

EXTENSION AGREEMENT

This extension agreement (“2022 Extension Agreement”) is executed by and between Certain Business Operating Units and Divisions of AT&T Corp., AT&T of the Virgin Islands, Inc., and AT&T Global Communications Services Inc. (jointly referred to as “Company”) and Communications Workers of America (“Union”) to the 2018 core Collective Bargaining Agreement effective April 15, 2018 through April 9, 2022 (“2018 Agreement”). The Company and the Union are hereafter referred to as “Parties.” The Parties have agreed that the current 2018 Agreement shall continue in full force and effect until 11:59 p.m., April 9, 2022. Thereafter, the terms of the current 2018 Agreement shall continue in full force and effect until 11:59 p.m., on April 11, 2026, except as specifically provided herein, and this 2022 Extension Agreement shall thereafter be construed as if the new April 11, 2026 expiration date had been included in the original 2018 Agreement when it was ratified on August 5, 2019. Changes to the terms of the 2018 Agreement effective April 10, 2022 through the term of this extension and other consideration for this extension are as follows:

1. Article 15.4 – General Wage Schedule Increases

- (a) The Parties agree that the terms of Article 15.4 of the 2018 Agreement are extended, but amended to provide for the additional general wage increases:

(e) Fifth Wage Increase

Effective April 10, 2022, wage schedules shall be increased by three percent (3%) on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the fourth wage increase above.

(f) Sixth Wage Increase

Effective April 9, 2023, wage schedules shall be increased by three percent (3%) on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the fifth wage increase above.

(g) Seventh Wage Increase

Effective April 7, 2024, wage schedules shall be increased by two and one half percent (2.5%) on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the sixth wage increase above.

(h) Eighth Wage Increase

Effective April 6, 2025, wage schedules shall be increased by two and one half percent (2.5%) on the Maximum Rates and by zero percent (0%) on the Minimum Rates in effect after the seventh wage increase above.

The progression step increases in the wage schedules between the zero (0) month step and the sixty (60) month step will be computed on an exponential basis. The progression steps beyond the sixty (60) month step will be increased based on the wage rate in effect April 14, 2018 at each respective step plus three percent (3.0%) for the initial wage increase, three percent (3.0%) for the second wage increase, two and one quarter percent (2.25%) for the third wage increase, ~~and~~ two and one quarter percent (2.25%) for the fourth increase, three percent (3%) for the fifth wage increase, three percent (3%) for the sixth wage increase, two and one half percent (2.5%) for the seventh wage increase and two and one half percent (2.5%) for the eighth wage increase.

- (b) In lieu of Article 15.4, the general wage increases noted above will apply to Articles 34.2(c), 44.1(h) and Appendix A Section 7.2 and USVI Article F.2(b).
- (c) The Parties agree that the terms of Article 45.5(b) are extended, but amended to provide for the additional general wage increases agreed upon in Article 15.4. The general wage increases provided for in Article 15.4 will be applied to Article 45.5(b) in a manner consistent with the historical application for general wage increases.

(6) Fifth Wage Increase

Effective April 10, 2022, wage schedules shall be increase by three percent (3%) on the High and Maximum Rates and by zero percent (0%) on the Minimum Rates in effect on April 9, 2022.

- (i) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 9, 2022, and whose performance rating is Outstanding:
 - Effective on April 10, 2022, the employee's Standard Rate will be increased by three percent (3%) but not to exceed the maximum wage for that title.
- (ii) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 9, 2022, and whose performance rating is More than Satisfactory:
 - Effective on April 10, 2022, the employee's Standard Rate will be increased by one and one half percent (1.5%) but not to exceed the maximum wage for that title.

(7) Sixth Wage Increase

Effective April 9, 2023, wage schedules shall be increase by three percent (3%) on the High and Maximum Rates and by zero percent (0%) on the Minimum Rates in effect on April 8, 2023.

- (i) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 8, 2023, and whose performance rating is Outstanding:
 - Effective on April 9, 2023, the employee's Standard Rate will be increased by three percent (3%) but not to exceed the maximum wage for that title.
- (ii) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 8, 2023, and whose performance rating is More than Satisfactory:
 - Effective on April 9, 2023, the employee's Standard Rate will be increased by one and one half percent (1.5%) but not to exceed the maximum wage for that title.

(8) Seventh Wage Increase

Effective April 7, 2024, wage schedules shall be increase by two and one half percent (2.5%) on the High and Maximum Rates and by zero percent (0%) on the Minimum Rates in effect on April 6, 2024.

- (i) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 6, 2024, and whose performance rating is Outstanding:
 - Effective on April 7, 2024, the employee's Standard Rate will be increased by two and one half percent (2.5%) but not to exceed the maximum wage for that title.
- (ii) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 6, 2024, and whose performance rating is More than Satisfactory:
 - Effective on April 7, 2024, the employee's Standard Rate will be increased by one and one quarter percent (1.25%) but not to exceed the maximum wage for that title.

(9) Eighth Wage Increase

Effective April 6, 2025, wage schedules shall be increase by two and one half percent (2.5%) on the High and Maximum Rates and by zero percent (0%) on the Minimum Rates in effect on April 5, 2025.

- (i) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 5, 2025, and whose performance rating is Outstanding:
 - Effective on April 6, 2025, the employee's Standard Rate will be increased by two and one half percent (2.5%) but not to exceed the maximum wage for that title.

(ii) In addition, for employees whose Standard Rate is equal to or greater than the High Rate on April 5, 2025, and whose performance rating is More than Satisfactory:

- Effective on April 6, 2025, the employee's Standard Rate will be increased by one and one quarter percent (1.25%) but not to exceed the maximum wage for that title.

2. Ratification Bonus

- (a) Each regular full-time employee on the Company payroll as of the date of ratification of this 2022 Extension Agreement will receive a single \$500 lump sum contract ratification bonus. Each regular part-time employee on the payroll as of the date of ratification of this 2022 Extension Agreement will receive a prorated ratification bonus based on what their part-time classification (or “part-time equivalent work week”) was on the ratification date. These ratification bonuses are contingent on the 2022 Extension Agreement being ratified by January 20, 2022. The Company will pay this bonus as soon as practicable following ratification, subject to normal wage withholdings and deductions.

3. Article 19 – Benefits

- (a) The Parties agree that the terms of Article 19 of the 2018 Agreement are extended, but amended as outlined in Attachment A & B.
- (b) Monthly Benefit Tables and Pension Band Credits will be updated consistent with Article 19.2(B)(i) in Attachment A.

4. Wage Schedules

- (a) Appendix 5 wage schedules will be updated consistent with Article 15.4, Article 34.2(c), 44.1(h) and 45.5(b).
- (b) Appendix A Section 7.1 will be updated consistent with Section 7.2
- (c) USVI Article F.2(c) will be updated consistent with Article F.2(b)

5. Success Sharing Plan

The Parties agree that the terms of the Success Sharing Plan in the 2018 Agreement are extended, but amended to provide for the following additional or revised terms:

- a) A.1. Success Units will be revised as follows:

Employees will be awarded 150 success units at the beginning of each award year (October 1, 2018, October 1, 2019, October 1, 2020, ~~and~~ October 1, 2021, October 3, 2022, October 2, 2023, October 1, 2024, and October 1, 2025). Those success units will only be valid for that award year and will not carryover to the next award year. A success unit is only used as a multiplier in the payout calculation and is not a share of stock nor has any other value.

- b) The following rows will be added to the table in A.2 Determining Award Value:

<u>Award Year</u>	<u>Beginning Award Value</u>	<u>Ending Award Value</u>
<u>2023</u> <u>(October 3, 2022 to September 29, 2023)</u>	<u>October 3, 2022 closing AT&T stock price</u>	<u>September 29, 2023 closing AT&T stock price</u>
<u>2024</u> <u>(October 2, 2023 to September 30, 2024)</u>	<u>October 2, 2023 closing AT&T stock price</u>	<u>September 30, 2024 closing AT&T stock price</u>
<u>2025</u> <u>(October 1, 2024 to September 30, 2025)</u>	<u>October 1, 2024 closing AT&T stock price</u>	<u>September 30, 2025 closing AT&T stock price</u>
<u>2026</u> <u>(October 1, 2025 to September 30, 2026)</u>	<u>October 1, 2025 closing AT&T stock price</u>	<u>September 30, 2026 closing AT&T stock price</u>

6. The existing contract terms requiring changes to dates or amounts to accomplish treatment for the extended period similar to that of the expiring period.

- (a) Employment Security – Paragraph 7
- (b) Miscellaneous Agreement – Article 20 Personal Illness Absence and Limited Exception for Personal Illness Absence Immediately Preceding an Approved Disability
- (c) Cope Pac Deductions – CWA
- (d) Funding of the Alliance
- (e) (cc) Designated Holidays

7. Other Matters

- (a) A Memorandum of Agreement: Employment and Public Affairs Support Commitment (“MOA”) was signed on or about August 27, 2021. Section 3(d) of this Memorandum provides:

“The Company agrees that beginning in January 2022, it will recognize Martin Luther King Jr. Day as a holiday in all CWA collective bargaining agreements held by the Company. The terms of this holiday will be governed by the terms of the collective bargaining agreement applicable to each such employee. *This commitment shall continue for the term of this Agreement or the applicable collective bargaining agreement, whichever is longer.*”

The Parties agree that because the 2022 Extension Agreement extends the 2018 Agreement as if it had the expiration date of April 11, 2026 at the time it was ratified, the terms of the 2018 Agreement extend beyond the expiration of the MOA.

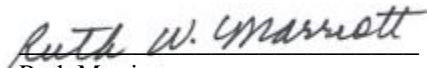
8. Ratification

The Parties agree that if this 2022 Extension Agreement is not ratified by January 20, 2022, it will become null and void. The Parties agree that all efforts undertaken during this process would then remain confidential and would not be admissible in any forum for any purpose. In such event, the Parties will begin regular bargaining for an agreement to replace the 2018 Agreement as if Extension discussions had never been attempted, unless mutually agreed otherwise in writing.

9. Conclusion

The terms of this 2022 Extension Agreement shall remain in effect until 11:59 p.m., on April 11, 2026.

FOR THE UNION:



Ruth Marriott
CWA Staff Representative - T&T

1/21/22

Date

FOR THE COMPANY:



Eric Bain
Director Labor Relations

1.21.2022


Date



Matasha Burr
Assistant Vice President Labor Relations

1.21.2022

Date



Lisa Bolton
CWA Vice President – T&T

1/21/22

Date



Diane Bradley
Vice President Labor Relations

1.21.2022

Date

The Company Proposes changes to the following Article(s)/provisions

ARTICLE 19 - BENEFIT PLANS, PROGRAMS, AND POLICIES

The means for fulfilling the terms of this Article may be the Company's adoption of its own plan(s) and associated plan document(s) or participation in an equivalent plan(s) having plan document(s) that include, for bargained-for personnel, the benefits agreed to be provided pursuant to this Article and substantially the terms, provisions and conditions under which such benefits are to be provided. The sole remedy for issues with respect to the validity or amount of any claim for benefits is the claim and appeal process as defined in the individual benefits plans and programs. The parties agree to the plans and programs described below. Copies of the plan documents, Summary Plan Descriptions (SPDs) and Summary of Material Modifications (SMMs) of these plans, policies and programs have been provided to the Union. If there is any difference between these Summary Plan Descriptions and the ERISA plans or programs (including amendments thereto), the plan texts shall govern.

For purposes of this Article:

- Employees (including employees covered under the Addendum – 2018 CWA US Virgin Islands (“USVI” Addendum Employees)) hired/rehired on or before August 8, 2009 shall be referred to as “Current Employees”;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2009 Agreement after August 8, 2009 and on or before August 17, 2012 shall be referred to as “2009 New Hires”. In addition, “2009 New Hires” shall also include individuals (including USVI Addendum Employees) who were classified as Temporary or Term Employee as of August 8, 2009 and who were subsequently reclassified to Regular Employee Status on or before August 17, 2012. In addition, “2009 New Hires” shall also include DIRECTV LLC (“DTV”) employees whose Term of Employment (TOE) as of January 1, 2017 was on or before August 17, 2012;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2012 Agreement after August 17, 2012 and on or before June 26, 2015 shall be referred to as “2012 New Hires”. In addition, “2012 New Hires” shall also include DTV employees whose TOE as of January 1, 2017 was after August 17, 2012 and on or before June 26, 2015;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2015/2018 Agreements (including transfers to a job title under Appendix A) after June 26, 2015 and on or before April 9, 2022 shall be referred to as “2015 New Hires”. In addition, “2015 New Hires” shall also include DTV employees whose TOE as of January 1, 2017 was after June 26, 2015 or any DTV employee that was hired or rehired on or after January 1, 2017 and on or before August 5, 2019;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2018 Agreement (including transfers to a job title under Appendix A) after April 9, 2022 shall be referred to as “2022 New Hires”;
- Current Employees who are laid off, who are recalled and whose service is immediately bridged will be treated as Current Employees. 2009 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2009 New Hires. 2012 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2012 New Hires. 2015 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2015 New Hires.

- Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be referred to collectively as “Employees”; and
- Employees who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement and who meet the applicable requirements to be eligible for post-retirement benefits are referred to as “Eligible Retired Employees”.

Article 19A provides specific rules regarding benefits for Employees who move among job titles or move pursuant to the National Transfer Plan. The provisions of Article 19A take precedence over the provisions of this Article 19 with respect to Employees addressed in Article 19A.

1. HEALTH AND WELFARE BENEFIT PLANS

- A. Effective January 1, 2023, Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be eligible to participate in the benefit plans, programs and policies, identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 9, 2022, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees & 2009 New Hires	2012 New Hires	2015 New Hires & 2022 New Hires
AT&T Corp. Employee Medical Program	x	x	x
AT&T Employee Assistance Program	x	x	x
AT&T Dental Program (Bargained Employees)	x	x	x
AT&T Vision Program (Bargained Employees)	x	x	x
AT&T CarePlus – A Supplemental Benefit Program	x	x	x
AT&T Group Life Insurance Program for Active Employees*	x	x	x
AT&T Consolidated Long-Term Care Insurance Plan (closed to new entrants 5/1/2012)	x		
AT&T Flexible Spending Account Plan	x	x	x
AT&T Health Reimbursement Account Program	x	x (SSP Only)	
Legacy AT&T Disability Benefits Program	x	x	
AT&T Disability Income Program**			x

AT&T Commuter Benefit Policy	X	X	X
AT&T Adoption Reimbursement Policy	X	X	X
AT&T Voluntary Benefits Platform	X	X	X

*This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.

**Management provisions as described in the Summary Plan Description.

- B. Employees, including newly eligible Employees, and Eligible Retired Employees (as provided for in Paragraph D) shall continue to participate in the same benefit plans, programs and policies on the same terms and conditions which were in effect on April 9, 2022, until the benefits identified in Paragraph 1.A. above become effective, subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law.
- C. The Company may unilaterally modify or discontinue AT&T CarePlus – A Supplemental Benefit Program, AT&T Consolidated Long-Term Care Insurance Plan and the AT&T Voluntary Benefits Platform without further discussions with the Union.
- D. Employees who terminate employment with the Company after April 9, 2022 but during the term of this 2022 Extension Agreement and are eligible for post-retirement medical coverage under the terms of the medical program the Employee was eligible for as an active Employee as of the date of termination, (an “Eligible Retired Employee”) will be eligible, during the term of this 2022 Extension Agreement, for coverage under the AT&T Corp. Eligible Former Bargained Employee Medical Program, AT&T Eligible Former Employee CarePlus – A Supplemental Benefit Program, AT&T Eligible Former Employee Dental Program (Eligible Former Bargained Employees), AT&T Group Life Insurance Program for Former Bargained Employees, AT&T Eligible Former Employee Vision Program, and AT&T Consolidated Long-Term Care Insurance Plan (current participants only), subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law, and with the exceptions identified in Exhibit 1. Nothing in this Paragraph D shall be construed to provide benefits for any period subsequent to the term of this 2022 Extension Agreement or for any employee other than those referenced above who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement.
- E. Exhibit 1 provides a summary of certain plan, program and/or policy terms, conditions and provisions, including any which are exceptions to terms, conditions and provisions described in the applicable SPDs and SMMs as well as any which differ among groups of employees eligible to participate in a particular plan, program or policy, such as the applicable deductible or copayment amount. If there are discrepancies between the specific information provided in Exhibit 1 and the plan documents, SPDs or SMMs, the information provided in Exhibit 1 will govern.
- F. It is understood that certain benefits described in Exhibit 1 are subject to change to comply with implementation of the Patient Protection and Affordable Care Act (PPACA) and associated regulations and agency guidance. The Company will notify the Union of the changes the Company makes to conform the benefits under this Agreement with final regulations and guidance under PPACA and any amendment

determined to be necessary due to changes in the law. Should any of these changes require bargaining, all other terms and provisions of the 2018 Agreement will remain in effect through expiration.

2. PENSION AND SAVINGS BENEFIT PLANS

A. Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be eligible to participate in the benefit plans, programs and policies identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 9, 2022, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees	2009 New Hires, 2012 New Hires, 2015 New Hires, 2022 New Hires
AT&T Retirement Savings Plan	x	x
AT&T Legacy Bargained Program (ALB) of the AT&T Pension Benefit Plan	x	
East Program of the AT&T Pension Benefit Plan	x*	
Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan		x

* Employees covered under the 2020 Memorandum of Agreement – Transition of East Employees to Legacy T (“Prior East Employees”)

B. Current Employees

Except as provided below, Current Employees, excluding Prior East Employees, shall continue to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on April 9, 2022.

- AT&T Retirement Savings Plan
- AT&T Legacy Bargained Program (ALB) of the AT&T Pension Benefit Plan
 - i. Current Employees who continue to participate in the ALB Program will be eligible for the following pension band increases:
 - a. Two 1.0% increases effective January 1, 2020
 - b. 1.0% effective January 1, 2021
 - c. 1.0% effective January 1, 2022
 - d. 1.0% effective January 1, 2023
 - e. 1.0% effective January 1, 2024
 - f. 1.0% effective January 1, 2025
 - g. 1.0% effective January 1, 2026

Prior East Employees shall continue to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on December 27, 2020.

- AT&T Retirement Savings Plan
- East Program of the AT&T Pension Benefit Plan

C. 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires

2009 New Hires, 2012 New Hires and 2015 New Hires shall continue to participate and 2022 New Hires shall be eligible to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on April 9, 2022.

- AT&T Retirement Savings Plan
- Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan (“BCB#2 Program”)

3. Except as provided in this Article, there shall be no negotiations during the life of this Agreement upon changes in pensions or any other subjects covered by the existing employee benefit plans, programs and policies.
4. In the event, during the life of this Agreement, the Company proposes to amend any of the existing employee benefit plans, programs and/or policies or their successors, in a manner that affects benefits or privileges of employees represented by the Union, it will before doing so notify the Union of its proposal and afford the Union a period of sixty (60) calendar days for bargaining on said proposal; provided however that no amendment may be made in the employee benefit plans, programs and/or policies which would reduce or diminish the benefits or privileges provided thereunder as they apply to employees represented by the Union without its consent.
5. Any dispute involving the true intent and meaning of Paragraph 4 may be presented as a grievance and if not resolved by the parties, it may be submitted to the arbitration procedure of this Agreement. Nothing in this Agreement shall be construed to subject the employee benefit plans, programs, and/or policies referenced in this Article (or their successors) or their administration or the terms of the proposed changes in the plans, programs, and/or policies to arbitration.

ARTICLE 19A – BENEFITS RULES FOR MOVEMENT OF EMPLOYEES

- A. General Provisions** – Any individual who moves after April 9, 2022 from a job title not covered by the 2018 Agreement to a job title covered by the 2018 Agreement, where the circumstances of the move are not specifically accounted for in one of the following paragraphs, will be treated as a 2022 New Hire under Article 19.
- B. Definitions Of Inter-Region Transferred Converted Temp/Term Employees, Transferred 2009 New Hire Employees, Transferred 2012 New Hire Employees and Transferred 2015 New Hire Employees**
- I. An “Inter-Region Transferred Converted Temp/Term Employee” means an individual who was classified as a temp or term employee as of August 8, 2009 in one of the 2009 Core CWA Collective Bargaining Agreements in the East, West, Southeast, Southwest, or Midwest regions (“Core CWA CBAs”) and was subsequently reclassified to “regular employee” status on or before August 17, 2012 and then moved pursuant to the National Transfer Plan to any job title covered by the 2018 Agreement.
- II. A “Transferred 2009 New Hire Employee” means an individual who was:
- employed as of August 8, 2009 in one of the 2009 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement, and immediately preceding such movement was being treated as a “2009 New Hire” for benefit plan purposes under the transferring applicable CBA, or
 - hired or rehired after August 8, 2009 and on or before August 17, 2012 in a job title under the 2009 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
 - hired or rehired after August 8, 2009 and on or before August 17, 2012 in a job title in one of the 2009 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
 - a DIRECTV LLC (“DTV”) employee whose Term of Employment (“TOE”) as of January 1, 2017 or subsequent rehire date was on or before August 17, 2012 in a job title in one of the 2015/2016/2017 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement.

III. A “Transferred 2012 New Hire Employee” means an individual who was:

- hired or rehired after August 17, 2012 and on or before June 26, 2015 in a job title under the 2012 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
- hired or rehired after August 17, 2012 and on or before June 26, 2015 in a job title in one of the 2012/2013 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
- a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after August 17, 2012 and on or before June 26, 2015 in a job title in one of the 2015/2016/2017 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title covered by the 2018 CBA.

IV. A “Transferred 2015 New Hire Employee” means an individual who was:

- hired or rehired after June 26, 2015 and on or before April 9, 2022 in a job title under the 2015 Agreement or 2018 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
- hired or rehired after June 26, 2015 and on or before April 9, 2022 in a job title in one of the 2015/2016/2017/2018/2019/2020 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
- a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after June 26, 2015 and on or before January 1, 2017 in a job title in one of the 2015/2016/2017 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title covered by the 2018 CBA.

C. Definitions of Inter-Region Transferred Current Employees and Transferred Core to Appendix Employees

V. An “Inter-Region Transferred Current Employee” means an individual who was employed as of August 8, 2009 in one of the 2009 Core CWA CBAs, who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement, except an Appendix A job title, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA.

VI. A “Transferred Core to Appendix Employee” means an individual who was:

- employed as of August 8, 2009 under this Agreement and who was transferred or transfers during the term of this Agreement to an Appendix A job title covered by the 2018 Agreement, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA, or
- employed as of August 8, 2009 in one of the 2009 Core CWA CBAs, who moved pursuant to the National Transfer Plan into a job title covered by the 2018 Agreement in Appendix A, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA.

D. The following employee groups will be eligible to participate in the same plans, policies, and provisions on the same terms and conditions as set forth below:

Employee Group	Benefit Treatment Of Initial Move	Benefit Treatment Of Subsequent Moves To Any Other Job Title Covered Under the 2018 Agreement
I. Inter-Region Transferred Converted Temp/Term Employees	2009 New Hires	2009 New Hires
II. Transferred 2009 New Hires	2009 New Hires	2009 New Hires
III. Transferred 2012 New Hires	2012 New Hires	2012 New Hires
IV. Transferred 2015 New Hires	2015 New Hires	2015 New Hires
V. Inter-Region Transferred Current Employees	Current Employees	Current Employees (if subsequent movement is to a job title outside of Appendix A)
VI. Transferred Core to Appendix Employees	Current Employees 2009 New Hire (for Pension/Savings)	Current Employees (if subsequent movement is to a job title outside of Appendix A)

Legacy T CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires
Active Employees	
Effective Date(s)	Health & Welfare: 1/1/2020, unless noted otherwise
Eligibility	
For Medical, Dental, Vision, Disability, CarePlus, and Life Insurance (unless otherwise specified)	<p>Current Employees, 2009 New Hires & 2012 New Hires Applicable programs: Medical - AT&T Corp. Employee Medical Program Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability – Legacy AT&T Disability Benefits Program CarePlus - AT&T CarePlus – A Supplemental Benefit Program Life Insurance - AT&T Group Life Insurance Program for Active Employees*</p> <p>2015 New Hires & 2022 New Hires Applicable programs: Medical - AT&T Corp. Employee Medical Program Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability – AT&T Disability Income Program** CarePlus - AT&T CarePlus – A Supplemental Benefit Program Life Insurance - AT&T Group Life Insurance Program for Active Employees*</p> <p>*includes Supplemental Life and Dependent Life provisions **Management provisions as described in the Summary Plan Description.</p>
Health Reimbursement Account (HRAs)	
	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires None.</p> <p>Note: No additional Company crediting. Employees who have remaining account balances will continue to have access to those account balances subject to provisions of the Program.</p>
Medical	
Program	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires AT&T Corp. Employee Medical Program</p> <p>No change from current program except as provided below, and including:</p> <ul style="list-style-type: none"> • Choice of Option 1 or Option 2 as defined below. <p>Fully-insured coverage options such as HMOs continue to be available at the discretion of the Company.</p>
Dependent Eligibility	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>No change from current program.</p>
Eligibility for Coverage	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>No changes from current program.</p>
Eligibility for Company Subsidy	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>No change from current program except as provided below.</p> <p>Individual Coverage: Company subsidy for Employees enrolled in Company sponsored Individual medical coverage (including fully insured coverage options, if available) will continue to begin on the first day of the month in which 90 days of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 90 days of NCS will be eligible to enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage.</p> <p>Family Coverage: Company subsidy for Employees enrolled in Company sponsored medical coverage other than Individual coverage will continue to begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 91 days of NCS may enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage. Employees with more than 90 days of NCS and less than 6 months of NCS may enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage reduced by the company subsidy for the Individual coverage tier.</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires															
Active (Full-Time) Monthly Contributions	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires have a choice between the following two options:															
	Option 1:															
	Monthly Contribution Amounts															
	<table border="1"> <tr> <td></td> <td>2020</td> <td>2021</td> <td>2022</td> </tr> <tr> <td>Individual</td> <td>\$153</td> <td>\$155</td> <td>\$157</td> </tr> <tr> <td>Family</td> <td>\$328</td> <td>\$344</td> <td>\$367</td> </tr> </table>		2020	2021	2022	Individual	\$153	\$155	\$157	Family	\$328	\$344	\$367			
		2020	2021	2022												
	Individual	\$153	\$155	\$157												
	Family	\$328	\$344	\$367												
	<table border="1"> <tr> <td></td> <td>2023</td> <td>2024</td> <td>2025</td> <td>2026</td> </tr> <tr> <td>Individual</td> <td>\$157</td> <td>\$159</td> <td>\$161</td> <td>\$163</td> </tr> <tr> <td>Family</td> <td>\$367</td> <td>\$382</td> <td>\$405</td> <td>\$429</td> </tr> </table>		2023	2024	2025	2026	Individual	\$157	\$159	\$161	\$163	Family	\$367	\$382	\$405	\$429
		2023	2024	2025	2026											
	Individual	\$157	\$159	\$161	\$163											
Family	\$367	\$382	\$405	\$429												
Option 2:																
Monthly Contribution Amounts																
<table border="1"> <tr> <td></td> <td>2020</td> <td>2021</td> <td>2022</td> </tr> <tr> <td>Individual</td> <td>\$73</td> <td>\$79</td> <td>\$86</td> </tr> <tr> <td>Family</td> <td>\$202</td> <td>\$219</td> <td>\$237</td> </tr> </table>		2020	2021	2022	Individual	\$73	\$79	\$86	Family	\$202	\$219	\$237				
	2020	2021	2022													
Individual	\$73	\$79	\$86													
Family	\$202	\$219	\$237													
<table border="1"> <tr> <td></td> <td>2023</td> <td>2024</td> <td>2025</td> <td>2026</td> </tr> <tr> <td>Individual</td> <td>\$87</td> <td>\$93</td> <td>\$100</td> <td>\$108</td> </tr> <tr> <td>Family</td> <td>\$240</td> <td>\$258</td> <td>\$278</td> <td>\$300</td> </tr> </table>		2023	2024	2025	2026	Individual	\$87	\$93	\$100	\$108	Family	\$240	\$258	\$278	\$300	
	2023	2024	2025	2026												
Individual	\$87	\$93	\$100	\$108												
Family	\$240	\$258	\$278	\$300												
2022 New Hires have a choice between the following two options:																
Option 1:																
Monthly Contribution Amounts																
<table border="1"> <tr> <td></td> <td>2020</td> <td>2021</td> <td>2022</td> </tr> <tr> <td>Individual</td> <td>\$182</td> <td>\$184</td> <td>\$187</td> </tr> <tr> <td>Family</td> <td>\$391</td> <td>\$410</td> <td>\$436</td> </tr> </table>		2020	2021	2022	Individual	\$182	\$184	\$187	Family	\$391	\$410	\$436				
	2020	2021	2022													
Individual	\$182	\$184	\$187													
Family	\$391	\$410	\$436													
<table border="1"> <tr> <td></td> <td>2023</td> <td>2024</td> <td>2025</td> <td>2026</td> </tr> <tr> <td>Individual</td> <td>\$187</td> <td>\$189</td> <td>\$191</td> <td>\$193</td> </tr> <tr> <td>Family</td> <td>\$436</td> <td>\$455</td> <td>\$482</td> <td>\$511</td> </tr> </table>		2023	2024	2025	2026	Individual	\$187	\$189	\$191	\$193	Family	\$436	\$455	\$482	\$511	
	2023	2024	2025	2026												
Individual	\$187	\$189	\$191	\$193												
Family	\$436	\$455	\$482	\$511												
Option 2:																
Monthly Contribution Amounts																
<table border="1"> <tr> <td></td> <td>2020</td> <td>2021</td> <td>2022</td> </tr> <tr> <td>Individual</td> <td>\$96</td> <td>\$103</td> <td>\$111</td> </tr> <tr> <td>Family</td> <td>\$266</td> <td>\$286</td> <td>\$308</td> </tr> </table>		2020	2021	2022	Individual	\$96	\$103	\$111	Family	\$266	\$286	\$308				
	2020	2021	2022													
Individual	\$96	\$103	\$111													
Family	\$266	\$286	\$308													
<table border="1"> <tr> <td></td> <td>2023</td> <td>2024</td> <td>2025</td> <td>2026</td> </tr> <tr> <td>Individual</td> <td>\$112</td> <td>\$120</td> <td>\$129</td> <td>\$138</td> </tr> <tr> <td>Family</td> <td>\$311</td> <td>\$332</td> <td>\$356</td> <td>\$382</td> </tr> </table>		2023	2024	2025	2026	Individual	\$112	\$120	\$129	\$138	Family	\$311	\$332	\$356	\$382	
	2023	2024	2025	2026												
Individual	\$112	\$120	\$129	\$138												
Family	\$311	\$332	\$356	\$382												
Active (Part-Time) Monthly Contributions	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires No change from current program.															
Working Spouse/LRP Contribution	Current Employee, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires <u>Spouse/LRP Access to Medical Coverage Additional Medical Contribution:</u> Participants whose spouse/LRP enrolls in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) but otherwise has access to medical coverage through their employer, excluding AT&T, will pay an additional monthly contribution toward their cost of coverage. The monthly additional contribution is shown below. The participant must attest that his or her spouse/LRP does not have access to medical coverage otherwise the additional contribution will be applied. Additional Monthly Medical Contribution: <table style="margin-left: 40px;"> <tr> <td><u>2020</u></td> <td><u>2021</u></td> <td><u>2022</u></td> <td><u>2023</u></td> <td><u>2024</u></td> <td><u>2025</u></td> <td><u>2026</u></td> </tr> <tr> <td>\$0</td> <td>\$100</td> <td>\$100</td> <td>\$110</td> <td>\$115</td> <td>\$120</td> <td>\$125</td> </tr> </table>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	\$0	\$100	\$100	\$110	\$115	\$120	\$125	
<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>										
\$0	\$100	\$100	\$110	\$115	\$120	\$125										

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires														
Tobacco Use Contribution	<p data-bbox="435 254 1235 275"><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p data-bbox="435 300 841 321"><u>Tobacco Use Additional Medical Contribution:</u></p> <p data-bbox="435 323 1507 527">Employees and/or spouse/LRP who use tobacco, are enrolled in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) and who choose not to participate in a designated Tobacco Cessation program will pay an additional monthly contribution toward their cost of coverage. The employee and/or spouse/LRP must attest to no tobacco usage or engage in a Company-sponsored Tobacco Cessation program in the time defined during Annual Enrollment otherwise the additional monthly contribution will be applied. Engagement is currently defined as enrollment, and participation. A tobacco user is currently defined as someone who has used tobacco products more than once a month on average. Tobacco products include cigarettes, cigars, pipes, e-cigarettes, vaporizers and smokeless tobacco. The definitions of engagement, tobacco user and tobacco products and the terms of the Company-sponsored Tobacco Cessation program may change from time to time, at the sole discretion of the Company.</p> <p data-bbox="435 552 792 573">Additional Monthly Medical Contribution:</p> <table data-bbox="529 596 1235 655"> <thead> <tr> <th data-bbox="529 596 586 617"><u>2020</u></th> <th data-bbox="638 596 695 617"><u>2021</u></th> <th data-bbox="747 596 803 617"><u>2022</u></th> <th data-bbox="855 596 912 617"><u>2023</u></th> <th data-bbox="964 596 1021 617"><u>2024</u></th> <th data-bbox="1073 596 1130 617"><u>2025</u></th> <th data-bbox="1182 596 1239 617"><u>2026</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="529 632 586 653">\$50</td> <td data-bbox="638 632 695 653">\$60</td> <td data-bbox="747 632 803 653">\$65</td> <td data-bbox="855 632 912 653">\$70</td> <td data-bbox="964 632 1021 653">\$75</td> <td data-bbox="1073 632 1130 653">\$75</td> <td data-bbox="1182 632 1239 653">\$75</td> </tr> </tbody> </table>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	\$50	\$60	\$65	\$70	\$75	\$75	\$75
<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>									
\$50	\$60	\$65	\$70	\$75	\$75	\$75									

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires								
Annual Deductibles	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires								
	Option 1:								
		2020		2021		2022			
		<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>		
	Ind	\$ 700	\$2,450	\$ 800	\$2,800	\$850	\$2,975		
	Family	\$1,400	\$4,900	\$1,600	\$5,600	\$1,700	\$5,950		
		2023		2024		2025		2026	
		<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>
	Ind	\$ 900	\$2,700	\$ 950	\$2,850	\$1,000	\$3,000	\$1,050	\$3,150
	Family	\$1,800	\$5,400	\$1,900	\$5,700	\$2,000	\$6,000	\$2,100	\$6,300
	The following Annual Deductible Provisions will apply to Option 1:								
	(Integrated with Med/Surg, MH/SA, CarePlus)								
	<ul style="list-style-type: none"> • Applies to all covered health services, including mental health/substance abuse (MH/SA) under the program. • The Annual Deductibles are included in the Out-Of-Pocket Maximums. • For Family coverage, a covered person is eligible to receive benefits once their eligible/allowable expenses satisfy the Individual Deductible amount. The Family Deductible is met once any combination of covered persons' eligible/allowable expenses meet the Family Deductible amount. It is not necessary that any one individual reach the Individual Deductible but no one individual may contribute more than the Individual Deductible amount. 								
	Option 2:								
	2020		2021		2022				
	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>			
Ind	\$1,550	\$4,650	\$1,600	\$4,800	\$1,650	\$4,950			
Family	\$3,100	\$9,300	\$3,200	\$9,600	\$3,300	\$9,900			
	2023		2024		2025		2026		
	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	<u>Network & Traditional Indemnity</u>	<u>Non-Network</u>	
Ind	\$1,700	\$ 5,100	\$1,750	\$ 5,250	\$1,800	\$ 5,400	\$1,850	\$ 5,550	
Family	\$3,400	\$10,200	\$3,500	\$10,500	\$3,600	\$10,800	\$3,700	\$11,100	
	The following Annual Deductible Provisions will apply to Option 2:								
	(Integrated with Med/Surg, Rx, MH/SA, CarePlus)								
	<ul style="list-style-type: none"> • Applies to all covered health services, including mental health/substance abuse (MH/SA) and prescription drug (Rx) benefits under the program. • The Annual Deductibles are included in the Out-Of-Pocket Maximums. • For Family coverage, no individual can receive benefits until the Family Annual Deductible is met. The Family Annual Deductible can be met by one or a combination of covered family members. • The following costs paid by the participant also apply toward the applicable Network/Traditional Indemnity or Non-Network Deductible amounts: <ul style="list-style-type: none"> – All prescription drug allowable charges of eligible expenses. 								

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires												
General CoPay/Coinsurance	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires												
	Option1:												
	<table border="1"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
		2020 - 2026											
		Network & Traditional Indemnity	Non-Network										
	Preventive	\$0 / 0% Ded waived	No Benefit										
	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded										
	Option2:												
	<table border="1"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
		2020 - 2026											
	Network & Traditional Indemnity	Non-Network											
Preventive	\$0 / 0% Ded waived	No Benefit											
Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded											
Note: Non-Network: The methodology for calculating the Allowable Charge for all categories of Non-Network expenses may be changed from time to time at the Company's discretion.													
Office Visit Copay / Coinsurance	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires												
	Option 1:												
	<table border="1"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
		2020 - 2026											
		Network & Traditional Indemnity	Non-Network										
	Preventive	\$0 / 0% Ded waived	No Benefit										
	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded										
	Option 2:												
	<table border="1"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
		2020 - 2026											
	Network & Traditional Indemnity	Non-Network											
Preventive	\$0 / 0% Ded waived	No Benefit											
Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded											

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires												
Urgent Care Facility/Professional Services Copay / Coinsurance	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>Option 1:</p> <table border="1" data-bbox="440 342 711 485"> <tr> <td colspan="2" style="text-align: center;">2020 – 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </table> <p>Option 2:</p> <table border="1" data-bbox="440 552 711 695"> <tr> <td colspan="2" style="text-align: center;">2020 - 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </table>	2020 – 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded
2020 – 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 50% After Ded												
2020 - 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 50% After Ded												
Emergency Room Facility/Professional Services Copay / Coinsurance (Emergencies)	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>Option 1:</p> <table border="1" data-bbox="440 835 711 978"> <tr> <td colspan="2" style="text-align: center;">2020 - 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 10% After Ded</td> </tr> </table> <p>Option 2:</p> <table border="1" data-bbox="440 1045 711 1188"> <tr> <td colspan="2" style="text-align: center;">2020 - 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 10% After Ded</td> </tr> </table>	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 10% After Ded	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 10% After Ded
2020 - 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 10% After Ded												
2020 - 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 10% After Ded												
Hospital Inpatient/Outpatient Facility/Professional Services Copay / Coinsurance	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>Option 1:</p> <table border="1" data-bbox="440 1283 711 1425"> <tr> <td colspan="2" style="text-align: center;">2020 - 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </table> <p>Option 2:</p> <table border="1" data-bbox="440 1493 711 1635"> <tr> <td colspan="2" style="text-align: center;">2020 - 2026</td> </tr> <tr> <td style="text-align: center;">Network & Traditional Indemnity</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </table>	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded
2020 - 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 50% After Ded												
2020 - 2026													
Network & Traditional Indemnity	Non-Network												
\$0 / 10% After Ded	\$0 / 50% After Ded												

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires																								
Tests (all tests including x-ray, radiology, lab test, etc.) Copay/ Coinsurance	<p data-bbox="435 254 1235 275"><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p data-bbox="435 321 526 342">Option 1:</p> <table border="1" data-bbox="435 363 889 552"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded Waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p data-bbox="435 600 526 621">Option 2:</p> <table border="1" data-bbox="435 642 889 831"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded Waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded Waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded		2020 - 2026			Network & Traditional Indemnity	Non-Network	Preventive	\$0 / 0% Ded Waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
	2020 - 2026																								
	Network & Traditional Indemnity	Non-Network																							
Preventive	\$0 / 0% Ded Waived	No Benefit																							
Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded																							
	2020 - 2026																								
	Network & Traditional Indemnity	Non-Network																							
Preventive	\$0 / 0% Ded Waived	No Benefit																							
Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded																							
Hearing Benefit	<p data-bbox="435 863 1235 884"><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p data-bbox="435 909 526 930">Option 1:</p> <table border="1" data-bbox="435 951 711 1098"> <thead> <tr> <th colspan="2">2020 - 2026</th> </tr> <tr> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p data-bbox="435 1119 526 1140">Option 2:</p> <table border="1" data-bbox="435 1161 711 1308"> <thead> <tr> <th colspan="2">2020 - 2026</th> </tr> <tr> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded	2020 - 2026		Network & Traditional Indemnity	Non-Network	\$0 / 10% After Ded	\$0 / 50% After Ded												
2020 - 2026																									
Network & Traditional Indemnity	Non-Network																								
\$0 / 10% After Ded	\$0 / 50% After Ded																								
2020 - 2026																									
Network & Traditional Indemnity	Non-Network																								
\$0 / 10% After Ded	\$0 / 50% After Ded																								

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires																		
Mental Health/Substance Abuse (MH/SA) Copay / Coinsurance	<p data-bbox="435 254 1235 275"><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p data-bbox="435 300 526 321"><u>Option 1:</u></p> <table border="1" data-bbox="435 342 829 485"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Out Patient & In Patient</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p data-bbox="435 510 526 531"><u>Option 2:</u></p> <table border="1" data-bbox="435 552 829 695"> <thead> <tr> <th></th> <th colspan="2">2020 - 2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Out Patient & In Patient</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2020 - 2026			Network & Traditional Indemnity	Non-Network	Out Patient & In Patient	\$0 / 10% After Ded	\$0 / 50% After Ded		2020 - 2026			Network & Traditional Indemnity	Non-Network	Out Patient & In Patient	\$0 / 10% After Ded	\$0 / 50% After Ded
	2020 - 2026																		
	Network & Traditional Indemnity	Non-Network																	
Out Patient & In Patient	\$0 / 10% After Ded	\$0 / 50% After Ded																	
	2020 - 2026																		
	Network & Traditional Indemnity	Non-Network																	
Out Patient & In Patient	\$0 / 10% After Ded	\$0 / 50% After Ded																	

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires																																																																																																																																
Annual Out-of-Pocket Maximums (OOP)	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p style="text-align: center;">Out-of-Pocket Maximum Amounts (including Annual Deductible)</p> <p>Option 1:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2">2020</th> <th colspan="2">2021</th> <th colspan="2">2022</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>\$3,500</td> <td>\$10,500</td> <td>\$3,500</td> <td>\$10,500</td> <td>\$3,500</td> <td>\$10,500</td> </tr> <tr> <td>Family</td> <td>\$7,000</td> <td>\$21,000</td> <td>\$7,000</td> <td>\$21,000</td> <td>\$7,000</td> <td>\$21,000</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2">2023</th> <th colspan="2">2024</th> <th colspan="2">2025</th> <th colspan="2">2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>\$3,750</td> <td>\$11,250</td> <td>\$4,000</td> <td>\$12,000</td> <td>\$4,200</td> <td>\$12,600</td> <td>\$4,400</td> <td>\$13,200</td> </tr> <tr> <td>Family</td> <td>\$7,500</td> <td>\$22,500</td> <td>\$8,000</td> <td>\$24,000</td> <td>\$8,400</td> <td>\$25,200</td> <td>\$8,800</td> <td>\$26,400</td> </tr> </tbody> </table> <p>The following Out-of-Pocket Maximum provisions will apply to Option 1:</p> <p>(Integrated with Med/Surg, MH/SA, CarePlus)</p> <p>If the coverage tier is Family, the Family Out-Of-Pocket Maximum must be met before the Program pays 100% of the Allowable Charges for Eligible Expenses, except that the Program will pay 100% of the Allowable Charges for Eligible Expenses for Network and Traditional Indemnity Services for an individual family member once the individual meets the applicable Individual Out-Of-Pocket Maximum, even if the Family Out-Of-Pocket Maximum has not been met.</p> <p>The following additional costs paid by the participant apply toward the applicable Network and Traditional Indemnity or Non-Network Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles <p>Option 2:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2">2020</th> <th colspan="2">2021</th> <th colspan="2">2022</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>\$ 6,650</td> <td>\$19,950</td> <td>\$ 6,650</td> <td>\$19,950</td> <td>\$ 6,650</td> <td>\$19,950</td> </tr> <tr> <td>Family</td> <td>\$13,300</td> <td>\$39,900</td> <td>\$13,300</td> <td>\$39,900</td> <td>\$13,300</td> <td>\$39,900</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2">2023</th> <th colspan="2">2024</th> <th colspan="2">2025</th> <th colspan="2">2026</th> </tr> <tr> <th></th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> <th>Network & Traditional Indemnity</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>\$ 6,750</td> <td>\$20,250</td> <td>\$ 6,850</td> <td>\$20,550</td> <td>\$ 6,950</td> <td>\$20,850</td> <td>\$ 7,050</td> <td>\$21,150</td> </tr> <tr> <td>Family</td> <td>\$13,500</td> <td>\$40,500</td> <td>\$13,700</td> <td>\$41,100</td> <td>\$13,900</td> <td>\$41,700</td> <td>\$14,100</td> <td>\$42,300</td> </tr> </tbody> </table> <p>The following Out-of-Pocket Maximum provisions will apply to Option 2:</p> <p>(Integrated with Med/Surg, Rx, MH/SA, CarePlus)</p> <p>If the coverage tier is Family, the Family Out-Of-Pocket Maximum must be met before the Program pays 100% of the Allowable Charges for Eligible Expenses, except that the Program will pay 100% of the Allowable Charges for Eligible Expenses for Network and Traditional Indemnity Services for an individual family member once the individual meets the applicable Individual Out-Of-Pocket Maximum, even if the Family Out-Of-Pocket Maximum has not been met.</p> <p>The following additional costs paid by the participant apply toward the applicable Network and Traditional Indemnity or Non-Network Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles - Prescription drug copays 		2020		2021		2022			Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Ind	\$3,500	\$10,500	\$3,500	\$10,500	\$3,500	\$10,500	Family	\$7,000	\$21,000	\$7,000	\$21,000	\$7,000	\$21,000		2023		2024		2025		2026			Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Ind	\$3,750	\$11,250	\$4,000	\$12,000	\$4,200	\$12,600	\$4,400	\$13,200	Family	\$7,500	\$22,500	\$8,000	\$24,000	\$8,400	\$25,200	\$8,800	\$26,400		2020		2021		2022			Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Ind	\$ 6,650	\$19,950	\$ 6,650	\$19,950	\$ 6,650	\$19,950	Family	\$13,300	\$39,900	\$13,300	\$39,900	\$13,300	\$39,900		2023		2024		2025		2026			Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Ind	\$ 6,750	\$20,250	\$ 6,850	\$20,550	\$ 6,950	\$20,850	\$ 7,050	\$21,150	Family	\$13,500	\$40,500	\$13,700	\$41,100	\$13,900	\$41,700	\$14,100	\$42,300
		2020		2021		2022																																																																																																																											
		Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network																																																																																																																										
	Ind	\$3,500	\$10,500	\$3,500	\$10,500	\$3,500	\$10,500																																																																																																																										
	Family	\$7,000	\$21,000	\$7,000	\$21,000	\$7,000	\$21,000																																																																																																																										
		2023		2024		2025		2026																																																																																																																									
		Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network																																																																																																																								
	Ind	\$3,750	\$11,250	\$4,000	\$12,000	\$4,200	\$12,600	\$4,400	\$13,200																																																																																																																								
	Family	\$7,500	\$22,500	\$8,000	\$24,000	\$8,400	\$25,200	\$8,800	\$26,400																																																																																																																								
		2020		2021		2022																																																																																																																											
	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network																																																																																																																											
Ind	\$ 6,650	\$19,950	\$ 6,650	\$19,950	\$ 6,650	\$19,950																																																																																																																											
Family	\$13,300	\$39,900	\$13,300	\$39,900	\$13,300	\$39,900																																																																																																																											
	2023		2024		2025		2026																																																																																																																										
	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network	Network & Traditional Indemnity	Non-Network																																																																																																																									
Ind	\$ 6,750	\$20,250	\$ 6,850	\$20,550	\$ 6,950	\$20,850	\$ 7,050	\$21,150																																																																																																																									
Family	\$13,500	\$40,500	\$13,700	\$41,100	\$13,900	\$41,700	\$14,100	\$42,300																																																																																																																									
Prescription Drug Program (Rx)	<p>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</p> <p>Option 1:</p> <p>Deductible:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>2020 – 2026</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$0</td> </tr> <tr> <td>Family</td> <td>\$0</td> </tr> </tbody> </table>		2020 – 2026	Individual	\$0	Family	\$0																																																																																																																										
	2020 – 2026																																																																																																																																
Individual	\$0																																																																																																																																
Family	\$0																																																																																																																																

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires			
	Out-of-Pocket Maximum:			
	<u>2020 - 2022</u>			
Individual	\$1,700			
Family	\$3,400			
	2023	2024	2025	2026
Individual	\$1,700	\$1,700	\$1,800	\$1,800
Family	\$3,400	\$3,400	\$3,600	\$3,600
	Retail – Network Copays: (Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions).			
	<u>2020-2022</u>			
Generic	\$10			
Preferred	\$40			
Non-Preferred	\$80			
	2023	2024	2025	2026
Generic	\$10	\$10	\$10	\$10
Preferred	\$40	\$45	\$45	\$45
Non-Preferred	\$80	\$90	\$90	\$90
	Retail – Non-Network Copays: Participant pays the greater of the applicable Network Copays or balance remaining after the program pays 75% of network retail cost.			
	Mail Order Copays: (Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)			
	<u>2020</u>	<u>2021</u>	<u>2022</u>	
Generic	\$20	\$20	\$20	
Preferred	\$80	\$80	\$80	
Non-Preferred	\$160	\$160	\$160	
	2023	2024	2025	2026
Generic	\$20	\$20	\$20	\$20
Preferred	\$80	\$90	\$90	\$90
Non-Preferred	\$160	\$180	\$180	\$180
	Option 2:			
	Deductible: Integrated with Med/Surg, MH/SA, CarePlus.			
	Out-of-Pocket Maximum: Integrated with Med/Surg, MH/SA, CarePlus.			
	Retail – Network Copays: (Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)			
	<u>2020-2022</u>			
Generic	\$10			
Preferred	\$40			
Non-Preferred	\$80			
	2023	2024	2025	2026
Generic	\$10	\$10	\$10	\$10
Preferred	\$40	\$45	\$45	\$45
Non-Preferred	\$80	\$90	\$90	\$90
	Retail – Non-Network Copays: Participant pays the greater of the applicable Network Copay or balance remaining after the program pays 75% of network retail cost.			
	Mail Order Copays: (Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)			
	<u>2020</u>	<u>2021</u>	<u>2022</u>	
Generic	\$20	\$20	\$20	
Preferred	\$80	\$80	\$80	
Non-Preferred	\$160	\$160	\$160	

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires																				
	<table border="1"> <thead> <tr> <th></th> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td>\$20</td> <td>\$20</td> <td>\$20</td> <td>\$20</td> </tr> <tr> <td>Preferred</td> <td>\$80</td> <td>\$90</td> <td>\$90</td> <td>\$90</td> </tr> <tr> <td>Non-Preferred</td> <td>\$160</td> <td>\$180</td> <td>\$180</td> <td>\$180</td> </tr> </tbody> </table> <p>The following provisions will continue to apply to Option 1, and Option 2</p> <ul style="list-style-type: none"> • Mandatory mail order for maintenance Rx – Applies after second fill at retail. • Specialty pharmacy program • Personal Choice – 100% participant-paid • Mandatory Generic • Advanced Control Specialty Formulary • New Standard Prescription Drug Formulary • Generic Step Therapy 		2023	2024	2025	2026	Generic	\$20	\$20	\$20	\$20	Preferred	\$80	\$90	\$90	\$90	Non-Preferred	\$160	\$180	\$180	\$180
	2023	2024	2025	2026																	
Generic	\$20	\$20	\$20	\$20																	
Preferred	\$80	\$90	\$90	\$90																	
Non-Preferred	\$160	\$180	\$180	\$180																	
Employee Assistance Program (EAP)																					
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Employee Assistance Program No change from current program.																				
Visit Limit	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Continues to provide up to 5 EAP visits per person per issue.																				
Disability																					
Program	<u>Current Employees, 2009 New Hires & 2012 New Hires</u> Legacy AT&T Disability Benefit Program No change from current program. <u>2015 New Hires & 2022 New Hires</u> AT&T Disability Income Program as described in the Summary Plan Description, except as provided below.																				
Short Term Disability (STD)	<u>Current Employees, 2009 New Hires & 2012 New Hires</u> Legacy AT&T Disability Benefit Program No change from current program. <u>2015 New Hires & 2022 New Hires</u> AT&T Disability Income Program as described in the Summary Plan Description. No change from current program.																				
Long-Term Disability (LTD)	<u>Current Employees, 2009 New Hires & 2012 New Hires,</u> Legacy AT&T Disability Benefit Program No change from current program. <u>2015 New Hires & 2022 New Hires</u> The AT&T Disability Income Program as described in the Summary Plan Description except that Temporary and Term employees are not eligible for LTD benefits. No change from current program.																				
Dental																					
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Dental Program (Bargained Employees) except as provided below: <ul style="list-style-type: none"> • Dental PPO • DHMO (available at the discretion of the Company) 																				
Eligibility for Coverage	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Eligibility for coverage continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																				

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires																																								
Eligibility for Company Subsidy	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Company subsidy continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																																								
Active (Full-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Dental PPO or DHMO (if available): <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th colspan="7">Contribution Amounts</th> </tr> <tr> <th></th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> <th>2025</th> <th>2026</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$7.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$8.00</td> <td>\$9.00</td> <td>\$9.00</td> </tr> <tr> <td>Ind+1</td> <td>\$14.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$17.00</td> <td>\$19.00</td> <td>\$19.00</td> </tr> <tr> <td>Family</td> <td>\$23.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$27.00</td> <td>\$30.00</td> <td>\$30.00</td> </tr> </tbody> </table>		Contribution Amounts								2020	2021	2022	2023	2024	2025	2026	Individual	\$7.00	\$8.00	\$8.00	\$8.00	\$8.00	\$9.00	\$9.00	Ind+1	\$14.00	\$17.00	\$17.00	\$17.00	\$17.00	\$19.00	\$19.00	Family	\$23.00	\$27.00	\$27.00	\$27.00	\$27.00	\$30.00	\$30.00
	Contribution Amounts																																								
	2020	2021	2022	2023	2024	2025	2026																																		
Individual	\$7.00	\$8.00	\$8.00	\$8.00	\$8.00	\$9.00	\$9.00																																		
Ind+1	\$14.00	\$17.00	\$17.00	\$17.00	\$17.00	\$19.00	\$19.00																																		
Family	\$23.00	\$27.00	\$27.00	\$27.00	\$27.00	\$30.00	\$30.00																																		
Active (Part-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description. Note: Calculation of cost of coverage is subject to annual adjustment.																																								
Deductible	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Annual Maximum Benefit	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Orthodontic Lifetime Maximum	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Coverage Levels	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Outside Network Area (ONA)	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								
Vision																																									
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> _AT&T Vision Program (Bargained Employees) except as provided below:																																								
Eligibility for Coverage	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Eligibility for coverage continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																																								
Eligibility for Company Subsidy	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Eligibility for company subsidy continues to begin on first day of the month in which 6 months net credited service (NCS) is attained (also referred to as term of employment (TOE)).																																								
Active (Full-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Contributions as they change from time to time. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Contribution Amounts 2018*</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$2.50</td> </tr> <tr> <td>Ind+1</td> <td>\$4.50</td> </tr> <tr> <td>Family</td> <td>\$8.00</td> </tr> </tbody> </table> *The 2018 contributions shown above are for illustrative purposes only.		Contribution Amounts 2018*	Individual	\$2.50	Ind+1	\$4.50	Family	\$8.00																																
	Contribution Amounts 2018*																																								
Individual	\$2.50																																								
Ind+1	\$4.50																																								
Family	\$8.00																																								
Active (Part-Time) Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.																																								

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires
Coverage Levels	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Provisions will apply as indicated in the Summary Plan Description.
Flexible Spending Account (FSA)	
Plan	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Flexible Spending Account Plan No change from current plan.
Contribution Minimum/Maximums	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current plan, except to annually adjust the maximum contribution amount to that permitted by law for each calendar year for which the IRS issues timely guidance such that the Company can reasonably implement the change.
Supplemental Medical Benefits – CarePlus	
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T CarePlus – A Supplemental Benefit Program No change from current program.
Monthly Contributions	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program.* *Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.
General Benefits	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from the current program, except those required to comply with healthcare reform legislation (PPACA). The Company continues to retain the unilateral right to change, modify, amend, and discontinue the benefits offered under CarePlus.
Life Insurance	
Program	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Group Life Insurance Program for Active Employees No change from current program.
Active Benefits	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program. * *Note: Contribution amounts are subject to annual adjustments.
Definition of Pay	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program.
Long-Term Care	
Plan	<u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Consolidated Long-Term Care Insurance Plan

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires
Coverage	<p><u>2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p>Not available; closed to new entrants as of 5/1/2012.</p> <p><u>Current Employees and 2009 New Hires</u> No change from current program., except the Company has the unilateral right to change, modify, amend and discontinue the AT&T Consolidated Long-Term Care Insurance Plan.</p>
Adoption	
Policy	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Adoption Reimbursement Policy</p> <p>No change from current policy.</p>
Coverage	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p>No change from current policy.</p>
Commuter	
Policy	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> AT&T Commuter Benefits Policy</p> <p>No change from current policy, except as mandated by IRS Code Section 132 Regulations.</p>
Coverage	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p>Pre-tax deductions for parking and mass transit.</p> <p>No change from current policy, except eligible expense and monthly limits updated annually as allowed by IRS Code Section 132 Regulations.</p>

Provision	Eligible Retired Employees
Retiree Provisions	<p>Effective 1/1/2020:</p> <p>Applicable for the term of the 2022 Extension Agreement to Eligible Retired Employees who terminate after April 9, 2022 but during the term of the 2022 Extension Agreement.</p>
Medical	
Program	<p>Eligible Retired Employees shall be eligible to participate in the same choice of program options and provisions as a similarly situated active Current Employee, 2009 New Hire, 2012 New Hire, 2015 New Hire or 2022 New Hires except as noted below.</p>
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2022 New Hires</u> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage.</p> <p><u>2015 New Hires & 2012 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p><u>Current Employees</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p>

Provision	Eligible Retired Employees
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2022 New Hires</u> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage.</p> <p><u>2015 New Hires & 2012 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p><u>Current Employees</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Medicare Part-B Premium Reimbursement	<p><u>2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Not Eligible.</p> <p><u>Current Employees</u> No change from current program.</p>
Definition of Pay	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> Refer to the Summary Plan Description for the plan in which they were active participants.</p>
Health Reimbursement Account (HRAs)	
	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> None.</p> <p>Note: No additional Company crediting. Employees who have remaining balances will continue to have access to those account balances subject to provisions of the Program.</p>
Supplemental Medical Benefits - CarePlus	
Program	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program.</p>
Monthly Contributions	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program.</p> <p>Note: Contributions continue to be subject to change from time to time at the sole discretion of the Company.</p>
General Benefits	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u> No change from current program, except those required to comply with healthcare reform legislation (PPACA).</p> <p>The Company continues to retain the unilateral right to change, modify, amend, and discontinue the benefits offered under CarePlus.</p>
Dental	

Provision	Eligible Retired Employees
Program	Eligible Retired Employees shall be eligible to participate in the same provisions as similarly situated active Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires or 2022 New Hires except as noted in the sections below.
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2022 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p><u>2015 New Hires & 2012 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p><u>Current Employees</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2022 New Hires</u> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage.</p> <p><u>2015 New Hires & 2012 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u> No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>* Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p><u>Current Employees</u> No change from current program, as follows: The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Life Insurance	
Eligible Retired Employees Basic Life (Company Paid)	<p><u>2022 New Hires</u> \$15,000 Retiree Basic Life These provisions will continue to apply:</p> <p><u>2015 New Hires, 2012 New Hires & 2009 New Hires</u> \$15,000 Retiree Basic Life</p> <p><u>Current Employees</u> 1X Annual Pay</p> <p>Note: For the purposes of Retiree Basic Life only, Annual Pay: Is the Employee's Rate of Pay as of 12/31/2009. Includes base wages, targeted commissions, team award, individual discretionary award, and miscellaneous pay, where applicable.</p>

Provision	Eligible Retired Employees
<p>Eligible Retired Employees</p> <p>Supplemental Life (Retiree Paid)</p>	<p><u>2022 New Hires, 2015 New Hires, 2012 New Hires & 2009 New Hires</u></p> <p>Employees eligible for Supplemental Life coverage may add 1x annual pay to Supplemental Life coverage in effect at termination to replace the Basic Life coverage no longer available upon termination of employment.</p> <p><u>Current Employees</u></p> <p>No change from current program.</p>
<p>Definition of Pay</p>	<p><u>Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2022 New Hires</u></p> <p>No change from current program.</p>
Vision	
<p>Eligible Retired Employees</p> <p>Vision Program</p>	<p><u>2022 New Hires</u></p> <p>Eligible Retired Employees shall be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p> <p><u>Current Employees, 2009 New Hires, 2012 New Hires, & 2015 New Hires</u></p> <p>Eligible Retired Employees shall continue to be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p>
<p>Eligible Retired Employees Monthly Retiree Contributions</p>	<p><u>2022 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p><u>2015 New Hires & 2012 New Hires</u></p> <p>No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>Current Employees & 2009 New Hires</u></p> <p>No change from current program, as follows:</p> <ul style="list-style-type: none"> Eligible Retired Employees will continue to pay 100% of full cost of coverage* with no Company subsidy. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the sole discretion of the Company.</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires, 2022 New Hires & Eligible Retired Employees
Voluntary	
Discretionary Program	AT&T Voluntary Benefits Platform (products offered as they may change from time to time).