



AT&T: HRAs - Important Update

To: All Legacy T Local Presidents

From: Martha Flagge, CWA Representative

Greetings:

Healthcare premiums automatically deducted from payroll and/or pension checks (**see Note**) are pre-tax deductions, unless the participant requests the deductions be made post-tax. Participants who wish to have their healthcare premiums deducted on a post-tax basis will have to elect the post-tax option during Annual Enrollment.

We have recently learned that, according to the IRS, premiums must be paid on a post-tax basis in order to be reimbursed by an HRA. Those participants who would prefer to have taxes taken out prior to using the HRA should use HRA funds to reimburse other qualified medical expenses (i.e., deductibles, co-insurance/co-pays).

Legacy T Annual Enrollment will start on November 19, 2009 and will end on December 3, 2009. As additional information regarding HRAs becomes available, it will be posted.

***Note: Healthcare premiums cannot be deducted from retiree pension checks unless authorized by the retiree.**

Our mission is to stop the destruction of our Union by our employers. It is to protect and better the lives of our retired, current and future members. We will re-grow our Union by educating, strengthening and uniting our membership in order to impact our employers through strategic use of our power.

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