



Dear Members,

The primary focus of this newsletter is our 2023 Annual/General Meeting. (Some call it Annual, others call it General.) Inside are details of the reports given and more.

In particular, John Tucciarone's healthcare report will be valuable to all, but especially to our non-grandfathered retirees.

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

Welcome New Member

Bernadine Wasiczko

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

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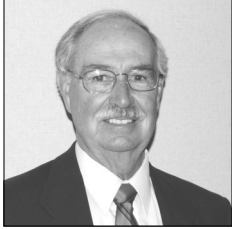
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Question or Comment?

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.



President's Message

By Monte Baggs, President and CEO

Once again, we held our Annual Meeting via a zoom video conferencing facility, this time on February 16th, 2023, and we found it to be an excellent way to allow our members to interact with the Board of Directors. It was well attended and I'm certain they were more comfortable in their easy chairs in front of their computers, than having to travel to a hotel conference room.

As usual, we introduced each member of the Board and the Executive Committee and asked for a vote to accept them for another year. It was accepted unanimously,

Board of Directors

Lee Brown, Carole Hansen, Ted Mazzella, Anne Burkart, and Sam Moriana.
(John Tucciarone is not a Director, but is our Healthcare Advocate.)

Executive Committee

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

I would be remiss if I didn't point out the exceptional contributions this Board has made over the last several years. They are an exceptional group of volunteers!

We had, as a guest, Thomas Steed, Chairman of BellTel Retirees Association. Tom outlined a proposal for a Proxy to be voted on at this year's AT&T shareholder meeting to remove life insurance for AT&T board members when they leave the board. He also outlined a plan to send out a survey to their members requesting information regarding specific occupational health and safety issues they may have encountered during their working years. Our Board agreed to participate in the survey.

Judi Morris reviewed the financial statements for the year 2022, which showed we ended the year on budget. She also presented a proposed budget for 2023, which was voted on and approved.

Jane Banfield reviewed the many proposals of NRLN (and several success) and encouraged our members to be alert to all Action Alerts and please respond...your participation makes a difference! She also reminded non-grandfathered retirees using the Kaiser healthcare system to begin the search for new or participating doctors in the United Healthcare Medicare Advantage Plan beginning in 2024.

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John Tucciarone gave a review of some of the details of the UHC Advantage Plan. Lee Brown spoke to the efforts we have given to membership recruitment over the years and reminded everyone that word of mouth, member to retirees is by far the best recruitment tool we have.

Monte

Treasurer's Report

By Judi Morris, Treasurer



For the fiscal year 2022 we exceeded our revenue projections, ending the year at 103.7% or \$22,193.79. Our expenses were controlled nicely at 98.3% of the budgeted amount at \$19,916.28. The membership approved the 2023 budget at the annual meeting in February.

REVENUE

Memberships	\$14,000.00
Contributions	1,500.00
Investments	2,800.00
Beginning balance	5,562.12
TOTAL	\$24,862.12

EXPENSES

Business	\$3,070.00
Operational	2,565.00
Payroll	10,750.00
Travel/Meetings	600.00
NRLN/AERF	3,005.00
TOTAL	\$20,690.00

We maintain an investment account at Edward Jones @ 12/31/2022 \$59,473.30. We used the dividends to augment our revenue (\$2,800.00 this year)

Any questions may be directed to me, Judi Morris, at treasurertra@gmail.com or call 623-551-0117



Vice President's Report

By Jane Banfield, Vice President



BOB MARTINA

We want to recognize Bob Martina, NRLN Vice President - Grassroot, who died in a traffic crash on September 12, near his home in Shreveport LA. Dependable, Dedicated and Passionate about supporting retirees, he developed the NRLN Grassroots with 12 Regional Vice Presidents, a leader in all 50 states and 80% of the 435 Congressional districts. He will be missed as an advocate and friend. Martha Deahl has taken his place and we all heartily support her.

HEALTHCARE

- As reported in our Newsletter, with passage of the Inflation Reduction Act, there have been several positive moves in the Healthcare area for which NRLN lobbied for over 10 years:
- Medicare has the ability to negotiate drug prices
- Part D OOP is capped at \$2000(2025)
- Tax penalties for drugmakers who raise the price beyond rate of inflation
- Insulin capped at \$35 /month
- Part B premium dropped 3% and annual deductible by \$7 for Part B regular Medicare

We support many specific types of Healthcare Bills to provide better coverage. This can all be seen on the website, NRLN.org

PENSION RECOUPMENT

Over 6 years ago numerous AT&T retirees were told they needed to repay supposed overpayments in pensions, with reimbursement due back within 18 months even if the purported overpayment went back 15 years. Although Telco management got agreement from AT&T that they would not send our retirees to collection agencies, this was just a "gentlemen's agreement"

With NRLN, we built an effective lobbying effort winning over key senators and getting language to change ERISA. This was inserted into the Omnibus Appropriations bill approved and signed in December. The language improves the protection that pensioners have faced. It limits the company to a look back of three years and a recovery over ten years, if they chose to recover.

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ANNUAL FUNDING NOTICE

This is a transparent report of the status of your pension fund—no fancy confusing accounting language. It allows employees and retirees see the health and funding of their pension fund and the rate of return on investments and rates used to fund as well as other criteria.

We need to “police” our pension funds and this will help us do it.

This was also included in the Omnibus Appropriations bill passed this December.

CONTINUED FOCUS:

- Healthcare improvements and equal benefits to Medicare and Medicare Advantage consumers
- Manage safeguards for Pension to Annuity conversions
- Read and respond to Action Alerts

Attention Non-Grandfathered Retirees!

**Remember the HRA ends in 2023.
The only AT&T plan will be the Medicare Advantage Plan.**

This Newsletter Is Available 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.*

Please share this newsletter with your retired telephone company friends and encourage them to join the TelCo Retirees Association.

Instructions on how to join are on the front page.

Healthcare Presentation

By John Tucciarone, Healthcare Advocate



Hello from North Carolina and thank you for attending this year's Annual Meeting.

If you don't know me, my name is John Tucciarone, & I'm Telco Retiree's Healthcare Advocate. My main role is to assist retirees who are experiencing difficulties with their or their dependent's company healthcare benefits. Sometimes it's just a matter of clarifying what exactly is covered from what is not. At other times it can be more extensive and requires AT&T's HR Department's intervention.

When a retiree contacts me, I try to explain or research how I can best help them to resolve on a one-to-one basis. If it is beyond that, I summarize the issue or problem for escalation to AT&T HR for the retiree and make suggestions on how to resolve it. This does two things, making it easier for AT&T to identify the validity of the problem and hasten its resolution.

Some are more complex, like a retiree having difficulty signing up for dependent's COBRA benefits or simple verification of unusual or sudden increases in prescription costs. Glitches in systems happen and if a retiree's coverage is dropped for no reason, I can assist in having them reinstated.

Changes coming for 2024:

For non-grandfathered retirees your benefit package will change for 2024. First, a non-grandfathered retiree is generally a post-divestiture retiree who is currently receiving an HRA via Alight, formerly AON. If you are a grandfathered retiree, I am unaware of any changes planned for 2024 at this time.

AT&T has already announced that the familiar Medicare Medigap or Drug Plans will no longer be funded by an HRA. This will be replaced by an "AT&T Group Medicare Advantage (PPO) Plan"; and will be the only subsidized plan and the default plan unless you choose otherwise and elect other coverage. I am still becoming familiar with the new Advantage Plan, as I'm sure you are - but this is what I feel comfortable telling you. Of course, things may change and are subject to AT&T's revisions.

The 2024 cost for the retiree will be \$0, and \$88.13 per month for a dependent. The HRA will be eliminated for the retiree and/or spouse.

Premiums for dependents will decrease in 2025 to \$50.

For years 2026 - 2028 the dependent premium is supposed to be reduced to \$0

UHC co-pays are to remain the same until 2028, as well as the maximum annual out of pocket amount of \$900.

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Details for West Coast retirees who use Kaiser are limited and they may not be offered automatic enrollment. I strongly advise you to keep aware of any materials being sent in order that you make knowledgeable decisions. Do check your doctor's participation to ensure coverage before enrollment.

Unknown is how to access remaining balances in your HRA. Since Alight will no longer be sponsored by AT&T, I suspect procedures on how to make a claim will change, so please be alert for any changes. These funds can be used to pay for copays, etc.

Care Plus will still be an available benefit. And if you pay directly, vs. in your pension, you will be given the choice to pay annually, instead of monthly (\$1 - \$3).

Alight will continue to assist but only if you choose to use them for Medigap plans, but will no longer be "sponsored" by AT&T.

This Advantage Plan is a custom Group Medicare Advantage (PPO) "Preferred Provider Organization" plan; insured by UHC for health care & prescription drug coverage. It provides national healthcare access, prescription drug coverage and possibly more benefits than Original Medicare. i.e., free gym membership through "Renew Active", In-home wellness visits or special programs for chronic conditions. In general, a PPO is more flexible than an HMO. PPO members can visit or consult with any Medicare accepting physician or facility, even out-of-network, without a referral.

I'm sure there will be a few initial transition issues and minor changes or occasional inconveniences. There were some when AT&T made a similar change to its' grandfathered retirees a few years ago. Since then, I can honestly say there are little to no complaints in either the medical or prescription drug coverage.

This is going to be challenging for everyone, but please read all previous and future publications sent by UHC or AT&T to be well informed and to make smart decisions. Take time and make the effort to join the planned online seminars.

I think I've covered all the major points of the transition to make this easier for our members and their families. If you have a specific question, please contact Telco Retirees and we'll try to answer everyone's questions as soon as possible. And please do not shoot the messenger 😊

Sincerely
John Tucciarone

Useful Contacts:

telephone: United Healthcare (UHC) 1-866-819-3448

web site: go.att.com/MedicareRetiree

Retiree Q & A

- Q.** I am a grandfathered retiree living in California. Recently Providence bought out all Health care facilities. I received a letter from them requesting a prepayment of \$25.00. I called UHC and was told I should not have to pay in advance. Providence says I can't make an appointment if I don't pay.
- A.** Guidelines should be available to you on the UHC website. If you are not successful in finding the Information, contact John Tucciarone for assistance