friday from 9 a.m. to 6 p.m. Central time.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS





Adoption Reimbursement


AT&T Benefits Center


For information on adoption reimbursement and eligibility, contact the AT&T Benefits Center.


 AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474

 877-722-0020

 847-883-0866 (international)

 847-883-8217

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

 An interactive voice response system 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).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.




Beneficiary Designations, Death and Survivor Benefits


Fidelity Service Center


Call the Fidelity Service Center to report the death of an employee, a retiree, an inactive employee and/or an eligible dependent, or ask questions about beneficiary designation forms. Visit the Fidelity NetBenefits website or call the Fidelity Service Center to request an AT&T Beneficiary Designation Form. Return completed forms to the mailing address below.


 Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0088


 www.netbenefits.fidelity.com

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)


 Monday through Friday from 7:30 a.m. to 11 p.m. Central time

 The automated voice response system is available 24 hours a day, seven days a week.

Many benefits plans and programs allow you to designate a beneficiary. Although you are not required to update your beneficiary designation forms, it is recommended that you do so when certain life events occur (for example, getting married or divorced, having or adopting a child, or losing a loved one).

Many company-sponsored benefits plans and programs use the same AT&T Beneficiary Designation Form. For those plans, you need to have only one form on file with the Fidelity Service Center. (If you have submitted an AT&T Beneficiary Designation Form to the Fidelity Service Center, service associates will be able to answer questions regarding the form that you have on file.) You may, however, have more than one AT&T Beneficiary Designation Form on file if you want to indicate different beneficiaries for any plan or program.

If you have not completed an AT&T Beneficiary Designation Form, or if you wish to change your beneficiary on file, you can:

 Review and print or request an AT&T Beneficiary Designation Form through Fidelity's NetBenefits website at www.netbenefits.fidelity.com.



Request an AT&T Beneficiary Designation Form through the Fidelity Service Center. An AT&T Beneficiary Designation Form will be mailed to you within three business days.



Review and/or print the AT&T Beneficiary Designation Form by going to the Your Benefits section of HROneStop at hronestop.att.com (from work), or the Your Benefits section of access.att.com (from home). Click on Your Finances, and then click Beneficiary Designation.

Important: The AT&T Beneficiary Designation Form applies to most, but not all, AT&T-provided benefits. Carefully review the AT&T Rules for Employee Beneficiary Designations, the AT&T Beneficiary Designation Form and the accompanying instructions to determine whether the AT&T Beneficiary Designation Form applies to all of your benefits. If one of your company-sponsored benefit plans or programs does not use the AT&T Rules for Employee Beneficiary Designations to distribute the proceeds of your benefits in the event of your death, please refer to the SPD of that plan or program.


You will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the Fidelity NetBenefits website or IVR or to speak to a service associate. You do not need a Fidelity Service Center PIN or Social Security number/customer ID to report a death.





CarePlus and MedPlus

UnitedHealthcare

To confirm whether a specific procedure is covered under CarePlus or MedPlus or to obtain preapproval for a procedure:

 877-261-3340

 877-246-8173 (international)

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

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS



Commuter Benefits

WageWorks

- WageWorks
P.O. Box 14053
Lexington, KY 40512
- www.wageworks.com
- help@wageworks.com
- 877-924-3967
- 877-353-9236 (Claims submission)
- Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays. An interactive voice response system is available 24 hours a day, 7 days a week.

Important: Commuter Benefits are not available to employees located in Guam, Puerto Rico or the Virgin Islands.



Dental

CIGNA Dental

- AT&T Dental Service Center
P.O. Box 188040
Chattanooga, TN 37422
- www.mycigna.com
- 888-722-5505
- Monday through Friday from 7 a.m. to 7 p.m. Central time



Disability (Short-Term and Long-Term), Workers' Compensation and Job Accommodations

Sedgwick Claims Management Services

- AT&T Integrated Disability Service Center
P.O. Box 14627
Lexington, KY 40512-4627
- 866-276-2278
- Monday through Friday from 7 a.m. to 7 p.m. Central time
- 866-224-4627



Eligibility for Health and Welfare Benefits Plans

AT&T Benefits Center

- AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474
- resources.hewitt.com/att
- 877-722-0020
- 847-883-0866 (international)
- 847-883-8217
- Monday through Friday from 7 a.m. to 7 p.m. Central time
- An interactive voice response system 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).

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.



Employee Assistance Plan/Employee and Family Assistance Program

ValueOptions

- www.achievesolutions.net/att
- 800-554-6701
- Available 24 hours a day, seven days a week

Important: This service is separate and distinct from any mental health, chemical dependency and substance abuse coverage that may be available through your company-offered non-HMO medical program.



Employee Voice Discount Programs and Other AT&T Employee Discounts and Offer Programs


Active Employees and Retirees Who Receive Discounts on an AT&T Bill

Employee discount and offer program provides discounts on the following AT&T products and services: AT&T Wireline Voice, AT&T Wireless, AT&T U-verse TV/Voice, AT&T High Speed Internet AT&T | DIRECTV (retirees are not eligible for DIRECTV Employee Offer).


Active Employees


- Direct questions regarding eligibility on AT&T employee discounts to HROneStop at: 888-722-1787.
- Customer-care specialists are available Monday through Friday from 8 a.m. to 6 p.m. Central time.
- Direct questions regarding your service and account issues to the AT&T Employee Discounts and Offers Sales and Service Center at 877-377-9010.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


 Monday through Friday from 9 a.m. to 6 p.m. Central time

Retirees

 Direct questions regarding your eligibility on AT&T employee discounts to Wells Fargo TPA at 888-251-0645.

 Monday through Friday from 8 a.m. to 6 p.m. Eastern time

 Direct questions regarding your service and account issues to the AT&T Employee Discounts and Offers Sales and Service Center at 877-377-9010.


 Monday through Friday from 9 a.m. to 6 p.m. Central time

Employee and Retiree Wireless Discount Programs

Active Management Employees

Direct questions about your account and service issues by going to the Employee Mobility Offer website at: <https://emprateplan.edc.cingular.net/emo/> Please use the "Click to Chat" function to get real time help.


Active Nonmanagement Employees and Retirees


 Direct questions regarding your service and account issues to your local AT&T Customer Care Team at 800-331-0500, or dial 611 from your wireless phone.


Retired Employees Who are Eligible to Receive Reimbursement for Their Wireline Voice

FOR LEGACY AT&T

Direct questions regarding your telephone reimbursement program to:


 Wells Fargo TPA
P.O. Box 11296
Charleston, WV 25339-1296


 888-251-0645


 Monday through Friday from 8 a.m. to 6 p.m. Eastern time

FOR LEGACY BELLSOUTH

Direct questions regarding your telephone reimbursement program to:


 Wells Fargo TPA
P.O. Box 2911
Charleston, WV 25330-2911

 866-444-5207

 Monday through Friday from 8 a.m. to 7 p.m. Eastern time

AT&T Telephone Discount Administration

To pursue a program eligibility issue, write to the AT&T Employee Discount Administrator.


 Telephone Discount Administrator
One AT&T Way
Room 4A158D
Bedminster, NJ 07921

Important: Please direct all billing, service, repair, reimbursement or payment inquiries to the identified sources previously listed.





Flexible Spending Accounts and Health Reimbursement Accounts


SHPS


 SHPS Spending Accounts
P.O. Box 34740
Louisville, KY 40232-4740


→ www.myshps.com


 800-283-3211

 502-297-4900 (international)

 800-952-0450 (hearing-impaired)

 866-643-2219

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

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

Important: Employees located in Puerto Rico are not eligible for an FSA.




Health Savings Accounts


OptumHealth Bank


FOR ALL PARTICIPANTS IN THE CONSUMER-DRIVEN HEALTH PROGRAM UNDER THE AT&T MEDICAL PLAN


Many financial institutions offer HSAs. You may wish to check with your financial institution concerning the availability and terms of an HSA. To facilitate Employee participation in an HSA, the Company has arranged to permit payroll deductions by eligible Employees into an HSA established with OptumHealth Bank (formerly Exante Bank).


 OptumHealth Bank
P.O. Box 271629
Salt Lake City, Utah 84127-1629

→ www.optumhealthbank.com

 866-234-8913

 866-538-9701

 Monday through Friday from 7 a.m. to 6 p.m. Central time

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

Important: The HSA offered by OptumHealth is not an arrangement that is established and maintained by the Company. Rather, the OptumHealth HSA is established and maintained by OptumHealth Bank, the HSA trustee. It is the Company's intention to comply with Department of Labor guidance set forth in Field Assistance Bulletin No. 2004-1, which specifies that an HSA is not an ERISA plan if certain requirements are satisfied.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS





International Expatriate and Inpatriate Benefits


FOR MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION


CIGNA International

 CIGNA International
Expatriate Benefits
P.O. Box 15050
Wilmington, DE 19850 USA

 The following numbers are available 24 hours a day, seven days a week:

 800-441-2668 (If dialing internationally, use that country's AT&T Direct Access number.)

 302-797-3100 (reverse charges accepted)

 800-243-6998 (If dialing internationally use that country's AT&T Direct Access number.)

 www.cignaenvoy.com


Important: Registration is required to use the member website. Secure mail is also available at this site.




Leaves of Absence


For information regarding leaves of absence, use the following resources in the order listed:

- Your immediate supervisor.
- Go to:

 the HROneStop home page, and select Company Leaves of Absence in the "Your Time and Attendance" section.

- If you need additional information, contact HROneStop.


 888-722-1787

 Customer-care specialists are available Monday through Friday from 8 a.m. to 6 p.m. Central time.





Life Insurance


AT&T Benefits Center


 AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474


 resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-8217

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

 An interactive voice response system 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).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.


Call the Fidelity Service Center to report the death of an employee, a retiree, an inactive employee and/or an eligible dependent. You do not need a Fidelity Service Center PIN or Social Security number/customer ID to report a death. See the "Beneficiary Designations and Survivor Benefits" section for contact information.




Long-Term Care Insurance


John Hancock Life Insurance Company USA

 John Hancock Life Insurance Company USA
Group Long-Term Care Department B-6
P.O. Box 111
Boston, MA 02117

 800-732-3220

 617-572-0048 (international)

 800-255-1808 (hearing-impaired)

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

Important: To be directed to the appropriate website, call Customer Service at the above telephone numbers.




Medical

For information regarding self-insured medical programs, see the contact information listed in this section of the SMM. The AT&T Benefits Center can provide contact information for fully-insured HMOs. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Blue Cross and Blue Shield of Illinois

FOR ACTIVE AND RETIRED BARGAINED EMPLOYEES OF AT&T EAST, AT&T MIDWEST, AND AT&T SOUTHEAST AND RETIRED MANAGEMENT EMPLOYEES OF AT&T EAST, AT&T SOUTHEAST AND ALL PARTICIPANTS ENROLLED IN THE AT&T CONSUMERWISE MEDICAL PROGRAM (UNLESS YOU ARE ENROLLED IN THE AMERITECH, PTG, OR SNET MEP)

 Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, IL 60680-4112

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS

→ www.bcbsil.com/att

☎ 800-621-7336

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

☎ 800-299-0274 (NurseLine)

🕒 The customer service center is available Monday through Friday 7 a.m. to 7 p.m. Central time.

🕒 For medical services requiring precertification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time.

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

🕒 During off hours, the IVR is available Monday through Friday from 6 a.m. to 11:30 p.m. Central time and on Saturday from 6 a.m. to 3 p.m. Central time.

Cancer Resource Service

FOR ALL ACTIVE AND RETIRED MANAGERS, AND ACTIVE AND RETIRED BARGAINED EMPLOYEES OF SWBAG, ENROLLED IN THE AT&T MEDICAL PLAN

The Cancer Resource Service is designed to help you better understand oncology/cancer diagnoses and available treatment options, and to give you access to the providers and services available at many of the country's leading cancer centers — all at network rates.

☎ 866-936-6002

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

Important: To receive the network level of benefits, you must contact the Cancer Resource Service before receiving treatment. All provisions, terms and conditions of the AT&T Medical Plan continue to be applicable when services are provided through the Cancer Resource Service.

Consumer's Medical Resource

FOR LEGACY AT&T BARGAINED EMPLOYEES

Consumer's Medical Resource provides Medical Decision Support, a service that provides you with current, comprehensive, objective and personalized information about medical conditions, your treatment options and their effectiveness. The service is for you and your dependents who are facing a serious or chronic illness.

☎ 888-426-7435

→ www.medicaldecisionsupport.com

🕒 Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time

Important: Consumer's Medical Resource does not provide advice or recommend a particular treatment.

TelaDoc

FOR ALL ACTIVE AND RETIRED MANAGERS, AND ACTIVE AND RETIRED BARGAINED EMPLOYEES OF SWBAG, IN THE AT&T MEDICAL PLAN

TelaDoc is a national network of board-certified physicians providing medical consultations 24 hours a day, 365 days a year. TelaDoc physicians use electronic health records and telephone/video consultations to diagnose, recommend treatment and write short-term, non-DEA controlled prescriptions when appropriate. TelaDoc physicians are available to resolve your routine medical issues when you need it, from wherever you happen to be.

→ www.teladoc.com (to enroll or schedule a consult)

☎ 800-835-2362

🕒 24 hours a day, seven days a week

Important: When you log on to the member website for the first time, under Employee or Association Member Signup, enter **ATTMP** as the Company Name/Group ID # and follow the instructions on the screen to create a username and password.

Participants located in Puerto Rico are not eligible for TeleDoc.

UnitedHealthcare

FOR ALL PARTICIPANTS IN THE AT&T MEDICAL PLAN

📄 UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557

→ www.myuhc.com (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)

☎ 866-705-9767

☎ 877-246-8173 (international)

☎ 877-449-6611 (hearing-impaired)


🕒 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays.

🕒 For medical services requiring precertification, preauthorization or prenotification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time, except some holidays.


🕒 The IVR and Optum NurseLine are available 24 hours a day, seven days a week.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


FOR RETIRED MANAGEMENT EMPLOYEES NOT ENROLLED IN THE AT&T MEDICAL PLAN, AND ACTIVE AND RETIRED BARGAINED EMPLOYEES OF LEGACY AT&T, AT&T MOBILITY, AT&T SOUTHWEST, AT&T WEST, AND ALL RETIREES ENROLLED IN THE AMERITECH, PTG, OR SNET MEP


 UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557


→ www.myuhc.com (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)


 877-506-7221

 877-246-8173 (international)

 877-449-6611 (hearing-impaired)

 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays.


 For medical services requiring precertification, preauthorization or prenotification, the customer service center is available Monday through Friday from 8 a.m. to 5 p.m. Central time, except some holidays.

 The IVR and Optum NurseLine are available 24 hours a day, seven days a week.





Medicare Part B Premium Reimbursement


AT&T Benefits Center


 AT&T Benefits Center
100 Half Day Road
P.O. Box 1474
Lincolnshire, IL 60069-1474


→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-8217

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


 An interactive voice response system 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).

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.





Mental Health, Chemical Dependency and Substance Abuse

ValueOptions

 ValueOptions
P.O. Box 1860
Latham, NY 12110

→ www.achievesolutions.net/att

 800-554-6701

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




Pension Plans


Fidelity Service Center


FOR LEGACY SBC EMPLOYEES AND RETIREES AND AT&T MOBILITY EMPLOYEES AND RETIREES


 Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0065


→ www.netbenefits.fidelity.com

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)

 Monday through Friday from 7:30 a.m. to 11 p.m. Central time


 The interactive voice response system is available 24 hours a day, seven days a week.


Important: You will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the Fidelity NetBenefits website or IVR or to speak to a service associate.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


AT&T Pension Service Center (PSC)


FOR LEGACY AT&T EMPLOYEES AND RETIREES

 AT&T Pension Service Center
P.O. Box 770
Arlington Heights, IL 60006-0770

 800-736-7779

 888-736-5500 (hearing-impaired)

 To contact the PSC from international locations without 800-number access, call the PSC direct or collect at 801-559-8469.

 PSC representatives are available Monday through Friday from 8 a.m. to 5 p.m. Central time.


 pensionquest@aoncons.com

 <https://www.attpsc.com>


Important: You will need your AT&T Human Resources ID and password when using the website.

AT&T Benefits Center


FOR LEGACY BELLSOUTH EMPLOYEES AND RETIREES

 AT&T Benefits Center
P.O. Box 785038
Orlando, FL 32878-5038


 resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-9145

 Monday through Friday from 9 a.m. to 5 p.m. Eastern time

 An interactive voice response system 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).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.


National Electrical Benefit Fund


FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

 National Electrical Benefit Fund
2400 Research Blvd., Suite 500
Rockville, MD 20850-3266

 www.nebf.com

 301-556-4300


 301-869-4322

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





Prescription Drugs


CVS Caremark


 CVS Caremark Inc.
Attn: Research Team
P.O. Box 832407
Richardson, TX 75083

 www.caremark.com

 800-378-8851

 800-231-4403 (hearing-impaired)

 Monday through Friday from 7 a.m. to 11 p.m. and Saturday from 7 a.m. to 5 p.m. Central time, except some holidays

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

Important: To access the member website, you must be a registered user and will need your username and password. If you're not registered, select Not Registered and follow the instructions listed. The group code is **ATTRX**.

To access the IVR or to speak to a service associate, you will need the CVS Caremark ID or Social Security number of the primary member.

If you have a claim or wish to use the mail service program, claim forms and/or mail service order forms are available on the website or by phone. Mailing addresses are listed on the form.

CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS



Savings Plans

Fidelity Service Center

Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0070

→ www.netbenefits.fidelity.com

800-416-2363

Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

888-343-0860 (hearing-impaired)

Monday through Friday from 7:30 a.m. to 11 p.m. Central time, except some holidays

Scarborough Alliance Corporation

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. LOCAL 21 WHO PARTICIPATE IN THE IBEW LOCAL UNIONS SAVINGS AND SECURITY PLAN

Scarborough Alliance Corporation
One Bridge St., Suite 70
Irvington, NY 10533

→ www.scarboroughalliance.com

800-223-7608

914-591-8801

Monday through Friday from 9 a.m. to 5 p.m. Eastern time



Stock Options

Merrill Lynch

→ www.benefits.ml.com

Online is available 24 hours a day, seven days a week

888-722-6767

609-818-8849 (international)

Important: No person has been authorized to give any information or to make representations other than those contained in the Plan Prospectus.

To access the website, you will need your Merrill Lynch PIN. Call Merrill Lynch for a PIN reset, if needed.

AT&T Equity Administration

If Merrill Lynch is unable to resolve your issue, you may contact the AT&T Equity Administration Team.

att.equity.admin@att.com

866-533-4390

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



Term of Employment (also known as Net Credited Service)

Fidelity Service Center

FOR LEGACY SBC EMPLOYEES AND RETIREES AND AT&T MOBILITY EMPLOYEES AND RETIREES

Fidelity Service Center
P.O. Box 770003
Cincinnati, OH 45277-0065

→ www.netbenefits.fidelity.com

800-416-2363

Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

888-343-0860 (hearing-impaired)

Monday through Friday from 7:30 a.m. to 11 p.m. Central time


The interactive voice response system is available 24 hours a day, seven days a week.


Important: You will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the Fidelity NetBenefits website or IVR or to speak to a service associate.


CONTACT INFORMATION FOR AT&T BENEFITS ADMINISTRATORS


AT&T Pension Service Center (PSC)


FOR LEGACY AT&T EMPLOYEES AND RETIREES

 AT&T Pension Service Center
P.O. Box 770
Arlington Heights, IL 60006-0770

 800-736-7779

 888-736-5500 (hearing-impaired)

 To contact the PSC from international locations without 800-number access, call the PSC direct or collect at 801-559-8469.

 PSC representatives are available Monday through Friday from 8 a.m. to 5 p.m. Central time.


 pensionquest@aoncons.com

 <https://www.attpsc.com>


Important: You will need your AT&T Human Resources ID and password when using the website.


AT&T Benefits Center


FOR LEGACY BELLSOUTH EMPLOYEES AND RETIREES

 AT&T Benefits Center
P.O. Box 785038
Orlando, FL 32878-5038


 resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

 847-883-9145


 Monday through Friday from 9 a.m. to 5 p.m. Eastern time


 An interactive voice response system 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).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.

Vision


EyeMed Vision Care


 EyeMed Vision Care
Attn: Quality Assurance
4000 Luxottica Place
Mason, OH 45040-7111

 800-638-4288

 866-308-5375 (hearing-impaired)

 www.eyemedvisioncare.com

 The IVR is available 24 hours a day, seven days a week (except during days that require scheduled maintenance).


 Service associates are available Monday through Saturday from 6:30 a.m. to 10 p.m. and Sunday from 10 a.m. to 7 p.m. Central time.




Voluntary Benefits

Marsh Personal Plans

 www.volbenefitsadvisor.com

 866-909-5149

 Monday through Friday from 7 a.m. and 5 p.m. Central time


Important: Voluntary Benefits exclude employees located in Guam, Puerto Rico or the Virgin Islands.





Work/Life Program

LifeCare

 www.lifecare.com

 800-873-4636

 800-873-1322 (hearing-impaired)

 Available 24 hours a day, seven days a week

Important: When you log on to the member website for the first time, enter the Registration Code **att** and Member ID, your AT&T User ID. Then follow the instructions on the screen to create a username and password.


REQUESTS FOR COPIES OF DOCUMENTS

Summary Plan Descriptions, Summary of Material Modifications, or Printed Policies

For any of the following plans, you may call the AT&T Benefits Center or access the AT&T Benefits Center website to view an SPD or SMM:

- Go to the Your Benefits section of HROneStop at hronestop.att.com and click on Your Summary Plan Descriptions, which provides access to administrator websites, or
- Go to the Your Benefits section of access.att.com (AT&T's secure Internet site) for benefits information at home

- You may send your request in writing to the following address:

 AT&T Services, Inc.
Attn: Plan Documents
P.O. Box 132160
Dallas, TX 75313-2160

- You may call or go to one of the following administrators' websites directly




AT&T Benefits Center


For any of the following plans, you may access the AT&T Benefits Center website or call the AT&T Benefits Center to view an SPD or SMM:

- Adoption Reimbursement
- CarePlus and MedPlus
- Commuter Benefits
- Dental
- Disability
- Employee Assistance Plans
- Flexible Spending Accounts
- Group Life Insurance
- Long-Term Care Insurance
- Medical (including prescription drugs)
- Vision

→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)

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

Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.





Pension Plans


Fidelity Service Center


FOR LEGACY SBC EMPLOYEES AND RETIREES AND AT&T MOBILITY EMPLOYEES AND RETIREES

→ www.netbenefits.fidelity.com

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).


 888-343-0860 (hearing-impaired)


 Monday through Friday from 7:30 a.m. to 11 p.m. Central time


Important: You will need your Fidelity Service Center PIN and Social Security number/customer ID when you access the Fidelity NetBenefits website or IVR or to speak to a service associate.


AT&T Pension Service Center (PSC)

FOR LEGACY AT&T EMPLOYEES AND RETIREES

 800-736-7779

 888-736-5500 (hearing-impaired)

 To contact the PSC from international locations without 800-number access, call the PSC direct or collect at 801-559-8469.

 PSC representatives are available Monday through Friday from 8 a.m. to 5 p.m. Central time.


→ <https://www.attpsc.com>


Important: You will need your AT&T Human Resources ID and password when using the website.


AT&T Benefits Center

FOR LEGACY BELL SOUTH EMPLOYEES AND RETIREES

→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)


 Monday through Friday from 9 a.m. to 5 p.m. Eastern time


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.

National Electrical Benefit Fund

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

→ www.nebf.com

 301-556-4300

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

REQUESTS FOR COPIES OF DOCUMENTS



Savings Plans

Fidelity Service Center

→ www.netbenefits.fidelity.com

☎ 800-416-2363

☎ Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

☎ 888-343-0860 (hearing-impaired)

🕒 Monday through Friday from 7:30 a.m. to 11 p.m. Central time, except some holidays

Scarborough Alliance Corporation

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. LOCAL 21 WHO PARTICIPATE IN THE IBEW LOCAL UNIONS SAVINGS AND SECURITY PLAN

☎ 800-223-7608

🕒 Monday through Friday from 9 a.m. to 5 p.m. Eastern time

Benefits Not Specifically Listed

If you would like to request information for all other programs, employee discounts and offers, or plans, please contact the particular administrator listed in the "Contact Information for AT&T Benefits Administrators" section for more information.

HMOs

If you would like to request an Evidence of Coverage of the provisions of an HMO in which you are enrolled, contact the HMO directly. The AT&T Benefits Center can provide contact information for HMOs. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Bargaining Agreements

If you would like to request a copy of the collective bargaining agreement that covers you, please go to the HROneStop home page and select Labor Relations in the Tools & Resources section in the right navigation bar, contact your immediate supervisor, or write to the address in the "Official Plan Documents" section.

Official Plan Documents

If you wish to request copies of ERISA plan documents — or other documents under which an ERISA plan is established or operated — you must send your request in writing to the following address:

📄 AT&T Services, Inc.
Attn: Plan Documents
P.O. Box 132160
Dallas, TX 75313-2160

FILING CLAIMS AND APPEALS

This section only applies to ERISA plans. See the Appendix for more details.

Unless your provider submits the claim for you, or the applicable claims administrator allows you to call to initiate a claim for benefits, claims for benefits must be mailed to the applicable claims administrator for the plan in which you are enrolled at the appropriate address listed in this section. However, urgent care medical claims that require expedited action may be initiated by calling the number for your claims administrator listed in this section.

If your claim is denied, ERISA requires you to exhaust administrative remedies, including filing an appeal of the claim denial before you initiate external review, if applicable, or commence a lawsuit. Some claims administrators have a different address to file an appeal of a denied claim. If so, the appeal address is also listed in this section. If an external review is available, information regarding how to request the review will be provided along with the denial of your appeal.

Administrative remedies are considered to be exhausted either when your appeal is denied or when the claims administrator fails to issue a decision on your appeal before the end of the time frames described in the applicable SPD or SMM.

If you wish to file a written claim or a written appeal of a denied claim for benefits, use the appropriate address in this section.



Beneficiary Designations Death, and Survivor Benefits



Beneficiary Designation
Administrator
P.O. Box 770003
Cincinnati, OH 45277-0072



CarePlus and MedPlus

Claims incurred in the United States:



AT&T CarePlus Plan/Cingular
Wireless MedPlus Plan
P.O. Box 30557
Salt Lake City, UT 84130-0557

Claims incurred outside of the United States:



UnitedHealthcare
International Claims
P.O. Box 740817
Atlanta, GA 30374

Appeals:



UnitedHealthcare
Attn: Appeals - AT&T CarePlus Plan/
Cingular Wireless MedPlus Plan
Coordinator
P.O. Box 740816
Atlanta, GA 30374-0816



Dental



AT&T Dental Service Center
P.O. Box 188044
Chattanooga, TN 37422



Disability (Short-Term and Long-Term), Workers' Compensation and Job Accommodations

To initiate a claim for benefits, call the
AT&T Integrated Disability Service Center.



866-276-2278



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

Written claims:



AT&T Integrated Disability
Service Center
P.O. Box 14627
Lexington, KY 40512-4627



866-224-4627

Appeals for denied disability claims:



AT&T Integrated Disability
Service Center
Quality Review Unit
P.O. Box 14626
Lexington, KY 40512-4626



866-856-5065

For AT&T East employees

Written claims for Supplemental
Long-Term Disability Benefits under the
AT&T East Disability Benefits Program
must be sent to the carrier of the
insurance policy under which the
particular claimant is covered.



Prudential Disability
Management Services
P.O. Box 13480
Philadelphia, PA 19176



UNUM - The Benefits Center
P.O. Box 100158
Columbia, SC 29202-3158

Important: UNUM insures claims
that occurred Jan. 1, 2004, through
Dec. 31, 2008.



Eligibility for Health and Welfare Benefits Plans

FOR FSA, MEDICAL, DENTAL, LIFE INSURANCE, MEDICARE PART B PREMIUM REIMBURSEMENT AND VISION



AT&T Benefits Center
Benefits Determination
Review Team
P.O. Box 1407
Lincolnshire, IL 60069-1407



Urgent Care claims regarding
eligibility that require expedited
action may be initiated by calling
877-722-0020 (domestic) or
847-883-0866 (international).



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



847-554-1397

Important: To access the AT&T Benefits
Center via the phone, you will need to
provide the last four digits of your Social
Security number, your date of birth and
your AT&T Benefits Center password.


FILING CLAIMS AND APPEALS




Employee Assistance Plan/Employee and Family Assistance Program

ValueOptions

Claims:


 ValueOptions
P.O. Box 1860
Latham, NY 12110

Appeals:

 ValueOptions (AT&T Appeals)
P.O. Box 1860
Latham, NY 12110




Flexible Spending Accounts and Health Reimbursement Accounts

 SHPS Spending Accounts
P.O. Box 34740
Louisville, KY 40232-4740



International Expatriate and Inpatriate Benefits


FOR MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION

 CIGNA International
Expatriate Benefits
P.O. Box 15050
Wilmington, DE 19850 USA




Life Insurance


Claims that Evidence of Insurability (EOI) has been denied:

 MetLife Statement of Health
Appeals Unit
P.O. Box 14069
Lexington, KY 40512-4069

 800-638-6420 (select option 1)


Claims of Life Insurance, Accidental Death & Dismemberment or Accelerated Death Benefit that have been denied:


 MetLife Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100

 800-638-6420, (select option 2)

FOR LEGACY AT&T BARGAINED EMPLOYEES

Claims of Special Accidental Loss Insurance that have been denied:


 ACE American Insurance Company
1 Beaver Valley Road
P. O. Box 15417
Wilmington, DE 19850

 800-336-0627

Important: Call the Fidelity Service Center to report the death of an employee, a retiree, an inactive employee and/or an eligible dependent. See the "Beneficiary Designations and Survivor Benefits" section for contact information.



Long-Term Care Insurance

 John Hancock Life
Insurance Company USA
Group Long-Term Care
Department, B-6
Attn: Claim Unit
P.O. Box 111
Boston, MA 02117





Medical

For information regarding self-insured medical programs, see the contact information listed in this section. For information regarding fully-insured HMOs, please refer to your Evidence of Coverage. The AT&T Benefits Center also can provide addresses for fully-insured HMOs. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

Blue Cross Blue Shield of Illinois

Claims:

 Blue Cross and Blue Shield
of Illinois
P.O. Box 805107
Chicago, IL 60680-4112


 800-621-7336
(for urgent claims only)

Appeals:

 Blue Cross and Blue Shield
of Illinois
Attn: Appeals Coordinator
3405 Liberty Drive
Springfield, IL 62704

UnitedHealthcare


Claims incurred in the United States:

 UnitedHealthcare
P.O. Box 30557
Salt Lake City, UT 84130-0557

Claims incurred outside of the United States:


 UnitedHealthcare
International Claims
P.O. Box 740817
Atlanta, GA 30374


Appeals:


 UnitedHealthcare
Attention: Appeals
P.O. Box 740816
Atlanta, GA 30374-0816


FILING CLAIMS AND APPEALS

Medicare Part B Premium Reimbursement

 AT&T Benefits Center
Benefits Determination
Review Team
P.O. Box 1407
Lincolnshire, IL 60069-1407

 Urgent Care claims regarding eligibility that require expedited action may be initiated by calling 877-722-0020 (domestic) or 847-883-0866 (international).

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


 847-554-1397

Important: To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.


Mental Health, Chemical Dependency and Substance Abuse

ValueOptions

Claims:

 ValueOptions
P.O. Box 1860
Latham, NY 12110

Appeals:

 ValueOptions (AT&T Appeals)
P.O. Box 1860
Latham, NY 12110

Pension Plans

Fidelity Service Center

FOR EMPLOYEES WHO DO NOT PARTICIPATE IN THE PENSION PROGRAMS BELOW

 **Regular Mail:**
Fidelity Service Center
Claims and Appeals
P.O. Box 770003
Cincinnati, OH 45277-1060

 **Overnight:**
Fidelity Service Center
Claims and Appeals
100 Crosby Parkway, KC1F-D
Covington, KY 41015


AT&T Pension Service Center

FOR LEGACY AT&T EMPLOYEES WHO PARTICIPATE IN THE AT&T LEGACY BARGAINED PROGRAM OR THE AT&T LEGACY MANAGEMENT PROGRAM OF THE AT&T PENSION BENEFIT PLAN, OR THE AT&T LEGACY BARGAINED PROGRAM OR THE AT&T LEGACY MANAGEMENT PROGRAM OF THE AT&T PUERTO RICO PENSION BENEFIT PLAN

 AT&T Pension Plan Administrator
c/o Aon Consulting
400 Atrium Drive
5th Floor South
Somerset, NJ 08873

AT&T Benefits Center

FOR LEGACY BELLSOUTH ACTIVE AND RETIRED EMPLOYEES WHO PARTICIPATE IN THE SOUTHEAST MANAGEMENT PROGRAM OR THE SOUTHEAST PROGRAM OF THE AT&T PENSION BENEFIT PLAN

 AT&T Benefits Center
P.O. Box 785038
Orlando, FL 32878-5038

National Electric Benefits Fund


FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. – IBEW LOCAL 494

 National Electrical Benefit Fund
2400 Research Blvd., Suite 500
Rockville, MD 20850-3266

Prescription Drugs

CVS Caremark


Claims for reimbursement for retail prescription drugs:


 CVS Caremark Inc.
Attn: Claims Department
P.O. Box 52196
Phoenix, AZ 85072-2196

Requests for prescription drugs by mail service:

Claim forms and/or mail-service order forms are available via the website or by phone. See the "Prescription Drugs" section for more information on how to contact CVS Caremark. Mailing addresses are listed on the form.

For retail or mail-order claims that have been denied:

 CVS Caremark Inc.
Appeals Department/AT&T
MC109
P.O. Box 52084
Phoenix, AZ 85072-2084

 866-689-3092

FILING CLAIMS AND APPEALS



Savings Plans



Regular Mail:

Fidelity Service Center
Claims and Appeals
P.O. Box 770003
Cincinnati, OH 45277-1060

Overnight:

Fidelity Service Center
Claims and Appeals
100 Crosby Parkway, KC1F-D
Covington, KY 41015

FOR BARGAINED EMPLOYEES OF SBC GLOBAL SERVICES, INC. LOCAL 21 WHO PARTICIPATE IN THE IBEW LOCAL UNIONS SAVINGS AND SECURITY PLAN



Scarborough Alliance Corporation
1 Bridge St., Suite 70
Irvington, NY 10533



Term of Employment (also known as Net Credited Service)

FOR LEGACY SBC EMPLOYEES AND RETIREES AND AT&T MOBILITY EMPLOYEES AND RETIREES



Fidelity Service Center
Benefits Plan Administrator
P.O. Box 770003
Cincinnati, OH 45277-1060

FOR LEGACY AT&T EMPLOYEES WHO PARTICIPATE IN THE AT&T LEGACY BARGAINED PROGRAM OR THE AT&T LEGACY MANAGEMENT PROGRAM OF THE AT&T PENSION BENEFIT PLAN, OR THE AT&T LEGACY BARGAINED PROGRAM OR THE AT&T LEGACY MANAGEMENT PROGRAM OF THE AT&T PUERTO RICO PENSION BENEFIT PLAN



AT&T Pension Plan Administrator
c/o Aon Consulting
400 Atrium Drive
5th Floor South
Somerset, NJ 08873

Important: If you are a legacy AT&T employee who does not participate in the AT&T Legacy Bargained Program or the AT&T Legacy Management Program of the AT&T Pension Benefit Plan, or the AT&T Legacy Bargained Program or the AT&T Legacy Management Program of the AT&T Puerto Rico Pension Benefit Plan, contact your local human resources department for questions regarding your Term of Employment.

FOR LEGACY BELLSOUTH ACTIVE AND RETIRED EMPLOYEES WHO PARTICIPATE IN THE SOUTHEAST MANAGEMENT PROGRAM OR THE SOUTHEAST PROGRAM OF THE AT&T PENSION BENEFIT PLAN



AT&T Benefits Center
P.O. Box 785038
Orlando, FL 32878-5038



Vision

Claims:



EyeMed Vision Care
Attn: Out-of-Network Claims
P.O. Box 8504
Mason, OH 45040-7111

Appeals:



EyeMed Vision Care
Attn: Quality Assurance
4000 Luxottica Place
Mason, OH 45040-7111

ADDRESS CHANGES

Active Employee Address and Telephone Number Changes

It's important to keep your work and home addresses current because the majority of your benefits, payroll or similar information is sent to them. Please include any room, cubicle or suite number that will help make mail-routing more efficient.

For employees with access to the employee intranet:

Home and **Work** address updates:

- Go to insider.web.att.com.
- Click on HROneStop (hronestop.att.com) and select eLink (eCORP) in the right navigation bar.
- Enter your AT&T User ID and password for the AT&T Global Logon. (If you do not know your password, please follow the instructions on the screen.)
- Once logged on, click OK.
- On the eCORP home page, click on Employee Services.
- **Note:** Please be sure the far right-hand scroll bar is all the way to the top.
- Select Personal Information.
- Select Maintain Addresses and Phone Numbers.
- To update your home address, select Edit at the bottom of the Permanent Residence box, make any necessary changes, and click Save.
- To update your work address, select Edit at the bottom of the Cubicle/Office box, make any necessary changes, and click Save.

For employees without access to the employee intranet:

Contact your supervisor or eLink assistant.

For Commuter Benefits:

To update your home address:

- Go to www.wageworks.com, or
- Call the WageWorks Service Center at 877-924-3967.

Retired and Inactive Employee Home Address Changes

It's important to keep your home address up to date because your benefits information is sent there.

Important: These instructions are also for LTD recipients, employees on a leave of absence, as well as COBRA participants, alternate payees and survivors that have a pension benefit (including a retiree death benefit) or savings plan benefit that has yet to be paid to you.

If you are not eligible to receive a pension or savings plan benefit, or have already received your entire pension and savings plan benefits in a lump sum and are not eligible for a retiree death benefit from your pension plan, contact the AT&T Benefits Center to update your home address. See the "Eligibility for Health and Welfare Benefits Plans" section for more information on how to contact the AT&T Benefits Center.

FOR ALL RETIRED AND INACTIVE EMPLOYEES OF LEGACY SBC AND AT&T MOBILITY:

Call the Fidelity Service Center to change your address.


Fidelity Service Center


-  800-416-2363
-  Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).
-  888-343-0860 (hearing-impaired)
-  Monday through Friday from 7:30 a.m. to 11 p.m. Central time


Important: You will need your Fidelity Service Center PIN and Social Security number/customer ID when you speak to a service associate.


FOR RETIRED AND INACTIVE EMPLOYEES OF LEGACY AT&T:


You must change your address for both pension and savings. To change your address for both purposes, contact both the AT&T Pension Service Center (PSC) and the Fidelity Service Center (savings).

 AT&T Pension Service Center
P.O. Box 770
Arlington Heights, IL 60006-0770

 800-736-7779

 888-736-5500 (hearing-impaired)

 To contact the AT&T PSC from an international location without 800 number access, call the PSC direct or collect at 801-559-8469.

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


 <https://www.attpsc.com>


 pensionquest@aoncons.com


Important: You will need your AT&T Human Resources ID and password when using the website.

Fidelity Service Center

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)


 Monday through Friday from 7:30 a.m. to 11 p.m. Central time.

Important: You will need your Fidelity Service Center PIN and Social Security number/Customer ID to speak to a service associate.


ADDRESS CHANGES


FOR RETIRED AND INACTIVE EMPLOYEES OF LEGACY BELLSOUTH:


You must change your address for both pension and savings. To change your address for both purposes, contact both the AT&T Benefits Center and the Fidelity Service Center (savings).

 AT&T Benefits Center
P.O. Box 785038
Orlando, FL 32878-5038


→ resources.hewitt.com/att

 877-722-0020

 847-883-0866 (international)


 847-883-9145


 Monday through Friday from 9 a.m. to 5 p.m. Eastern time


 An interactive voice response system 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).


Important: To access the website, you will need your AT&T Benefits Center user ID and password. To access the AT&T Benefits Center via the phone, you will need to provide the last four digits of your Social Security number, your date of birth and your AT&T Benefits Center password.

Fidelity Service Center

 800-416-2363

 Dial your country's toll-free AT&T Direct Access number, then enter 800-416-2363 (international).

 888-343-0860 (hearing-impaired)

 Monday through Friday from 7:30 a.m. to 11 p.m. Central time

Important: You will need your Fidelity Service Center PIN and Social Security number/Customer ID to speak to a service associate.

GLOSSARY

ACE — Special Accidental Loss Insurance claims administrator for legacy AT&T bargained employees; this is the actual company name

CIGNA — Claims administrator; this is the actual company name

COBRA — Consolidated Omnibus Budget Reconciliation Act of 1985

CVS — Prescription drugs claims administrator; this is the actual company name

ERISA — Employee Retirement Income Security Act of 1974

FSA — Flexible Spending Account

HMO — Health Maintenance Organization

IBEW — International Brotherhood of Electrical Workers

IVR — Interactive Voice Response (System)

Legacy AT&T — AT&T Corp. and its subsidiaries before the merger with SBC Communications Inc.

Legacy BellSouth — BellSouth Corporation and its subsidiaries before the merger with AT&T

Legacy SBC — Subsidiaries of SBC Communications Inc. before the merger with AT&T

LTD — Long-Term Disability

MEP — Medical Expense Plan

NCS — Net Credited Service, officially known as Term of Employment

PIN — Personal Identification Number

SHPS — Claims administrator; this is the actual company name

SMM — Summary of Material Modifications

SPD — Summary Plan Description

SWBAG — Southwestern Bell Advertising Group, Inc.

UNUM — Supplemental LTD claims administrator for legacy SBC East bargained employees for claims that occurred Jan. 1, 2004, through Dec. 31, 2008; this is the actual company name

APPENDIX: AFFECTED BENEFITS PLANS, POLICIES AND PROGRAMS

This document applies to several employee benefits plans, policies and programs sponsored by AT&T. Some of the plans, policies and programs are subject to ERISA, and some are not. ERISA is a federal law that gives you certain rights and protections. Refer to the applicable summary plan description for more details about ERISA.

ERISA Plans and Programs

For the following employee benefits plans, this document is a summary of material modifications.

■ Pension Plans

AT&T Pension Benefit Plan

- AT&T Legacy Bargained Program
- AT&T Legacy Management Program
- Bargained Cash Balance Program
- Bargained Cash Balance Program #2
- East Program
- Management Cash Balance Program
- Midwest Program
- Midwest Publishing Ventures Program
- Nonbargained Program
- Southeast Management Program
- Southeast Program
- Southwest Program
- West Program
- Wireless Bargained Program
- Wireless Program

AT&T Puerto Rico Pension Benefit Plan

- AT&T Legacy Bargained Program
- AT&T Legacy Management Program
- Wireless Program

■ Savings Plans

AT&T Long Term Savings and Security Plan

AT&T of Puerto Rico Inc. Long Term Savings and Security Plan

AT&T Puerto Rico Retirement Savings Plan

AT&T Puerto Rico Savings Plan

AT&T Retirement Savings Plan

AT&T Savings and Security Plan

AT&T Savings Plan

BellSouth Savings and Security Plan

■ Health and Welfare Benefits Plans

AT&T Umbrella Benefit Plan No. 1

MEDICAL PROGRAMS

Ameritech Management Umbrella Welfare Benefit Plan – Ameritech Medical Expense Plan

Ameritech Non-Management Umbrella Welfare Benefit Plan – Ameritech Comprehensive Health Care Plan and Ameritech Medical Expense Plan

AT&T CarePlus – A Supplemental Medical Plan

AT&T ConsumerWise Medical Program

AT&T Corp. Postretirement Welfare Benefits Plan

AT&T International Health Plan

AT&T Medical & Group Life Insurance Plan – CustomCare

AT&T Medical Expense Plan for Occupational Employees

AT&T Medical Plan

AT&T of Puerto Rico, Inc. Group Health Coverage Plan

The BellSouth Medical Assistance Plan

The BellSouth Retiree Medical Assistance Plan

Cingular Wireless Health and Welfare Benefits Plan for Bargained Employees

Cingular Wireless Medical Plus Plan

Pacific Telesis Group Health Care Network Plan

Pacific Telesis Group Medical Expense Plan for Retirees

SNET Active Bargaining Unit Employee Health Plan – SNET Point-of-Service

SNET Bargaining Unit Retiree Health Plan – SNET Point-of-Service, SNET Medical Plan for Retirees and SNET Medical Expense Plan

SNET Management Retiree Health Plan – SNET Point-of-Service, SNET Medical Plan for Retirees and SNET Medical Expense Plan

DENTAL PROGRAMS

Ameritech Non-Management Umbrella Welfare Benefit Plan – Ameritech Dental Expense Plan

AT&T Corp. Postretirement Welfare Benefits Plan

AT&T Dental Expense Plan for Active Employees

AT&T Dental Plan

AT&T International Health Plan

The BellSouth Dental Assistance Plan

The BellSouth Retiree Dental Assistance Plan

Cingular Wireless Health and Welfare Benefits Plan for Bargained Employees - Cingular Wireless Dental Plan for Bargained Employees

Pacific Telesis Group Dental Expense Plan

SNET Active Bargaining Unit Employee Health Plan – SNET Dental Plan

SNET Bargaining Unit Retiree Health Plan – SNET Dental Plan

APPENDIX: AFFECTED BENEFITS PLANS, POLICIES AND PROGRAMS

VISION PROGRAMS

Ameritech Vision Care Program

AT&T International Health Plan

AT&T of Puerto Rico, Inc.
Group Health Coverage Plan

AT&T Vision Care Program

AT&T Vision Program

The BellSouth Vision
Assistance Program

Cingular Wireless Vision Program

Pacific Telesis Group
Vision Care Program

SNET Vision Program

LIFE INSURANCE PROGRAMS

Ameritech Group Life Insurance Plan

AT&T Corp. Postretirement Welfare
Benefits Plan

AT&T Medical & Group Life Insurance
Plan – Group Life Insurance

BellSouth Group Life Plan

Cingular Wireless Health and
Welfare Benefits Plan for
Bargained Employees

Cingular Wireless Health and Welfare
Benefits Plan for Non-Bargained
Employees

L.M. Berry and Company Health &
Accident, Weekly Indemnity, Long-
Term Disability, Dental Benefits &
Retired Lives Plan

Pacific Telesis Group Basic &
Supplemental Death Benefit Plan

SNET Retiree Life Insurance Plan

DISABILITY PROGRAMS

AT&T Disability Income Program
(formerly the Southwestern Bell
Corporation Long Term Disability
Benefit Plan, the Southwestern Bell
Corporation Long Term Disability Plan
for Salaried Employees, and the
Southwestern Bell Corporation
Sickness and Accident Disability
Benefit Plan)

AT&T Disability Income Program for
Bargained Employees

AT&T Disability Income Program for
Southwest Bargained Employees

AT&T East Disability Benefits Program

AT&T Midwest Disability Benefits
Program (formerly the Ameritech
Long Term Disability Plan and the
Ameritech Sickness and Accident
Disability Benefit Plan)

AT&T Mobility Disability Benefits
Program

AT&T Mobility Disability Benefits
Program for Southwest Bargained
Employees (formerly the Cingular
Wireless Disability Benefits Plan for
Bargained Employees)

AT&T Southeast Disability Benefits
Program (formerly the BellSouth Long
Term Disability Plan for Non-Salaried
Employees and the BellSouth Short
Term Disability Plan)

AT&T Southeast Disability Benefits
Program for Special Represented
Employees

AT&T West Disability Benefits Program
(formerly the Pacific Telesis Group
Comprehensive Disability Benefits
Plan, the Pacific Telesis Group Long
Term Disability Plan and the Pacific
Telesis Group Sickness and Accident
Disability Benefit Plan)

Legacy AT&T Disability Benefits
Program (formerly the AT&T Long Term
Disability Plan for Occupational
Employees, the AT&T of Puerto Rico
Sickness and Accident Disability
Benefit Plan for Occupational
Employees, the AT&T of Puerto Rico
Long Term Disability Plan for
Occupational Employees, and the
AT&T Sickness and Accident Disability
Benefit Plan for Occupational
Employees)

AT&T Umbrella Benefit Plan No. 2

EMPLOYEE ASSISTANCE PROGRAM

AT&T Employee Assistance Plan

VISION PROGRAM

AT&T Retiree Vision Care Program

LIFE INSURANCE PROGRAMS

Ameritech Supplementary
Life Insurance Plan

AT&T Dependent Group Life
Insurance Program

AT&T Special Accidental Death Policy

AT&T Special Accidental Loss
Insurance Plan

AT&T Supplementary Group
Life Insurance Program

AT&T Supplementary Life
Insurance Plan

The BellSouth Special
Accidental Death Plan

LONG-TERM CARE INSURANCE PROGRAMS

AT&T Consolidated Long-Term Care
Insurance Plan

AT&T Group Long-Term Care
Insurance Plan

FLEXIBLE SPENDING ACCOUNT PLAN

AT&T Flexible Spending Account Plan

Benefits, Policies and Programs Not Subject to ERISA

This document is not a summary of material modifications for the following employee benefits, policies or programs because they are not subject to ERISA. This document is provided for your information and review; no other action is necessary.

■ Adoption Reimbursement

AT&T Adoption Reimbursement Program
Cingular Wireless Adoption Assistance Program

■ Commuter Benefit

AT&T Commuter Benefit Program

■ Company Leaves of Absence

AT&T Leave of Absence Policy
AT&T Mobility Bargained Edge Leave of Absence Policy
AT&T Mobility Bargained Leave of Absence Policy for Bargained Employees in District 6
AT&T Southeast Leave of Absence Policy
AT&T Occupational Employee Leaves of Absence Policy
Midwest Leave of Absence Policy
West Leave of Absence Policy
SNET Leaves of Absence Policy

■ Employee Voice Discount Programs and Other AT&T Employee Discounts and Offer Programs

AT&T Voice Discount Plan (9 State In-Region, 13 State In-Region and Out-of-Region)
Employee Mobility Offer (EMO)
Legacy AT&T Telephone Concession Plan
Legacy BellSouth Telephone Concession Program
Legacy Cingular Wireless Employee Rate Plan (ERP)
Legacy SBC East Telephone Concession Policy
Legacy SBC Midwest Telephone Concession Policy
Legacy SBC Southwest Telephone Concession Policy
Legacy SBC West Telephone Concession Policy

■ Voluntary Benefit Program

Marsh PersonalPlans

■ Work/Life Program

LifeCare

Pension and Savings Plans Not Sponsored by AT&T

Some AT&T employees and retirees participate in pension and savings plans that are sponsored by unions, not the Company. Therefore, this document is not a summary of material modifications for the following plans. Summary plan descriptions, SMMs and other documents required by ERISA are the responsibility of, and will be sent directly from, the plan sponsor, not AT&T. This document is provided for your information and review; no other action is necessary.

The contents of this document for the following plans are subject to change without notice from AT&T:

National Electrical Benefit Fund

The IBEW Local Unions Savings and Security Plan



AT&T Inc.
and Participating Companies

Human Resources-Benefits
P.O. Box 460582
St. Louis, MO 63146

Forwarding Service Requested

NIN: 78-23123