

**AT&T Benefits Labor Support
Resource Document - Comparison - Medical
Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)
Excluding Puerto Rico
For Illustrative Purposes Only
In case of any discrepancy, the terms of the official plan documents prevail**

Benefit / Provision	Current Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)	Proposed Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)																																																			
Active New Hires and Current Employees																																																					
Effective Date(s)	Current Plan for 2012	4/1/2013																																																			
Health Reimbursement Account (HRA)																																																					
	None.	<p><u>New Hires</u> (Hired or Rehired on or after 1/1/13) None.</p> <p><u>Current Employees</u> (Hired or Rehired on or before 12/31/12) who are enrolled in the National Bargained Benefit Plan on the HRA crediting date. For 2013 the crediting date will be on or around 4/1/13 and for 2014 the crediting date will be on or around 1/1/14. HRA's are not provided for employees enrolled in an HMO.</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2013</u></th> <th style="text-align: center;"><u>2014</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$500</td> </tr> <tr> <td>Ind + 1</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$500</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$500</td> </tr> </tbody> </table>		<u>2013</u>	<u>2014</u>	Ind	\$500	\$500	Ind + 1	\$500	\$500	Fam	\$500	\$500																																							
	<u>2013</u>	<u>2014</u>																																																			
Ind	\$500	\$500																																																			
Ind + 1	\$500	\$500																																																			
Fam	\$500	\$500																																																			
Medical																																																					
Active Full-time Monthly Employee Contributions	<p>For 2012^{**1}:</p> <table style="margin-left: 20px;"> <tr> <td>Ind</td> <td style="text-align: right;">\$ 68</td> </tr> <tr> <td>Ind + 1</td> <td style="text-align: right;">\$123</td> </tr> <tr> <td>Fam</td> <td style="text-align: right;">\$177</td> </tr> </table> <p>Notes: *Contribution amounts subject to change from time to time at the sole discretion of the Company. ¹ In Puerto Rico, contributions are after-tax only.</p>	Ind	\$ 68	Ind + 1	\$123	Fam	\$177	<p><u>Current Employees</u> (Hired or Rehired on or before 12/31/12) <u>Contribution Amounts</u></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2013</u></th> <th style="text-align: center;"><u>2014</u></th> <th style="text-align: center;"><u>2015</u></th> <th style="text-align: center;"><u>2016</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$38</td> <td style="text-align: center;">\$61</td> <td style="text-align: center;">\$69</td> <td style="text-align: center;">\$ 82</td> </tr> <tr> <td>Ind +</td> <td style="text-align: center;">\$81</td> <td style="text-align: center;">\$127</td> <td style="text-align: center;">\$142</td> <td style="text-align: center;">\$169</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$81</td> <td style="text-align: center;">\$127</td> <td style="text-align: center;">\$142</td> <td style="text-align: center;">\$169</td> </tr> </tbody> </table> <p><u>New Hires</u> (Hired or Rehired on or after 1/1/13) <u>Contribution Amounts For Those Hired In 2013</u></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2013</u></th> <th style="text-align: center;"><u>2014</u></th> <th style="text-align: center;"><u>2015</u></th> <th style="text-align: center;"><u>2016</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$110</td> <td style="text-align: center;">\$117</td> <td style="text-align: center;">\$122</td> <td style="text-align: center;">\$ 82</td> </tr> <tr> <td>Ind + 1</td> <td style="text-align: center;">\$234</td> <td style="text-align: center;">\$244</td> <td style="text-align: center;">\$252</td> <td style="text-align: center;">\$169</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$234</td> <td style="text-align: center;">\$244</td> <td style="text-align: center;">\$252</td> <td style="text-align: center;">\$169</td> </tr> </tbody> </table> <p><u>Contribution Amounts For Those Hired In 2014</u></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2013</u></th> <th style="text-align: center;"><u>2014</u></th> <th style="text-align: center;"><u>2015</u></th> <th style="text-align: center;"><u>2016</u></th> </tr> </thead> </table>		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Ind	\$38	\$61	\$69	\$ 82	Ind +	\$81	\$127	\$142	\$169	Fam	\$81	\$127	\$142	\$169		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Ind	\$110	\$117	\$122	\$ 82	Ind + 1	\$234	\$244	\$252	\$169	Fam	\$234	\$244	\$252	\$169		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Ind	\$ 68																																																				
Ind + 1	\$123																																																				
Fam	\$177																																																				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																	
Ind	\$38	\$61	\$69	\$ 82																																																	
Ind +	\$81	\$127	\$142	\$169																																																	
Fam	\$81	\$127	\$142	\$169																																																	
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																	
Ind	\$110	\$117	\$122	\$ 82																																																	
Ind + 1	\$234	\$244	\$252	\$169																																																	
Fam	\$234	\$244	\$252	\$169																																																	
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																	

**AT&T Benefits Labor Support
Resource Document - Comparison - Medical
Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)
Excluding Puerto Rico
For Illustrative Purposes Only
In case of any discrepancy, the terms of the official plan documents prevail**

Benefit / Provision	Current Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)	Proposed Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)																																																																									
		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Ind</td> <td style="width: 10%;">N/A</td> <td style="width: 10%;">\$117</td> <td style="width: 10%;">\$122</td> <td style="width: 10%;">\$131</td> </tr> <tr> <td>Ind + 1</td> <td>N/A</td> <td>\$244</td> <td>\$252</td> <td>\$270</td> </tr> <tr> <td>Fam</td> <td>N/A</td> <td>\$244</td> <td>\$252</td> <td>\$270</td> </tr> <tr> <td colspan="5" style="text-align: center;"><u>Contribution Amounts For Those Hired In 2015</u></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><u>2013</u></td> <td style="text-align: center;"><u>2014</u></td> <td style="text-align: center;"><u>2015</u></td> <td style="text-align: center;"><u>2016</u></td> </tr> <tr> <td>Ind</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$122</td> <td>\$131</td> </tr> <tr> <td>Ind +</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$252</td> <td>\$270</td> </tr> <tr> <td>Fam</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$252</td> <td>\$270</td> </tr> <tr> <td colspan="5" style="text-align: center;"><u>Contribution Amounts For Those Hired In 2016</u></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><u>2013</u></td> <td style="text-align: center;"><u>2014</u></td> <td style="text-align: center;"><u>2015</u></td> <td style="text-align: center;"><u>2016</u></td> </tr> <tr> <td>Ind</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$131</td> </tr> <tr> <td>Ind + 1</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$270</td> </tr> <tr> <td>Fam</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>\$270</td> </tr> </table>	Ind	N/A	\$117	\$122	\$131	Ind + 1	N/A	\$244	\$252	\$270	Fam	N/A	\$244	\$252	\$270	<u>Contribution Amounts For Those Hired In 2015</u>							<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Ind	N/A	N/A	N/A	\$122	\$131	Ind +	N/A	N/A	N/A	\$252	\$270	Fam	N/A	N/A	N/A	\$252	\$270	<u>Contribution Amounts For Those Hired In 2016</u>							<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Ind	N/A	N/A	N/A	N/A	\$131	Ind + 1	N/A	N/A	N/A	N/A	\$270	Fam	N/A	N/A	N/A	N/A	\$270
Ind	N/A	\$117	\$122	\$131																																																																							
Ind + 1	N/A	\$244	\$252	\$270																																																																							
Fam	N/A	\$244	\$252	\$270																																																																							
<u>Contribution Amounts For Those Hired In 2015</u>																																																																											
		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																																						
Ind	N/A	N/A	N/A	\$122	\$131																																																																						
Ind +	N/A	N/A	N/A	\$252	\$270																																																																						
Fam	N/A	N/A	N/A	\$252	\$270																																																																						
<u>Contribution Amounts For Those Hired In 2016</u>																																																																											
		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																																						
Ind	N/A	N/A	N/A	N/A	\$131																																																																						
Ind + 1	N/A	N/A	N/A	N/A	\$270																																																																						
Fam	N/A	N/A	N/A	N/A	\$270																																																																						
Annual Deductibles	<p>For 2012:</p> <p><u>Actives (New Hires and Incumbents)</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Network and ONA</th> <th style="width: 15%;">% of Base Wages</th> <th style="width: 15%;">Max.</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>0.5%</td> <td>\$ 500</td> </tr> <tr> <td>Ind + 1</td> <td>1.0%</td> <td>\$1,000</td> </tr> <tr> <td>Family</td> <td>1.5%</td> <td>\$1,500</td> </tr> </tbody> </table> <p>(Integrated Med/Surg, Rx, & MH/SA)</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Non-Network</th> <th style="width: 15%;">% of Base Wages</th> <th style="width: 15%;">Max.</th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td>1.5%</td> <td>\$1,500</td> </tr> </tbody> </table>	Network and ONA	% of Base Wages	Max.	Ind	0.5%	\$ 500	Ind + 1	1.0%	\$1,000	Family	1.5%	\$1,500	Non-Network	% of Base Wages	Max.	Ind	1.5%	\$1,500	<p><u>New Hires and Current Employees</u></p> <p>For 2013-2016:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 40%; text-align: center;"><u>Network / ONA</u></th> <th style="width: 45%; text-align: center;"><u>Non-Network</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$ 500</td> <td style="text-align: center;">\$1,300</td> </tr> <tr> <td>Ind+ 1</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$2,600</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$2,600</td> </tr> </tbody> </table>		<u>Network / ONA</u>	<u>Non-Network</u>	Ind	\$ 500	\$1,300	Ind+ 1	\$1,000	\$2,600	Fam	\$1,000	\$2,600																																											
Network and ONA	% of Base Wages	Max.																																																																									
Ind	0.5%	\$ 500																																																																									
Ind + 1	1.0%	\$1,000																																																																									
Family	1.5%	\$1,500																																																																									
Non-Network	% of Base Wages	Max.																																																																									
Ind	1.5%	\$1,500																																																																									
	<u>Network / ONA</u>	<u>Non-Network</u>																																																																									
Ind	\$ 500	\$1,300																																																																									
Ind+ 1	\$1,000	\$2,600																																																																									
Fam	\$1,000	\$2,600																																																																									

**AT&T Benefits Labor Support
Resource Document - Comparison - Medical
Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)
Excluding Puerto Rico
For Illustrative Purposes Only
In case of any discrepancy, the terms of the official plan documents prevail**

Benefit / Provision	Current Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)	Proposed Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)																																																																																																																				
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Ind + 1</td> <td style="width: 15%;">3.0%</td> <td style="width: 15%;">\$3,000</td> </tr> <tr> <td>Family</td> <td>4.5%</td> <td>\$4,500</td> </tr> </table>	Ind + 1	3.0%	\$3,000	Family	4.5%	\$4,500																																																																																																															
Ind + 1	3.0%	\$3,000																																																																																																																				
Family	4.5%	\$4,500																																																																																																																				
Annual Out-of-Pocket Maximums (OOP)	<p>For 2012: Based on annual Base wages:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3">Network/ONA</td> </tr> <tr> <td>If < or = \$50k</td> <td>% of Base Wages</td> <td>Max.</td> </tr> <tr> <td>Ind</td> <td>1.5%</td> <td>\$2,000</td> </tr> <tr> <td>Ind + 1</td> <td>2.25%</td> <td>\$3,000</td> </tr> <tr> <td>Family</td> <td>3.0%</td> <td>\$4,000</td> </tr> </table> <p>(Integrated Med/Surg, Rx, & MH/SA and Deductible is included in this OOP)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3">Network/ONA</td> </tr> <tr> <td>If > \$50k</td> <td>% of Base Wages</td> <td>Max.</td> </tr> <tr> <td>Ind</td> <td>1.5%</td> <td>\$2,500</td> </tr> <tr> <td>Ind + 1</td> <td>2.25%</td> <td>\$4,000</td> </tr> <tr> <td>Family</td> <td>3.0%</td> <td>\$5,300</td> </tr> </table> <p>(Integrated Med/Surg, Rx, & MH/SA and Deductible is included in this OOP)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3">Non-Network</td> </tr> <tr> <td>If < or = \$50k</td> <td>% of Base Wages</td> <td>Max.</td> </tr> <tr> <td>Ind</td> <td>4.5%</td> <td>\$ 6,000</td> </tr> <tr> <td>Ind + 1</td> <td>6.75%</td> <td>\$ 9,000</td> </tr> <tr> <td>Family</td> <td>9.0%</td> <td>\$12,000</td> </tr> </table> <p>(Integrated Med/Surg, Rx, & MH/SA and Deductible is included in this OOP)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3">Non-Network</td> </tr> <tr> <td>If > \$50k</td> <td>% of Base Wages</td> <td>Max.</td> </tr> </table>	Network/ONA			If < or = \$50k	% of Base Wages	Max.	Ind	1.5%	\$2,000	Ind + 1	2.25%	\$3,000	Family	3.0%	\$4,000	Network/ONA			If > \$50k	% of Base Wages	Max.	Ind	1.5%	\$2,500	Ind + 1	2.25%	\$4,000	Family	3.0%	\$5,300	Non-Network			If < or = \$50k	% of Base Wages	Max.	Ind	4.5%	\$ 6,000	Ind + 1	6.75%	\$ 9,000	Family	9.0%	\$12,000	Non-Network			If > \$50k	% of Base Wages	Max.	<p><u>New Hires and Current Employees</u> For 2013-2016:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td colspan="4" style="text-align: center;">Out-of-Pocket Maximum Amounts (excluding Annual Deductible)</td> </tr> <tr> <td></td> <td style="text-align: center;"><u>2013</u></td> <td style="text-align: center;"><u>2014</u></td> <td style="text-align: center;"><u>2015</u></td> <td style="text-align: center;"><u>2016</u></td> </tr> <tr> <td></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> </tr> <tr> <td></td> <td style="text-align: center;"><u>ONA</u></td> <td style="text-align: center;"><u>ONA</u></td> <td style="text-align: center;"><u>ONA</u></td> <td style="text-align: center;"><u>ONA</u></td> </tr> <tr> <td>Ind</td> <td style="text-align: center;">\$1,500</td> <td style="text-align: center;">\$1,700</td> <td style="text-align: center;">\$2,000</td> <td style="text-align: center;">\$2,000</td> </tr> <tr> <td>Ind + 1</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,400</td> <td style="text-align: center;">\$4,000</td> <td style="text-align: center;">\$4,000</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,400</td> <td style="text-align: center;">\$4,000</td> <td style="text-align: center;">\$4,000</td> </tr> <tr> <td></td> <td style="text-align: center;"><u>2013</u></td> <td style="text-align: center;"><u>2014</u></td> <td style="text-align: center;"><u>2015</u></td> <td style="text-align: center;"><u>2016</u></td> </tr> <tr> <td></td> <td style="text-align: center;"><u>Non-</u></td> <td style="text-align: center;"><u>Non-</u></td> <td style="text-align: center;"><u>Non-</u></td> <td style="text-align: center;"><u>Non-</u></td> </tr> <tr> <td></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> <td style="text-align: center;"><u>Network/</u></td> </tr> <tr> <td>Ind</td> <td style="text-align: center;">\$4,500</td> <td style="text-align: center;">\$5,100</td> <td style="text-align: center;">\$6,000</td> <td style="text-align: center;">\$6,000</td> </tr> <tr> <td>Ind + 1</td> <td style="text-align: center;">\$9,000</td> <td style="text-align: center;">\$10,200</td> <td style="text-align: center;">\$12,000</td> <td style="text-align: center;">\$12,000</td> </tr> <tr> <td>Fam</td> <td style="text-align: center;">\$9,000</td> <td style="text-align: center;">\$10,200</td> <td style="text-align: center;">\$12,000</td> <td style="text-align: center;">\$12,000</td> </tr> </table> <p>The following costs will never apply towards Out-of-Pocket Maximum nor be paid for by the plan after the Out-of-Pocket Maximum is satisfied:</p> <ul style="list-style-type: none"> • Deductibles • Prescription Drug copays • Any applicable monthly contributions • Any charges for non-covered health services • Any penalties for failure to comply with terms of plan (i.e., preauthorization /predetermination) 		Out-of-Pocket Maximum Amounts (excluding Annual Deductible)					<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>		<u>Network/</u>	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>		<u>ONA</u>	<u>ONA</u>	<u>ONA</u>	<u>ONA</u>	Ind	\$1,500	\$1,700	\$2,000	\$2,000	Ind + 1	\$3,000	\$3,400	\$4,000	\$4,000	Fam	\$3,000	\$3,400	\$4,000	\$4,000		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>		<u>Non-</u>	<u>Non-</u>	<u>Non-</u>	<u>Non-</u>		<u>Network/</u>	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>	Ind	\$4,500	\$5,100	\$6,000	\$6,000	Ind + 1	\$9,000	\$10,200	\$12,000	\$12,000	Fam	\$9,000	\$10,200	\$12,000	\$12,000
Network/ONA																																																																																																																						
If < or = \$50k	% of Base Wages	Max.																																																																																																																				
Ind	1.5%	\$2,000																																																																																																																				
Ind + 1	2.25%	\$3,000																																																																																																																				
Family	3.0%	\$4,000																																																																																																																				
Network/ONA																																																																																																																						
If > \$50k	% of Base Wages	Max.																																																																																																																				
Ind	1.5%	\$2,500																																																																																																																				
Ind + 1	2.25%	\$4,000																																																																																																																				
Family	3.0%	\$5,300																																																																																																																				
Non-Network																																																																																																																						
If < or = \$50k	% of Base Wages	Max.																																																																																																																				
Ind	4.5%	\$ 6,000																																																																																																																				
Ind + 1	6.75%	\$ 9,000																																																																																																																				
Family	9.0%	\$12,000																																																																																																																				
Non-Network																																																																																																																						
If > \$50k	% of Base Wages	Max.																																																																																																																				
	Out-of-Pocket Maximum Amounts (excluding Annual Deductible)																																																																																																																					
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																																																																																		
	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>																																																																																																																		
	<u>ONA</u>	<u>ONA</u>	<u>ONA</u>	<u>ONA</u>																																																																																																																		
Ind	\$1,500	\$1,700	\$2,000	\$2,000																																																																																																																		
Ind + 1	\$3,000	\$3,400	\$4,000	\$4,000																																																																																																																		
Fam	\$3,000	\$3,400	\$4,000	\$4,000																																																																																																																		
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																																																																																																																		
	<u>Non-</u>	<u>Non-</u>	<u>Non-</u>	<u>Non-</u>																																																																																																																		
	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>	<u>Network/</u>																																																																																																																		
Ind	\$4,500	\$5,100	\$6,000	\$6,000																																																																																																																		
Ind + 1	\$9,000	\$10,200	\$12,000	\$12,000																																																																																																																		
Fam	\$9,000	\$10,200	\$12,000	\$12,000																																																																																																																		

**AT&T Benefits Labor Support
Resource Document - Comparison - Medical
Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)
Excluding Puerto Rico
For Illustrative Purposes Only
In case of any discrepancy, the terms of the official plan documents prevail**

Benefit / Provision	Current Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)	Proposed Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)																										
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Ind</td> <td style="width: 15%;">4.5%</td> <td style="width: 15%;">\$ 7,500</td> </tr> <tr> <td>Ind + 1</td> <td>6.75%</td> <td>\$12,000</td> </tr> <tr> <td>Family</td> <td>9.0%</td> <td>\$15,900</td> </tr> </table> <p>(Integrated Med/Surg, Rx, & MH/SA and Deductible is included in this OOP)</p>	Ind	4.5%	\$ 7,500	Ind + 1	6.75%	\$12,000	Family	9.0%	\$15,900	<ul style="list-style-type: none"> • Charges that exceed eligible expenses • Any charges for services that are exclusions under the plan 																	
Ind	4.5%	\$ 7,500																										
Ind + 1	6.75%	\$12,000																										
Family	9.0%	\$15,900																										
RX																												
RX Annual Out-of-Pocket Maximums (OOP)	<p>For 2012:</p> <p>Integrated with Medical-Surgical/Mental Health-Substance Abuse OOP maximums. Must meet deductible.</p>	<p><u>New Hires and Current Employees</u> For 2013-2016: No deductible.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Ind</td> <td style="width: 15%;">\$ 900</td> </tr> <tr> <td>Ind + 1</td> <td>\$1,800</td> </tr> <tr> <td>Fam</td> <td>\$1,800</td> </tr> </table> <p>Out-of-Pocket Maximum provisions:</p> <ul style="list-style-type: none"> • Applies to all Network prescription drug copays. • The following costs will never apply towards Out-of-Pocket Maximum or are paid for by the plan after the Out-of-Pocket Maximum is satisfied: • Any medical or mental health/substance abuse expenses • Any applicable monthly contributions • Any charges for non-covered prescription drugs • Any penalties for failure to comply with terms of plan (i.e., mandatory generic penalty) • Any charges for prescription drugs that are exclusions under the plan 	Ind	\$ 900	Ind + 1	\$1,800	Fam	\$1,800																				
Ind	\$ 900																											
Ind + 1	\$1,800																											
Fam	\$1,800																											
Rx Copayments/ Coinsurance: Retail Network	<p>For 2012:</p> <p><u>Retail – Network Copays after Ded.</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Generic</td> <td style="width: 15%;">\$ 8</td> </tr> <tr> <td>Formulary</td> <td>\$17</td> </tr> <tr> <td>Non-formulary</td> <td>\$35</td> </tr> </table>	Generic	\$ 8	Formulary	\$17	Non-formulary	\$35	<p><u>New Hires and Current Employees</u> For 2013-2016:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 10%; text-align: center;"><u>2013</u></td> <td style="width: 10%; text-align: center;"><u>2014</u></td> <td style="width: 10%; text-align: center;"><u>2015</u></td> <td style="width: 10%; text-align: center;"><u>2016</u></td> </tr> <tr> <td>Generic</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> </tr> <tr> <td>Formulary</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$30</td> <td style="text-align: center;">\$30</td> </tr> <tr> <td>Non-formulary</td> <td style="text-align: center;">\$40</td> <td style="text-align: center;">\$40</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$60</td> </tr> </table>		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Generic	\$10	\$10	\$10	\$10	Formulary	\$20	\$20	\$30	\$30	Non-formulary	\$40	\$40	\$60	\$60
Generic	\$ 8																											
Formulary	\$17																											
Non-formulary	\$35																											
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																								
Generic	\$10	\$10	\$10	\$10																								
Formulary	\$20	\$20	\$30	\$30																								
Non-formulary	\$40	\$40	\$60	\$60																								

AT&T Benefits Labor Support
Resource Document - Comparison - Medical
Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)
Excluding Puerto Rico
For Illustrative Purposes Only
In case of any discrepancy, the terms of the official plan documents prevail

Benefit / Provision	Current Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)	Proposed Cingular Wireless Health & Welfare Benefits Plan for Bargained Employees (“National Bargained Benefit Plan”)																				
Rx Copayments/ Coinsurance: Mail Order	For 2012: <u>Actives (New Hires and Incumbents)</u> <u>Retail – Network Copays after Ded.</u> Generic \$17 Formulary \$35 Non-formulary \$70	<u>New Hires and Current Employees</u> For 2013-2016: No change from current plan except: Mandatory mail order for maintenance RX-applies after second fill at retail. <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2013</u></th> <th style="text-align: center;"><u>2014</u></th> <th style="text-align: center;"><u>2015</u></th> <th style="text-align: center;"><u>2016</u></th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> </tr> <tr> <td>Formulary</td> <td style="text-align: center;">\$40</td> <td style="text-align: center;">\$40</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$60</td> </tr> <tr> <td>Non-formulary</td> <td style="text-align: center;">\$80</td> <td style="text-align: center;">\$80</td> <td style="text-align: center;">\$120</td> <td style="text-align: center;">\$120</td> </tr> </tbody> </table>		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	Generic	\$20	\$20	\$20	\$20	Formulary	\$40	\$40	\$60	\$60	Non-formulary	\$80	\$80	\$120	\$120
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>																		
Generic	\$20	\$20	\$20	\$20																		
Formulary	\$40	\$40	\$60	\$60																		
Non-formulary	\$80	\$80	\$120	\$120																		