

Legacy AT&T and Legacy BellSouth Annual Enrollment 2009 Overview

Annual Enrollment 2009 Begins Oct. 6, 2008

Annual enrollment 2009 for legacy AT&T and BellSouth bargained employees will begin at 7 a.m. Central time on Oct. 6, 2008, and run through 7 p.m. Central time on Oct. 17, 2008.

Employees must participate in the annual enrollment process to:

- Make benefits changes for themselves and their eligible dependents.
- Correct or change personal and eligible dependent information.
- Enroll in a health care and/or dependent care flexible spending account (FSA) for 2009.
Note: Even if employees participated in an FSA in 2008, they still need to enroll during this year's annual enrollment period to participate in 2009.

Any changes made during Annual Enrollment 2009 will take effect on Jan. 1, 2009. Employees who take no action during annual enrollment will receive the assigned coverage listed on the *Your Assigned Coverage* page of their personalized 2009 enrollment worksheets. (eBenefits participants will receive the assigned coverage listed on the Enroll in Your Benefits page of the AT&T Benefits Center Web site.)

Annual Enrollment 2009 Employee Communications

Employees must carefully review the communications they receive so they know what to do during annual enrollment. Annual enrollment communications include:

- **Annual Enrollment Part 1 document**, which will be sent to their work address and outlines important changes (if applicable), reminders and updates regarding their benefits enrollment options for 2009. Employees must review this information to understand what's new or different with their 2009 benefits coverage. This information is also available on the Your Benefits section of HROneStop at hronestop.att.com (from work) or on access.att.com (from home).
- **Printed AT&T annual enrollment 2009 materials**, which will arrive at employee's home addresses (as reflected on their company records) about four to five days before their annual enrollment period begins. Employees who have not received information by the first day of their enrollment period can access it online or they can call the AT&T Benefits Center at 877-722-0020 (domestic) or +1-847-883-0866 (international) to speak with a service representative. Service representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time. AT&T annual enrollment 2009 materials will contain:
 - Annual Enrollment Part 2 Instructional Guide that outlines key steps to take and materials to review before enrollment, as well as instructions on how to enroll.
 - A personalized 2009 enrollment worksheet.
 - Health plan comparison charts (medical plan and dental plan, if applicable).
 - Dependent information.

This information is also available on the AT&T Benefits Web site at resources.hewitt.com/att.

Note: The medical plan and dental plan summary comparison charts are high-level summaries of benefits available under the medical and dental plans. These charts are not summary plan descriptions (SPDs). For specific details, employees should always refer to

their SPDs, summaries of material modifications (SMM), applicable collective bargaining agreements and official plan documents. In all cases, official plan documents are the final authority on benefits available under these plans. SPDs are available online by accessing the Your Benefits section of HROneStop at hronestop.att.com (from work) or on access.att.com (from home), in the Your Summary Plan Descriptions section.

Note for eBenefits Participants: Employees who participate in the AT&T eBenefits program will receive e-mail notifications and links to online instructions and benefits information. This includes instructions on using the AT&T Benefits Center Web site to review their 2009 benefits options and assigned coverage. The eBenefits program allows bargained employees to receive e-mail notifications when benefits information is available online instead of receiving printed information in the mail. Participants in eBenefits will **not** receive printed Annual Enrollment 2009 materials.

Two Convenient Ways to Enroll or Make Changes During Annual Enrollment 2009

1. **Online** – Beginning on Oct. 6, 2008, employees can enroll or make changes online by going to the AT&T Benefits Center Web site at resources.hewitt.com/att. To enroll online, employees must use their specialized AT&T Benefits Center user ID and password. If they forgot them, there are user ID and password reminder links on the site to help.

Note About User ID/Password: Employees should take a few minutes before annual enrollment begins to validate their user ID and password by going to the AT&T Benefits Center Web site and attempting to log on. Getting user IDs and passwords ready early will help employees avoid delays during their two-week enrollment periods. If an employee has to reset their password, and their e-mail address is not on file with the AT&T Benefits Center, the password may take seven to 10 days to arrive via U.S. mail.

2. **Phone** – Employees also can enroll or make changes by calling the AT&T Benefits Center at 877-722-0020. Service representatives are available Monday through Friday, from 7 a.m. to 7 p.m. Central time. Employees will be asked to provide the last four digits of their SSN, their date of birth and their specialized AT&T Benefits Center password to validate their identity.

Note About Wait Times: Employees could experience extended service center wait times during annual enrollment. Call volumes are typically higher on Mondays and Tuesdays and the last few days of their enrollment period. Employees can avoid delays by enrolling online.

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