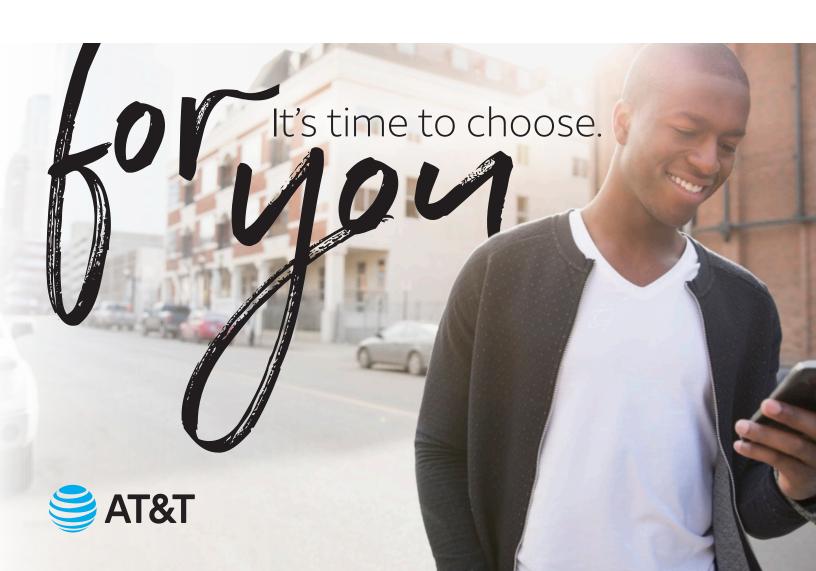


AT&T Inc. and Participating Companies Human Resources-Benefits P.O. Box 460582 St. Louis, MO 63146 Forwarding Service Requested

NIN: 78-52454

## Annual enrollment is going on now: Oct. 12 - Nov. 13, 2020.

Review your options and enroll in your 2021 benefits at att.com/benefitscenter.



## Enroll in your benefits by Nov. 13.

Our lives have shifted and we have more on our minds than before. Now more than ever, annual enrollment is worth the effort. Why? Because benefits do exactly what the name implies; they are how we connect you with what you need to stay strong so we can *Win as One*.

We've made some digital enhancements to simplify the enrollment process to so you can move faster. Check out a new tool that will help you identify the medical plan that's best ... for you.

Visit the AT&T Benefits Center website at att.com/benefitscenter to:

- Use the new enhanced plan decision tool to understand and compare your plan options.
- Watch an interactive video to get the basics about enrollment and a step-by-step overview of the plan decision tool.
- · Carefully review your options in detail.
- · Submit your elections by Nov. 13.

## Have questions or need help enrolling?

Call the AT&T Benefits Center now or schedule an appointment with a representative to move faster through annual enrollment.



AT&T Benefits Center att.com/benefitscenter 877-722-0020 7 a.m. to 7 p.m., Central time



Text Benefits to 949-942-8683 to download the app

## Availability of Summary of Benefits and Coverage Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options.

The SBC is available at the AT&T Benefits Center website (or as a former employee, log in with your AT&T Global log on through single sign-on at hraccess.att.com). Select "Plan Docs & Legal Notices" from the toolbar, then click the "Health & Welfare Summaries and Legal Information" tab. A paper copy is also available, free of charge, by calling toll-free 877-722-0020.

As specified under the Patient Protection and Affordable Care Act (PPACA), the SBC is a four-page (double-sided) summary of material provisions of a health plan in a uniform format, accompanied by a glossary of health coverage and medical terms. The SBC is intended to provide you with a means to compare the health coverage options available, including those in the open market and not offered through AT&T.

The SBC is NOT a substitute for the health plan comparison charts or the summary plan description, which together, provide additional information concerning the cost of coverage, covered services, excluded services, or limitations and requirements for coverage.