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PDF NAVIGATION:
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Distributed to candidates interested in a nonmanagement position with AT&T.

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.

AT&T would like to extend a warm thank you to Melinda Gooch, Jared Miller, Martha Monreal, Lily Moore, Alvaro Nunez, Shrinath Parikh and Angela Scott and Theo Williams and family for participating in the Annual Enrollment/Benefits photo shoot.
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**  For as little as $1 per month, CarePlus is a supplemental benefit program that helps cover the cost of certain specified 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
- Effective Jan. 1, 2016, applied behavior analysis treatment for autism spectrum disorders

*Prior approval and other program limitations generally apply.
Dental  Our dental coverage helps pay for certain dental care, including routine cleanings, oral exams, fluoride treatments and X-rays, as well as many basic and major restorative services and orthodontia. You may be required to be an employee with AT&T for six months to become eligible for this benefit.

Vision  Our vision coverage helps pay for eye exams, frames, lenses and contact lenses. The vision program administrator also offers a list of providers who offer discounted laser vision-correction procedures. You may be required to be an employee with AT&T for six months to become eligible for this benefit.

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’ll 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, stress, grief or substance abuse.

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:

- Adult care and aging
- Child care and parenting
- Financial and legal concerns
- Health and wellness
- Higher education
- Home improvement and more
- Pet care
- Relocation

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. Your Money Matters is designed 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 at least 6% 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 3% 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) can help reduce your taxes and increase your spendable income. 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:

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

*The offerings available through Mercer PersonalPlans are not AT&T-sponsored benefits plans, nor are they subject to Employee Retirement Income Security Act (ERISA) laws and regulations. Other than offering the opportunity to purchase these services through payroll deductions for active employees, AT&T has no connection with or control over these services. The availability of these services is not to be considered an endorsement by AT&T.

Employee discounts and offers

AT&T products and services:  You are immediately eligible for free or significant discounts — on average, up to 50 percent — on popular AT&T-branded products and services, such as wireless, AT&T U-verse, Digital Life, wireline voice and DIRECTV.

AT&T also offers exclusive access to discount shopping for items from electronics to education and discounted tickets to sports and other entertainment venues.
You Matter

AT&T offers other benefits to help you get more out of life both at work and at home.
Enrich your life away from work with these benefits

Paid time off

This article does not apply to employees in Puerto Rico.

AT&T provides eligible employees with paid time off (PTO) for leisure, observing six Company-designated holidays, and handling personal activities.

Generally, bargained employees qualify for one week of PTO after six months of service and two weeks after the first year. Refer to your bargaining agreement’s related policy for additional details.

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.

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