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Since 2015, AT&T Medicare-eligible retirees and their Medicare-eligible dependents have been able to enroll in health care through the Aon Retiree Health Exchange (Exchange). The Exchange provides a wide selection of insured medical, prescription drug, dental, and vision plans so you can elect the coverage that works best for you and your family.

As part of our continued support of our retirees, we will continue to credit a Health Reimbursement Account (HRA) in 2019 for eligible participants. The HRA can be used to help pay for individual insurance coverage and eligible out-of-pocket expenses for those who enroll through the Exchange.

The experience within the Exchange plans has been positive and we are able to keep your HRA crediting amounts through 2023. Beyond that, future changes in HRA crediting amounts, if any, will be based on several factors. These factors may include business conditions, government actions, marketplace changes and the general consumer inflation rate.

**Your 2019-2023 Exchange enrollment options under the AT&T Medicare-Eligible HRA Program**

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

**Here's how it breaks down:**

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

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

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

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

\*For 2019-2023, the maximum HRA crediting amount for an eligible retiree is \$2,700. The maximum HRA crediting amount for an eligible dependent is \$1,500.

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**Important Information**

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

By September, you will receive additional information from the Exchange providing details about the 2019 Medicare open enrollment period. It will include information about how to review or change your current coverage if your needs have changed. You also will receive an updated Summary Plan Description, which will include the complete HRA eligibility provisions.

Should you have any questions along the way, please visit [www.myretireehealthexchange.com](http://www.myretireehealthexchange.com).

Sincerely,

Marty R. Webb  
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AT&T