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Here at AT&T, we care about each other — inside and outside of work.

We also invest in our people and support them in meaningful ways. One way is by offering a comprehensive, competitive package of benefits. Our benefits give employees the flexibility and choices they need in the areas that matter most — their health, finances and families.

Understanding your benefits and knowing how to use them wisely is just as important as having access to them. AT&T provides employees with the right tools, information and resources they need to get the most out of their benefits.
Your Health Matters

Know your options. It’s the best way to make sure that you and your family are covered.
Overview of your health benefits

**Medical**  As an AT&T nonmanagement employee, you can choose medical coverage through the company-offered, self-insured option, which includes medical, surgical, prescription drug and mental health/substance abuse (MH/SA) benefits.

**Fully-Insured Managed Care Options**  Fully-Insured Managed Care options may be offered in your area. If you enroll in a fully-insured managed care option, your medical, surgical, prescription drug and MH/SA benefits are generally provided through the insurer for that option.

**ELIGIBILITY**

Employment restrictions may apply. Certain bargained employee groups are not eligible for all of the plans and/or programs listed in this guide. Eligibility for participation in AT&T benefits plans and programs is based upon several factors, including your hire date, your bargaining contract and your employee status, among others.
CarePlus  CarePlus is a supplemental benefit program that helps cover the cost of certain medical treatments not usually covered by AT&T medical program options. You don’t need to be enrolled in a separate AT&T medical program to sign up.

Here are examples of some of the services* currently covered by CarePlus:

› Coverage for certain emerging treatments for cancer and other severe, life- threatening diseases
› Hearing aid benefit
› Certain preventive cancer screenings:
   • Digital Mammography for breast cancer
   • Reflectance Confocal Microscopy and MelaFind for melanoma
   • Confocal Endomicroscopy for esophageal cancer
› Xolair for acute allergy attacks
› Fragile X testing for Autism
› Occupational therapy and speech therapy for the treatment of Autism, Down syndrome, Rett syndrome, Klinefelter syndrome, Turner syndrome and other genetic disorders

*Services available under your medical program coverage must first be exhausted before you apply for CarePlus benefits.
Dental  Our dental coverage helps pay for necessary dental care, including routine cleanings, oral exams, fluoride treatments and X-rays, as well as many basic and major restorative services, such as orthodontia.

Vision  Our vision coverage helps pay for eye exams, eyeglasses, contact lenses and frames. EyeMed, the vision administrator, also offers a list of providers who offer discounted laser vision-correction procedures.

Disability  If you are absent from work as a result of an illness or injury, you may receive company-paid short- or long-term disability benefits as a continuing source of income. You may also have the option of enrolling for supplemental long-term disability benefits.

AT&T Employee Assistance Program (EAP)  This program provides you and your family with professional and confidential assessments, referrals and short-term intervention to help with personal issues that may impact work performance. These can include, for example, alcohol and drug abuse, emotional difficulties and stress-related problems.
LifeCare  There are moments in life when we struggle with managing daily responsibilities. The experts at LifeCare provide educational materials, personalized referrals and an interactive website to help you achieve balance in your life for issues including:

› Child care and parenting  
› Adult care and aging  
› Education  
› Financial and legal concerns  
› Pet care  
› Relocation  
› Health and wellness  
› Home improvement and more

In addition, LifeCare offers their online discount center, LifeMart, for great savings on a wide variety of products and services.
Your Money Matters

AT&T is dedicated to helping you make the most of your financial benefits.
Take a closer look at Your Money Matters

AT&T believes in promoting your financial wellness. That’s why we developed the Your Money Matters program, to help you understand the resources and savings vehicles available to you as an AT&T employee.

**Savings** Eligible employees may immediately enroll in the AT&T Retirement Savings Plan (ARSP). This 401(k) plan allows you to save for retirement through payroll deductions into the ARSP and provides a very generous company match. To maximize your company match, you should consider contributing six percent of your salary as a basic contribution. You can choose from a wide range of investment options, and you’ll have the choice of contributing on a before- or after-tax basis (including after-tax Roth contributions).

If you are newly hired, rehired or transferred into the ARSP, you may be automatically enrolled into the plan after 60 days. A before-tax basic contribution of three percent of your salary will be deducted from your paycheck if you are automatically enrolled. During this 60-day period, you may stop the automatic enrollment and make your own enrollment decisions, or you may elect not to be enrolled.

**Flexible spending accounts** Health care and dependent care flexible spending accounts (FSAs) are easy ways to reduce your taxes and increase your spendable income.

(continued)
An FSA allows you to set aside before-tax money (money that comes out of your paycheck before Social Security, federal and most state and local income taxes are deducted) that is used only to reimburse you for eligible out-of-pocket expenses incurred throughout the year. Eligible health care expenses include deductibles, coinsurance or copayments, as well as prescription drugs, contact lenses, eyeglasses and orthodontia. Eligible dependent care expenses include dependent day care expenses, such as child care or elder care.

**Commuter benefit policy**  This policy (available to some nonmanagement employees) lets you pay for certain costs associated with public transportation, van pools and work-related parking with before-tax deductions from your paycheck.

**Life insurance**  You’re automatically covered for employer-paid basic life and accidental death and dismemberment insurance in the amount equal to your annual rate of pay and a $10,000 seat-belt incentive insurance. You may elect to purchase additional coverage for yourself and/or your dependents.

**Voluntary benefits**  In addition to your company-sponsored benefits, you’re eligible to participate in a group of voluntary benefits offered by Mercer PersonalPlans at group rates. Offerings include:

- Auto and homeowners insurance
- Group legal services
- Accident insurance
- Veterinary pet insurance
- Cancer insurance
- Financial-planning services

(continued)
Employee discounts and offers

AT&T products and services: We believe the more you understand and use our products and services, the more you’ll recommend them to your family and friends. You may be eligible for discounts on popular AT&T-branded products and services, where available. These include wireless products, AT&T U-verse (portfolio of IP-based services: digital TV, high-speed Internet and voice), Digital Life, high-speed Internet, wireline voice and DIRECTV.

OneStopShop: A members-only discount shopping website. Save on all your everyday purchases – electronics, toys, apparel, restaurants, travel and more.

Preferred customer discounts: AT&T’s exclusive, invite-only discount shopping website for AT&T’s top customers. Save on appliances, electronics, cars, education and more; includes exclusive limited time only offers.

Sponsorship discounts and offers: AT&T sponsors sports teams, venues, events, TV shows and community programs to help us connect our customers to their passions.
You Matter

Use your comprehensive benefits package to make life better – at home and at work.
Enrich your life away from work with these benefits

**Adoption reimbursement policy**  This policy reimburses you up to $5,000 for certain costs associated with adoption, such as agency fees, legal and court fees, and foreign-adoption fees.

**Tuition aid**  AT&T offers tuition aid to support eligible employees in their professional development. These funds can be used to help cover the cost of qualified expenses that have been approved by the company.
Special circumstances

This does not apply to employees in Puerto Rico or to AT&T Government Solutions, Inc. employees.

Rehired retiree

If you are a rehired retiree, review the summary of material modifications (SMM) for the Rehired Eligible Former Employee Supplement to find additional information about your benefits. Contact staffing to request a copy of this document.

This document was written to make it easier to read. So, sometimes it uses informal language, like “AT&T employees,” instead of precise legal terms. Also, this is only a summary, and your particular situation could be handled differently. More specific details about AT&T employee benefits, including eligibility rules, are in the summary plan descriptions (SPDs), summaries of material modifications (SMMs) or the plan documents. The plan documents always govern, and they are the final authority on the terms of AT&T employee benefits. AT&T reserves the right to terminate or amend any and all benefits plans at any time, for any reason, and AT&T employee participation in the plan is neither a contract nor a guarantee of future employment.