



Dear Members,

This issue is late as we wanted to include all the healthcare changes possible and not all data was available in time for our regular 3rd Quarter newsletter. Consequently, we've made this one a 3rd-4th Quarter issue. It highlights our healthcare benefits and changes for 2023 and some information on what's coming in 2024, so please read carefully. In addition, we've reprinted last year's article on procedures to be followed following the death of a retiree.

We often receive questions from retirees on various subjects that would apply to many of you, so going forward we will post those in a Q&A section. This issue contains one such example on the page 8. If you have general questions like this, please submit them to me and they will be directed to the appropriate person for an answer.

Our Annual Meeting will be held early next year, most likely in February. We have no date to announce at this time, but one will be forthcoming and you will be notified in a timely manner. As with last year's meeting, it will be held via ZOOM, but for you non-computer users we will have a telephone number for you to call, which will allow you to join the meeting. Instructions will be provided along with the date and time.

Wishing you all a wonderful holiday season!

*Carole Hansen, Director
760-510-0105
chansen41@gmail.com*

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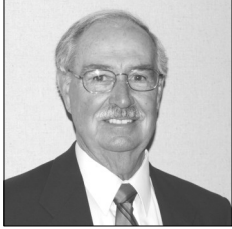
Welcome New Members

Rebecca Gilbert, Henry (Hank) Mensing

Want to Receive This Newsletter Via Email?

If you have an email address, you can subscribe to that version; just let us know and we will make the change. You'll then also receive any email bulletins that are sent out from time to time when circumstances warrant. But...to get all the latest information possible, visit the website,

www.telcoretirees.org



President's Message

By Monte Baggs, President and CEO

Last month we met with the AT&T benefits organization to discuss the 2023 open enrollment process. Most of the discussion was around the process changes for pre-medicare retirees since there is few changes for post-medicare retirees. This is fairly good news since they confirmed there will be no changes to the promised contributions to the Healthcare Reimbursement Account (HRA) for the year 2023. However, there was no commitment for any contributions beyond that. We will have to wait for further information on this issue until next year. I am going to speculate as to why that may be. AT&T is trying to move as many retirees as possible to their new United Healthcare Advantage plan. I changed to the plan this last year and have found it to be a particularly good plan (it has benefits not offered in Medicare.) I think they are waiting to see how many retirees move to this plan, hoping there will be enough that they won't have to continue contributions to the HRA into the future. Stay tuned!

In my last Presidents Message, I commented on my concerns for your mental health as it relates to the condition of our current political environment. I must admit there wasn't as much "push back" as I expected, although there was some. Well, I haven't seen anything since then to make me change my mind. In fact, I may be even more concerned. As I said before, I know there will be those of you who disagree with me, and that is fine with me. Just let me ask...are you better off today than you were two years ago? Do you really believe the country is going in the right direction? For me the answer is No! and No! And I'm going to exert my right to vote for change. I hope you will do the same.

See you in the voting booth.

Monte

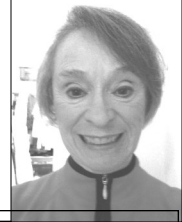
Last Pay Phone in NYC Removed from Service - ABC7 New York



On Monday, May 23, 2022, the last public pay phone, still featuring the classic Bell System logo, was unplugged from the streets of New York City, on Seventh Avenue and West 50th Street in Midtown Manhattan.

Vice President's Report

By Jane Banfield, Vice President



NRLN Update

Great Loss to NRLN

Bob Martina, NRLN VP, died in a car accident on Sept 12, 2022. While he served in many capacities, his heart and soul was in our grassroots program. He tirelessly lobbied Congressional members for improvements in legislation affecting retiree benefits and health care, as well as motivating his committee to cover the US and have a representative in every Congressional District. He will be missed as a great man and friend.

Good News for Retirees

Bob would have been pleased with the passing of the Inflation Reduction Act. It authorizes Medicare to negotiate the price of prescription drugs with pharmaceutical companies and Caps Part D Out-of-Pocket spending to an annual \$2000 (2025), and levies tax penalties on drugmakers that increase product prices by more than the rate of inflation.

Medicare & insulin

Starting January 1, 2023, plans can't charge you more than \$35 for a one-month supply of each Medicare Part D-covered insulin you take, and can't charge you a deductible for insulin. If you get a 60- or 90-day supply of insulin, your costs can't be more than \$35 for each month's supply of each covered insulin. NRLN lobbied for Medicare's ability to negotiate drug pricing for over 15 years and this is a major benefit to Seniors.

More Good News:

The 2023 Medicare Part B premium will drop 3%, or \$5.20, per month. The premium will go from \$170.10 a month to \$164.90. The program's annual deductible will also fall by \$7.00, from \$233 to \$226.

Social Security and Supplemental Security Income (SSI) benefits will increase by **8.7 percent** in 2023.



For the most current news and information, visit our website:

www.telcortirees.com

A Summary of Healthcare Changes for 2023 and 2024

by John Tucciarone

2023

Non-Grandfathered retirees

- There is no change in your 2023 HRA or benefits.
- AON was purchased by Alight, and will continue managing the AT&T Benefit & Call Center.
- Their Website works the same and shouldn't present any problem once familiar with it.
- As usual if no changes it's pretty much automatic with no intervention on your part.
- Do check the cost of prescription plans to assure that there are no unexpected changes or cheaper plans that fit your needs.

Grandfathered retirees and dependents

- There is no change in the UHC Advantage Plan.
- There have been some changes in dental coverages along with their cost, so please review to be sure you have no surprises.

2024 (*Not a Typo*)

Non-Grandfathered retirees

- The HRA supplements will end for both the retiree & their spouse.
- The new default Health Coverage will be the same AT&T UHC Advantage PPO Plan that is currently offered.
- If you continue with your Medicare Supplemental Plans, i.e. G, F, etc. there will be no HRA subsidy, and be totally at your expense.
- The Advantage Plan cost will be \$0 (zero) for the retiree, and \$50 for a dependent in 2024.
- Starting in 2025 – 2028 the cost for a dependent will be \$0 (zero).
- Any remaining HRA balances will remain available thru Alight for your future use (as of now).
- Alight will no longer be sponsored by AT&T.
- The current AT&T UHC Advantage co-pays will remain the same through 2028.
- Kaiser Permanente participants: While the AT&T Group Medicare Advantage (PPO) Plan has many benefits, Kaiser Permanente doctors and policies operate only on their private network. Therefore, choosing this plan will likely mean you'll lose access to your existing providers.

For Grandfathered and Non-Grandfathered retirees

- AT&T CarePlus will continue to be sponsored & available.
- For retirees not on a monthly pension, AT&T CarePlus billing will be annually, vs. the current monthly basis.

Editor's Note: Many thanks to our healthcare advocate John Tucciarone for compiling this most helpful list.

A Guide to Unravel an AT&T Retirees' Benefits Upon Death

Or as said by many - "And now what do I do!"

by John Tucciarone

This is a brief overview of what your surviving spouse, next-of-kin, executor, or a beneficiary will need to know upon your or an AT&T retiree's death. This will hopefully assure their responsibilities are easier and nothing is missed - regarding your or the deceased related benefits. It is not a recommendation or instruction on how to distribute assets, etc.

This summary may be shared or put with your records to assist the designee's task to inform them on how to simplify the distribution of AT&T legacy benefit account balances or savings. It is general overview and not specific to any class of retiree. And like anything today is subject to change.

Fidelity Service Center:

Fidelity is considered the "*Keeper of Record*" for all related benefits and historical information, excluding medical coverage. This single point of contact will assure that AT&T is notified, and all benefits are stopped and correctly distributed in accordance with your instructions.

Savings Plan Access & Pension Information

Fidelity Service Center

[HTTPS://www.netbenefits.com/att](https://www.netbenefits.com/att)

ID & Password required

800-416-2363

Upon death of a retiree: A spouse, executor, or beneficiary is requested to *call* Fidelity to report the passing of the retiree. Explain to the Fidelity agent why you are calling, and they will ask for the date-of-death and Social Security Number plus your contact number.

A "Case Manager" will then be assigned from Fidelity's Survivor Services Group. The Case Manager will then call back once a search is completed of the retirees' pertinent details. A single copy of the Death-Certificate will be requested. Once received they will fully explain and assist in the disbursement of funds per company guidelines. IRS Rules & Regulations, etc.

Life Insurance

AT&T Death Benefit

(Limited eligibility to "grandfathered retirees" - See note below)

Health Reimbursement Accounts

AT&T Retirement Savings Plan (401K)

AT&T Legacy Programs (Pension)

Payroll Services (Active Employee Only)

i.e., Outstanding Pay/Accrued Vacation, etc.

AT&T or Other Stocks

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The pension will be automatically stopped, and the related organizations notified to start a distribution process for the above benefits. This process may take up to two weeks to receive confirmation from the respective companies or agents. Fidelity is the company fiduciary or the “Keeper of Record.” It is their responsibility for due diligence and to be pro-active in finding the designated beneficiaries from both the retiree’s Beneficiary Forms and using Public Records.

If none have been filed, the legal next-of-kin is to be notified.

Please do remember to keep your beneficiary information current and accurate on the Fidelity NetBenefits website for both Life Insurance and 401K beneficiaries. Although a Social Security number is not mandatory, this will expedite and assist in the distribution of funds as you had designated on the beneficiary forms to the best of Fidelity’s ability to locate and contact. Sorry, intentions are not retroactive!

(<https://nb.fidelity.com/public/nb/att/home> or 1-800-416-2363)

Supplemental Contacts (if required):

AT&T Benefits Center – General Coverage, etc.
Detailed Retirees’ Coverage Incl. Life Insurance is shown at the Benefits Center.
Once signed in *you or your* executor can verify coverage on this website.
Home → MyCoverage → Insurance & Other Benefits
(Login - AT&T (alight.com))
ID & Password required
1-877-722-0020

Note: “Grandfathered” status is applicable to a limited number of retirees (circa 1989/1990) and prior, and only payable to a surviving spouse. It is dependent on the company retired from and the terms of the retirement or incentive plan in effect at the time of retirement. Questions may be directed to AT&T Benefit Center or Fidelity. You may also refer to the plan documentation of the period.

Health Reimbursement Accounts (HRA)
Remaining balances only eligible for transfer to spouse.
AON Healthcare Portal (purchased by Alight)
Login - AT&T (alight.com) or directly
<https://retiree.aon.com/att>
ID & Password Required
1-800-928-8027

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COMPUTERSHARE – Shareholder Services
Company Stock (Directly owned book or held shares)
AT&T, Verizon, plus defunct companies i.e., NYNEX, SBC, AVAYA, etc.
<https://computershare.com/us>
ID & Password Required
877-373-6374
1-800-351-7221 (AT&T Only)

THINGS TO SHARE WITH YOUR EXECUTOR

Where the Will is!

Either in your home, attorney, or on-line. But *not in your safe deposit box* where it cannot be quickly or easily accessed, including your Power-of-Attorney & Living Will.

Whom to notify!

An up-to-date list your executor or family would need to get in touch with or notify or inform.

Your Passwords!

Share or have a list of accessible passwords for email, social media, on-line accounts with some basic information on payment, sharing, etc.

Who gets what!

Just a list to assure that nonfinancial items or keepsakes go to specific family members or friends.

Where the secrets are hidden!

Make it easy for the executor to unravel you finances, pension, health (not a Fidelity responsibility), misc. benefits, taxes, photos, or skeletons you might not want revealed before someone else finds them.

In Memoriam



Over the past year we learned that the following members are deceased. Actual death dates are not given here, as we often hear the news from a family member long after someone has passed.

Florence Bilderbeck, Free Clarke, Kirk T. Combs, Janet Elliot, Ted Grumkoski, James Haug, Michael J. Kelly, Billie Mae O'Donnell, Charles D. Oldfield, Joseph Salazar, Mark Serrano, Charles Stokes Jr., Bob Strong, Larry Telles, Marilyn Turner, Kenneth Wilson, Darwin Walker

New Retiree Q&A Section

As mentioned on the first page, some questions submitted by members will be answered and printed here. Questions must be on subjects that will apply to many of our members, and we encourage you to submit any of this type you may have. Submissions can be called or sent to Carole Hansen, 760-510-0105, carhansen41@gmail.com. Our first submission follows:

Retiree Q & A

Q. *I had paper stock certificates at one time and am not sure how to find out where they are?*

- All Bell stocks were converted to "book" accounts long ago to eliminate paper certificates, but some may still be out there or "lost". Everyone was requested to turn in paper certificates.
- If you are receiving the dividends and/or a 1099, the sender would be the custodian of your stock
- The shares may have been transferred to a Computershare account.

A. *We Suggest:*

If you have your statement from Computershare, call or sign-on to your account. From there you can verify, transfer or sell the shares, etc.

If you have no records or account, call Computershare at 1-800-351-7221 or see AT&T Transfer Services website at: [Stockholder Information | AT&T \(att.com\)](#)

TelCo Retirees Association

President: Monte Baggs
Vice-President: Jane Banfield
Secretary: Norma Comsa
Treasurer: Judi Morris

Directors
Anne Burkhart, Lee Brown,
Carole Hansen, Ted Mazzella

For the most current news and information, visit our website:

www.telcoretirees.org

Am I A Grandfathered Retiree?

The following text was copied from the AT&T SMM (Summary of Material Modifications) dated July, 2022, page 4, and should answer any questions you may have about your grandfathered status.

Grandfathered Eligible Former Employee. Means a former Employee who terminated employment as an Eligible Former Employee (as defined in the applicable AT&T Umbrella Benefit Plan) before the date shown below for their group or region, 1) with a service pension, 2) with a disability pension, 3) with a disability service pension, or 4) who continues to receive a long-term disability benefit from an AT&T Controlled Group Member, as applicable, under the terms of the applicable Pension Program at the employees Termination of Employment:

- (1) A former Legacy AT&T Corp. Management or Bargained (CWA or IBEW) Employee who terminated employment before March 1, 1990; or
- (2) A former Southern New England Telecommunications Corporation (subsequently referred to as East region) Management Employee who terminated employment before Jan. 1, 1992; or
- (3) A former Southern New England Telecommunications Corporation (subsequently referred to as East region) Bargained Employee who terminated employment before Jan. 1, 1990; or
- (4) A former Ameritech Corporation (subsequently referred to as Midwest region) Management Employee who terminated employment before March 1, 1991; or
- (5) A former Ameritech Corporation (subsequently referred to as Midwest region) Bargained (CWA or IBEW) or NMNU Employee who terminated employment before Jan. 1, 1993; or
- (6) A former SBC Communications Inc. (subsequently referred to as Southwest region) Management, Bargained, or NMNU Employee who terminated employment before Sept. 1, 1992; or
- (7) A former Employee of Southwestern Bell Yellow Pages, Inc who retired before Nov. 1, 1992; or
- (8) A former Pacific Telesis Group (subsequently referred to as West region) Management or Bargained (CWA or IBEW) Employee who terminated employment before Jan. 2, 1991; or
- (9) A former BellSouth Corporation (subsequently referred to as Southeast region) Management or Bargained Employee who terminated employment before Jan. 1, 1992.

Question or Comment?

For telephone inquiries on
non-healthcare issues, please call
831-484-1514

For telephone inquiries on
healthcare issues, please call
908-745-1651

You can use these numbers to leave a
message with your question or
comments. Your call will be
returned ASAP, and everything
possible will be done to get you a timely,
comprehensive answer.

How to Join TelCo Retirees

All retired, former, and active (pre-
retirement) employees of Pacific Bell,
SBC, AT&T and any other former Bell
System company are eligible to join
TelCo Retirees Association. Suggested
membership fee is \$34 per year.
Membership applications can be
downloaded from the TelCo website

www.telcoretirees.org

or by writing to:

**TelCo Retirees Association, Inc.
PO Box 669
Spring Valley, CA 91976**

TelCo Retirees Association, Inc.
PO Box 669
Spring Valley, CA 91976