Article 16 – Benefits

- New AT&T Bargained Employee Medical Program (Maintained 29% cost share for Option 1 – Broad and 27% for Option 1 – Select)
    - Option 1- Broad (PPO)
    - Option 1 – Select
    - Option 2 – Broad (PPO)
    - Option 2 – Select
- New coverage tiers to allow for cheaper options for participants who have only a spouse / partner or children.
    - Individual
    - Individual + Spouse/Partner
    - Individual + Children
    - Family
- New Hires eligible for subsidized coverage on date of hire
- New Wellbeing Incentives
    - Eligible to earn credits for reimbursement
    - $750 Individual, $750 for Spouse ($1500 total)
- Health Savings Account – Option 2
    - Company will match up to $1,000 for Individual
    - Company will match up to $2,000 for Individual + Spouse, + Children, Family
- Prescription Drug Program (RX)
    - Deductible Integrated with Med/Surg MH/SA
        - Any applicable coinsurance paid for preventative care drugs as permitted under the IRS Code and ACA Preventative list is not subject to the deductible.
- EAP
    - Eligible for 12 sessions per plan year, or more, whichever is higher
- Disability
    - No change from current program
- Dental and Vision
    - No change from current program (see contribution rates)
    - Dependent Children will be eligible for coverage until the end of the month they turn 26, regardless of marital status.
- Flexible Spending Account
    - No change from current program
- CarePlus
    - No change from current program
- Life Insurance
    - No change from current program
    - Dependent Children will be eligible for coverage until the end of the month they turn 26, regardless of marital status.

- Adoption, Surrogacy, and Cryopreservation
    - Adoption maximum annual reimbursement for qualifying expenses may not be less than $5,000 per child
    - Added eligibility for the AT&T Surrogacy Reimbursement Policy and AT&T Cryopreservation Policy
- Working Spouse / Partner Contributions
    - 2027 - $130
    - 2028 - $135
    - 2029 - $140
    - 2030 - $145
- Tobacco Use Contribution
    - 2027- $75
    - 2028 - $75
    - 2029 - $75
    - 2030- $75
- Pensions
    - Midwest Program of the AT&T Pension Benefit Program will be eligible for the following pension band increases:
        - 1.0% effective January 1, 2027
        - 1.0% effective January 1, 2028
        - 1.0% effective January 1, 2029
        - 1.0% effective January 1, 2030
    - Maintained Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan
- Savings Plan
    - Effective October 1, 2026, Current Employees will be eligible to participate in the AT&T Retirement Savings Plan (ARSP)
    - AT&T Savings and Security Plan account balances will be transferred to the ARSP
- Retirees
    - Eligible Retired Employees, who retire during the term of the 2026 agreement, will be eligible to participate in the same choice of program options and provisions as similarly situated active employees.