

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 post-retirement medical coverage under the terms of the medical program the Employee was eligible for as an active Employee as of the date of termination, 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:

- o 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
- o 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:

- o 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.

Plan/Program/Policy	Current Employees & 2009 New Hires	2012 New Hires	2015 New Hires & 2022 New Hires
AT&T Midwest Medical Program for CWA Represented Employees	X	X	X
AT&T Dental Program (Bargained Employees)	X	X	X
AT&T Vision Program (Bargained Employees)	X	X	X
AT&T CarePlus – A Supplemental Benefit Program	X	X	X
AT&T Group Life Insurance Program for Active Employees*	X	X	X
AT&T Consolidated Long-Term Care Insurance Plan (closed to new entrants as of 5/1/2012) **	X		
AT&T Flexible Spending Account Plan	X	X	X
AT&T Health Reimbursement Account Program	X	X (SSP 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	X	X

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

* 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 Pension Benefit Plan	X	
Bargained Cash Balance 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 September 29, 2023)	October 3, 2022 closing AT&T stock price	September 29, 2023 closing AT&T stock price
2024 (October 2, 2023 to September 30, 2024)	October 2, 2023 closing AT&T stock price	September 30, 2024 closing AT&T stock price
2025 (October 1, 2024 to September 30, 2025)	October 1, 2024 closing AT&T stock price	September 30, 2025 closing AT&T stock price
2026 (October 1, 2025 to September 30, 2026)	October 1, 2025 closing AT&T stock price	September 30, 2026 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. Appendix F, Section 6.01 – Compensation

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:

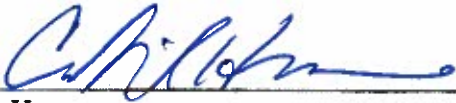


Linda L. Hinton

Vice President – District 4

April 10, 2022

Date



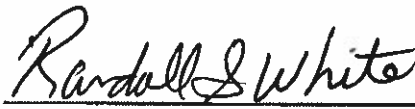
Curt Hess

CWA Assistant to the Vice-President

April 10, 2022

Date

FOR THE COMPANY:



Randall S. White

Vice President Labor Relations

April 10, 2022

Date

Midwest CWA Core Benefits Outline Summary

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)	<p>Current Employees, 2009 New Hires and 2012 New Hires Applicable programs:</p> <p>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*</p> <p>2022 New Hires and 2015 New Hires Applicable programs:</p> <p>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 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*</p> <p>* includes Supplemental Life and Dependent Life provisions.</p>
Health Reimbursement Account (HRAs)	
	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees None.</p> <p>Note: No additional Company crediting. Employees who have remaining account balances will continue to have access to those account balances subject to provisions of the Program.</p>
Medical	
Program	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Midwest Medical Program for CWA Represented Employees</p> <p>No change from current program except as provided below, and including:</p> <ul style="list-style-type: none"> Choice of Option 1 or Option 2 as defined below <p>Fully-insured coverage options such as HMOs continue to be available at the discretion of the Company</p>
Dependent Eligibility	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>
Eligibility for Coverage	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No changes from current program.</p>

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	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program except as provided below.</p> <p>Individual Coverage: Company subsidy for Employees enrolled in Company-sponsored Individual medical coverage (including fully insured coverage options, if available) will begin on the first day of the month in which 90 days of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 90 days of NCS will be eligible to enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage.</p> <p>Family Coverage: Company subsidy for Employees enrolled in Company-sponsored medical coverage other than Individual coverage will begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 91 days of NCS may enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage. Employees with more than 90 days of NCS and less than 6 months of NCS may enroll in Company-sponsored medical coverage (including fully-insured coverage options, if available) but are required to pay 100% of the cost of coverage reduced by the company subsidy for the Individual coverage tier.</p>

Midwest CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires			
Active (Full-Time) Monthly Contributions	2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees			
	Monthly Contribution Amounts			
	2020	2021	2022	
	Option 1:			
	Individual	\$130	\$132	\$135
	Family	\$337	\$353	\$375
	Option 2:			
	Individual	\$73	\$79	\$86
	Family	\$202	\$219	\$237
	Monthly Contribution Amounts			
Option 1:	2023	2024	2025	2026
Individual	\$135	\$141	\$148	\$156
Family	\$375	\$389	\$410	\$432
Monthly Contribution Amounts				
Option 2:	2023	2024	2025	2026
Individual	\$87	\$93	\$100	\$108
Family	\$240	\$258	\$278	\$300
2022 New Hires	Monthly Contribution Amounts			
	2020	2021	2022	
	Option 1:			
	Individual	\$155	\$157	\$161
	Family	\$401	\$420	\$446
	Option 2:			
	Individual	\$96	\$103	\$111
	Family	\$266	\$286	\$308
	Monthly Contribution Amounts			
	Option 1:	2023	2024	2025
Individual	\$161	\$167	\$176	\$186
Family	\$446	\$464	\$488	\$514
Monthly Contribution Amounts				
Option 2:	2023	2024	2025	2026
Individual	\$112	\$120	\$129	\$138
Family	\$311	\$332	\$356	\$382
Active (Part-Time) Monthly Contributions	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees			
	No change from current program including the following, based on scheduled hours per week:			
	• If greater than or equal to 25 hours, same as Full-Time			
	• If at least 17 but less than 25 hours, 50% of Premium Equivalent Rate *			
	• If less than 17 hours, 100% of Premium Equivalent Rate *			
	• Premium Equivalent Rate are subject to annual adjustment			
	Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.			

Midwest CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires														
Working Spouse Contribution	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Spouse/LRP Access to Medical Coverage Additional Medical Contribution: Participants whose spouse/LRP enrolls in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) but otherwise has access to medical coverage through their employer, excluding AT&T, will pay an additional monthly contribution toward their cost of coverage. The monthly additional contribution is shown below. The participant must attest that his or her spouse/LRP does not have access to medical coverage otherwise the additional contribution will be applied.</p> <p>Additional Monthly Medical Contribution (2020-2026):</p> <table><tr><td>2020</td><td>2021</td><td>2022</td></tr><tr><td>\$0</td><td>\$100</td><td>\$100</td></tr></table> <table><tr><td>2023</td><td>2024</td><td>2025</td><td>2026</td></tr><tr><td>\$110</td><td>\$115</td><td>\$120</td><td>\$125</td></tr></table>	2020	2021	2022	\$0	\$100	\$100	2023	2024	2025	2026	\$110	\$115	\$120	\$125
2020	2021	2022													
\$0	\$100	\$100													
2023	2024	2025	2026												
\$110	\$115	\$120	\$125												
Tobacco Use Contribution	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Tobacco Use Additional Medical Contribution: Employees and/or spouses/LRPs who use tobacco, are enrolled in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) and who choose not to participate in a designated Tobacco Cessation program will pay an additional monthly contribution toward their cost of coverage. The employee and/or spouse/LRP must attest to no tobacco usage or engage in a Company-sponsored Tobacco Cessation program in the time defined during Annual Enrollment otherwise the additional monthly contribution will be applied. Engagement is currently defined as enrollment and participation. A tobacco user is currently defined as someone who has used tobacco products more than once month on average. Tobacco products include cigarettes, cigars, pipes, e-cigarettes, vaporizers and smokeless tobacco. The definitions of engagement, tobacco user and tobacco products and the terms of the Company-sponsored Tobacco Cessation program may change from time to time, at the sole discretion of the Company.</p> <p>Additional Monthly Medical Contribution (2020-2026) for each employee and/or spouse/LRP:</p> <table><tr><td>2020</td><td>2021</td><td>2022</td></tr><tr><td>\$50</td><td>\$60</td><td>\$65</td></tr></table> <table><tr><td>2023</td><td>2024</td><td>2025</td><td>2026</td></tr><tr><td>\$70</td><td>\$75</td><td>\$75</td><td>\$75</td></tr></table>	2020	2021	2022	\$50	\$60	\$65	2023	2024	2025	2026	\$70	\$75	\$75	\$75
2020	2021	2022													
\$50	\$60	\$65													
2023	2024	2025	2026												
\$70	\$75	\$75	\$75												
Definition of Pay	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>														

Midwest CWA Core Benefits Outline Summary

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Midwest CWA Core Benefits Outline Summary

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

Midwest CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires												
Urgent Care Facility/Professional Services Copay / Coinsurance	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1" data-bbox="427 363 719 478"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr> </table> <p>Option 2:</p> <table border="1" data-bbox="427 520 719 636"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr> </table>	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded
2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
\$0 / 10% After Ded	\$0 / 50% After Ded												
2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
\$0 / 10% After Ded	\$0 / 50% After Ded												
Emergency Room Facility/Professional Services Copay / Coinsurance (Emergencies)	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1" data-bbox="427 909 719 1024"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 10% After Ded</td></tr> </table> <p>Option 2:</p> <table border="1" data-bbox="427 1066 719 1182"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 10% After Ded</td></tr> </table>	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 10% After Ded	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 10% After Ded
2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
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2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
\$0 / 10% After Ded	\$0 / 10% After Ded												
Hospital Inpatient/Outpatient Facility/Professional Services Copay / Coinsurance	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1" data-bbox="427 1350 719 1465"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr> </table> <p>Option 2:</p> <table border="1" data-bbox="427 1507 719 1623"> <tr> <th colspan="2">2020 - 2026</th></tr> <tr> <td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr> <tr> <td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr> </table>	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2020 - 2026		Network/PPO & ONA	Non-Network, Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded
2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
\$0 / 10% After Ded	\$0 / 50% After Ded												
2020 - 2026													
Network/PPO & ONA	Non-Network, Non-PPO												
\$0 / 10% After Ded	\$0 / 50% After Ded												

Midwest CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires																								
Tests (all tests including x-ray, radiology, lab test, etc.) Copay / Coinsurance	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: <table><tr><td></td><td colspan="2">2020 - 2026</td></tr><tr><td></td><td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr><tr><td>Preventive</td><td>\$0 / 0% Ded waived</td><td>No Benefit</td></tr><tr><td>Sickness/Illness</td><td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr></table> Option 2: <table><tr><td></td><td colspan="2">2020 - 2026</td></tr><tr><td></td><td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr><tr><td>Preventive</td><td>\$0 / 0% Ded waived</td><td>No Benefit</td></tr><tr><td>Sickness/Illness</td><td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr></table>		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		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
	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																							
	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																							
Mental Health/Substance Abuse (MH/SA) Copay / Coinsurance	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: <table><tr><td></td><td colspan="2">2020 - 2026</td></tr><tr><td></td><td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr><tr><td>Inpatient & Outpatient</td><td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr></table> Option 2: <table><tr><td></td><td colspan="2">2020 - 2026</td></tr><tr><td></td><td>Network/PPO & ONA</td><td>Non-Network, Non-PPO</td></tr><tr><td>Inpatient & Outpatient</td><td>\$0 / 10% After Ded</td><td>\$0 / 50% After Ded</td></tr></table>		2020 - 2026			Network/PPO & ONA	Non-Network, Non-PPO	Inpatient & Outpatient	\$0 / 10% After Ded	\$0 / 50% After Ded		2020 - 2026			Network/PPO & ONA	Non-Network, Non-PPO	Inpatient & Outpatient	\$0 / 10% After Ded	\$0 / 50% After Ded						
	2020 - 2026																								
	Network/PPO & ONA	Non-Network, Non-PPO																							
Inpatient & Outpatient	\$0 / 10% After Ded	\$0 / 50% After Ded																							
	2020 - 2026																								
	Network/PPO & ONA	Non-Network, Non-PPO																							
Inpatient & Outpatient	\$0 / 10% After Ded	\$0 / 50% After Ded																							

Midwest CWA Core Benefits Outline Summary

[illegible]

Midwest CWA Core Benefits Outline Summary

Prescription Drug Program (Rx)

2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees

Option 1:

Deductible: None

Out-of-Pocket Maximum:

	2020	2021	2022
Individual	\$1,700	\$1,700	\$1,700
Family	\$3,400	\$3,400	\$3,400

	2023	2024	2025	2026
Individual	\$1,700	\$1,700	\$1,800	\$1,800
Family	\$3,400	\$3,400	\$3,600	\$3,600

Retail – Network Copays:

(Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)

	2020	2021	2022	2023	2024	2025	2026
Generic	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Preferred	\$40	\$40	\$40	\$40	\$45	\$45	\$45
Non-Preferred	\$80	\$80	\$80	\$80	\$90	\$90	\$90

Retail – Non-Network Copays:

Participant pays the greater of the applicable Network copays or balance remaining after the program pays 75% of network retail cost.

Mail Order Copays:

(Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)

	2020	2021	2022	2023	2024	2025	2026
Generic	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Preferred	\$80	\$80	\$80	\$80	\$90	\$90	\$90
Non-Preferred	\$160	\$160	\$160	\$160	\$180	\$180	\$180

Option 2:

Deductible: Integrated with Med/Surg MH/SA, CarePlus.

Out-of-Pocket Maximum: Integrated with Med/Surg MH/SA, CarePlus.

Retail – Network Copays:

(Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)

	2020	2021	2022	2023	2024	2025	2026
Generic	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Preferred	\$40	\$40	\$40	\$40	\$45	\$45	\$45
Non-Preferred	\$80	\$80	\$80	\$80	\$90	\$90	\$90

Retail – Non-Network Copays:

Participant pays the greater of the applicable Network copays or balance remaining after the program pays 75% of network retail cost.

Mail Order Copays:

(Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)

	2020	2021	2022	2023	2024	2025	2026
Generic	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Preferred	\$80	\$80	\$80	\$80	\$90	\$90	\$90
Non-Preferred	\$160	\$160	\$160	\$160	\$180	\$180	\$180

The following provisions will apply to Option 1 and Option 2:

- Mandatory mail order for maintenance Rx – Applies after second fill at retail
- Specialty pharmacy program
- Personal Choice – 100% participant-paid
- Mandatory Generic
- Advanced Control Specialty Formulary
- New Standard Prescription Drug Formulary
- Generic Step Therapy

Midwest CWA Core Benefits Outline Summary

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires
Employee Assistance Program (EAP)	
Program	2022 New Hires, 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 Hires, 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 LOAs	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current policy.

Midwest CWA Core Benefits Outline Summary

Dental																																									
Program	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Dental Program* (Bargained Employees) except as provided below:</p> <ul style="list-style-type: none">Dental PPODHMO (available at the discretion of the Company) <p>*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).</p>																																								
Eligibility for Coverage	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>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)).</p>																																								
Eligibility for Company Subsidy	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>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)).</p>																																								
Active (Full-Time) Monthly Contributions	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Dental PPO or DHMO (if available):</p> <table><tr><td></td><td colspan="7">Contribution Amounts</td></tr><tr><td></td><td>2020</td><td>2021</td><td>2022</td><td>2023</td><td>2024</td><td>2025</td><td>2026</td></tr><tr><td>Ind</td><td>\$7.00</td><td>\$7.00</td><td>\$7.00</td><td>\$8.00</td><td>\$8.00</td><td>\$9.00</td><td>\$9.00</td></tr><tr><td>Ind+1</td><td>\$15.00</td><td>\$15.00</td><td>\$15.00</td><td>\$17.00</td><td>\$17.00</td><td>\$19.00</td><td>\$19.00</td></tr><tr><td>Family</td><td>\$26.00</td><td>\$26.00</td><td>\$26.00</td><td>\$27.00</td><td>\$27.00</td><td>\$30.00</td><td>\$30.00</td></tr></table>		Contribution Amounts								2020	2021	2022	2023	2024	2025	2026	Ind	\$7.00	\$7.00	\$7.00	\$8.00	\$8.00	\$9.00	\$9.00	Ind+1	\$15.00	\$15.00	\$15.00	\$17.00	\$17.00	\$19.00	\$19.00	Family	\$26.00	\$26.00	\$26.00	\$27.00	\$27.00	\$30.00	\$30.00
	Contribution Amounts																																								
	2020	2021	2022	2023	2024	2025	2026																																		
Ind	\$7.00	\$7.00	\$7.00	\$8.00	\$8.00	\$9.00	\$9.00																																		
Ind+1	\$15.00	\$15.00	\$15.00	\$17.00	\$17.00	\$19.00	\$19.00																																		
Family	\$26.00	\$26.00	\$26.00	\$27.00	\$27.00	\$30.00	\$30.00																																		
Active (Part-Time) Monthly Contributions	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Based on Scheduled hours/week continues to be:</p> <ul style="list-style-type: none">Greater than or equal to 20 hours = 50% of Premium Equivalent Rate.*Less than 20 hours = 100% of Premium Equivalent Rate.* <p>* Note: Premium Equivalent Rate is subject to annual adjustment.</p>																																								
Deductible	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Deductibles will continue to be:</p> <p>Network and ONA: \$25 per individual per year Non-Network: \$50 per individual per year</p>																																								
Annual Maximum Benefit	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Annual Maximum Benefit will continue to be:</p> <p>Network and ONA: \$1,750 per individual* Non-Network: \$1,300 per individual*</p> <p>*Not to exceed \$1,750 combined Network/Non-Network</p>																																								

Midwest CWA Core Benefits Outline Summary

Orthodontic Lifetime Maximum	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Orthodontic Lifetime Maximum will continue to be:</p> <p>Network and ONA: \$2,000 per individual* Non-Network: \$1,400 per individual*</p> <p>*Not to exceed \$2,000 combined Network/Non-Network</p>
Coverage Levels	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Dental PPO Coinsurance will continue to be as follows:</p> <p>Class I (Diagnostic/Preventive): Network and ONA*: 100%, Ded. Waived Non-Network**: 100%, Ded. Waived</p> <p>Class II (Basic restorative – fillings, extractions, periodontal treatment/maintenance): Network and ONA*: 90%, after deductible Non-Network**: 70%, after deductible</p> <p>Class III (Major restorative – crowns, dentures, bridgework): Network and ONA*: 80%, after deductible Non-Network**: 50%, after deductible</p> <p>Class IV (Orthodontia): Network and ONA*: 80%, after deductible Non-Network**: 50%, after deductible</p> <p>Notes: *For ONA, paid at Network contracted rate. **For Non-Network paid based on reasonable and customary amounts.</p>
Outside Network Area (ONA)	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Provisions will continue to apply as follows:</p> <ul style="list-style-type: none"> • 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	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Vision Program* (Bargained Employees) except as provided below:</p> <p>*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).</p>
Eligibility for Coverage	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>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)).</p>
Eligibility for Company Subsidy	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>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)).</p>

Midwest CWA Core Benefits Outline Summary

Active (Full-Time) Monthly Contributions	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees							
		Contribution Amounts						
	2020	2021	2022	2023	2024	2025	2026	
Ind	\$2.00	\$2.00	\$2.00	\$2.50	\$2.50	\$3.00	\$3.00	
Ind+1	\$5.00	\$5.00	\$5.00	\$5.50	\$5.50	\$7.50	\$7.50	
Family	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$12.50	\$12.50	
Active (Part-Time) Monthly Contributions	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees 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: 1 exam per 12 months • Network: \$0/0% • Non-Network: \$28 allowance towards exam cost Frame Allowance: 1 allowance per 12 months • Network: \$130 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 lenses 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.							
Flexible Spending Account (FSA)								
Plan	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees AT&T Flexible Spending Account Plan No change from current plan.							
Contribution Minimum/Maximums	2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current plan, except to annually adjust the maximum contribution amount to that permitted by law for each calendar year for which the IRS issues timely guidance such that the Company can reasonably implement the change.							
Supplemental Medical Benefits - CarePlus								
Program	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 No change from 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	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program, except those required to comply with healthcare reform legislation (PPACA).</p> <p>Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus</p>
Life Insurance	
Program	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Group Life Insurance Program for Active Employees</p> <p>No change from current program.</p>
Active Benefits	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>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.</p> <p>Note: Contribution amounts are subject to annual adjustments.</p>
Definition of Pay	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>
Long-Term Care	
Plan	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Consolidated Long-Term Care Insurance Plan</p>
Coverage	<p>2022 New Hires, 2015 New Hires and 2012 New Hires</p> <p>Not available; closed to new entrants as of 5/1/2012.</p> <p>2009 New Hires and Current Employees</p> <p>No change from current program, except the Company has the unilateral right to change, modify, amend and discontinue the AT&T Consolidated Long-Term Care Insurance Plan</p>
Adoption	
Policy	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>AT&T Adoption Reimbursement Policy</p> <p>No change from current policy.</p>
Coverage	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current policy.</p>

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

Midwest CWA Core Benefits Outline Summary

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

Provision	Eligible Retired Employees
Retiree Provisions	<p>Effective 1/1/2020:</p> <p>Applicable for the term of the 2022 Extension Agreement to Eligible Retired Employees who terminate after April 9, 2022 but during the term of the 2022 Extension Agreement.</p>
Medical	
Program	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 the sections below.
Eligible Retired Employees (Full-Time) Monthly Contributions	<p>2022 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p>2015 New Hires and 2012 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>2009 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion</p> <p>Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p>2022 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p>2015 New Hires and 2012 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>2009 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p>Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Medicare Part-B Premium Reimbursement	<p>2022 New Hires, 2015 New Hires, 2012 New Hires and 2009 New Hires</p> <p>Not Eligible.</p> <p>Current Employees</p> <p>No change from current program.</p>
Definition of Pay	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>

Midwest CWA Core Benefits Outline Summary

Provision	Eligible Retired Employees
Health Reimbursement Account (HRAs)	
	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>None.</p> <p>Note: No additional Company crediting. Employees who have remaining balances will continue to have access to those account balances subject to provisions of the Program.</p>
Supplemental Medical Benefits - CarePlus	
Program	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>
Monthly Contributions	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>
General Benefits	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program, except those required to comply with healthcare reform legislation (PPACA).</p> <p>Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus.</p>
Dental	
Program	<p>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.</p>
Eligible Retired Employee (Full-Time) Monthly Contributions	<p>2022 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p>2015 New Hires and 2012 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>2009 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p>Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p>2022 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p>2015 New Hires and 2012 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>2009 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p> <p>Current Employees The contribution shall continue to be the same as for similarly situated active Current Employees.</p>
Life Insurance	

Midwest CWA Core Benefits Outline Summary

Provision	Eligible Retired Employees
Eligible Retired Employees Basic Life (Company Paid)	<p>2022 New Hires \$15,000 Retiree Basic Life</p> <p>These provisions will continue to apply:</p> <p>2015 New Hires, 2012 New Hires and 2009 New Hires \$15,000 Retiree Basic Life</p> <p>Current Employees 1X Annual Pay</p> <p>Note: For the purposes of Retiree Basic Life only, Annual Pay: Is the Employee's Rate of Pay as of 12/31/2009. Includes base wages, targeted commissions, team award, individual discretionary award, and miscellaneous pay, where applicable.</p>
Eligible Retired Employees Supplemental Life (Retiree Paid)	<p>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.</p> <p>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees No change from current program.</p>
Definition of Pay	<p>2022 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>No change from current program.</p>
Vision	
Eligible Retired Employees Vision Program	<p>2022 New Hires</p> <p>Eligible Retired Employees shall be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p> <p>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Eligible Retired Employees shall continue to be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p>
Eligible Retired Employees Monthly Retiree Contributions	<p>2022 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p>2015 New Hires and 2012 New Hires</p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>2009 New Hires and Current Employees</p> <p>Eligible Retired Employees will continue to pay 100% of full cost of coverage* with no Company subsidy.</p> <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.</p>

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

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