

Annual Enrollment 2027

Actives and pre-65 retirees October 19 through November 6

Medicare Retirees October 19 through December 4th

Active

This year there will be 4 plans: 2 low-deductible plans and 2 high-deductible plans. There will be 2 Broad plans that also allow out of network coverage and 2 Select plans that will not allow out of network coverage, except in an emergency. The Select plans will also have “narrower” networks. Check to make sure your doctors and facilities are in network before choosing that option.

Prescriptions and mental health will be integrated into all the plans deductible. You will pay the full cost of prescriptions up to the deductible. There will be a link in the enrollment to check the cost of prescriptions. There will be a list of preventive drugs that will not be subject to the deductible.

If you don't enroll you will default to the Broad plan closest to what you are currently enrolled in.

Everyone will default to smoker status, so you will have to attest to not being a smoker.

Anyone who had dependents that aged out last year for dental, vision and life insurance will be able to reenroll them this year and cover them until age 26.

Coverage available day 1 for new hires and dependents.

Hearing benefit increases to \$2000 for a rolling 36-month period.

Virtual PCP, urgent care and mental health are free of charge.

Fertility services offered through Progyny

Lantern is available for cancer care and help. They also have a no-cost or low-cost surgery option. You can get access for planned surgeries through a list of doctors with them.

HSA Company Matches up to \$1000/\$2000 funded Quarterly. FSAs are still available. FSA funds are available on day 1 of the year but must be used by the end of the year. They do not roll over.

Wellbeing incentive will pay up to \$750 for getting physicals, dental cleanings etc. You must enroll in it because the money is taxable. This money can be used to reimburse yourself for a list of things including gym memberships. This money does not roll over year to year. It must be used by the end of the year. Spouses can also enroll even if they aren't enrolled in AT&T plans. They won't get dental or vision incentives if not enrolled. You can opt in at any time during the year.

Beneficiary forms- there will be instructions on how to access the beneficiary forms on Fidelity's website. Previously, if there was no beneficiary on file everything was paid out to your estate. The change is if there is no beneficiary on file it gets paid to your spouse/partner and then the estate.

Pre-65 Retirees

AT&T retirees are still offered 3 plans. 2 high deductible and 1 low-deductible plan. The plan designs remain the same. The low-deductible plan premium increased double. The monthly contributions for 1 went from \$235 to \$584. For 2 people it went from \$515 to \$1110, Ind and child from \$470 to \$876 and Family from \$635 to \$1402. These increases were due to the way AT&T subsidizes the plans, choosing to subsidize each of the 3 plans equally. See chart for more details.

AT&T Pre-Medicare Plan								
	2026			2027			2026 - 27 Increase	
	Low Deductible (Select)	High Deductible (Select)	High Deductible (Broad)	Low Deductible (Select)	High Deductible (Select)	High Deductible (Broad)	Low Deductible (Select)	High Deductible (Select)
<u>Monthly Contributions</u>								
Individual	\$235	\$140	\$160	\$584	\$105	\$224	\$349	(\$35)
Individual + Spouse	\$515	\$310	\$350	\$1,100	\$200	\$426	\$585	(\$110)
Individual + Child(ren)	\$470	\$280	\$320	\$876	\$158	\$336	\$406	(\$122)
Family	\$635	\$380	\$430	\$1,402	\$252	\$538	\$767	(\$128)
<u>In-Network Deductible</u>								
Individual	\$1,000	\$3,000	\$3,000	\$1,100	\$3,300	\$3,300	\$100	\$300
Family	\$2,000	\$6,000	\$6,000	\$2,200	\$6,600	\$6,600	\$200	\$600
<u>Coinsurance</u>								
All Tiers	10%	30%	30%	10%	30%	30%		
<u>In-Network Out of Pocket: Maximum</u>								
Individual	\$5,000	\$7,500	\$7,500	\$5,500	\$8,250	\$8,250	\$500	\$750
Family	\$10,000	\$15,000	\$15,000	\$11,000	\$16,500	\$16,500	\$1,000	\$1,500
<u>Copays</u>								
Office Visits	\$0	\$0	N/A	\$0	\$0	N/A		
Specialist Visits	\$50	\$50	N/A	\$50	\$50	N/A		
<u>Rx Copays</u>								
Generic (Retail, Mail)	\$50, \$400	\$50, \$400	\$50, \$400	\$50, \$400	\$50, \$400	\$50, \$400		
Brand (Retail, Mail)	\$100, \$800	\$100, \$800	\$100, \$800	\$100, \$800	\$100, \$800	\$100, \$800		

Medicare Advantage plan changes for Medicare eligible.

There will be 2 plans, MAPD and MAPD plus. Increases are due to “the lower than expected funding of Medicare, rising healthcare costs, increased utilization of medical services and continued pharmacy cost pressures”.

Previously the Plus plan only covered dental, vision and hearing and was added to the MAPD, which was the medical plan. This year both will include medical but only the Plus plan will add the dental, vision and hearing along with the medical portion.

MAPD- medical only. The premium continues to be \$0 but the deductible is going from \$125 to \$375. The Out-of-Pocket Maximum is going from \$900 to \$3900. Hospital admission is going from \$125 per admission to \$250 per day for the first 6 days and nothing after day 6.

The MAPD Plus plan will have a \$150 per person premium. It will have a \$125 deductible and \$1,000 out of pocket maximum. It will have \$125 per stay hospital admission cost and include private duty nursing, along with the dental, vision and hearing benefit.

The prescription plan included in both plans remains the same, although the out-of-pocket maximum is increased to \$2400. The payment plan will continue if anyone is interested.

This information is now loaded on UHC's web site, and they have webinars if anyone is interested in signing up for one.

Should the retiree pass, the surviving spouse can continue to be covered under the plan as long as they pay the premiums if there are any.

The grandfathered retirees, for Legacy T, retired before 3/1/90, are still in separate Advantage plans and the only change is the \$2400 out of pocket max for prescriptions.

Beneficiary Form updates: Starting 1/1/2027 a change will be made to how benefits are paid out to beneficiaries. Currently if there is no beneficiary on file the monies are paid out to the estate. The change will be if no beneficiary is on file it will go to the spouse or partner, if none, then the estate.