This document is a reference guide for frequently called numbers, websites and other important AT&T benefits contact information and replaces the prior “Where To Go For More Information: Important Benefits Contacts” reference guide. It is designed to help you find information quickly and easily.

Este documento contiene un aviso y la información en inglés. Si usted tiene dificultad en la comprensión de este documento, por favor comuníquese con AT&T Benefits Center, 877-722-0020.

**How Do I Use This Document?**

Reference this document any time you need contact information for employee benefits, discounts or other programs by:

1. Using the blue tabs on the right side of the document to easily access contact information on the type of benefit, employee discount or other program.
2. Locate the administrator for the program in which you participate. Once you locate the administrator, you will find the information you need in one place, giving you an easier way to get help quickly.

This Where To Go Guide summarizes contact information. In all cases, the official plan documents for the affected plans (including programs) govern and are the final authority. If there are any discrepancies between the information in the Where To Go Guide and the official plan documents, the official plan documents will control.
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- AT&T Mobility – IBEW Local 1547
- SBC Global Services, Inc. – IBEW Local 494
- SBC Global Services, Inc. IBEW Local 21

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# Health and Welfare Eligibility

**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.

### Contact Information

<table>
<thead>
<tr>
<th>AT&amp;T Benefits Center</th>
<th>4 Overlook Point</th>
<th>P.O. Box 1407</th>
<th>Lincolnshire, IL 60069-1407</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>877-722-0020</strong></td>
<td>(domestic)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>847-883-0866</strong></td>
<td>(international)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>847-883-8217</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

You can call the AT&T Benefits Center at:

- **877-722-0020** (domestic)
- **847-883-0866** (international)
- **847-883-8217**

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

### Eligibility Claims

For Flexible Spending Account (FSA), Medical, CarePlus, Dental, Life, Vision insurances, Disability and Medicare Part B Premium Reimbursement, Eligibility, Enrollment, COBRA or Contribution claims:

**AT&T Benefits Center**

Claims and Appeals Management

4 Overlook Point

P.O. Box 1407

Lincolnshire, IL 60069-1407

- **877-722-0020** (Domestic)
- **847-883-0866** (International)
- **847-554-1397**

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

### Appeals

<table>
<thead>
<tr>
<th>AT&amp;T Benefits Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility and Enrollment Appeals Committee</td>
</tr>
<tr>
<td>4 Overlook Point</td>
</tr>
<tr>
<td>P.O. Box 1407</td>
</tr>
<tr>
<td>Lincolnshire, IL 60069-1407</td>
</tr>
</tbody>
</table>

### Beneficiary Designation

For information on Beneficiary Designation, [click here.](#)

### Accessing Health and Welfare SPDs and SMMs

You can access, save, or print the official plan documents several ways:

- Find your SPD and/or SMM by clicking [here](#) by logging on using your Global Logon ID and password. Select the “SPD/SMM/SBC/Legal Notices” tile, and then find your new SPD and/or SMM on the SPD page.
- Request a free printed copy of your SPD or SMM by calling the AT&T Benefits Center at **877-722-0020**.

When you access the electronic version, use the “Interactive AT&T Documents User Guide” for help in learning about the features and navigation of your new interactive document. The user guide can be found behind the question mark (?) on the tool bar above the document.
### Pension and Savings Eligibility and Beneficiary Designation

#### Contact Information

**FIDELITY SERVICE CENTER**  
P.O. Box 770003  
Cincinnati, OH 45277-0065  

☎ **800-416-2363** (Domestic and International)  
☎ **888-343-0860** (Hearing Impaired; 24 hours a day)  
Available every business day that the New York Stock Exchange (NYSE) is open from 7:30 a.m. to 11 p.m. Central time.

#### Claims

Written claims for benefits or an appeal of a denied claim for benefits under the Plan must be sent to:

**Regular Claims:**  
Fidelity Service Center  
Claims and Appeals  
P.O. Box 770003  
Cincinnati, OH 45277-0065  

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

#### Appeals

Written appeals of a denied claim for benefits under the Plan must be sent to:

**Regular Appeals:**  
Fidelity Service Center  
Personnel Center  
P.O. Box 770003  
Cincinnati, OH 45277-0072  

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

#### Beneficiary Designation

For information on Beneficiary Designation, [click here.](#)

### Accessing Pension and Savings SPD and SMMs

From the Fidelity NetBenefits home page, select the “Summary Plan Descriptions and Summary of Material Modifications” section. Then select the SPD or SMM link for your Program to find information about your savings or pension benefits or for information on retiree death benefits, if available, see your Pension Program SPD.

Requests for a paper copy (which will be mailed to you within three days of your request), claims for Term of Employment (formerly known as Net Credited Service) or to return printed forms where signature is required before the form is valid (for example, in cases for which spousal consent is required by the applicable benefit plan) should be sent to:

**FIDELITY SERVICE CENTER**  
P.O. Box TT0003  
Cincinnati, OH 45277-0065

### Mobile App

Access the Mobile App ([Fidelity NetBenefits](#)) in the App Store on your mobile device.

**IMPORTANT:** Single sign-on access to Fidelity is available through [access.att.com](http://access.att.com) or active employees can also log onto Your Money Matters on the [HROneStop](http://www.HROneStop.com) site. You will need to establish a username and password, if you haven’t already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center Personal Identification Number (PIN) and Social Security number/customer ID when you access the automated voice response system 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.
<table>
<thead>
<tr>
<th>Voluntary Benefits Platform</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
</tr>
<tr>
<td><a href="https://att.com/benefitscenter">att.com/benefitscenter</a> (for active employees)</td>
</tr>
<tr>
<td>Log on to the AT&amp;T Benefits Center using your AT&amp;T Benefits Center password and PIN. (If you are logging in from home using <a href="https://access.att.com">access.att.com</a>, you will need your SSO.)</td>
</tr>
<tr>
<td><a href="https://www.retiree.volbenefitsadvisor.com">www.retiree.volbenefitsadvisor.com</a> (for Eligible Former Employees)</td>
</tr>
<tr>
<td>📞 866-909-5149 (Available Monday through Friday from 7 a.m. to 5 p.m. Central time)</td>
</tr>
</tbody>
</table>

**IMPORTANT INFORMATION**: Voluntary Benefits excludes employees located in Guam, Puerto Rico and the Virgin Islands. This is not an ERISA Plan and is not sponsored by AT&T. AT&T’s sole responsibility is to provide you with payroll deductions to pay for these benefits. For any claims related to eligibility contact Mercer Personal Plans at the phone number provided above.
## Address Changes for Active Employees

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.

### Contact Information for Address and Telephone Number Changes

**For Employees with access to the Employee intranet:**

<table>
<thead>
<tr>
<th>Home and work address updates:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Go to <a href="http://access.att.com">access.att.com</a> and log in using your Global Logon. Click HROneStop &gt; Learn More &gt; Money (menu bar on left) &gt; Payroll &amp; Tax Information (menu bar on left) &gt; eLink Payroll Info &gt; View/Update Home Address.</td>
</tr>
<tr>
<td>• On the View/Update Home Address page, click on Update Permanent Residence.</td>
</tr>
<tr>
<td>• Make any necessary changes and click Save.</td>
</tr>
<tr>
<td>• To update your work address, select Update Office/Cubicle Information, make any necessary changes and click Save.</td>
</tr>
</tbody>
</table>

**For employees without access to the employee intranet:**

Contact your supervisor or eLink assistant.

### Address Changes for Former and Inactive Employees

Call the Fidelity Service Center to change your address.

**NOTE:** Written or typed address change requests are not accepted.

**Telephone numbers and dialing instructions:**

- **800-416-2363**
- **888-343-0860** (Hearing Impaired)
- **800-416-2363** (International; Dial your country’s toll-free AT&T Direct access number before entering the phone number)

**Hours of operation:**

Every day the New York Stock Exchange (NYSE) is open from 7:30 a.m. to 11 p.m. Central time.

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

## Beneficiary Designation

### Accessing AT&T Beneficiary Designation

**Active Employees** (from work) [HROneStop](http://HROneStop). Go to Quick Reference Section.

After logging in, click Savings and Retirement, Life, or Health and Savings Accounts, then Beneficiary Updates. You will be asked to log in to the Fidelity website to make your beneficiary designation or update.

**Active and Eligible Former Employees** (from home) [access.att.com](http://access.att.com)

Click on Fidelity, then Beneficiary Designation

**IMPORTANT INFORMATION:** Many benefits plans and programs allow you to designate a beneficiary. It is recommended that you update your beneficiary designation when certain life events occur (for example, getting married or divorced, having or adopting a child, or losing a loved one). You may manage your beneficiary designations via the AT&T Online Beneficiary tool. **(NOTE:** Some Eligible Former Employees and former vested employees may need to call the Fidelity Service Center for further assistance.)

## Your Health Matters

**AT&T’s Your Health Matters** program is committed to providing interactive, personalized resources that can help you to take control of your health and wellness. Through online tools and various events, we aim to provide you and your family with resources you need to achieve your health and wellness goals.

**Your Health Matters Community**

## Your Money Matters

**Your Money Matters** is a robust financial wellness program that helps employees “Plan, Take Charge and Prosper” when it comes to money management and retirement planning. We offer expert guidance from vendor partners, and ensure employees are aware of all their “money” benefits. Employees can share experiences, ask questions, and offer tips to colleagues across the business.

**Your Money Matters Community**
## Active Employee Discounts & Offers

From Wireless to Video to Internet, discounts available through the Employee Discount Program can help you save on the combination of products and services to meet your needs. You can also enjoy exclusive savings on apparel, travel and more as well as daily discounts from thousands of vendors through Perks & Exclusive Employee Offers.

### Discount Information, Eligibility and Enrollment Support

**Perks and Exclusive Employee Offers**

[www.perksatwork.com/login](http://www.perksatwork.com/login)

Discounts on Non-AT&T Products and Services.

**AT&T Products and Services**

[HROneStop](#)

Go to the OneStop home page and select “Money,” then “Discounts” on the left-hand toolbar.

If you need additional information, contact OneStop.

888-722-1787 (say “Policy” when prompted)

### Account Support

**Wireless Product Support**

[https://www.att.com/dep/login](https://www.att.com/dep/login) (Self-Service)

**Wireless Customer Care**

📞 800.331.0500 (OR 611 on your wireless phone)

**DIRECTV, U-Verse TV, Internet and AT&T Phone (formerly U-Verse Voice) Support**

[https://www.att.com/dep/login](https://www.att.com/dep/login) (Self-Service)

**Employee Discount Program Support Center**

📞 877.377.9010 (Available Monday through Friday from 9 a.m. - 6 p.m. Central time)

✉️ g02511@att.com

**DIRECTTVNOW Support**


**Employee Discount Program Support Center**

📞 877.377.9010 (Available Monday through Friday from 9 a.m. - 6 p.m. Central time)

✉️ g02512@att.com

**Wireline and DSL Support**

**Employee Discount Program Support Center**

📞 877.377.9010 (Available Monday through Friday from 9 a.m. - 6 p.m. Central time)

✉️ g02511@att.com

**HealthSmart (Reimbursements)**

📞 888-251-0645 (Available Monday through Friday from 7 a.m. - 5 p.m. Central time)

✉️ anw.attretirediscounts@healthsmart.com
### Employee Assistance Program (EAP)

**Contact Information**
- [achievesolutions.net/att](achievesolutions.net/att)
- **800-554-6701**
  The Interactive Voice Response System (IVR) is available 24 hours a day, seven days a week

**Claims**
- Beacon Health Options
- P.O. Box 1850
- Hicksville, NY 11802-1850

**Appeals**
- Beacon Health Options (AT&T Appeals)
- P.O. Box 1851
- Hicksville, NY 11802-1851

**IMPORTANT INFORMATION**: International employees, expatriate employees and inpatriate employees are not eligible for the AT&T Employee Assistance Program.

### Health Insurance Portability and Accountability Act of 1996 (HIPAA)

Access forms related to treatment of your Personal Health Information (PHI) held by AT&T. For information related to a Benefits Administrator, contact the applicable Administrator.

**Website**

### Leaves of Absence

**Contact Information**
- Before using any of the resources below, discuss with your immediate supervisor.
  - [https://hronestop.web.att.com/group/hr-onestop/attendance](https://hronestop.web.att.com/group/hr-onestop/attendance)
    (from work)
  - [access.att.com](access.att.com)
    (from home)
  - Select Company Leaves of Absence in the “Attendance” section of eLink and then select “Leaves” from the left navigation.
  - **888-722-1787** (Available Monday through Friday from 8 a.m. to 6 p.m. Central time)

### Leaving the Company

Find useful articles and information to help you live your life and answer questions, like preparing carb-free meals, preparing for a disaster, making your home safer, and more.

**Contact Information**
- [https://hronestop.web.att.com/group/hr-onestop/life-events-leaving2](https://hronestop.web.att.com/group/hr-onestop/life-events-leaving2)

### Requesting Tax Form Documents

**Contact Information**
- [access.att.com](access.att.com)
  After logging in click on the name of the Tax Form you are trying to access.

**For 1095-Cs or Form W-2s:**
- Equifax Tax Form Management
  - **855-823-3723** (Customer Service)

**For Legacy DTV employee 1095-Cs prior to 2017:**
- Contact the AT&T Benefits Center to receive a copy of your form
  - **877-722-0020**

### Work/Life Program

Find useful articles and information to help you live your life and answer questions, like preparing carb-free meals, preparing for a disaster, making your home safer, and more.

**Contact Information**
- [lifecare.com](lifecare.com)
  - **800-873-4636**
  - **800-873-1322** (Hearing Impaired)
  - Available 24 hours a day

**IMPORTANT INFORMATION**: When you log on to the member website for the first time, click “Sign Up Now” and enter the Registration Code att. Your AT&T User ID will be your member ID. Then follow the instructions on the screen to create a username and password.
# Medical

## BlueCross and BlueShield of Illinois

**Contact Information**

| Management | 855-439-3641 (Service Center) |
| Bargained | 800-621-7336 (Service Center) |
| 800-621-0965 (For medical services requiring Notification or Preauthorization) | 800-299-0274 (NurseLine; 24 hours a day) |
| 800-810-BLUE (2583) (International) | 800-526-0844 (TTY) |
| 800-526-0857 (Voice/TTY) | 888-877-9998 (Video phone) |
| 217-698-2883 |  |

**Interactive voice response (IVR) system:** 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 6 p.m. Central time.

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

**All Other Numbers:** Available Monday through Friday 7 a.m. to 7 p.m. Central time.

**Virtual Visits:** MDLIVE 1-888-676-4204

**Mobile App**

Access the Mobile App (bcbsil.com/mobile) in the App Store on your mobile device.

**Preventive Care Policy**


**Claims**

<table>
<thead>
<tr>
<th>Claims incurred in the United States: BlueCross and BlueShield of Illinois P.O. Box 805107 Chicago, IL 60680-4112</th>
<th>Claims incurred outside of the United States: BlueCard Worldwide Service Center P.O. Box 261630 Miami, FL 33126 USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>800-621-7336</td>
<td>855-439-3641 (Management Employees)</td>
</tr>
</tbody>
</table>

**Appeals**

BlueCross and BlueShield of Illinois

BlueCross and BlueShield of Illinois Claim Review Section

P.O. Box 2401

Chicago, IL 60690-1364

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## UnitedHealthcare

**Contact Information**

[myuhc.com](http://myuhc.com) (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)

**UnitedHealthcare**

P.O. Box 30557

Salt Lake City, UT 84130-0557

**Management**

866-705-9767 (Member)

866-705-9767 (International)

711 (Hearing Impaired)

866-705-9767 (Call 24/7 to speak to a Nurse)

**Bargained**

877-506-7221 (Member)

877-506-7221 (International)

711 (Hearing Impaired)

877-506-7221 (Call 24/7 to speak to a Nurse)

**Virtual Visits**

[uhc.com/virtualvisits](http://uhc.com/virtualvisits)

**Cancer Resource Services**

866-705-9767 (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)

**Mobile App**

Access the Mobile App (Health4Me) in the App Store on your mobile device.

**Preventive Care Policy**

[http://www.uhcpreventivecare.com](http://www.uhcpreventivecare.com)

**Claims**

<table>
<thead>
<tr>
<th>Claims incurred in the United States: UnitedHealthcare P.O. Box 30557 Salt Lake City, UT 84130-0557</th>
<th>Claims incurred outside of the United States: UnitedHealthcare International Claims P.O. Box 740817 Atlanta, GA 30374</th>
</tr>
</thead>
</table>

**Appeals**

UnitedHealthcare

Attention: Appeals

P.O. Box 740816

Atlanta, GA 30374-0816
Fertility Services

Progyny, Inc.

Fertility Services include a variety of fertility treatments and procedures known as Smart Cycles. In specific situations, certain procedures can be added to your Smart Cycle on a stand-alone basis. Additionally, Employees and their Spouses/LRPs will have access to Patient Care Advocates (PCAs) who will be assigned to you throughout the duration of your fertility treatment and will provide end-to-end guidance on the benefits available, logistical or scheduling assistance and education regarding fertility treatments and alternative family building options.

Participating Programs: Only available to participants in the AT&T Medical Program and AT&T Eligible Former Employee Medical Program administered by UnitedHealthcare or BlueCross and BlueShield of Illinois.

Contact Information

<table>
<thead>
<tr>
<th>progyny.com</th>
</tr>
</thead>
</table>

Progyny, Inc.
245 Fifth Ave., 4th Floor
New York, NY 10016

☎️ 888-203-5126 (Domestic; Patient Care Advocates are available Monday through Friday, 8 a.m. to 8 p.m. Central time, except some holidays)
☎️ 385-770-7167 (Hearing Impaired; IVR is available 24 hours a day, seven days a week)

Video

Learn more: https://progyny.wistia.com/medias/8qr8hxovmv

Claims and Appeals

Progyny
Attn: Claims/Appeals
245 Fifth Ave., 4th Floor
New York, NY 10016

Health & Wellness

Sharecare

Telephone coaching

Contact Information

☎️ 888-665-6455 (Coaching calls available Monday through Friday 8 a.m. to 10 p.m. Central time and Saturday 8 a.m. to 1 p.m. Central time)
# Mental Health & Substance Use Disorder

## Beacon Health Options

<table>
<thead>
<tr>
<th><strong>Participating Programs:</strong></th>
<th>All participants in self-insured medical programs provided by AT&amp;T (excludes Fully Insured Managed Care Options and AT&amp;T Medicare Advantage Programs)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Contact Information</strong></th>
<th><a href="http://achievesolutions.net/att">achievesolutions.net/att</a></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beacon Health Options</strong></td>
<td>200 State St</td>
</tr>
<tr>
<td></td>
<td>Boston, MA 02109</td>
</tr>
<tr>
<td>** Cameroon**</td>
<td>800-554-6701</td>
</tr>
<tr>
<td></td>
<td>The Interactive Voice Response System (IVR) is available 24 hours a day, seven days a week</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Claims</strong></th>
<th>Beacon Health Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>P.O. Box 1850</td>
</tr>
<tr>
<td></td>
<td>Hicksville, NY 11802-1850</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Appeals</strong></th>
<th>Beacon Health Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Clinical and Administrative</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 1851</td>
</tr>
<tr>
<td></td>
<td>Hicksville, NY 11802-1851</td>
</tr>
</tbody>
</table>
### CVS/caremark

**Participating Programs:** All participants in self-insured medical programs provided by AT&T (excludes Fully Insured Managed Care Options and AT&T Medicare Advantage Programs)

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>caremark.com</th>
</tr>
</thead>
<tbody>
<tr>
<td>CVS/caremark Inc.</td>
<td>CVS/caremark Inc. Attn: Research Team P.O. Box 6590 Lee's Summit, MO 64064-6590</td>
</tr>
<tr>
<td></td>
<td>800-378-8851 (Available 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)</td>
</tr>
<tr>
<td></td>
<td>800-231-4403 (Hearing Impaired; available 24 hours a day)</td>
</tr>
</tbody>
</table>

**Mobile App**
Access the Mobile App (caremark.com/mymobile) in the iTunes or Google Play App Store on your mobile device or the Caremark website.

**Preventive Care Policy**
[https://www.caremark.com/portal/asset/NoCost_Preventive_List.pdf](https://www.caremark.com/portal/asset/NoCost_Preventive_List.pdf)

**IMPORTANT INFORMATION:** 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 Interactive Voice Response System (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.

| Claims | 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. |

| Appeals | 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 |
## Additional Tools & Resources

### Castlight

A medical, Rx and dental resource that helps you summarize claims data in one place and provides information on selecting a provider.

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>mycastlight.com/att</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>to register, log in or download the mobile app</td>
</tr>
<tr>
<td></td>
<td>866-476-0219 (Castlight Guides are available Monday through Friday from 7 a.m. to 8 p.m. Central time)</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:support@castlighthealth.com">support@castlighthealth.com</a></td>
</tr>
</tbody>
</table>

| Mobile App | Access the Mobile App ([Castlight](#)) in the App Store on your mobile device or go to mycastlight.com/mobile. |

### Grand Rounds, Inc.

A medical resource, to get a remote expert second opinion for a new diagnosis or existing conditions, find high quality in-network doctors in local area, and for assistance scheduling doctor’s appointment.

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>grandrounds.com/att</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>IMPORTANT: When you access the website for the first time, you will be asked to register using your first name, last name, last 4 digits of your SSN and your date-of-birth.</td>
</tr>
<tr>
<td></td>
<td>800-374-1009 (Available Monday through Friday from 7 a.m. to 8 p.m. Central time)</td>
</tr>
</tbody>
</table>

<p>| Mobile App | Access the Mobile App (<a href="#">Grand Rounds App</a>) in the App Store on your mobile device. |</p>
<table>
<thead>
<tr>
<th><strong>CarePlus</strong></th>
</tr>
</thead>
</table>

**UnitedHealthcare**
Coverage for experimental health services and specified enhanced services.

<table>
<thead>
<tr>
<th><strong>Website</strong></th>
<th><a href="https://careplus.att.com/">https://careplus.att.com/</a></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Obtaining Preapproval or Prior Authorization</strong></th>
</tr>
</thead>
</table>

To confirm whether a specific procedure is covered under CarePlus or to obtain preapproval or prior authorization for a procedure: **877-261-3340** (Domestic and International; Available Monday through Friday from 7 a.m. to 7 p.m. Central time)

<table>
<thead>
<tr>
<th><strong>Claims</strong></th>
</tr>
</thead>
</table>

**Claims incurred in the United States:**
AT&T CarePlus – A Supplemental Benefit Program
P.O. Box 30886
Salt Lake City, UT 84130-0886

**Claims incurred outside of the United States:**
UnitedHealthcare International Claims
AT&T CarePlus – A Supplemental Benefit Program
P.O. Box 740817
Atlanta, GA 30374

<table>
<thead>
<tr>
<th><strong>Appeals</strong></th>
</tr>
</thead>
</table>

**Appeals of claims incurred in or outside the United States:**
UnitedHealthcare
Attn: Appeals – AT&T CarePlus – A Supplemental Benefit Program Coordinator
P.O. Box 740816
Atlanta, GA 30374-0816
### Dental

#### Cigna Dental

<table>
<thead>
<tr>
<th>Contact Information</th>
<th><a href="http://mycigna.com">mycigna.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T Dental Service Center</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 188040</td>
<td></td>
</tr>
<tr>
<td>Chattanooga, TN 37422</td>
<td></td>
</tr>
<tr>
<td><strong>888-722-5505</strong> (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)</td>
<td></td>
</tr>
<tr>
<td><strong>800-735-2258</strong> (Hearing Impaired; All except California)</td>
<td></td>
</tr>
<tr>
<td><strong>800-735-2929</strong> (Hearing Impaired; California residents only)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mobile App</th>
<th>Access the Mobile App (<a href="http://myCigna.com">myCigna</a>) in the Apple App Store, Android Google play, Amazon Apps or Blackberry World on your mobile device.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Claims</th>
<th>AT&amp;T Dental Service Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O. Box 188044</td>
<td></td>
</tr>
<tr>
<td>Chattanooga, TN 37422</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Appeals</th>
<th>AT&amp;T Dental Service Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O. Box 188044</td>
<td></td>
</tr>
<tr>
<td>Chattanooga, TN 37422</td>
<td></td>
</tr>
</tbody>
</table>
# Vision
Below is a listing of the provider of AT&T Vision benefits. For information related to union-provided vision benefits, click here.

## EyeMed Vision Care

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>eyemedvisioncare.com/att</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EyeMed Vision Care</strong></td>
<td></td>
</tr>
<tr>
<td>Attn: Quality Assurance</td>
<td></td>
</tr>
<tr>
<td>4000 Luxottica Place</td>
<td></td>
</tr>
<tr>
<td>Mason, OH 45040-7111</td>
<td></td>
</tr>
<tr>
<td>📞 800-638-4288 (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)</td>
<td></td>
</tr>
<tr>
<td>📞 844-230-6498 (Hearing Impaired; 24 hours a day, except during days that require scheduled maintenance)</td>
<td></td>
</tr>
</tbody>
</table>

| Mobile App | Access the Mobile App ([EyeMed Members](#)) in the Apple App Store, Android Google play, Amazon Apps or Blackberry World on your mobile device. |

<table>
<thead>
<tr>
<th>Claims</th>
<th>EyeMed Vision Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attn: Out-of-Network Claims</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 8504</td>
<td></td>
</tr>
<tr>
<td>Mason, OH 45040-7111</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Appeals</th>
<th>EyeMed Vision Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attn: Quality Assurance Department</td>
<td></td>
</tr>
<tr>
<td>4000 Luxottica Place</td>
<td></td>
</tr>
<tr>
<td>Mason, OH 45040-7111</td>
<td></td>
</tr>
</tbody>
</table>
### Adoption

**Contact Information**

(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.)

- **Your Spending Account**
  - P.O. Box 64030
  - The Woodlands, TX 77387-4030

  - **877-722-0020** (Hearing Impaired; from TTY phone dial 711)
  - **847-883-0666** (International)
  - **888-211-9900**

  Available Monday through Friday from 7 a.m. to 7 p.m. Central time. The Interactive Voice Response System (IVR) is available 24 hours a day, seven days a week.

- **NOTE:** Reimbursement claims with receipts can be submitted via the Mobile App, website or paper claim form (by fax or mail).

### Claims

**Written Claims for reimbursement/benefits:**

- **Your Spending Account**
  - P.O. Box 64030
  - The Woodlands, TX 77387-4030

- **Overnight Claims:**
  - **888-211-9900**

### Appeals

**Written Appeals for reimbursement/benefits or an Appeal of a denied Claim for reimbursement/benefits under the Plan must be sent to:**

- **Your Spending Account**
  - Claims and Appeals Management
  - P.O. Box 1407
  - Lincolnshire, IL 60069-1407

- **Overnight Appeals:**
  - **847-554-1397**

### Commuter

**Contact Information**

- **www.wageworks.com/mycommute**

- **WageWorks Service Center**
  - P.O. Box 14053
  - Lexington, KY 40512

  - **877-924-3967** (Available Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays. The Interactive Voice Response System (IVR) is available 24 hours a day.)

**Mobile App**

Access the Mobile App (EZ Receipts) in the Apple App Store and Android Google play on your mobile device.

**Claims and Appeals**

- **877-924-3967** (Available Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays. The Interactive Voice Response System (IVR) is available 24 hours a day.)
- **877-353-9236** (Claims Submission)
# Flexible Spending Accounts

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>att.com/benefitscenter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Spending Account</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 64030</td>
<td></td>
</tr>
<tr>
<td>The Woodlands, TX 77387</td>
<td></td>
</tr>
<tr>
<td><strong>877-722-0020</strong> (Hearing Impaired; from TTY phone dial 711)</td>
<td></td>
</tr>
<tr>
<td><strong>847-883-0866</strong> (International)</td>
<td></td>
</tr>
<tr>
<td><strong>888-211-9900</strong></td>
<td></td>
</tr>
<tr>
<td>Available Monday through Friday from 7 a.m. to 7 p.m. Central time. The Interactive Voice Response System (IVR) is available 24 hours a day</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Mobile App</th>
<th>Access the Mobile App <em>(Reimburse Me)</em> in the Apple App Store and Android Google play on your mobile device.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Claims (2018 FSA Claims and 2017/2018 HRA Claims)</th>
<th>Regular Mail:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Spending Account</td>
<td>Your Spending Account</td>
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<tr>
<td>P.O. Box 64030</td>
<td>P.O. Box 64030</td>
</tr>
<tr>
<td>The Woodlands, TX 77387</td>
<td>The Woodlands, TX 77387</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Appeals</th>
<th>Regular Mail:</th>
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<tbody>
<tr>
<td>Your Spending Account</td>
<td>Claims and Appeals Management</td>
</tr>
<tr>
<td>4 Overlook Point</td>
<td>4 Overlook Point</td>
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<tr>
<td>P.O. Box 1407</td>
<td>P.O. Box 1407</td>
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<tr>
<td>Lincolnshire, IL 60069-1407</td>
<td>Lincolnshire, IL 60069-1407</td>
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<table>
<thead>
<tr>
<th>Overnight Appeals:</th>
<th><strong>847-554-1397</strong></th>
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</thead>
</table>
# Reimbursement Accounts

## Health Reimbursement Accounts

**IMPORTANT:** If you participate in the AT&T Medicare-Eligible Health Reimbursement Account Program, see the [Retiree/Eligible Former Employee](#) section.

<table>
<thead>
<tr>
<th>Contact Information</th>
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<tbody>
<tr>
<td><strong>Your Spending Account</strong></td>
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<tr>
<td>The Woodlands, TX 77387</td>
<td></td>
</tr>
<tr>
<td>📞 <strong>877-722-0020</strong> (Hearing Impaired; from TTY phone dial 711)</td>
<td></td>
</tr>
<tr>
<td>📞 <strong>847-883-0866</strong> (International)</td>
<td></td>
</tr>
<tr>
<td>📞 <strong>888-211-9900</strong></td>
<td></td>
</tr>
<tr>
<td>Available Monday through Friday from 7 a.m. to 7 p.m. Central time. The Interactive Voice Response System (IVR) is available 24 hours a day.</td>
<td></td>
</tr>
</tbody>
</table>

| Mobile App | Access the Mobile App ([Reimburse Me](#)) in the Apple App Store and Android Google play on your mobile device. |  |

<table>
<thead>
<tr>
<th>Claims (2018 FSA Claims and 2017/2018 HRA Claims)</th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Regular Mail:</strong></td>
<td></td>
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<tr>
<td>Your Spending Account</td>
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<tr>
<td>The Woodlands, TX 77387</td>
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<tr>
<th>Appeals</th>
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<td><strong>Regular Mail:</strong></td>
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<td></td>
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<td>4 Overlook Point</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 1407</td>
<td></td>
</tr>
<tr>
<td>Lincolnshire, IL 60069-1407</td>
<td></td>
</tr>
<tr>
<td><strong>Overnight Appeals:</strong></td>
<td></td>
</tr>
<tr>
<td>📞 <strong>847-554-1397</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Health Savings Accounts – Fidelity Investments

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>netbenefits.com/att</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 770001</td>
<td></td>
</tr>
<tr>
<td>Cincinnati, Ohio 45277-0036</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>☎️ 800-416-2363</td>
<td>(Available every business day the NYSE is open from 7:30 a.m. to 11 p.m. Central time)</td>
</tr>
<tr>
<td>☎️ 888-343-0860</td>
<td>(Hearing Impaired; available 24 hours a day)</td>
</tr>
</tbody>
</table>

**Claims**

Contact Fidelity Investments for claims assistance. The HSA offered by Fidelity Investments is not an arrangement established or sponsored by the Company. 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.

**For Regular Claims:**

Fidelity Investments
P.O. Box 770001
Cincinnati, Ohio 45277-0036

**For Overnight Claims:**

Fidelity Investments
100 Crosby Parkway
Covington, KY 41015-4325

**For questions regarding Payroll Contributions and Company HSA Contributions (Claims and Appeals):**

For claims and appeals related to eligibility, see the [AT&T Benefits Center](https://www.att.com/benefits) information.

**IMPORTANT INFORMATION:** 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 and Company HSA Contributions into an HSA established with Fidelity Investments.

**Note:** Employees in Hawaii and Puerto Rico may not make before-tax payroll contributions to an HSA through payroll deduction. The HSA offered by Fidelity Investments is not an arrangement that is established and maintained by the Company. Rather, the HSA is established and maintained by Fidelity Investments, 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.
# Life Insurance

<table>
<thead>
<tr>
<th><strong>MetLife</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
<td>To access contact information for the Life Insurance Recordkeeper, <a href="#">click here</a>.</td>
</tr>
</tbody>
</table>
| **To file an assignment** | **MetLife Attn:**  
AT&T Assignment Processing  
177 S. Commons Drive  
Aurora, IL 60504 |
| **Beneficiary Designation or Death of an Employee** | To report the death of an Employee, an Eligible Former Employee and/or an Eligible Dependent or for Beneficiary Designation changes, contact Fidelity. For contact information, [click here](#). |
| **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 and Appeals of Life Insurance, Accidental Death & Dismemberment or Accelerated Death Benefit that have been denied and Forms:** | **MetLife Group Life Claims**  
P.O. Box 6100  
Scranton, PA 18505-6100  
☎ **800-638-6420**, select option 2 (Evidence of Insurability and Life Insurance Claims)  
☎ **866-887-2019** (Accelerated Death Benefits and Assignments)  
Available Monday through Friday from 7 a.m. to 3 p.m. Central time. The Interactive Voice Response System (IVR) is available 24 hours a day |
| **Claims and Appeals of Special Accidental Death & Dismemberment that have been denied:** | **Chubb Insurance Company**  
1 Beaver Valley Road  
P.O. Box 15417  
Wilmington, DE 19850  
☎ **800-336-0627** |
### Welfare - Life and Disability

**Short-Term, Supplemental Long-Term and Long-Term Disability, Workers’ Compensation and Job Accommodations**

<table>
<thead>
<tr>
<th>Sedgwick Claims Management Services (Disability Insurance)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
</tr>
<tr>
<td>Sedgwick Claims Management Services (Disability Insurance)</td>
</tr>
<tr>
<td><a href="https://hronestop.web.att.com/group/hr-onestop/disability-health">https://hronestop.web.att.com/group/hr-onestop/disability-health</a></td>
</tr>
</tbody>
</table>

For benefits information:

**AT&T Integrated Disability**

Service Center (IDSC)
P.O. Box 14627
Lexington, KY 40512-4627

☎ **866-276-2278** (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)

☎ **866-224-4627** (fax)

<table>
<thead>
<tr>
<th><strong>Eligibility Claims and Appeals</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>To request a claims form, contact the AT&amp;T Benefits Center. For contact information, click here.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Claims for benefits or eligibility claims arising within a claim for benefits</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Your viaOne Express disability claim form is available at <a href="https://www.e-access.att.com/usersvcs/cspsaml/?service=sedgwickrr&amp;servicetype=prod">https://www.e-access.att.com/usersvcs/cspsaml/?service=sedgwickrr&amp;servicetype=prod</a>. To submit a new claim click on the “Submit” tab on the top navigation bar, then “New Claim or Leave” and then follow the instructions to submit your claim.</td>
</tr>
</tbody>
</table>

☎ **866-276-2278** (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)

☎ **866-224-4627**

**Written claims:**

**AT&T Integrated Disability**

Service Center
P.O. Box 14627
Lexington, KY 40512-4627

<table>
<thead>
<tr>
<th><strong>Claims for benefits (for AT&amp;T East employees disabled after Dec. 31, 2008 and prior to Jan. 1, 2018)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Written claims for Supplemental Long-Term Disability Benefits under the AT&amp;T East Disability Benefits Program must be sent to the carrier of the insurance policy under which the particular claimant is covered.</td>
</tr>
</tbody>
</table>

**For claims incurred prior to Jan. 1, 2018:**

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

<table>
<thead>
<tr>
<th><strong>Appeals for Benefits</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AT&amp;T Integrated Disability</strong></td>
</tr>
<tr>
<td>Service Center</td>
</tr>
<tr>
<td>Quality Review Unit</td>
</tr>
<tr>
<td>P.O. Box 14626</td>
</tr>
<tr>
<td>Lexington, KY 40512-4626</td>
</tr>
</tbody>
</table>

☎ **866-856-5065**
<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>Contact the local Employment Development Department (EDD) office to obtain an application for benefits. If you need help to determine your local office, call the EDD office in Sacramento, and that office will identify the number for your local EDD office.</td>
</tr>
<tr>
<td></td>
<td>📞 800-480-3287</td>
</tr>
<tr>
<td></td>
<td>California’s statutory disability benefits are provided through the California State Disability Insurance Plan.</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Hawaii’s statutory disability benefits are provided through an insurance policy purchased from the Prudential Insurance Company.</td>
</tr>
<tr>
<td></td>
<td>Phone: 800-842-1718</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Call the New Jersey Department of Labor Division of Temporary Disability Insurance (TDI).</td>
</tr>
<tr>
<td></td>
<td>📞 609-292-7060</td>
</tr>
<tr>
<td></td>
<td>New Jersey’s statutory disability benefits are provided through the New Jersey Temporary Disability Benefits Trust Fund.</td>
</tr>
<tr>
<td>New York</td>
<td>New York’s statutory disability benefits are provided through policies purchased from the Prudential Insurance Company.</td>
</tr>
<tr>
<td></td>
<td>Phone: 800-842-1718</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>All Chauffeurs</td>
</tr>
<tr>
<td></td>
<td>Puerto Rico’s statutory disability benefits are provided through the Puerto Rico Non-Occupational Disability Insurance Program (SINOT by its Spanish acronym). Call the Puerto Rico Department of Insurance.</td>
</tr>
<tr>
<td></td>
<td>📞 787-754-5353</td>
</tr>
<tr>
<td></td>
<td><strong>IMPORTANT</strong>: Chauffeurs are employees who are required or permitted to operate a motor vehicle usually and regularly as part of their job. Casual or sporadic use of a motor vehicle in the performance of your job does not cause you to be classified as a Chauffeur.</td>
</tr>
<tr>
<td></td>
<td><strong>All Other Employees</strong></td>
</tr>
<tr>
<td></td>
<td>Puerto Rico’s statutory disability benefits are provided through policies purchased from Triple-S Vida.</td>
</tr>
<tr>
<td></td>
<td>📞 787-758-4888</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Call the Temporary Disability Insurance Division, Rhode Island Department of Labor and Training.</td>
</tr>
<tr>
<td></td>
<td>📞 401-462-8420</td>
</tr>
<tr>
<td></td>
<td>Rhode Island’s statutory disability benefits are provided through the Rhode Island Temporary Disability Insurance Program.</td>
</tr>
</tbody>
</table>
### AT&T Pension and Savings Plan - Fidelity

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>netbenefits.com/att</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Service Center</td>
<td>P.O. Box 770003 Cincinnati, OH 45277-0088</td>
</tr>
<tr>
<td><strong>800-416-2363</strong></td>
<td>(Domestic and International; Every day the NYSE is open from 7:30 a.m. to 11 p.m. Central time.)</td>
</tr>
<tr>
<td><strong>888-343-0860</strong></td>
<td>(Hearing Impaired; 24 hours a day)</td>
</tr>
<tr>
<td><strong>Beneficiary Designation</strong></td>
<td>For information on Beneficiary Designation, <a href="#">click here</a>.</td>
</tr>
<tr>
<td><strong>Accessing Pension and Savings SPD</strong></td>
<td>From the home page, select the “Summary Plan Descriptions and Summary of Material Modifications” section. Then select the SPD link for your Program to find information about your savings or pension benefits or for information on retiree death benefits, if available, see your Pension Program SPD.</td>
</tr>
<tr>
<td></td>
<td>Requests for a paper copy (which will be mailed to you within three days of your request), claims for Term of Employment (formerly known as Net Credited Service) or to return printed forms that signature has to be received before the form is valid (for example, in cases for which spousal consent is required by the applicable benefit plan) should be sent to:</td>
</tr>
<tr>
<td></td>
<td><strong>FIDELITY SERVICE CENTER</strong></td>
</tr>
<tr>
<td></td>
<td>P.O. Box 770003</td>
</tr>
<tr>
<td></td>
<td>Cincinnati, OH 45277-0065</td>
</tr>
<tr>
<td><strong>Mobile App</strong></td>
<td>Access the Mobile App <em>(Fidelity NetBenefits)</em> in the App Store on your mobile device.</td>
</tr>
</tbody>
</table>

Single sign-on access to Fidelity is available through [access.att.com](http://access.att.com) or active employees can also log onto [HROneStop](http://hroonestop) site. You will need to establish a username and password, if you haven’t already, when you access the Fidelity NetBenefits website, and you will need your Fidelity Service Center Personal Identification Number (PIN) and Social Security number/customer ID when you access the automated voice response system 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.
### AT&T Pension and Savings Plan - Fidelity (Continued)

#### Claims (for Pension and Savings Plan)

**Regular mail:**

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

**Overnight:**

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

#### Appeals (for Pension and Savings Plan)

**Regular mail:**

Fidelity Service Center  
Personnel Center  
P.O. Box 770003  
Cincinnati, OH 45277-0072

**Overnight:**

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

### Investment Advice

**PARTICIPATING PLANS:** AT&T Puerto Rico Retirement Savings Plan, AT&T Retirement Savings Plan, AT&T Savings and Security Plan, BellSouth Savings and Security Plan

**Contact Information**

financialengines.com/foratt

**General questions about investment advice:**

Financial Engines  
4742 N. 24th St., Suite 270  
Phoenix, AZ 85016

 позвоните 877-401-5762 (Available Monday through Friday from 7:30 a.m. to 7:30 p.m. Central time, except some holidays)
**Stock Options, Performance Shares and Restricted Stocks**

<table>
<thead>
<tr>
<th>Computershare</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.computershare.com/att">http://www.computershare.com/att</a></td>
<td></td>
</tr>
<tr>
<td>☎️ 888-722-6767</td>
<td></td>
</tr>
<tr>
<td>☎️ 732-491-0658 (International)</td>
<td></td>
</tr>
</tbody>
</table>

**IMPORTANT INFORMATION:** 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 Computershare Personal Identification Number (PIN). Call Computershare for a PIN reset, if needed.

<table>
<thead>
<tr>
<th>AT&amp;T Equity Administration (if Computershare is unable to resolve issues)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
<td></td>
</tr>
<tr>
<td>☎️ 866-533-4390 (Available Monday through Friday from 8 a.m. to 4 p.m. Central time)</td>
<td></td>
</tr>
<tr>
<td>✉️ <a href="mailto:att.equity.admin@att.com">att.equity.admin@att.com</a></td>
<td></td>
</tr>
</tbody>
</table>
### Employee Assistance Program (EAP)

| Contact Information | For Employee Assistance Program Contact Information, [click here](#). |

### International Business Travel – Supplemental Medical

AT&T International Business Travel – Supplemental Medical Program. International Business Travel Medical, Dental, lost documents and repatriation of remains benefits.

| Contact Information | Ace American Insurance Company  
P.O. Box 5124  
Scranton, PA 18505-0556  
☎️ 800-336-0627 (Available Monday through Friday from 7:30 a.m. to 4 p.m. Eastern time)  
☎️ 302-476-6194 (Direct dial for International)  
☎️ 302-476-7857 |

#### Claims

| Contact Information | Ace American Insurance Company  
P.O. Box 5124  
Scranton, PA 18505-0556 |

#### Appeals

| Contact Information | Ace American Insurance Company  
Attention: Appeals  
P.O. Box 5124  
Scranton, PA 18505-0556 |

### International Health Program (for International Expatriate and Inpatrkte Benefits)

AT&T International Health Program (Medical, Dental and Vision benefits)

| Contact Information | [cignaenvoy.com](http://cignaenvoy.com) or [www.cignaenvoy.com](http://www.cignaenvoy.com) (if accessing inside AT&T)  
(for medical, prescription drugs, dental and vision) |

#### Cigna Global Health Benefits

Expatriate Benefits  
P.O. Box 15050  
Wilmington, DE 19850 USA  
☎️ 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.)  
These numbers are available 24 hours a day. |

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

#### Claims

| Contact Information | For medical, prescription drugs, dental and vision  
Cigna Global Health Benefits  
P.O. Box 15050  
Wilmington, DE 19850 USA |

#### Appeals

| Contact Information | CIGNA Global Health Benefits  
Attn: Appeals Department  
P.O. Box 15800  
Wilmington, DE 19850 |
### Long-Term Care Insurance

**Participating Programs:** AT&T Consolidated Long-Term Care Insurance Plan #549 (frozen to new entrants as of May 1, 2012)

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

☎️ 800-732-3220  
☎️ 800-255-1808 (Hearing Impaired)  
Available Monday through Friday from 7 a.m. to 5 p.m. Central time, excluding holidays |
|---|
| Claims | Mail Your completed claim form, along with any supporting documentation, to:  
Attn: Claims Department  
John Hancock Life Insurance Company  
Group Long Term Care  
P.O. Box 111  
Boston, MA 02117-9939 |
| Appeals | If You wish to appeal the denial of a claim, mail Your written appeal to:  
Attn: Claims Department  
John Hancock Life Insurance Company  
Group Long Term Care  
P.O. Box 111  
Boston, MA 02117-9939 |
# Puerto Rico Medical Program

**Participating Programs:** Fully-insured Medical Benefit Option offered in Puerto Rico

## Contact Information

*Triple-S Salud Inc.*
Customer Service Department
P.O. Box 363628
San Juan, PR 00936-3628

- **Phone:** 787-774-6060 (Available Monday through Friday, 7:30 a.m. to 8 p.m., Saturday 9 a.m. to 6 p.m., Sunday 11 a.m. to 5 p.m.)
- **Phone (Hearing Impaired):** 787-792-1370
- **Phone:** 787-749-4032

*Registration is required to use the member website. Secure mail is also available at this website.*

## Mobile App

Access the Mobile App *(Triple S Salud)* in the Apple App Store and Android Google play on your mobile device.

## Claims

**Preauthorizations:**
*Triple-S Salud, Inc.*
P.O. Box 363628
San Juan, PR 00936-3628
Attn: Precertifications Department

**Claims:**
*Triple-S Salud, Inc.*
P.O. Box 363628
San Juan, PR 00936-3628
Attn: Claims Department

## Appeals

*Triple-S Salud, Inc.*
Customer Service Division
P.O. Box 363628
San Juan, PR 00936-3628
# Retiree Websites, Discounts and Offers

From Wireless to Video to Internet, discounts available through the Employee Discount Program can help you save on the combination of products and services to meet your needs. You can also enjoy exclusive savings on apparel, travel and more as well as daily discounts from thousands of vendors through Perks at Work.

## Discount Information, Eligibility and Enrollment Support

<table>
<thead>
<tr>
<th>Retiree Website (and to access Retiree Pioneer website)</th>
<th><a href="http://access.att.com">http://access.att.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Perks and Exclusive Employee Offers</td>
<td><a href="http://www.perksatwork.com/login">www.perksatwork.com/login</a></td>
</tr>
<tr>
<td>Discounts on Non-AT&amp;T Products and Services.</td>
<td></td>
</tr>
<tr>
<td>AT&amp;T Products and Services</td>
<td>HROneStop</td>
</tr>
<tr>
<td>Go to the OneStop home page and select “Money,” then “Discounts” on the left-hand toolbar.</td>
<td></td>
</tr>
<tr>
<td>If you need additional information, contact OneStop.</td>
<td>888-722-1787 (say “Policy” when prompted)</td>
</tr>
</tbody>
</table>

## Enrollment Support

<table>
<thead>
<tr>
<th>All Discounts &amp; Offers</th>
<th>If you need additional information, contact OneStop.</th>
<th>888-722-1787 (say “Policy” when prompted)</th>
</tr>
</thead>
</table>

## Account Support

<table>
<thead>
<tr>
<th>Wireless Product Support</th>
<th>AT&amp;T Employee and Retiree Self-Service site</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="https://www.att.com/dep/login">https://www.att.com/dep/login</a></td>
</tr>
<tr>
<td>Wireless Customer Care</td>
<td>800.331.0500 (OR 611 on your wireless phone)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DIRECTV, U-Verse TV, Internet and AT&amp;T Phone (formerly U-Verse Voice) Support</th>
<th>AT&amp;T Employee and Retiree Self-Service site</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="https://www.att.com/dep/login">https://www.att.com/dep/login</a></td>
</tr>
<tr>
<td>Employee Discount Program Support Center</td>
<td><a href="mailto:g02511@att.com">g02511@att.com</a></td>
</tr>
<tr>
<td>Employee Discount Program Support Center</td>
<td>877.377.9010 (Available Monday through Friday from 9 a.m. - 6 p.m. Central time)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Wireline and DSL Support</th>
<th>Employee Discount Program Support Center</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="mailto:g02511@att.com">g02511@att.com</a></td>
</tr>
<tr>
<td>HealthSmart (Reimbursements)</td>
<td><a href="mailto:anw.attretireediscounts@healthsmart.com">anw.attretireediscounts@healthsmart.com</a></td>
</tr>
<tr>
<td></td>
<td>888-251-0645 (Available Monday through Friday from 7 a.m. - 5 p.m. Central time)</td>
</tr>
</tbody>
</table>
# Medical

## AT&T Medicare Advantage Program

For certain Eligible Former Employees who are Medicare-Eligible

| Contact Information | UHCRetiree.com
|--------------------|-----------------
|                    | (for information on claims, benefits, explanation of benefits, ID cards, search for hospitals, physicians, specialists and more)
|                    | UnitedHealthcare
|                    | P.O. Box 30995
|                    | Salt Lake City, UT 84130
|                    | ☎ 888-803-9234  (Available Monday through Friday 8 a.m. to 8 p.m. Central time, except some holidays.)

**IMPORTANT:** If you are enrolled in any other AT&T Self-Insured Medical Program, [click here](#).

## AT&T MedicareRX Program

For Eligible Former Employees and Dependents who are Medicare Eligible and participate in the AT&T Medicare Advantage Program

| Contact Information | caremark.com
|--------------------|-----------------
|                    | SilverScript
|                    | P.O. Box 280200
|                    | Nashville, TN 37228
|                    | ☎ 877-878-5714 (Available seven days a week from 8 a.m. to 8 p.m. in your time zone)
|                    | ☎ 800-231-4403 (Hearing Impaired; TTY use 711 relay; available 24 hours a day)

**IMPORTANT INFORMATION:** 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 RXCVSD. To access the Interactive Voice Response System (IVR) or to speak to a service associate, you will need your member ID or Social Security number.

| Claims | SilverScript
|--------|-----------------
|        | Attn: Claims Department
|        | P.O. Box 52066
|        | Phoenix, AZ 85072-2066

| Appeals | Coverage Decisions and Appeals Department:
|---------| SilverScript Insurance Company Prescription Drug Plans Coverage Decisions and Appeals Department
|         | P.O. Box 52000, MC109
|         | Phoenix, AZ 85072-2000
|         | ☎ 866-884-9479
|         | ☎ 855-633-7673

**IMPORTANT:** If you are enrolled in any other AT&T Self-Insured Medical Program, [click here](#) for prescription drug information.
## Voluntary Benefits Platform

**AT&T Benefits Center**  
For Voluntary Benefits Platform Contact Information, [click here](#).

## Advantage Regional and Selectmed Medical options

**BlueCross and BlueShield of Illinois (BCBSIL)**  
For BlueCross and BlueShield of Illinois (BCBSIL) Contact Information, [click here](#).

**UnitedHealthcare**  
For UnitedHealthcare Contact Information, [click here](#).

**Beacon Health**  
For Mental Health and Substance Use Disorder contact information, [click here](#).

**CVS/Caremark**  
For Prescription Drug contact information, [click here](#).

**CarePlus**  
**CarePlus - UnitedHealthcare**  
For CarePlus Contact Information, [click here](#).

## Dental

**Cigna Dental**  
For Dental Contact Information, [click here](#).
### Vision

#### AT&T Eligible Former Employee Vision Program

**PARTICIPATING PROGRAMS:** AT&T Eligible Former Employee Vision Program (a fully-insured program)

**Contact Information**

- **eyemed.com**
  - After logging in, click on “Member Login” to access your benefits information.
  - **First American Administrators, Inc.**
  - P.O. Box 8504
  - Mason, OH 45040-7111
  - ☎ **800-638-4288** (Available Monday through Saturday 6:30 a.m. to 10 p.m. Central time and Sunday 10 a.m. to 7 p.m. Central time. Assistance for the Hearing Impaired is available Monday through Friday from 7:00 a.m. to 7:00 p.m. Central time.)
  - ☎ **844-230-6498** (Hearing Impaired; An interactive voice response system is available 24 hours a day, seven days a week, except during days that require scheduled maintenance)

**Claims**

- **First American Administrators, Inc.**
  - P.O. Box 8504
  - Mason, OH 45040-7111
  - Attn: Out-of-Network Claims

**Appeals**

- **First American Administrators, Inc.**
  - 4000 Luxottica Place
  - Mason, OH 45040-7111
  - Attn: Quality Assurance Department

---

### Retiree Health Exchange

#### AON Medicare Exchange

**PARTICIPATING PROGRAMS:** Aon Retiree Health Exchange – for certain Medicare Eligible Former Employees and Eligible Dependents enrolling in the AT&T private exchange insurance coverage for Medical (including RX), Dental and Vision benefits.

**Contact Information**

- **myretireehealthexchange.com**
  - ☎ **888-893-0702** (Customer Service Associates and Licensed Insurance Agents are available Monday through Friday 7 a.m. and 10 p.m. Central time)

**Enrollment Actions**

- [retiree.aon.com/att](http://retiree.aon.com/att), 24 hours a day, 7 days a week

**Claims for Eligibility**

- For contact information related to Claims and Appeals for Eligibility, [click here](http://www.aon.com/)

**IMPORTANT NOTE:** If you are not already enrolled in Medicare Parts A and B, contact the Social Security Administration (SSA) today at [ssa.gov](http://www.ssa.gov) or by calling **800-772-1213** (TTY **800-325-0778**). The SSA will explain the step-by-step process to enroll, including any forms that must be completed by you and returned to the SSA. If your employer-sponsored coverage is from AT&T, the **AT&T Benefits Center (877-722-0020)** will complete any sections that require employer information.

**Claims and Appeals for Benefits**

- Direct Claims and Appeals for Benefits to the address in your insurance policy.
# Health Reimbursement Account

## AT&T Medicare Eligible Health Reimbursement Account (HRA)

### Contact Information

- **Retiree.aon.com/att**
- **Your Spending Account**
  - 4 Overlook Point
  - P.O. Box 1407
  - Lincolnshire, IL 60069-1407
  - **800-928-8027** (TTY use T11 Relay)
  - **888-211-9900** (Available Monday through Friday from 8 a.m. to 8 p.m. Central time)

### Mobile App

Access the Mobile App *(Reimburse Me)* in the Apple App Store and Android Google play on your mobile device.

Note: You will need the Aon Retiree Exchange ID assigned to the Record Keeper to log-in.

### Claims for Eligibility

For contact information related to Claims and Appeals for Eligibility, [click here](#).

### Claims

Written Claims for eligibility under the Program may be mailed or faxed to the address below:

- **Your Spending Account**
  - 4 Overlook Point
  - P.O. Box 785040
  - Orlando, FL 32878-5040
  - **888-211-9900**

Claims may also be submitted electronically: 1. Online - Go to the YSA Service Center web page through [retiree.aon.com/att](http://retiree.aon.com/att). 2. Mobile Application - You may also access the Mobile Application by searching for the “Reimburse Me” application (for Apple or Android devices) in the App store. Note: You will need the Aon Retiree Exchange ID assigned to the Record Keeper to log-in.

To determine eligibility for incremental credits for the Catastrophic Prescription Drug Benefit, you must complete and send the Catastrophic Drug Credit Request Form to the YSA Service Center per the instructions on the form. You may access the form on the YSA Service Center web page through [retiree.aon.com/att](http://retiree.aon.com/att).

### Appeals

Written Level I and Level II Appeals of a denied Claim for Reimbursement under the Program must be sent to:

- **Your Spending Account**
  - Claims and Appeals Management
  - 4 Overlook Point
  - P.O. Box 1407
  - Lincolnshire, IL 60069-1407
  - **847-554-1397**

Written Appeals of a Denied Claim for Eligibility must be sent to:

- **Your Spending Account**
  - Eligibility and Enrollment Appeals Committee
  - 4 Overlook Point
  - P.O. Box 1407
  - Lincolnshire, IL 60069-1407
### Union-Provided Benefits - Alascom

**Alascom – International Brotherhood of Electrical Workers (IBEW) Local 1547**

<table>
<thead>
<tr>
<th>Alaska Electrical Health and Welfare Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact Information</strong></td>
</tr>
<tr>
<td>aetf.com</td>
</tr>
<tr>
<td>☎ 907-276-1246</td>
</tr>
<tr>
<td>☎ 800-478-1246</td>
</tr>
<tr>
<td>☎ 907-278-7576</td>
</tr>
<tr>
<td><a href="mailto:info@aetf.com">info@aetf.com</a></td>
</tr>
</tbody>
</table>

General Information/Administration
2600 Denali St., Suite 200
Anchorage, AK 99503-2782

**Alascom - Teamsters Local 959**

<table>
<thead>
<tr>
<th>Alaska Teamster-Employer Welfare Trust - General/Eligibility Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General/Eligibility Information/Claims</strong></td>
</tr>
<tr>
<td>959trusts.com</td>
</tr>
<tr>
<td>Alaska Teamster-Employer Welfare Trust</td>
</tr>
<tr>
<td>520 E. 34th Avenue, Suite 107</td>
</tr>
<tr>
<td>Anchorage, AK 99503-4116</td>
</tr>
<tr>
<td>☎ 907-751-9700</td>
</tr>
<tr>
<td>☎ 800-478-4450</td>
</tr>
<tr>
<td>☎ 907-751-9738</td>
</tr>
<tr>
<td>✉ <a href="mailto:benefits@959trusts.com">benefits@959trusts.com</a></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Administrative Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>A&amp;I Benefit Plan Administrators, Inc.</td>
</tr>
<tr>
<td>1220 SW Morrison St, Suite 300</td>
</tr>
<tr>
<td>Portland, OR 97205-2222</td>
</tr>
<tr>
<td>☎ 800-714-3209</td>
</tr>
<tr>
<td>🔍 503-228-0149</td>
</tr>
</tbody>
</table>

**Alaska Teamster-Employer Welfare Trust - Prescription Drug Program**

<table>
<thead>
<tr>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>mycatamaranRX.com</td>
</tr>
<tr>
<td>OptumRX/Catamaran</td>
</tr>
<tr>
<td>8300 E Maplewood Ave. Suite 100</td>
</tr>
<tr>
<td>Greenwood Village, CO 80111</td>
</tr>
</tbody>
</table>

**Alaska Teamster-Employer Welfare Trust - Vision Care Benefit**

<table>
<thead>
<tr>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>vsp.com</td>
</tr>
<tr>
<td>Vision Service Plan Customer Service</td>
</tr>
<tr>
<td>Alaska Vision Services, Inc.</td>
</tr>
<tr>
<td>3333 Quality Drive</td>
</tr>
<tr>
<td>Rancho Cordova, CA 95670</td>
</tr>
<tr>
<td>☎ 800-877-7195</td>
</tr>
<tr>
<td>☎ 916-851-5152</td>
</tr>
</tbody>
</table>
### AT&T Mobility – IBEW Local 1547

**Alaska Electrical Pension Plan and Alaska Electrical Workers Money Purchase Pension Plan**

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>800-478-1246 (Available Monday through Friday from 8 a.m. to 5 p.m. Alaska Time)</th>
</tr>
</thead>
</table>
| **Alaska Electrical Trust Funds** | 2600 Denali St., Suite 200  
Anchorage, AK 99503 |

| Claims | Alaska Electrical Trust Funds  
2600 Denali St., Suite 200  
Anchorage, AK 99503 |

### SBC Global Services, Inc. – IBEW Local 494

**National Electrical Benefit Fund**

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>nebf.com</th>
</tr>
</thead>
</table>
| **National Electrical Benefit Fund** | 2400 Research Blvd., Suite 500  
Rockville, MD 20850-3266 |

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

### SBC Global Services, Inc. IBEW Local 21

**Scarborough Alliance Group (IBEW Local Unions Savings and Security Plan)**

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>scarboroughalliance.com</th>
</tr>
</thead>
</table>
| **Scarborough Alliance Group** | One Bridge St., Suite 70  
Irvington, NY 10533 |

| Claims | Scarborough Alliance Group  
1 Bridge St., Suite 70  
Irvington, NY 10533 |
Filing Claims and Appeals

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 benefits administrator for the plan in which you are enrolled at the address provided above by Program for the applicable benefits administrator. However, urgent care medical claims that require expedited action may be initiated by calling the number for your benefits administrator provided above by Program for the applicable benefits administrator.

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 provided above by Program for the applicable benefits administrator. 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 Summary Plan Descriptions (SPDs) and Summary of Material Modifications (SMMs). To file a written claim or a written appeal of a denied claim for benefits, use the appropriate address provided above by Program for the applicable benefits administrator.

In preparation for filing a claim or appeal you have the right to request printed copies of the applicable summary plan description and the summary annual reports. See the next page for information on requesting copies of documents.

Also see the next page for information on where to serve lawsuit paperwork (Agent for Service of Process) if you have exhausted all of your claims and appeal rights against AT&T.
## Legal Resources

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

### Requests for Documents (Official Plan Documents, Summary Plan Descriptions, Summary of Material Modifications or Printed Policies)

<table>
<thead>
<tr>
<th>Health and Welfare Accessing Documents</th>
<th>For information on accessing Health and Welfare documents, click here.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension and Savings Accessing Documents</td>
<td>For information on accessing Pension and Savings documents, click here.</td>
</tr>
<tr>
<td>Contact Information</td>
<td>You may send your request in writing to the following address: AT&amp;T Services, Inc. Attn: Plan Documents P.O. Box 132160 Dallas, TX 75313-2160</td>
</tr>
<tr>
<td></td>
<td>To request copies of current SPDS or SMMs, you may also contact Fidelity or the AT&amp;T Benefits Center, as appropriate to the program or plan.</td>
</tr>
<tr>
<td></td>
<td>To request copies of other documents under which an ERISA plan is established or operated. You may also contact Fidelity or the AT&amp;T Benefits Center, as appropriate to the program or plan, and request copies of plan documents.</td>
</tr>
</tbody>
</table>

**IMPORTANT INFORMATION:** To request a copy of the collective bargaining agreement that covers you, please go to the OneStop home page and select Labor Relations in the “Tools and Resources” section in the right navigation bar, contact your immediate supervisor, or write to the address in the “Official Plan Documents” section of your SPD or SMM.

### Employee Benefits Security Administration

If you have questions about your Plan, you should contact the Plan Administrator. If you have any questions about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory; or at the address listed below.

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>doL.gov/ebsa</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Division of Technical Assistance and Inquiries Employee Benefits Security Administration U.S. Department of Labor 200 Constitution Avenue N.W. Washington, D.C. 20210</td>
</tr>
<tr>
<td></td>
<td>866-444-EBSA (866-444-3272)</td>
</tr>
</tbody>
</table>

**IMPORTANT INFORMATION:** You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

### Serving a Subpoena

If you have a signed authorization to release information or a subpoena request for production, you must fax or email the request to the AT&T Global Legal Demand Center at:

| Contact Information | 888-938-4715 (Preferred method; There is no need to follow up with a hard copy) |
|---------------------| compcent@att.com (Available 24 hours a day) |

**IMPORTANT INFORMATION:** For additional information regarding authorizations to release information or subpoena requests, call 800-635-6840, Option 5. Available 24 hours a day.
This document applies to the employee benefits plans, policies and programs sponsored by AT&T and listed in this section. This document is not a summary plan description or a summary of material modifications. This document is provided for your information and review; no other action is necessary.

AT&T FLEXIBLE SPENDING ACCOUNT PLAN
- AT&T HealthCare Flexible Spending Account
- AT&T Dependent Care Flexible Spending Account
- AT&T Before Tax Contribution for certain health benefits
- HealthCare Savings Accounts

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
- DIRECTV Program
- East Program**
- Management Cash Balance Program
- Midwest Program* **
- Mobility Bargained Program* **
- Mobility Program
- Nonbargained Program**
- Southeast Management Program* **
- Southeast Program* **
- Southwest Program* **
- West Program* **

* Special Accidental Death Benefits under the AT&T Pension Benefit Plan are provided under these programs.

** The Retiree death provisions portion of the AT&T Retiree Death Benefit Program (applicable to Employees) are provided under these programs, but benefits are paid from the applicable AT&T Umbrella Benefit Plan trust depending on whether the death occurs while an active employee or not.

Savings Plans
- AT&T Puerto Rico Retirement Savings Plan
- AT&T Retirement Savings Plan
- AT&T Savings and Security Plan
- BellSouth Savings and Security Plan

AT&T Puerto Rico Pension Benefit Plan
- AT&T Legacy Bargained Program
- AT&T Legacy Management Program
- Mobility Program

AT&T UMBRELLA BENEFIT PLAN NO. 1 – HEALTH AND WELFARE BENEFIT PROGRAMS
Medical Programs
- AT&T Corp. Eligible Former Employee Medical Program
- AT&T Corp. Eligible Former Bargained Employee Medical Program
- AT&T East Eligible Former Bargained Employee Medical Program
- AT&T East Eligible Former Employee Medical Program
- AT&T Eligible Former Bargained Employee Medical Program
- AT&T Eligible Former Employee Advantage Medical Program No. 960
- AT&T Eligible Former Employee Advantage Medical Program No. 965
- AT&T Eligible Former Employee Advantage Medical Program No. 970
- AT&T Eligible Former Employee Advantage Medical Program No. 980
- AT&T Eligible Former Employee Advantage Medical Program No. 985
- AT&T Eligible Former Employee Advantage Medical Program No. 995
- AT&T Eligible Former Employee Medical Program administered by UnitedHealthcare (UHC)
- AT&T Eligible Former Employee Medical Program administered by BlueCross and BlueShield of Illinois (BCBSIL)
- AT&T Midwest Eligible Former Bargained Employee Medical Program for IBEW Represented Eligible Former Employees
Affected Benefit Plans, Policies & Programs

- AT&T Midwest Eligible Former Bargained Employee Medical Program for CWA Represented Eligible Former Employees
- AT&T Midwest Eligible Former Employee Medical Program
- AT&T Mobility Eligible Former Bargained Employee Medical Program
- AT&T Mobility Eligible Former Employee Medical Program
- AT&T Southeast Eligible Former Employee Medical Program
- AT&T Southeast Eligible Former Bargained Employee Medical Program
- AT&T Southwest Eligible Former Employee Medical Program
- AT&T Southwest Eligible Former Bargained Employee Medical Program
- AT&T West Eligible Former Employee Medical Program
- AT&T West Eligible Former Bargained Employee Medical Program

Dental Programs
- AT&T Eligible Former Employee Dental Program
- AT&T Eligible Former Employee Dental Program (Eligible Former Bargained Employees)

Life Insurance Programs
- AT&T Eligible Former Bargained Employee Group Life Insurance Program
- AT&T Eligible Former Management Employee Group Life Insurance Program

AT&T Retiree Death Benefit Program
The portion of the AT&T Retiree Death Benefit Program applicable to former Employees consists of the retiree death benefit provisions documented in the following:
- AT&T Legacy Bargained Program of the AT&T Pension Benefit Plan
- AT&T Legacy Management Program of the AT&T Pension Benefit Plan
- East Program of the AT&T Pension Benefit Plan
- Midwest Program of the AT&T Pension Benefit Plan
- Mobility Bargained Program of the AT&T Pension Benefit Plan

- Nonbargained Program of the AT&T Pension Benefit Plan
- Southeast Program of the AT&T Pension Benefit Plan
- Southeast Management Program of the AT&T Pension Benefit Plan
- Southwest Program of the AT&T Pension Benefit Plan
- West Program of the AT&T Pension Benefit Plan

Other Programs
- AT&T Eligible Former Employee CarePlus – A Supplemental Benefit Program
- AT&T Eligible Former Employee Health Reimbursement Account Program
- AT&T Medicare-Eligible Health Reimbursement Account Program

AT&T UMBRELLA BENEFIT PLAN NO. 2 – HEALTH AND WELFARE BENEFIT PROGRAMS
Special Accidental Death Benefits
The AT&T Special Accident Death Benefit Program consists of the accident death benefit provisions documented in the following:
- Midwest Program of the AT&T Pension Benefit Plan
- Mobility Bargained Program of the AT&T Pension Benefit Plan
- Southeast Management Program of the AT&T Pension Benefit Plan
- Southeast Program of the AT&T Pension Benefit Plan
- Southwest Program of the AT&T Pension Benefit Plan
- West Program of the AT&T Pension Benefit Plan

Life Insurance Programs
- Ameritech Key Management Life Insurance Plan #541
- AT&T Dependent Group Life Insurance Program
- AT&T Special AD&D Insurance Program
- AT&T Supplementary Group Life Insurance Program
Affected Benefit Plans, Policies & Programs

Long-Term Care Programs
- AT&T Consolidated Long-Term Care Insurance Plan #549

Other Programs
- AT&T Employee Assistance Program
- AT&T International Business Travel – Supplemental Medical Program

AT&T UMBRELLA BENEFIT PLAN NO. 3 – HEALTH AND WELFARE BENEFIT PROGRAMS

Medical Programs
- AT&T Corp. Medical Program
- AT&T East Medical Program
- AT&T Medical Program administered by UnitedHealthcare (UHC)
- AT&T Medical Program administered by BlueCross and BlueShield of Illinois (BCBSIL)
- AT&T Medical Program (Bargained)
- AT&T Midwest Medical Program for CWA Represented Employees
- AT&T Midwest Medical Program for IBEW Represented Employees
- AT&T Mobility Medical Program
- AT&T of Puerto Rico, Inc. Medical Program
- AT&T Southeast Medical Program
- AT&T Southwest Medical Program
- AT&T West Medical Program

Dental Programs
- AT&T Dental Program
- AT&T Dental Program (Bargained Employees)

Disability Programs
- AT&T Disability Income Program
- AT&T Disability Income Program for Bargained Employees
- AT&T Disability Income Program for Southwest Bargained Employees
- AT&T Disability Income Program (Management Employees)
- AT&T East Disability Benefits Program
- AT&T Midwest Disability Benefits Program
- AT&T Mobility Disability Benefits Program
- AT&T Mobility Disability Benefits Program for Southwest Bargained Employees
- AT&T Southeast Disability Benefits Program
- AT&T Southeast Disability Benefits Program for Special Represented Employees
- AT&T West Disability Benefits Program
- Legacy AT&T Disability Benefits Program

Life Insurance Programs
- AT&T Group Life Insurance Program

Vision Programs
- AT&T Eligible Former Employee Vision Program
- AT&T Vision Program
- AT&T Vision Program (Bargained Employees)

AT&T Retiree Death Benefit Program
The portion of the AT&T Retiree Death Benefit Program applicable to Employees consists of the retiree death benefit provisions documented in the following:
- AT&T Legacy Bargained Program of the AT&T Pension Benefit Plan
- AT&T Legacy Management Program of the AT&T Pension Benefit Plan
- East Program of the AT&T Pension Benefit Plan
- Midwest Program of the AT&T Pension Benefit Plan
- Mobility Bargained Program of the AT&T Pension Benefit Plan
- Nonbargained Program of the AT&T Pension Benefit Plan
- Southeast Program of the AT&T Pension Benefit Plan
Affected Benefit Plans, Policies & Programs

- Southeast Management Program of the AT&T Pension Benefit Plan
- Southwest Program of the AT&T Pension Benefit Plan
- West Program of the AT&T Pension Benefit Plan

Other Programs
- AT&T CarePlus – A Supplemental Benefit Program
- AT&T Health Reimbursement Account Program
- AT&T International Health Program (Medical, Dental and Vision benefits)

Benefits, Policies and Programs Not Subject to ERISA

Adoption Reimbursement Benefits
- AT&T Adoption Reimbursement Policy
- AT&T Surrogacy Reimbursement Policy

Commuter Benefits
- AT&T Commuter Benefit Policy

Company Leaves of Absence Policies
- 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

Employee and Retiree Discounts and Offers
- Perks at Work

Voluntary Benefits Platform
- Mercer Voluntary Benefits

Work/Life Programs
- LifeCare

Plans Not Sponsored by AT&T
Some AT&T employees and eligible former employees participate in pension and savings plans that are sponsored by unions, not the Company. 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:
- Alaska Electrical Health & Welfare Fund (for Bargained Employees of Alascom – IBEW Local 1547)
- Alaska Electrical Pension Plan
- Alaska Electrical Workers Money Purchase Pension Plan
- Alaska Teamster Employer Welfare Trust
- National Electrical Benefit Fund
- The IBEW Local Unions Savings and Security Plan
**Vendor Contact Quick Glance**

The following provides you quick access to vendor information, in alphabetical order. If you would like to go to more extensive contact information related to your vendor, simply click on the vendor name to access that information within this Guide.

<table>
<thead>
<tr>
<th>Vendor Name</th>
<th>Website</th>
<th>Quick-Glance Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ace American Insurance Company</td>
<td></td>
<td>☑️ 800-336-0627 (Available Monday through Friday from 7:30 a.m. to 4 p.m. Eastern time)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 302-476-6194 (Direct dial for International calls)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 302-476-7857</td>
</tr>
<tr>
<td>Alaska Electrical Trust Funds</td>
<td>aetf.com</td>
<td>☑️ 800-478-1246 (Available Monday through Friday from 8 a.m. to 5 p.m. Alaska time)</td>
</tr>
<tr>
<td>Alaska Teamster-Employer Welfare Trust</td>
<td>aetf.com</td>
<td>☑️ 907-276-1246</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 800-478-1246</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 907-278-7577</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☐️ <a href="mailto:info@aetf.com">info@aetf.com</a></td>
</tr>
<tr>
<td>Alaska Teamster-Employer Welfare Trust</td>
<td>959trusts.com</td>
<td>☑️ 907-751-9700</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 800-478-4450</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 907-751-9738</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☐️ <a href="mailto:benefits@959trusts.com">benefits@959trusts.com</a></td>
</tr>
<tr>
<td>AON Medicare Exchange</td>
<td>myretireehealthexchange.com retina.aon.com/att (enrollment actions)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>☑️ 888-893-0702 Customer Service Associates and Licensed Insurance Agents are available between</td>
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<tr>
<td></td>
<td></td>
<td>7 a.m. and 10 p.m., Central time, Monday through Friday</td>
</tr>
<tr>
<td>AT&amp;T Benefits Center</td>
<td>att.com/benefitscenter</td>
<td>☑️ 877-722-0020 (Domestic)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 847-883-0866 (International)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☑️ 847-883-8217</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Monday through Friday from 7 a.m. to 7 p.m. Central time. The Interactive Voice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Response System (IVR) is available 24 hours a day, seven days a week.</td>
</tr>
<tr>
<td>AT&amp;T Benefits Center - Voluntary Benefits Platform</td>
<td>att.com/benefitscenter (active employees) Once logged in, select the “Money” tab to locate the Voluntary Benefits. (If you are logging in from home using access.att.com, you will need your SSO.)</td>
<td>☑️ 866-909-5149 (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.retiree.volbenefitsadvisor.com">www.retiree.volbenefitsadvisor.com</a> (for Eligible Former Employees)</td>
</tr>
<tr>
<td>AT&amp;T Equity Administration</td>
<td></td>
<td>☑️ 866-533-4390 (Available Monday through Friday from 8 a.m. to 4 p.m. Central time)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>☐️ <a href="mailto:att.equity.admin@att.com">att.equity.admin@att.com</a></td>
</tr>
<tr>
<td>Beacon Health Options</td>
<td>achievesolutions.net/att</td>
<td>☑️ 800-554-6701 The Interactive Voice Response System (IVR) is available 24 hours a day, seven</td>
</tr>
<tr>
<td></td>
<td></td>
<td>days a week.</td>
</tr>
</tbody>
</table>
## Vendor Contact Quick Glance

<table>
<thead>
<tr>
<th>Vendor Name</th>
<th>Website</th>
<th>Quick-Glance Contact Information</th>
</tr>
</thead>
</table>
| BlueCross and BlueShield of Illinois (BCBSIL) | [bcbsil.com/att](http://bcbsil.com/att) | **Management**
- 855-439-3641 (Service Center)
**Bargained**
- 800-621-7336 (Service Center)
- 800-621-0965 (For medical services requiring Notification or Preauthorization)
- 800-299-0274 (NurseLine; 24 hours a day)
- 800-810-BLUE (2583) (International)
- 800-526-0844 (TTY)
- 800-526-0857 (Voice/TTY)
- 888-877-9998 (Video phone)
- 217-698-2883

| Caremark | [caremark.com](http://caremark.com) | **800-378-8851** (Available 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)
**800-231-4403** (Hearing Impaired; available 24 hours a day)

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

| Castlight | [mycastlight.com/att](http://mycastlight.com/att) | **866-476-0219** (Castlight Guides are available Monday through Friday from 7 a.m. to 8 p.m. Central time.)
support@castlighthealth.com

| Chubb Insurance Company | | **800-336-0627**

| Cigna Dental | [mycigna.com](http://mycigna.com) | **888-722-5505** (Available Monday through Friday from 7 a.m. to 7 p.m. Central time)

| Cigna Global Health Benefits | [cignaenvoy.com](http://cignaenvoy.com) or [www.cignaenvoy.com](http://www.cignaenvoy.com) (if accessing inside AT&T) | **800-441-2668** (If dialing internationally, use that country’s AT&T Direct Access number)
- 302-797-3100 (Reverse charges accepted)
- 800-243-6998
These numbers are available 24 hours a day

| Computershare | [http://www.computershare.com/att](http://www.computershare.com/att) | **888-722-6767**
**732-491-0658** (international)

| EyeMed Vision Care | [eyemedvisioncare.com/att](http://eyemedvisioncare.com/att) | **800-638-4288** (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)
**844-230-6498** (Hearing Impaired; 24 hours a day, except during days that require scheduled maintenance)

| Fidelity Service Center | [netbenefits.com/att](http://netbenefits.com/att) | **800-416-2363** (Domestic and International; Every business day the NYSE is open from 7:30 a.m. to 11 p.m. Central time.)
**888-343-0860** (Hearing Impaired; available 24 hours a day)
<table>
<thead>
<tr>
<th>Vendor Name</th>
<th>Website</th>
<th>Phone/Fax/Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Service Center - Beneficiary Designation</td>
<td>netbenefits.fidelity.com</td>
<td>877-401-5762 (Available Monday through Friday from 7:30 a.m. to 7:30 p.m. Central time, except some holidays)</td>
</tr>
<tr>
<td>Financial Engines</td>
<td>financialengines.com/foratt</td>
<td>877-401-5762 (Available Monday through Friday from 7:30 a.m. to 7:30 p.m. Central time, except some holidays)</td>
</tr>
<tr>
<td>Grand Rounds, Inc.</td>
<td>grandrounds.com/att</td>
<td>800-374-1009 (Available Monday through Friday from 7 a.m. to 8 p.m. Central time)</td>
</tr>
<tr>
<td>John Hancock Life Insurance Company USA</td>
<td></td>
<td>800-732-3220 (Available Monday through Friday from 7 a.m. to 5 p.m. Central time, excluding holidays) 800-255-1808 (Hearing Impaired)</td>
</tr>
<tr>
<td>LifeCare</td>
<td>lifecare.com</td>
<td>800-873-4636 800-873-1322 (Hearing Impaired; Available 24 hours a day)</td>
</tr>
<tr>
<td>MetLife</td>
<td></td>
<td>800-638-6420</td>
</tr>
<tr>
<td>National Electrical Benefit Fund</td>
<td>neb.com</td>
<td>301-556-4300 (Available Monday through Friday from 8 a.m. to 5 p.m. Eastern time) 301-556-0100</td>
</tr>
<tr>
<td>OptumRX/Catamaran (Alascom - Teamsters Local 959)</td>
<td>mycatamaranRX.com</td>
<td></td>
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<tr>
<td>Progyny</td>
<td>progyny.com</td>
<td>888-203-5126 (Domestic; Patient Care Advocates are available Monday through Friday, 8 a.m. to 8 p.m. Central time, except some holidays) 385-770-7167 (Hearing Impaired; IVR is available 24 hours a day, seven days a week)</td>
</tr>
<tr>
<td>Scarborough Alliance Group</td>
<td>scarboroughalliance.com</td>
<td>800-223-7608 (Available Monday through Friday from 9 a.m. to 5 p.m. Eastern time) 914-591-8801</td>
</tr>
<tr>
<td>Sedgwick Claims Management Services</td>
<td><a href="https://hronestop.web.att.com/group/hr-onestop/disability-health">https://hronestop.web.att.com/group/hr-onestop/disability-health</a></td>
<td>866-276-2278 (Available Monday through Friday from 7 a.m. to 7 p.m. Central time) 866-224-4627</td>
</tr>
<tr>
<td>Sharecare</td>
<td></td>
<td>888-665-6455 (Coaching calls available Monday through Friday 8 a.m. to 10 p.m. Central time and Saturday 8 a.m. to 1 p.m. Central time)</td>
</tr>
<tr>
<td>SilverScript</td>
<td>caremark.com</td>
<td>877-878-5714 (Available 8 a.m. to 8 p.m. in your time zone, seven days a week) 800-231-4403 (Hearing Impaired; TTY use 711 relay; available 24 hours a day)</td>
</tr>
<tr>
<td>Triple-S Salud, Inc.</td>
<td>ssspr.com</td>
<td>787-774-6060 (Available Monday through Friday, 7 a.m. to 8 p.m., Saturday 9 a.m. to 6 p.m., Sunday 11 a.m. to 5 p.m.) 787-792-1370 (for Hearing Impaired) 787-749-4032</td>
</tr>
<tr>
<td>Vendor Name</td>
<td>Website</td>
<td>Phone/Fax/Email</td>
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<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>myuhc.com</td>
<td>Management:&lt;br&gt;866-705-9767 (Member)&lt;br&gt;866-705-9767 (International)&lt;br&gt;711 (Hearing Impaired)&lt;br&gt;866-705-9767 (Call 24/7 to speak to a Nurse)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bargained:&lt;br&gt;877-506-7221 (Member)&lt;br&gt;877-506-7221 (International)&lt;br&gt;711 (Hearing Impaired)&lt;br&gt;877-506-7221 (Call 24/7 to speak to a Nurse)</td>
</tr>
<tr>
<td>UnitedHealthcare – AT&amp;T Medicare Advantage Program</td>
<td>UHCRetiree.com</td>
<td>888-803-9234&lt;br&gt;Available Monday through Friday 8 a.m. to 8 p.m. Central time, except some holidays.</td>
</tr>
<tr>
<td>Vision Service Plan (Alascom - Teamsters Local 959)</td>
<td>vsp.com</td>
<td>800-877-7195&lt;br&gt;916-851-5152</td>
</tr>
<tr>
<td>WageWorks</td>
<td><a href="http://www.wageworks.com/mycommute">www.wageworks.com/mycommute</a></td>
<td>877-924-3967&lt;br&gt;Available Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays. The Interactive Voice Response System (IVR) is available 24 hours a day.</td>
</tr>
<tr>
<td>Your Spending Account</td>
<td>att.com/benefitscenter</td>
<td>877-722-0020&lt;br&gt;847-883-0866&lt;br&gt;888-211-9900&lt;br&gt;800-928-8027&lt;br&gt;888-211-9900&lt;br&gt;Available Monday through Friday from 8 a.m. to 8 p.m. Central time; TTY use 711 Relay.</td>
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<td>Your Spending Account - Medicare Eligible Health Reimbursement Account (HRA)</td>
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