EXTENSION AGREEMENT

This extension agreement ("2022 Extension Agreement") is executed by and between Communications Workers of America, AFL-CIO ("Union") and the AT&T Midwest signatories ("Company") 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., Central Standard Time, on April 9, 2022. Thereafter, the terms of the current 2018 Agreement shall continue in full force and effect until 11:59 p.m., Central Standard Time, 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. This 2022 Extension Agreement expressly includes the applicable "no strike and no lock-out" terms existing in the 2018 Agreement. 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 13 – Wages

The Parties agree that the terms of Article 13 of the 2018 Agreement are extended, but amended to provide for the following additional anniversary wage increases and ratification bonus:

Fourth Anniversary

Effective April 10, 2022, Basic Weekly Wage Rates will be increased 3.0% at the maximum rate, exponentialized with no change in the start rate.

Fifth Anniversary

Effective April 9, 2023, Basic Weekly Wage Rates will be increased 3.0% at the maximum rate, exponentialized with no change in the start rate.

Sixth Anniversary

Effective April 7, 2024, Basic Weekly Wage Rates will be increased 2.5% at the maximum rate, exponentialized with no change in the start rate.

Seventh Anniversary

Effective April 6, 2025, Basic Weekly Wage Rates will be increased 2.5% at the maximum rate, exponentialized with no change in the start rate.

Ratification Bonus

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.

2. Article 16 - Benefits

The Parties agree that the terms of Article 16 of the 2018 Agreement are extended, but amended to provide for the following additional or revised terms:

a. The definition of "Eligible Retired Employees" in section 16.01 is revised as follows:

"Eligible Retired Employees" includes 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.

- b. The following revisions will be made to section 16.01(1)(C):
 - (C) Employees who terminate employment with the Company after April 9, 2022 but during the term of this 2022 Extension Agreement and are eligible for postretirement medical coverage under the terms of the medical program the Employee was eligible for as an active Employee as of the date of termination, will be eligible, during the term of this 2022 Extension Agreement, for coverage under the AT&T Midwest Eligible Former Bargained Employee Medical Program for CWA Represented Eligible Former Employees, 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 Attachment A. Nothing in this Article 16.01(1)(C) 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.

- c. Section 16.01(2)(B)(i) is amended to add the following bullet points to the end of the current list:
 - 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
- d. Attachment A to Article 16 will include the additional or revised terms for future years as set forth in Attachment A to this 2022 Extension Agreement.
- e. In order to afford 2018 New Hires under the 2018 Agreement the benefits of 2015 New Hires during the term of this 2022 Extension Agreement, the Parties agree that the terms of Article 16 of the 2018 Agreement are extended, but also amended to provide for the following additional or revised terms:
 - i. The definition of "2015 New Hires" in section 16.01 is revised as follows:

"2015 New Hires" includes:

- Midwest Region Core Bargained Employees hired/rehired or transferred into the 2015 or 2018 Collective Bargaining Agreements (including transfers to a job title under Appendix F and transfers pursuant to the National Transfer Plan) after June 26, 2015 and on or before April 9, 2022; and
- 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.
- ii. The definition of "2018 New Hires" in section 16.01 is revised as follows:

"2022 New Hires" includes:

- Midwest Region Core Bargained Employees hired/rehired or transferred into the 2018 Collective Bargaining Agreement (including transfers to a job title under Appendix F and transfers pursuant to the National Transfer Plan) after April 9, 2022.
- iii. The definition of "Employees" in section 16.01 is revised as follows:
 - "Employees" includes Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires.

iv. Section 16.01(1)(A) is revised as follows:

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.

	Current Employees & 2009	2012 New	2015 New Hires & 2022
Plan/Program/Policy	New Hires	Hires	New Hires
AT&T Midwest Medical			
Program for CWA Represented			
Employees	X	<u> </u>	X
AT&T Dental Program			
(Bargained Employees)	X	х	X
AT&T Vision Program		x	x
(Bargained Employees)	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 as of 5/1/2012) **	X		
AT&T Flexible Spending			
Account Plan	X	X	X
AT&T Health Reimbursement		Х	
Account Program		(SSP	
	X	only)	
AT&T Midwest Disability			
Benefits Program	X	X	
AT&T Disability Income			
Program (management			
provisions, except as provided			
in Attachment A) ***			x
Midwest Leaves of Absence			
Policy	x	X	X
AT&T Commuter Benefit			
Policy	X	<u> </u>	x

AT&T Adoption Reimbursement Policy	x	x	х
AT&T Employee Assistance Program	x	x	х
AT&T Voluntary Benefits Platform**	x	x	х

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

** The Company may unilaterally modify or discontinue the AT&T Voluntary Benefits Platform and AT&T Consolidated Long-Term Care Insurance Plan from time-to-time without further discussions with the Union.

***Effective on the day following April 9, 2022 for 2022 New Hires.

- v. Section 16.01(1)(B) is revised as follows:
 - (B) Employees, including newly eligible Employees, and Eligible Retired Employees (as provided for in Article 16.01(1)(C)) 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 Article 16.01(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.
- vi. Section 16.01(2)(A) is revised as follows:
 - (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, Excluding Appendix F*	Current Employees in Appendix F*, 2009 New Hires, 2012 New Hires, 2015 New Hires, 2022 New Hires
AT&T Savings and Security Plan	X	
AT&T Retirement Savings Plan		x
Midwest Program of the AT&T	52	
Pension Benefit Plan	<u> </u>	
Bargained Cash Balance		2
Program #2 of the AT&T		
Pension Benefit Plan		x

* Unless a Surplus Appendix F Employee.

- vii. Section 16.01(2)(B) is revised as follows:
 - (B) Current Employees

Except as provided below, Current Employees, but excluding those working in Appendix F (other than Surplus Appendix F Employees as defined in MOA - Benefits Rules For Movement), who are classified as Regular or Regular Limited Term 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:

- viii. Section 16.01(2)(C) is revised as follows:
 - (C) Current Employees working in Appendix F Job Titles, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires

Except as provided below, Current Employees working in Appendix F (other than Surplus Appendix F Employees as defined in MOA - Benefits Rules For Movement) job titles classified as Regular Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires (excluding 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires working in Appendix F job titles but not classified as Regular 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:

3. Appendix A6 – Success Sharing Plan

The Parties agree that the terms of Appendix A6 - Success Sharing Plan of the 2018 Agreement are extended, but amended to provide for the following additional or revised terms:

a. Section (A)(1) of Appendix A6 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, October 1, 2021, October 3, 2022, October 2, 2023, October 1, 2024, and October 1, 2025) reflected in the table in section A.2. below ("Award Year"). 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 Award calculation and is not a share of stock nor has any other value.

b. The following rows will be added to the table in section (A)(2) of Appendix A6:

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

4. Appendix A36 - Benefits Rules for Movement

The Parties agree that the terms of Appendix A36 – Benefits Rules for Movement of the 2018 Agreement are extended, but amended to provide for the following additional or revised terms:

Section 1 – General Provisions

Any individual who moves after April 9, 2022 from a job title not covered by the 2018 CBA to a job title covered by the 2018 CBA, 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 16 of the 2018 CBA ("Article 16").

- xi. A "Transferred 2015 New Hire" 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 or 2018 CBAs and who transfers during the term of this Agreement to an Appendix F job title from a non-Appendix F job title under the 2018 CBA, 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, or 2020 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title covered by the 2018 CBA, or
 - hired or rehired after June 26, 2015 and on or before April 9, 2022 in a job title in the 2013 or 2017 Midwest IBEW Collective Bargaining Agreements

who transfers in accordance with the AT&T Midwest Non-Management Staffing Process into any job title covered by the 2018 CBA, or

5. Appendix B - Pension Bands

Pension bands will be updated consistent with Section 2 above.

6. Appendix B - Wage Schedules

Wage schedules will be updated consistent with Section 1 above.

7. <u>Appendix F, Section 6.01 – Compensation</u>

The Parties agree that the terms of Appendix F, Section 6.01 of the 2018 Agreement are extended, but amended to provide for the following additional anniversary wage increases (wage schedules in Appendix F, Section 6.01 shall also be updated accordingly):

- E. Effective April 10, 2022, basic weekly wage rates will be increased 3.0% at the maximum rate, exponentialized with no change in the start rate.
- F. Effective April 9, 2023, basic weekly wage rates will be increased 3.0% at the maximum rate, exponentialized with no change in the start rate.
- G. Effective April 7, 2024, basic weekly wage rates will be increased 2.5% at the maximum rate, exponentialized with no change in the start rate.
- H. Effective April 6, 2025, basic weekly wage rates will be increased 2.5% at the maximum rate, exponentialized with no change in the start rate.

Ratification Bonus

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.

8. Other Matters

In addition to the other terms set forth herein, the Parties agree to the following for the term of this 2022 Extension Agreement:

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

9. 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 these extension discussions had never been attempted, unless mutually agreed otherwise in writing.

10. Conclusion

The terms of this 2022 Extension Agreement shall remain in effect until 11:59 p.m., Central Standard Time, on April 11, 2026. Except for this expiration date, the terms of this 2022 Extension Agreement remain subject to the terms of Article 29 of the 2018 Agreement.

FOR THE UNION:

2

Linda L. Hinton Vice President – District 4

<u>April 10, 2022</u> Date

Curt Hess CWA Assistant to the Vice-President

April 10, 2022 Date FOR THE COMPANY:

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Randall S. White Vice President Labor Relations

April 10,2022 Date

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires
Active Employees	
Effective Date(s)	Health & Welfare: 1/1/2020, unless noted otherwise
Eligibility	
For Medical, Dental, Vision, CarePlus, Disability and Life Insurance (unless otherwise specified)	Current Employees, 2009 New Hires and 2012 New Hires Applicable programs: Medical - AT&T Midwest Medical Program for CWA Represented Employees Dental - AT&T Dental Program (Bargained Employees) Vision - AT&T Vision Program (Bargained Employees) Disability - AT&T Midwest Disability Benefits Program AT&T CarePlus - Supplemental Benefit Program Life Insurance - AT&T Group Life Insurance Program for Active Employees* 2022 New Hires and 2015 New Hires Applicable programs: Medical - AT&T Midwest Medical Program for CWA Represented Employees Dental - AT&T Dental Program (Bargained Employees) Vision - AT&T Dental Program (Bargained Employees) Disability - AT&T Disability Income Program (management provisions, except as provided below) AT&T CarePlus - Supplemental Benefit Program Life Insurance - AT&T Group Life Insurance Program for Active Employees*
Health Reimbursement Acc	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees None.
	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.
Medical	
Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees AT&T Midwest Medical Program for CWA Represented Employees No change from current program except as provided below, and including
	Choice of Option 1 or Option 2 as defined below: Fully-insured coverage options such as HMOs continue to be available at the discretion of the Company.
Dependent Eligibility	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current program
Eligibility for Coverage	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees

Midwest	CWA	Core	Benefits	Outline	Summary	

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires
Eligibility for Company Subsidy	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program except as provided below.
	Individual Coverage: Company subsidy for Employees enrolled in Company-sponsored Individual medical coverage (including fully insured coverage options, if available) will 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.
	Family Coverage: Company subsidy for Employees enrolled in Company-sponsured medical coverage other than Individual coverage will 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 tess 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 tir.

Provision	Current Empl	oyees, 2009 New	Hires, 2012 No	ew Hires, 2015 New Hires and	2022 New Hire
Active (Full-Time)	2015 New Hires, 20	12 New Hires, 2009 New	w Hires and Current	Employees	
Monthly Contributions		Mo	nthly Contribution A	Amounts	
		2020	2021	2022	
	Option 1:				
	Individual	\$130	S132	\$135	
	Family	\$337	\$353	\$375	
	Faulty		••••	2010	
	Option 2:				
	Individual	\$73	\$79	\$86	
	Family	\$202	\$219	\$237	
		Monthly Contributio	Amounto		
	Option 1:	Monthly Contribution 2023		2025 2026	
	Individual	\$135		2025 2026 \$148 \$156	
	Family	\$375		\$410 \$432	
				<u> </u>	
	Option 2:	Monthly Contributio 2023	2024	2025 2026	
	Individual	\$87		<u>\$100 \$108</u>	
	Family	\$240	\$258	\$278 \$300	
	2022 New Hires				
		Mor	thly Contribution A	mounts	
		2020	2021	2022	
	Option 1:				
	Individual	\$155	\$157	\$161	
	Family	\$401	\$420	\$446	
	Option 2:				
	Individual	\$96	\$103	\$111	
	Family	\$266	\$286	\$308	
	Option 1:		ntribution Amounts		
	Individual	2023		2025 2026	
	Family	<u>\$101</u>		<u>\$176</u> \$488 \$514	
			pritribution Amounts		
	Option 2:	2023		2025 2026	
	Individual	\$112		\$129 \$138	
	Family	\$311		\$356 \$382	
Active (Part-Time) Monthly Contributions	No change from cut If greater than or If at least 17 but		the following, based as Full-Time of Premium Equiva	Hires and Current Employees I on scheduled hours per week: lient Rate *	
	• Premium Equival	ent Rate are subject to a	nnual adjustment		
	Note: Calculation of	the full cost of coverage	e is subject to chang	e from time to time at the Company's discre	tion.

Midwest	CWA	Core	Benefits	Outline	Summary

	Current Em	ployees, 200	19 New Hire	s, 2012 N	w Hires, 2015 New Hires	s and 2022 New Hire
Working Spouse Contribution	Spouse/LRP Acc Participants whos programs) but off monthly contribu	ess to Medical C ie spouse/LRP en verwise has accention toward their ier spouse/LRP of	overage Addition nrolls in AT&T-: ss to medical coverage r cost of coverage does not have acc	nal Medical C sponsored me rerage throug e. The month cess to medica	ires and Current Employces ntribution: cal coverage (within either self-in heir employer, excluding AT&T, additional contribution is shown coverage otherwise the additional	will pay an additional below. The participant must
9	2020	2001	2022	ר		
	<u>\$020</u>	<u>2021</u> \$100	\$100	-		
					_	
	2023	2024	2025	2026		
	\$110	\$115	\$120	\$125	1	
	or fully insured p	rograms) and wh	to choose not to	participate in	designated Tobacco Cessation pro	age (within either self-insured ogram will pay an additional
	or fully insured pr northly contribu- in a Company-sp monthly contribu- currently defined cigarettes, eigars, tobacco products sole discretion of	rograms) and wh tion toward their onsored Tobacco tion will be appt as someone who pipes, e-cigarett and the terms of the Company.	to choose not to cost of coverage Cessation progr ied. Engagemen b has used tobacc les, vaporizers an "the Company-sp	participate in c. The emplo ram in the tim t is currently to products m to smokeless consored Tob	AT&T-sponsored medical covera designated Tobacco Cessation pro we and/or spouse/LRP must attest to defined during Annual Enrollmene titued as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change imployee and/or spouse/LRP:	pgram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and
	or fully insured p monthly contribus in a Company-sp monthly contribus currently defined cigarettes, eigars, tobacco products sole discretion of Additional Month	rograms) and wh sion toward their onsored Tobaccc tion will be appl as someone whe pipes, e-cigarett and the terms of the Company. hly Medical Com-	to choose not to p cost of coverage o Cessation progri ied. Engagemen b has used tobacc ics, vaporizers an the Company-sp tribution (2020-2	participate in c. The emplo ram in the tim t is currently to products m to smokeless consored Tob	designated Tobacco Cessation pro e and/or spouse/LRP must attest t defined during Annual Enrollmen tined as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change	ogram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and
	or fully insured pr northly contribu- in a Company-sp monthly contribu- currently defined cigarettes, eigars, tobacco products sole discretion of	rograms) and wh tion toward their onsored Tobacco tion will be appt as someone who pipes, e-cigarett and the terms of the Company.	to choose not to cost of coverage Cessation progr ied. Engagemen b has used tobacc les, vaporizers an "the Company-sp	participate in c. The emplo ram in the tim t is currently to products m to smokeless consored Tob	designated Tobacco Cessation pro e and/or spouse/LRP must attest t defined during Annual Enrollmen tined as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change	ogram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and
	or fully insured p monthly contribus in a Company-sp monthly contribus currently defined cigarettes, eigars, tobacco products sole discretion of Additional Month 2020 \$50	rograms) and wh sion toward their onsored Tobacco tion will be appl as someone whe pipes, e-cigarett and the terms of the Company. hly Medical Com 2021 \$60	to choose not to proceed of coverage of coverage of coverage of coverage of coverage of the co	participate in c. The emplo ram in the tim t is currently t is currently to products m ud smokeless ponsored Tob 2026) for each]	designated Tobacco Cessation pro e and/or spouse/LRP must attest t defined during Annual Enrollmen tined as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change	ogram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and
	or fully insured p monthly contribus in a Company-sp monthly contribus currently defined cigarettes, eigars, tobacco products sole discretion of Additional Month 2020 \$50	rograms) and wh sion toward their ponsored Tobaceco tion will be appl as someone who pipes, e-cigarett and the terms of the Company. magnetic com- magnetic com- and the terms of the Company. magnetic com- terms of the terms of the Company. magnetic com- solution of the terms of the Company. magnetic com- solution of the terms of the Company. magnetic com- solution of the terms of the terms of terms of the terms of the terms of the terms of terms of the terms of terms of the terms of terms of terms of terms of terms of the terms of t	to choose not to program of coverage of coverage of coverage of coverage of coverage of the co	participate in c. The emplo ram in the tim t is currently to products m ad smokeless bonsored Tob 2026) for each	designated Tobacco Cessation pro e and/or spouse/LRP must attest t defined during Annual Enrollmen tined as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change	ogram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and
	or fully insured p monthly contribus in a Company-sp monthly contribus currently defined cigarettes, eigars, tobacco products sole discretion of Additional Month 2020 \$50	rograms) and wh sion toward their onsored Tobacco tion will be appl as someone whe pipes, e-cigarett and the terms of the Company. hly Medical Com 2021 \$60	to choose not to proceed of coverage of coverage of coverage of coverage of coverage of the co	participate in c. The emplo ram in the tim t is currently t is currently to products m ud smokeless ponsored Tob 2026) for each]	designated Tobacco Cessation pro e and/or spouse/LRP must attest t defined during Annual Enrollmen tined as enrollment and participat e than once month on average. To bacco. The definitions of engager co Cessation program may change	ogram will pay an additional to no tobacco usage or engag I otherwise the additional tion. A tobacco user is obacco products include nent, tobacco user and

	2015 New	11" 5010 M	Contraction of the American State					ew Hires
	Deductibl		·	9 New Hires and f-Pocket Maxim		loyees		
	20	20	2	021	7	022	1	
PPC	twork, O &	Non- Network & Noa-	Network, PPO & ONA	Non- Network & Non-	Network, PPO & ONA	Non- Network & Non-		
		\$2,450 \$4,900	\$ 800 \$1,600	\$2,800 \$5,600	\$ 850 \$1,700	\$2,975 \$5,950		
	20	71]	21	074	3	025	20)26
PPC	twork, O &	Non- Network & Non- PPO	Network, PPO & ONA	Non- Network & Non- PPO	Network, PPO & ONA	Non- Network & Non- PPO	Network, PPO & ONA	Non- Network & Non- PPO
Ind	\$900	\$2,700	\$ 950	\$2,850	\$1,000	\$3,000	\$1,050	\$3,150
amily S	1,800	\$5,400	\$1,900	\$5,700	\$2,000	\$6,000	\$2,100	\$6,300
on 2:								
on 2:		20		021		022]	
Nci PP(twork, O &	Non- Nctwork &	Network, PPO &	Non- Network &	Network, PPO &	Non- Network &		
Nct PPC ON	twork, O &	Non-	Network,	Non-	Network,	Non-		
Nct PPO ON 5 S	twork, O & VA	Non- Network & Non-PPO	Network, PPO & ONA	Non- Network & Non-PPO	Network, PPO & ONA	Non- Network & Non-PPO		
Nct PPO ON 5 S	twork, O & VA \$1,550 \$3,100	Non- Network & Non-PPO \$4,650	Network, PPO & ONA \$1,600 \$3,200	Non- Network & Non-PPO \$4,800	Network, PPO & ONA \$1,650 \$3,300	Non- Network & Non-PPO \$4,950		026
s s Net ON S S mily S	twork, O & VA 51,550 53,100 20 twork, O &	Non- Network & Non-PPO \$4,650 \$9,300 23 Non- Network &	Network, PPO & ONA \$1,600 \$3,200 2 Network, PPO &	Non- Network & Non-PPO \$4,800 \$9,600	Network, PPO & ONA \$1,650 \$3,300 2 Network, PPO &	Non- Network & Non-PPO \$4,950 \$9,900 025 Non- Network &	Network, PPO &	Non- Network
i S mily S Net PPC ON	twork, O & VA 51,550 53,100 20 twork, O &	Non- Network & Non-PPO \$4,650 \$9,300 23 Non-	Network, PPO & ONA \$1,600 \$3,200 2 Network,	Non- Network & Non-PPO \$4,800 \$9,600	Network, PPO & ONA \$1,650 \$3,300 2 Network,	Non- Network & Non-PPO \$4,950 \$9,900 025 Non-	Network,	
1	Ind S mily S Ne PP ON Ind Ind al Deductibl	ONA ind \$ 700 mily \$1,400 20 Network, PPO & ONA Ind \$900 mily \$1,800 al Deductible Provisio	ONA & Non- PPO ind \$ 700 \$2,450 mily \$1,400 \$4,900 2023 Network, PPO & Network ONA ONA & Non- PPO Ind \$900 \$2,700	ONA & Non- PPO ONA ind \$ 700 \$2,450 \$ 800 mily \$1,400 \$4,900 \$1,600 2023 20 \$1,600 Network, PPO & ONA Non- Network, PPO & ONA Network, PPO & ONA Non- PPO Ind \$900 \$2,700 \$ 950 mily \$1,800 \$5,400 \$1,900 al Deductible Provisions: \$1,900 \$1,900	ONA & Non- PPO ONA & Non- PPO ind \$ 700 \$2,450 \$ 800 \$2,800 mily \$1,400 \$4,900 \$1,600 \$5,600 2023 2024 Network, PPO & ONA Non- Network, ONA Network, Non- PPO & Network Non- PPO & Network Ind \$900 \$2,700 \$ 950 \$2,850 mily \$1,800 \$5,400 \$1,900 \$5,700 al Deductible Provisions: \$ 1,900 \$ 5,700 \$ 1,900 \$ 5,700	ONA & Non- PPO ONA & Non- PPO ONA ind \$ 700 \$2,450 \$ 800 \$2,800 \$ 850 mily \$1,400 \$4,900 \$1,600 \$5,600 \$1,700 2023 2024 2024 2024 2024 Network, PPO & Network, ONA Non- Network, PPO & Network, ONA Network, & Non- PPO Network, ONA Non- PPO & ONA ind \$900 \$2,700 \$950 \$2,850 \$1,000 mily \$1,800 \$5,400 \$1,900 \$5,700 \$2,000 al Deductible Provisions: \$1,900 \$5,700 \$2,000 \$2,000	ONA & Non- PPO ONA & Non- PPO ONA & Non- PPO ind \$ 700 \$2,450 \$ 800 \$2,800 \$ 850 \$2,975 mily \$1,400 \$4,900 \$1,600 \$5,600 \$1,700 \$5,950 2023 2024 2025 Network, PPO & ONA Non- Network, PPO & ONA Network, Non- PPO Non- Network, PPO & ONA Non- Network, Non- PPO Network, Non- PPO & ONA Non- Network, Non- PPO ind \$900 \$2,700 \$ 950 \$2,850 \$1,000 \$3,000 mily \$1,800 \$5,400 \$1,900 \$5,700 \$2,000 \$6,000 al Deductible Provisions: \$1,900 \$1,900 \$5,700 \$2,000 \$6,000	ONA & Non- PPO ONA & Non- PPO ONA & Non- PPO ONA & Non- PPO ind \$ 700 \$2,450 \$ 800 \$2,800 \$ 850 \$2,975 mily \$1,400 \$4,900 \$1,600 \$5,600 \$1,700 \$5,950 2023 2024 2025 20 Network, PPO & ONA Non- Network, PPO & ONA Network, Network, PPO & ONA Non- Network, PPO & ONA Network, Non- PPO Non- ONA Network, PPO & ONA Non- PPO & ONA ind \$900 \$2,700 \$ 950 \$2,850 \$1,000 \$3,000 \$1,050 mily \$1,800 \$5,400 \$1,900 \$5,700 \$2,000 \$6,000 \$2,100

Provision	Current Empl	loyees, 2009 N	ew Hires, 20	2 New Hir	es, 2015	New Hire	es and 2022 No	ew Hire
General Copsy/Coinsurance	2022 New Hires, 20 Option 1:	15 New Hires, 201	2 New Hires, 2009	New Hites and	l Current En	nployees		
		2020 -	2026					
		Network/PPO & ONA	Non-Network, Non-PPO					
	Preventive	\$0/0% Ded waived	No Benefit					
	Sickness/Illness	\$0/10% After Ded	\$0 /50% After Ded]				
	Option 2:							
		2020	- 2026)				
		Network/PPO & ONA	Non-Network, Non-PPO]				
	Preventive	\$0 / 0% Ded warved	No Bunefit					
	Sickness/Illness	\$0/10%	\$0 /50%	1				
Office Visit	Non-network/Non-E expenses may be ch	After Ded PPO: The methodol anged from time to	After Ded ogy for calculating turne at the Compa	ny's discretion.			of Non-Network/N	on-PPO
Office Visit Copay / Coinsurance	Non-network/Non-F expenses may be ch 2022 New Flires, 20	After Ded PPO: The methodol anged from time to	After Ded ogy for calculating turne at the Compa	ny's discretion.			of Non-Network/N	on-PPO
	Non-network/Non-E expenses may be ch	After Ded PPO: The methodol anged from time to	After Ded ogy for calculating time at the Compa 2 New Hires, 2009	ny's discretion.			of Non-Network/N	on-PPO
	Non-network/Non-F expenses may be ch 2022 New Flires, 20	After Ded PPO: The methodol anged from time to 015 New Hires, 201	After Ded ogy for calculating time at the Compa 2 New Hires, 2009	ny's discretion.			of Non-Network/N	on-PPO
	Non-network/Non-F expenses may be ch 2022 New Flires, 20	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 -	After Ded ogy for calculating time at the Compa 2 New Hires, 2009 2026	ny's discretion.			of Non-Network/N	on- PP O
	Non-network/Non-F expenses may be ch 2022 New Flires, 20	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 - Network/PPO & ONA \$0 / 0% Ded waived	After Ded ogy for calculating turne at the Compa 2 New Hires, 2009 2026 Non-Network, Non-PPO No Benefit	ny's discretion.			of Non-Network/N	on- PP O
	Non-network/Non-F expenses may be ch 2022 New Hires, 20 Option 1:	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 - Network/PPO & ONA \$0 / 0%	After Ded ogy for calculating ture at the Compa 2 New Hires, 2009 2026 Non-Network, Non-P2()	ny's discretion.			of Non-Network/N	'on- PP O
	Non-network/Non-E expenses may be ch 2022 New Hires, 20 Option 1: Preventive	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 - Network/PPO & ONA \$0 / 0% Ded waived \$0 / 10% After Ded	After Ded ogy for calculating turne at the Compa 2 New Hires, 2009 2026 Non-Network, Non-PPO No Benefit S0 /50"a After Ded	ny's discretion.			of Non-Network/N	on- PP O
	Non-network/Non-F expenses may be ch 2022 New Hires, 20 Option 1: Preventive Sickness/Illness	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 - Network/PPO & ONA \$0 / 0% Ded waived \$0 / 10% After Ded	After Ded ogy for calculating time at the Compa 2 New Hires, 2009 2026 Non-Network, Non-PPO No Benefit S0 /50"#	ny's discretion.			of Non-Network/N	on- PP O
	Non-network/Non-F expenses may be ch 2022 New Hires, 20 Option 1: Preventive Sickness/Illness	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 - Network/PPO & ONA \$0 / 0% Ded waived \$0 / 10% After Ded	After Ded ogy for calculating turne at the Compa 2 New Hires, 2009 2026 Non-Network, Non-PPO No Benefit S0 /50"a After Ded	ny's discretion.			of Non-Network/N	on- PP O
	Non-network/Non-F expenses may be ch 2022 New Hires, 20 Option 1: Preventive Sickness/Illness	After Ded PPO: The methodol anged from time to 15 New Hires, 201 2020 Network/PPO & ONA S0 / 0% Ded waived \$0 / 10% After Ded 2020 Network/PPO	After Ded ogy for calculating turne at the Compa 2 New Hires, 2009 2026 Non-Network, Non-PPO No Benefit S0 /50° a After Ded 2026 Non-Network,	ny's discretion.			of Non-Network/N	on-PPO

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IATIM AAGET	CWA	cure	Denemis	Ouume	Summary

Provision	Current Employees, 2009 New, Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires
Urgent Care Facility/Professional Services Copay / Coinsurance	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: 2020 - 2026 Network/PPO Non-Network, & ONA S0 / 10% \$0 / \$0% After Ded After Ded Option 2: 2020 - 2026 Network/PPO Non-Network, & ONA S0 / 10% \$0 / \$0% After Ded After Ded Non-Network, & ONA Non-Network, After Ded \$0 / 10% \$0 / \$0% After Ded After Ded
Emergency Room Facility/Professional Services Copay / Coinsurance (Emergencies)	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: 2020 - 2026 Network/PPO Non-Network, & ONA Non-PPO S0/10% S0/10% After Ded After Ded Option 2: 2020 - 2026 Network/PPO Non-Network, & ONA Non-Network, & ONA S0/10% S0/10% After Ded After Ded
Hospital Inpatient/Outpatient Facility/Professional Services Copay / Coinsurance	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: 2020 - 2026 Network/PPO S0 / 10% A Non-PPO S0 / 10% A After Ded Option 2: 2020 - 2026 Non-Network, & ONA Non-Network, & ONA Non-Network, & ONA Non-PPO S0 / 10% S0 / 50% After Ded After Ded

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Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hire							
Tests (all tests including x-ray, radiology, lab test, etc.)	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1:							
Copay / Coinsurance	J	2020 -	- 2026					
Copuy, Comparance		Network/PPO & ONA	Non-Network, Non-PPO					
	Preventive	\$0/0% Ded waived	No Benefit					
	Sickness/Illness	S0 / 10% After Ded	\$0 / 50% After Ded					
	Option 2:	· · ·						
			- 2026					
		Network/PPO & ONA	Non-Network, Non-PPO					
	Preventive	\$070% Dcd waived	No Benefit					
	Sickness/Illness	\$0/10%	\$0 /50%					
	L	After Ded	After Ded					
Aental Health/Substance Abuse (MH/SA)	2022 New Hires, 20 Option 1:		1	New Hires and Curr	rent Employees			
	2022 New Hires, 20 Option 1:	15 New Hircs, 201	2 New Hires, 2009	New Hires and Curr	rent Employees			
(MH/SA)		15 New Hires, 201 2020 - Network/PPO	2 New Hires, 2009 2026 Non-Network,	New Hires and Curr	rent Employees			
(MH/SA)		15 New Hires, 201	2 New Hires, 2009 2026	New Hires and Curr	rent Employees			
(MH/SA)	Option 1:	2020 - Network/PPO & ONA \$0 / 10* After Ded	2 New Hires, 2009 2026 Non-Network, Non-PPO \$0 / 50% After Ded	New Hires and Curr	rent Employees			
(MH/SA)	Option 1:	15 New Hires, 201 2020- Network/PPO & ONA \$0 / 10*+ After Ded 2020	2 New Hires, 2009 2026 Non-Network, Non-PPO \$0 / 50% After Ded - 2026	New Hires and Curr	rent Employees			
(MH/SA)	Option 1:	2020 - Network/PPO & ONA \$0 / 10* After Ded	2 New Hires, 2009 2026 Non-Network, Non-PPO \$0 / 50% After Ded	New Hires and Curr	rent Employees			

Annual Jut-of-Pocket Maximums (OOP)	2022 New 1 Option 1:	tires, 2015 Ne	w Hires, 2012	1. IF	NP. INC. AND ADDRESS	A STATE OF THE PARTY OF THE PARTY OF	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hi							
	Option 1:			2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees										
		Out-of Pocket Maximum Amounts (including Annual Deductible)												
		2020 2021 2022												
		Network,	Non-	Network,	Non-	Network,	Non-	4						
		PPO &	Network	PPO &	Network	PPO &	Network							
		ONA	& Non-	ONA	& Non-	ONA	& Non-							
		63.600	PPO	63.699	PPO		PPO	-						
	Family	\$3,500 \$7,000	\$10,500 \$21,000	\$3,500 \$7,000	\$10,500 \$21,000	\$3,500 \$7,000	\$10,500 \$21,000	-						
		37,000	321,000	1 37,000	321,000	1.37,000	321,000	J						
		20)23	20	024	20)25	20	026					
		Network,	Non-	Network,	Non-	Network,	Non-	Network,	Non-					
		PPO & ONA	Network & Non-	PPO & ONA	Nctwork & Non-	PPO & ONA	& Non-	PPO &	Network					
		UNA	PPO		PPO	UNA	PPO	ONA	A Non-					
	Ind	\$3,750	\$11,250	\$4,000	\$12,000	\$4,200	\$12,600	\$4,400	\$13,20					
1	Family	\$7,500	\$22,500	\$8,000	\$24.000	\$8,400	\$25,200	\$8,800	\$26,40					
	(Integrated	with Med/Surg	, MH/SA, Care	:Pius)										
	PPO Out-of		num amounts:	e participant al	ppy toward the	applicable rec		A OF HORPHER						
	PPO Out-oi - Deductib)	-Pocket Maxie		е рагистранта	yry toward the	application inter		A OF HOLPHEN						
	PPO Out-of	Pocket Maxir cs;	num amounts;					1						
	PPO Out-oi - Deductib)	Pocket Maxir es; 21	num amounts; 020	21	021	2(022]						
	PPO Out-oi - Deductib)	Pocket Maxir cs;	num amounts;]						
	PPO Out-oi - Deductib)	Pocket Maxir es; 20 Network,	220 Non- Network & Non-	21 Network,	021 Non- Network & Non-	21 Network,)22 Non- Nctwork & Non-]						
	PPO Out-oi - Deductible Option 2:	Pocket Maxir es; Network, PPO & ONA	num amounts; D20 Non- Network & Non- PPO	20 Network, PPO & ONA	021 Non- Network & Non- PPO	20 Network, PPO & ONA)22 Non- Network & Non- PPO							
	PPO Out-oi - Deductible Option 2: Ind	- Pocket Maxir es; Network, PPO & ONA \$6,650	D20 Non- Network & Non- PPO \$19,950	20 Network, PPO & ONA \$6,650	021 Non- Network & Non- PPO \$19,950	20 Network, PPO & ONA \$6,650	022 Non- Network & Non- PPO \$19,950							
	PPO Out-oi - Deductible Option 2:	Pocket Maxir es; Network, PPO & ONA	num amounts; D20 Non- Network & Non- PPO	20 Network, PPO & ONA	021 Non- Network & Non- PPO	20 Network, PPO & ONA)22 Non- Network & Non- PPO							
	PPO Out-oi - Deductible Option 2: Ind	- Pocket Maxir es; Network, PPO & ONA \$6,650 \$13,300	220 Non- Network & Non- PPO \$19,950 \$39,900	21 Network, PPO & ONA \$6,650 \$13,300	021 Non- Network & Non- PPO \$19,950 \$39,900 024	20 Network, PPO & ONA \$6,650 \$13,300	022 Non- Network & Non- PPO \$19,950]	026					
	PPO Out-oi - Deductible Option 2: Ind	20 Pocket Maxir es; 21 Network, PPO & ONA \$6,650 \$13,300 21 Network,	D20 Nan- Network & Non- PPO \$19,950 \$39,900 D23 Non-	21 Network, PPO & ONA \$6,650 \$13,300 21 Network,	021 Non- Network & Non- PPO \$19,950 \$39,900 024 Non-	20 Network, PPO & ONA \$6,650 \$13,300 20 Network,	022 Non- Network & Non- PPO \$19,950 \$39,900 025 Non-	21	026 Non-					
	PPO Out-oi - Deductible Option 2: Ind	20 Pocket Maxir es; Network, PPO & ONA \$6,650 \$13,300 21 Network, PPO &	220 Nan- Network & Non- PPO \$19,950 \$39,900 223 Non- Network	20 Network, PPO & ONA \$6,650 \$13,300 20 Network, PPO &	021 Non- Network & Non- PPO \$19,950 \$39,900 024 Non- Network	20 Network, PPO & ONA \$6,650 \$13,300 20 Network, PPO &	022 Non- Network & Non- PPO \$19,950 \$39,900 025 Non- Network	20 Network, PPO &	026 Non- Network					
	PPO Out-oi - Deductible Option 2: Ind	20 Pocket Maxir es; 21 Network, PPO & ONA \$6,650 \$13,300 21 Network,	D20 Nan- Network & Non- PPO \$19,950 \$39,900 D23 Non-	21 Network, PPO & ONA \$6,650 \$13,300 21 Network,	021 Non- Network & Non- PPO \$19,950 \$39,900 024 Non-	20 Network, PPO & ONA \$6,650 \$13,300 20 Network,	022 Non- Network & Non- PPO \$19,950 \$39,900 025 Non-	21	026					
	PPO Out-oi - Deductible Option 2: Ind	20 Pocket Maxir es; Network, PPO & ONA \$6,650 \$13,300 21 Network, PPO &	220 Nan- Network & Non- PPO \$19,950 \$39,900 223 Non- Network & Non-	20 Network, PPO & ONA \$6,650 \$13,300 20 Network, PPO &	021 Non- Network & Non- PPO \$19,950 \$39,900 024 Non- Network & Non-	20 Network, PPO & ONA \$6,650 \$13,300 20 Network, PPO &	022 Non- Network & Non- PPO \$19,950 \$39,900 025 Non- Network & Non-	20 Network, PPO &	026 Non- Network & Non-					

ription Drug 2022 New Hires, rogram (Rx)	2015 New	Hires, 20	12 New 1	Hires, 200)9 New 1	lires and	Current E	mployces		
Option 1:										
Deductible: None Out-of-Pocket M										
		2020			2021		Γ	2022		
Individual Family		1,700			\$1,700 \$3,400			\$1,700 \$3,400		
	\$3,400									
Individual		2023			2024 \$1,700		<u> </u>	2025 \$1,800		2026
Family		3,400			\$3,400			\$3,600		\$3,600
Retail - Network	Copays:									
(Up to 30-day su	pply, limit	sd to 2 fil	ls for mai	intenance	subject t	o Advanc	ed Contro	ol Specialty Form	ulary provision	is)
	2020	2021	2022	2023	2024	2025	2026]		
Generic	\$10	<u>\$10</u>	\$10	\$10	\$10	\$10	510	-		
Preferred Non-Preferred	\$40 \$80	\$40 \$80	\$40 \$80	\$40 \$80	\$45 \$90	<u>545</u> 590	\$45 \$90	4		
								-		
Retail - Non-Net			Kashla N	م بالبيدية الم						at so at s
Participant pays t cost.	the greater (of the app	licable N	etwork c	opays or l	balance re	mouning	alter the program	pays 75% of n	elwork
Mail Order Copa										
(Up to 90-day su	pply subject	t to Advi	anced Co	ntrol Spe	cialty For	mulary p	ovisions)	l		
	2020	2021	2022	2023	2024	2025	2026			
Generic	520	\$ 20	\$20	\$20	\$20	\$20	\$20			
Preferred	\$80	\$80	\$80	\$80	\$90	\$90	\$90			
Non-Preferred	\$160	\$160			6100	6100				
Option 2: Deductible: Inter Out-of-Pocket M	grated with	Med/Sur				\$180	\$180			
-	grated with aximum: Ir	Med/Sur	g MH/SA	, CarePh	uş.		<u>\$180</u>			
Deductible: Inte Out-of-Pocket M Retail - Network	grated with aximum: Ir : Copays:	Med/Sur itegrated	g MH/SA with Med	A, CarePh VSurg Mi	uş. H/SA, Ca	rePlus.		ol Specialty Form	ulary provision	15)
Deductible: Inte Out-of-Pocket M Retail – Network	grated with aximum: Ir : Copays:	Med/Sur itegrated	g MH/SA with Med	A, CarePh VSurg Mi	uş. H/SA, Ca	rePlus.		al Specialty Form	ulary provision	13)
Deductible: Inte Out-of-Pocket M Retail – Network	grated with aximum: Ir Copays: apply, limit 2020 \$10	Med/Sur ategrated of to 2 fil 2021 \$10	g MH/SA with Med Is for ma 2022 \$10	A, CarePh VSurg Mi	us. H/SA, Ca : subject t	rcPlus. o Advanc 2025 \$10	ed Contro	ol Specialty Form	ulary provision	15)
Deductible: Inte Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred	grated with (aximum: 1/ c Copays: apply, limit 2020 \$10 \$40	Med/Sur tegrated cd to 2 fil 2021 \$10 \$40	g MH/SA with Med Is for ma 2022 \$10 \$40	x, CarePh VSurg MI intenance 2023 \$10 \$40	us. H/SA, Ca e subject t 2024 <u>\$10</u> \$45	rcPlus. o Advanc 2025 \$10 \$45	ed Contro 2026 \$10 \$45	ol Specialty Form	ulary provision	8)
Deductible: Inte Out-of-Pocket M	grated with aximum: Ir	Med/Sur	g MH/SA	, CarePh	uş.		\$180			
Deductible: Inte Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net	grated with aximum: It : Copays: upply, limit 2020 \$10 \$40 \$80 twork Copa	Med/Sur tegrated od to 2 fil 2021 \$10 \$40 \$80 ys:	g MH/SA with Med Is for ms 2022 S10 S40 S80	A, CarcPlk VSurg MI intenance 2023 \$10 \$40 \$80	15. H/SA, Ca : subject (2024 \$10 \$45 \$90	rcPlus. o Advanc 2025 \$10 \$45 \$90	ed Contro 2026 \$10 \$45 \$90			
Deductible: Inter Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred	grated with aximum: It : Copays: upply, limit 2020 \$10 \$40 \$80 twork Copa	Med/Sur tegrated od to 2 fil 2021 \$10 \$40 \$80 ys:	g MH/SA with Med Is for ms 2022 S10 S40 S80	A, CarcPlk VSurg MI intenance 2023 \$10 \$40 \$80	15. H/SA, Ca : subject (2024 \$10 \$45 \$90	rcPlus. o Advanc 2025 \$10 \$45 \$90	ed Contro 2026 \$10 \$45 \$90			
Deductible: Inter Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net Participant pays cost.	grated with aximum: Ir copays: apply, limit 2020 \$10 \$40 \$80 work Copa the greater	Med/Sur tegrated od to 2 fil 2021 \$10 \$40 \$80 ys:	g MH/SA with Med Is for ms 2022 S10 S40 S80	A, CarcPlk VSurg MI intenance 2023 \$10 \$40 \$80	15. H/SA, Ca : subject (2024 \$10 \$45 \$90	rcPlus. o Advanc 2025 \$10 \$45 \$90	ed Contro 2026 \$10 \$45 \$90			
Deductible: Inte Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net Participant pays	grated with aximum: Ir Copays: apply, limit 2020 \$10 \$40 \$80 work Copa the greater	Med/Sur ategrated col to 2 fil 2021 \$10 \$40 \$80 ys: of the app	g MH/SA with Med Is for ma 2022 \$10 \$40 \$40 \$80	s, CarePh VSurg MI intenance 2023 \$10 \$40 \$80 Ietwork c	us. H/SA, Ca subject (2024 S10 S45 S90 opays or	rcPlus. o Advance 2025 \$10 \$45 \$90 balance ro	ed Contro 2026 \$10 \$45 \$90 emaining	after the program		
Deductible: Inter Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net Participant pays cost. Mail Order Copa	grated with aximum: Ir Copays: apply, limit 2020 \$10 \$40 \$80 twork Copa the greater apply subje	Med/Sur tegrated ed to 2 fil 2021 \$10 \$40 \$80 ys: of the app ct to Adv	g MH/SA with Med Is for ms 2022 \$10 \$40 \$80 \$10 \$40 \$80 \$10 \$40 \$80	A, CarePh VSurg MI intenance 2023 \$10 \$40 \$80 ietwork c ntrol Spe	us. H/SA, Ca subject (2024 S10 S45 S90 opays or cialty Fol	rcPlus. o Advance 2025 \$10 \$45 \$90 balance ro mulary p	ed Contro 2026 \$10 \$45 \$90 emaining	after the program		
Deductible: Inter Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net Participant pays cost. Mail Order Copa	grated with aximum: Ir Copays: apply, limit 2020 \$10 \$40 \$80 twork Copa the greater upply subje 2020	Med/Sur ategrated 2021 \$10 \$40 \$80 ys: of the app ct to Adv 2021	g MH/SA with Med Is for ma 2022 \$10 \$40 \$40 \$80 slicable N anced Co 2022	x, CarePh VSurg MI 2023 \$10 \$40 \$80 letwork c ntrol Spe 2023	us. H/SA, Ca subject (2024 510 545 590 opays or cially For 2024	rcPlus. o Advanc 2025 \$10 \$45 \$90 balance ro mulary p 2025	ed Contro 2026 \$10 \$45 \$90 emaining rovisions; 2026	after the program		-
Deductible: Inte Out-of-Pocket M Retail – Network (Up to 30-day su Generic Preferred Non-Preferred Retail – Non-Net Participant pays cost. Mail Order Copa (Up to 90-day su	grated with aximum: Ir Copays: apply, limit 2020 \$10 \$40 \$80 twork Copa the greater upply subje 2020 \$20	Med/Sur tegrated cd to 2 fil 2021 \$10 \$40 \$80 ys: of the app ct to Adv 2021 \$20	g MH/SA with Med Is for ms 2022 \$10 \$40 \$80 slicable N anced Co 2022 \$20	A, CarePh VSurg MI 2023 \$10 \$40 \$80 letwork c ntrol Spe 2023 \$20	us. H/SA, Ca subject t 2024 S10 S45 S90 opays or cialty For 2024 S20	rcPlus. o Advanc 2025 \$10 \$45 \$90 balance ro mulary p 2025 \$20	ed Contro 2026 \$10 \$45 \$90 emaining rovisions 2026 \$20	after the program		-
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L'Edit Clark Contraction of the	Midwest CWA Core Benefits Outline Summary
Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires
Employee Assistance Progr	
Program	2022 New Kires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T Employee Assistance Program
	No change from current program.
Visit Limit	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Continue to provide up to 5 EAP visits per person per issue
Disability	
Program	2012 New Hires, 2009 New Hires and Current Employees
	AT&T Midwest Disability Benefits Program
	No change from current program,
	2022 New Hires* and 2015 New Hires
	AT&T Disability Income Program as described in the Summary Plan Description except as provided below.
	*Effective on the day following April 9, 2022 for 2022 New Hires.
Short Term Disability (STD)	2012 New Hires, 2009 New Hires and Current Employees
	No change from current program.
	2022 New Hires and 2015 New Hires
	AT&T Disability Income Program as described in the Summary Plan Description.
Long-Term Disability (LTD)	2012 New Hures, 2009 New Hires and Current Employees
	No change from current program.
	2022 New Hires and 2015 New Hires
	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.
Leaves of Absence (LOAs)	
Policy	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Midwest Leaves of Absence Policy
	No change from current policy.
Types of	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
LOAs	No change from current policy.

Midwest	CWA	Core	Benefits	Outline	Summary	

	Mi	dwest C	WA Cor	e Benefit	ts Outlin	<u>e Summ</u>	ary		
ental Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees								
									•
	AT&T De Dental	-	n* (Bargaine	ed Employe	es) except a	s provided (below.		
	DHMO	(available a	at the discret	ion of the C	ompany)				
	*This docu	ment highli	ghts key elea	nents of pro	gram desig	n. For comp	olete progra	in details, re	efer to the Summary
	*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).								
Eligibility for Coverage	2022 New	Hires, 2015	New Hires,	2012 New	Hires, 2009	New Hires	and Curren	t Employee	\$
						he month in	which 6 m	onths net cr	edited service (NCS) is attained
	(also referr	ed to as term	n of employi	ment (TOE)).				
ligibility for Company Subsidy	2022 New	Hires, 2015	New Hires,	2012 New I	Hires, 2009	New Hires	and Current	Employees	l .
	Company s	ubsidy cont	inues to beg	in on first d	ay of the me	onth in whic	h 6 months	net credited	d service (NCS) is attained (also
			mployment		•				
Active	2022 New	Hires, 2015	New Hires,	2012 New 1	lires, 2009	New Hires	and Current	Employees	,
(Full-Time) Monthly Contributions	Dentat PPC	or DHMO	(if available	e):					
control control control	[]			-					1
		2020	2021	2022	ibution Am 2023	2024	2025	2026	
	Ind	\$7.00	\$7.00	\$7,00	\$8.00	\$8.00	\$9.00	\$9.00	
	Ind+1 Family	\$15.00 \$26.00	\$15.00 \$26.00	\$15.00 \$26.00	\$17.00 \$27.00	\$17.00 \$27.00	\$19.00 \$30.00	\$19.00 \$30.00	
	(a mainly	320.00	\$20.00	3-0.00	327.00	327.00	\$30.00	530.00	
Active	2022 New	Hires, 2015	New Hires,	2012 New I	lires, 2009	New Hires	and Current	Employees	5
(Part-Time) Monthly Contributions	Based on S	cheduled ho	urs/week ca	ntimes to b	e:				
· · · · · · · · · · · · · · · · · · ·	A Grantor I		10.20 hours	- 609		dualant Dat			
			to 20 hours 100% of Pre				c.*		
	* Note: Pre	mium Equi	valent Rate i	s subject to	annal adio	shoeni			
				s subject its					
Deductible	2022 New Deductible	Hires, 2015	New Hires,	2012 New	Hires, 2009	New Hires	and Current	Employees	5
Deduction									
	Network an Non-Netwo		5 per individ 0 per individ						
Annual Maximum Benefit			New Hires, efit will con		Hires, 2009	New Hires	and Current	Employees	ŝ.
				23					
	Network an Non-Netwo		,750 per ind ,300 per ind						
	*Not to evo	ced \$1 750	combined N	etwork/No-	Newark				
	1.0110.044		adding ()		- CLERKING				

	Midwest CWA Core Benefits Outline Summary
Orthodontic Lifetime Maximum	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Orthodontic Lifetime Maximum will continue to be:
	Network and ONA: \$2,000 per individual* Non-Network: \$1,400 per individual*
	*Not to exceed \$2,000 combined Network/Non-Network
Coverage Loveis	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Dental PPO Coinsurance will continue to be as follows:
	Class I (Diagnostic/Preventive): Network and ONA*: 100%, Ded. Waived Non-Network**: 100%, Ded. Waived
	Class II (Basic restorative – fillings, extractions, periodontal treatment/maintenance): Network and ONA*: 90%, after deductible Non-Network**: 70%, after deductible
	Class III (Major restorative crowns, dentures, bridgework): Network and ONA *: 80%, after deductible Non-Network **: 50%, after deductible
	Class IV (Orthodontia): Network and ONA*: 80%, after deductible Non-Network**: 50%, after deductible
	Notes: *For ONA, paid at Network contracted rate. **For Non-Network paid based on reasonable and customary amounts.
	×.
Outside Network Area (ONA)	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employces
	Provisions will continue to apply as follows:
	 ONA benefit provided to employees who reside in a zip code which does not meet the network standards. ONA benefits are equivalent to PPO Network benefits.
	 Enrollees who are in Network will be offered the PPO option only. Enrollees who are located outside the Network zip code criteria will be offered the ONA option only.
Vision	
Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T Vision Program* (Bargained Employees) except as provided below:
	*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).
	0°e
Eligibility for Coverage	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	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	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	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)).
k	

	Midwest CWA Core Benefits Outline Summary
Active	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
(Full-Time) Monthly Contributions	Contribution Amounts
monthly Continuations	2020 2021 2022 2023 2024 2025 2026
	ind \$2.00 \$2.00 \$2.00 \$2.50 \$3.00 \$3.00
	Ind+1 \$5.00 \$5.00 \$5.50 \$5.50 \$7.50
	Family \$9.00 \$9.00 \$9.00 \$9.00 \$9.00 \$12.50 \$12.50
Active	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
(Part-Time)	
Monthly Contributions	Based on Scheduled hours/week:
	• Greater than or equal to 20 hours = 50% of cost of coverage.*
	Less than 20 hours = 100% of cost of coverage,*
	*Note: Calculation of cost of coverage is subject to annual adjustment.
Coverage Levels	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Exam: Lexam per 12 months
	• Network: \$0/0?=
	 Non-Network: \$28 allowance towards exam cost
	Promo Allowance I allow an extension
	Frame Allowance: 1 allowance per 12 months Network: \$139 allowance towards frame cost
	Non-Network: \$30 allowance towards frame cost
	Lenses Allowance: 1 set per 12 months Network: \$0/0%
	Covers std. plastic lenses: Single, Bi-focal, Tri-focal, Lenticular, Progressive + Polycarbonate at 100%
	Non-Network: \$30-\$80 allowance towards lenses
	Contact Lenses Allowance: Allowance per 12 months Network: \$150 allowance towards contact lenses
	Non-Network: \$150 allowance towards contact jenses
	2 nd Pair Benefit: Network Only: Allows for a 2 nd pair of glasses or contact lenses allowance after the first pair benefit is utilized, per 24 months.
	per 24 months.
Flexible Spending Account	(FSA)
Plan	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
F180	2022 New Miles, 2013 New Miles, 2012 New Miles, 2009 New Miles and Current Employees
	AT&T Flexible Spending Account Plan
Contribution	No change from current plan. 2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
Minimum/Maximums	and the
	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 Ben	afite - CaraBlue
Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T CarePlus – A Supplemental Benefit Program
	No change from current program.
Monthly Contributions	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	ביישי יושי אוויש, בענש וושי בוונים, בעוב וושי דבונים, בעעד וושי הוונים מאו כעונקונ בוושוטיסכס
	No change from current program.*
1	rio cimige non current program.
	*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.

	Midwest CWA Core Benefits Outline Summary
General Benefits	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program, except those required to comply with healthcare reform legislation (PPACA).
	Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus.
Life Insurance	
Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T Group Life Insurance Program for Active Employees
	No change from current program.
Active Benefits	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program including the following provisions: Accelerated Death Benefit - Available when life expectancy is 24 months or less. Minimum Distribution: 25% of total life insurance benefit. Maximum Distribution: lesser of 75% of total life insurance benefit or \$1M.
	Note: Contribution amounts are subject to annual adjustments.
Definition of Pay	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program.
Long-Term Care	
Plan	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees AT&T Consolidated Long-Tenn Care Insurance Plan
Coverage	2022 New Hires, 2015 New Hires and 2012 New Hires
	Not available; closed to new entrants as of 5/1/2012.
	2009 New Hires and Current Employees
	No change from current program, except the Company has the unilateral right to change, modify, amend and discontinue the AT&T Consolidated Long-Tenn Care Insurance Plan.
2	
Adoption	
Policy	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T Adoption Reimbursement Policy
	No change from current policy.
Coverage	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current policy.

Commuter	
Policy	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	AT&T Commuter Benefit Policy
	No change from current policy, except as mandated by IRS Code Section 132 Regulations.

Coverage	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Pre-tax deductions for parking and mass transit.
	No change from current policy. Eligible expense and monthly limits continue to be updated annually as allowed by IRS Code Section 132 Regulations.

Eligible Retired Employees						
Effective 1/1/2020:						
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.						
Eligible Retired Employees shall be eligible to participate in the same choice of program options and provisions as similarly situated active Current Employees, 2009 New Hires 2012 New Hires, 2015 New Hires or 2022 New Hires except as noted in t sections below.						
 2022 New Hires 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. 2015 New Hires and 2012 New Hires 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 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. 2009 New Hires 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. *Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion. Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees. 						
 2022 New Hires 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. 						
 2015 New Hires and 2012 New Hires 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 						
 2009 New Hires 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. 						
*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion. Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.						
2022 New Hires, 2015 New Hires, 2012 New Hires and 2009 New Hires Not Eligible.						
Current Employees No change from current program.						
2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees						

Provision	Midwest CWA Core Benefits Outline Summary Eligible Retired Employees
Health Reimbursement Acc	
	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	None, 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.
Supplemental Medical Benefits - CarePlus	
Program	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program.
Moathly Contributions	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current program.
General Benefits	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program, except those required to comply with healthcare reform legislation (PPACA).
	Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus.
Dental	
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 Employce (Full-Time) Monthly Contributions	2022 New Hires • 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.
	 2015 New Hires and 2012 New Hires 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.
	 2009 New Hires Eligible Retired Employees who are Non-Aledicare 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.
	*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.
	Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.
Eligible Retired Employees (Part-Time) Monthly Contributions	 2022 New Hires 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.
	 2015 New Hires and 2012 New Hires 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.
	 2009 New Hires 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.
	*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.
	Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.
Life Insurance	

Provision	Midwest CWA Core Benefits Outline Summary Eligible Retired Employees
Eligible Retired Employees Basic Life	2022 New Hires \$15,000 Retiree Basic Life
(Company Paid)	These provisions will continue to apply:
	2015 New Hires, 2012 New Hires and 2009 New Hires \$15,000 Retiree Basic Life
	Current Employees 1X Annual Pay
	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.
Eligible Retired Employees Supplemental Life (Retiree Paid)	2022 New Hires 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.
	2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current program.
Definition of Pay	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	No change from current program.
Vision	
Eligible Retired Employees Vision Program	2022 New Hires
A PLANT & CARLENIN	Eligible Retired Employees shall be eligible to participate in the AT&T Eligible Former Employee Vision Program.
	2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees
	Eligible Retired Employees shall continue to be eligible to participate in the AT&T Eligible Former Employee Vision Program.
Eligible Retired Employees	2022 New Hires
Monthly Retiree Contributions	 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.
	2015 New Hires and 2012 New Hires
	 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.
	2009 New Hires and Current Employees
	Eligible Retired Employees will continue to pay 100% of full cost of coverage* with no Company subsidy.
	*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.

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

Appendix B

Pension Band	Termination Date							
	On or After 1/1/2018 and Before 1/1/2020	On or After 1/1/2020 and Before 1/1/2021	On or After 1/1/2021 and Before 1/1/2022	On or After 1/1/2022 and Before 1/1/2023	On or After 1/1/2023 and Before 1/1/2024	On or After 1/1/2024 and Before 1/1/2025	On or After 1/1/2025 and Before 1/1/2026	On or After 1/1/2026
200A	30.34	30,95	31.26	31.57	31.89	32.20	32.53	32.85
200B	32.44	33.09	33.42	33.75	34.09	34.43	34.77	35.12
200C	34.53	35.23	35.58	35.94	36.30	36.66	37.03	37.40
201	36.64	37.38	37.75	38.13	38.51	38.90	39.29	39.68
202	38.69	39.47	39.86	40.26	40.66	41.07	41.48	41.89
203	40.77	41.59	42.01	42.43	42.85	43.28	43,72	44.15
204	42.88	43.74	44.18	44.62	45.07	45.52	45.97	46.43
205	44.97	45.87	46.33	46.79	47.26	47.73	48.21	48.69
206	47.09	48.04	48.52	49.01	49.50	50.00	50.50	51.00
207	49.18	50.17	50.67	51.18	51.69	52.21	52.73	53,26
208	51.27	52,30	52.82	53.35	53.88	54.42	54.97	55.52
209	53.36	54.43	54.97	55.52	56.08	56.64	57.20	57.77
210	55.39	56.50	57.07	57.64	58.22	58.80	59.39	59.98
211	57.51	58.67	59.26	59.85	60.45	61.05	61.66	62.28
212	59.63	60.83	61.44	62.05	62.67	63.30	63.93	64.57
213	61.74	62.98	63.61	64.25	64.89	65.54	66.20	66.86
214	63.82	65.10	65.75	66.41	67.07	67.74	68.42	69.11
215	65.90	67.23	67,90	68.58	69.27	69.96	70.66	71.36
216	67.85	69.22	69.91	70.61	71.32	72.03	72.75	73.48
217	69.79	71.19	71.90	72.62	73.35	74.08	74.82	75.57
218	71.75	73.19	73.92	74.66	75.41	76.16	76.92	77.69
219	73.69	75.17	75.92	76.68	77.45	78.22	79.00	79.79
220	75.60	77.12	77.89	78.67	79.46	80.25	81.05	81.86
221	77.53	79.09	79.88	80.68	81.49	82.30	83.12	83.96
222	79.42	81.01	81.82	82.64	83.47	84.30	85.14	86.00
223	81.32	82.95	83.78	84.62	85.47	86.32	87.18	88.06
224	83.22	84.89	85.74	86.60	87.47	88.34	89.22	90.12
225	85.06	86.77	87.64	88.52	89.41	90.30	91.20	92.11
226	87.14	88.89	89.78	90.68	91.59	92.50	93.43	94.36
227	89.17	90.96	91.87	92.79	93.72	94.66	95.60	96.56
228	91.26	93.09	94.02	94.96	95.91	96.87	97.84	98.82
229	93.28	95.15	96.10	97.06	98.03	99.01	100.00	101.00
230	95.35	97.26	98.23	99.21	100.20	101.20	102.22	103.24
231	97.40	99.35	100.34	101.34	102.35	103.38	104.41	105.45
232	99.46	101.45	102.46	103.48	104.51	105.56	106.62	107.68
233	101.51	103.56	104.60	105.65	106.71	107.77	108.85	109.94