



Communications Workers of America Local 4250/CTU#16, Chicago IL
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Medicare Eligible Retirees/Spouses HRA Will Be Funded In 2018

TEXT OF AT&T LETTER TO AT&T MEDICARE ELIGIBLE RETIRES WHO HAVE AN HRA

June 12, 2017

First Name/Last Name

Address Line 1

Address Line 2

City,State,Zip

Since 2015, AT&T Medicare-eligible retirees and their Medicare-eligible dependents can



enroll in health care through the Aon Retiree Health Exchange (Exchange). The Exchange provides a wide selection of insured medical, prescription drug, dental, and vision plans. We offer a variety of options so you can elect the coverage that works best for you and your family.

As part of our continued support of our retirees, we will continue to fund a Health Reimbursement Account (HRA) in 2018 for eligible participants. The HRA can be used to help pay for individual insurance coverage and eligible out-of-pocket expenses for those who enroll through the Exchange.

The Health Reimbursement Account (HRA) crediting amounts will remain unchanged for 2018. Beyond that, future changes in HRA crediting amounts, if any, will be based on several factors. These factors may include business conditions, government actions, marketplace changes and the general consumer inflation rate. We'll review this every 2-3 years.

Your 2018 Exchange enrollment options under the AT&T Medicare-Eligible HRA Program

The HRA credit available depends on the type of qualifying coverage purchased through the Exchange.

Here's how it breaks down:

If Medical and/or Prescription Drug Coverage are purchased through the Exchange*

- Eligible Retiree - \$2,700
- Eligible Dependent of Retiree - \$1,500

If only Dental and/or Vision Coverage are purchased through the Exchange*

- Eligible Retiree - \$300
- Eligible Dependent of Retiree - \$200

*For 2018, the maximum HRA crediting amount for an eligible retiree is \$2,700. The maximum HRA crediting amount for an eligible dependent is \$1,500.

Important Information



- HRA credits are provided if the HRA eligible retiree and/or eligible dependent enroll through the Exchange. These amounts are prorated if enrollment occurs later in the year.
- If eligible retirees have dependents under age 65, they must enroll in at least one plan through the Exchange for them to remain eligible under the AT&T group health plans.

By September, you will receive additional information from the Exchange providing details about the 2018 Medicare open enrollment period. It will include information about how to review or change your current coverage if your needs have changed. You also will receive an updated Summary Plan Description, which will include the complete HRA eligibility provisions.

Should you have any questions along the way, please visit www.myretireehealthexchange.com.

Sincerely,

Marty R. Webb

Vice President-Benefits

AT&T

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