



Frequently Asked Questions

These FAQs apply to Non-Grandfathered Medicare-eligible retirees.

AT&T Group MA & PDP Plans

General Questions

Q1: Where can I find more information about the AT&T Group Medicare Advantage (PPO) Plans (AT&T MA Plans) and the AT&T MedicareRx for Groups (PDP) (AT&T PDP) Plan?

You can call UnitedHealthcare at 1-866-819-3448, 8am-8pm CT Monday-Friday or visit the website at retiree.uhc.com/att.

Q2: What do I need to know about my 2026 AT&T Group Medicare Advantage Plan?

Starting in 2026, your medical and prescription drug coverage will be managed through two plans. This is only an administrative change. Your medical benefits and monthly costs will stay the same. You will receive two ID cards for 2026 — one for medical (AT&T MA Plan) and one for prescription drug (AT&T PDP Plan).

- Medical coverage will continue with the AT&T Group Medicare Advantage (PPO) Plan.
- Prescription drug coverage will be through the AT&T MedicareRx for Groups (PDP) Plan.

For more information, contact UnitedHealthcare at 1-866-819-3448, Monday–Friday, 8 a.m.–8 p.m. CT, or visit retiree.uhc.com/att. You can also register for a webinar to learn more and ask questions.

Q3: If I enroll in an AT&T MA Plan, will I receive reimbursement for my Medicare Part B premium?

No. There is no change related to Part B premium reimbursements. You will not get reimbursed directly by AT&T for this cost. However, if you still have money in your HRA, you can use those funds to pay yourself back for Medicare Part B premiums.

Q4: Will the AT&T-sponsored Medicare Plans change in 2027?

CMS funding and other factors can affect the AT&T Plans each year. Any changes for 2027 will be shared in Fall 2026. This is similar to how Medicare Advantage plans and Part D plans change yearly on the individual market.

This information provided herein is in summary form and is provided for easy readability. In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this document and the Plan, Plan documents will control. AT&T reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing here should be construed as conferring a lifetime right to benefits or any particular level of benefits.



Q5: What major hospitals are in the AT&T MA Plans' UnitedHealthcare network?

UnitedHealthcare has many hospitals and providers in its national network. You can see any provider who accepts Medicare and the plan. To find out if your hospital is in-network or out-of-network and if they accept the plan, call UnitedHealthcare. A Customer Service Advocate can confirm this for you.

Part D/Prescription Drug Coverage

Q6: Are there Part D changes in 2026?

Yes. As a result of the [Inflation Reduction Act \(IRA\)](#) passed by Congress in 2022, all Medicare Part D plans—including the AT&T PDP Plan—plans will have changes in 2026. One key change is a yearly limit of \$2,100 on out-of-pocket prescription drug costs. To find more information about the 2026 AT&T PDP Plan refer to the Evidence of Coverage located on the AT&T Benefit Center Site or by selecting one of the links below:

- [AT&T MA Plan + AT&T PDP Plan](#)
- [AT&T MA Plus Plan + AT&T PDP Plan](#)

Enrollment

Q7: Can I switch between AT&T MA and PDP Plans and an individual Medicare Supplement plan in future years?

Yes. You can change your plans each year based on current Medicare and AT&T rules. However, these are the only AT&T-sponsored plans available for 2026. If you decline coverage now, you might have to wait until the next annual enrollment period to sign up again.

Q8: I want to disenroll from my AT&T Group Medicare Advantage Plan and enroll in a non-AT&T plan for 2026. Can you help me do that?

Yes. To opt-out of enrollment into the AT&T plans for 2026, call UnitedHealthcare or visit retiree.uhc.com/att. Remember, these are the only AT&T-sponsored plans available for 2026. If you decline coverage now, you may have to wait until the next annual enrollment period to enroll again.

Q9: What happens if I am disenrolled from either the AT&T MA or the AT&T PDP plan?

To be eligible for AT&T sponsored coverage, you must meet Medicare's eligibility requirements for enrollment in both the AT&T Group Medicare Advantage (PPO) Plan and the AT&T MedicareRx for Groups (PDP) Plan. If you no longer meet Medicare's eligibility requirements for either plan, you will be disenrolled from both the AT&T Group Medicare Advantage (PPO) Plan and the AT&T MedicareRx for Groups (PDP) Plan. Similarly, if you request disenrollment from one plan, you will be disenrolled from both plans.

This information provided herein is in summary form and is provided for easy readability. In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this document and the Plan, Plan documents will control. AT&T reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing here should be construed as conferring a lifetime right to benefits or any particular level of benefits.



Eligibility

Q10: I am a pre-Medicare retiree, and my spouse is turning Medicare eligible. What do I need to do?

If you are a pre-Medicare retiree (not yet eligible for Medicare) and your spouse is Medicare-eligible, you will be enrolled in different plans. In 2026, the pre-Medicare retiree will need to enroll in a non-Medicare AT&T-sponsored plan, while your Medicare-eligible spouse can enroll in one of the AT&T Medicare Advantage (MA) Plans and the AT&T MedicareRx for Groups (PDP) Plan.

Q11: Do I have to enroll in the AT&T MA Plan and the AT&T PDP Plan in order for my family members to remain eligible for AT&T coverage?

No. If someone in your retiree family is Medicare-eligible, the retiree does not have to be enrolled in AT&T-sponsored coverage for dependents to stay eligible for AT&T coverage.

Q12: If I'm Medicare-eligible and have coverage as an active employee or as a dependent of an active employee from another employer (not retiree coverage), can I enroll in an AT&T MA Plan and the AT&T PDP Plan?

No. Since you have coverage through your or your spouse's active employment, Medicare is not your primary insurance. But if you leave that coverage and enroll in Medicare Parts A and B on time, you can then enroll in the AT&T plans.

Turning 65/Working Past 65

Q13: I (or my spouse/partner) am turning 65 soon. What do I need to do?

You or your spouse/partner should receive information from Social Security before your 65th birthday. Follow their instructions to enroll in Medicare Parts A and B and to keep your AT&T post-employment coverage for the rest of the current year. You must be enrolled in Medicare Parts A and B to join the AT&T MA Plans and the AT&T PDP Plan.

Q14: What if I plan to work beyond the age of 65?

If you plan to keep working beyond 65 and have medical coverage through AT&T, you don't need to enroll in Medicare Parts A or B until your AT&T coverage ends. Many people enroll in Part A at 65 because it's premium-free if you or your spouse have paid Medicare taxes for at least 10 years.

Important: If you're enrolled in any part of Medicare while still working, you cannot contribute to an AT&T Health Savings Account (HSA). Keep this in mind when deciding when to enroll. Also, be sure to plan ahead to avoid any gaps in your healthcare coverage if you delay enrolling in Medicare Parts A and B.

This information provided herein is in summary form and is provided for easy readability. In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this document and the Plan, Plan documents will control. AT&T reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing here should be construed as conferring a lifetime right to benefits or any particular level of benefits.



Billing & Premiums

Q15: When will I receive my bill?

Your bill is created on the 9th of each month and mailed from the AT&T Benefits Center on the 10th. It usually takes 1 to 5 business days to arrive. If you use Automatic Payments, you won't get a bill in the mail.

Please note: If you enroll in an AT&T-sponsored MA and PDP Plan before December 7, 2025, you will get a bill in December 2025. If you enroll or change your plan after December 7, 2025, your first bill may come in January and will include premiums for January and February.

Q16: What if I am new to billing?

Your first bill will be mailed from the AT&T Benefits Center and will include an informational letter. This letter explains the billing process, due dates, payment options, and how to set up automatic payments from your bank account.

Q17: When is my payment due?

Your bill payment is usually due on the 1st of the month. However, the due date may be different if:

- You're receiving your first bill.
- Your bill shows late payment.

If either applies, please check your bill carefully to see the exact due date.

Q18: Why is my first bill larger than I expected?

Your first bill may be bigger because it covers more than one month. It includes charges going back to when your employer coverage ended or the last day your benefits were paid through payroll.

Q19: How will I pay my premiums?

You can pay your premiums by check, money order, or automatic payment.

If you receive a pension from Fidelity, your premiums may be deducted directly from your pension check. You can choose to opt out of this and receive a bill instead.

HRA

Q20: Where can I check my HRA balance?

You can check your HRA balance by visiting the AT&T Benefits Center at att.com/benefitscenter. Remember, any remaining HRA funds can be used for eligible medical expenses, including Medicare Part B premiums and out-of-pocket costs under the AT&T MA Plans and the AT&T PDP Plan.

This information provided herein is in summary form and is provided for easy readability. In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this document and the Plan, Plan documents will control. AT&T reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing here should be construed as conferring a lifetime right to benefits or any particular level of benefits.



Q21: Will I receive an HRA credit if I enroll in an AT&T MA Plan or the AT&T MA Plus Plan, and the AT&T PDP Plan?

No. AT&T's HRA contributions ended on December 31, 2023. However, in 2026, the AT&T MA Plan and the AT&T PDP Plan will be available at no monthly cost for eligible retirees, spouses, or dependents. The AT&T MA Plus Plan, which includes extra hearing, vision, and dental benefits, will have a \$50 monthly premium.

If you still have unused HRA funds, you can submit claims for eligible expenses through the AT&T Benefits Center.

Q21: Where can I check my HRA balance?

You can check your HRA balance by visiting the AT&T Benefits Center at att.com/benefitscenter. Remember, any remaining HRA funds can be used for eligible medical expenses, including Medicare Part B premiums and out-of-pocket costs under the AT&T MA Plans and the AT&T PDP Plan.

Other Benefits

Q22: Will AT&T continue to offer CarePlus to retirees?

Yes. CarePlus will still be available to Medicare-eligible retirees in 2026. For questions about current coverage, visit careplus.att.com.

Q23: Will AT&T continue to offer a wireless plan discount to Medicare-eligible retirees?

Yes! AT&T will continue offering a wireless plan discount to Medicare-eligible retirees, increasing the discount rate to 50% off on our best wireless plans, up from the previous 30% discount.

To receive the new 50% discount, you must upgrade to one of the newest eligible plans. If you keep your current plan, the previous discount may still apply, but the enhanced 50% discount requires upgrading.

To take advantage of this benefit, simply log in to your wireless account online and upgrade to the newest plan or visit the AT&T Benefits Center for more information.

This information provided herein is in summary form and is provided for easy readability. In all cases, the official Plan documents govern and are the final authority on Plan terms. If there are any discrepancies between the information in this document and the Plan, Plan documents will control. AT&T reserves the right to terminate, modify, or amend any and all benefit plans at any time and for any reason. Nothing here should be construed as conferring a lifetime right to benefits or any particular level of benefits.