



Frequently Asked Questions

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

AT&T Group 2027 MA & PDP Plans

General Questions

Q1: Where can I find more information about the 2027 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 visit the website at retiree.uhc.com/att or call UnitedHealthcare at 1-866-819-3448, 8am-8pm CT Monday-Friday. Review your Annual Enrollment materials carefully to understand what's changing and compare your options.

Q2: Why are some premiums and healthcare costs changing in 2027?

Healthcare costs continue to rise nationwide, and Medicare plans, including the AT&T sponsored Medicare plans are affected by those increases. These increases are also driven by changes in Medicare funding, federal requirements, and how members use medical and prescription drug benefits.

Each year, premiums and out-of-pocket costs are reviewed to help keep the plans sustainable while continuing to offer quality coverage. For 2027, that means: You still have two medical plans to choose from, so you can pick what fits your needs and budget. **No action is needed to stay in your current plan — just review your Annual Enrollment materials carefully to be sure it still fits.**

AT&T MA Plan — The monthly premium remains **\$0**, but some of your healthcare costs, including the out-of-pocket maximum, will be higher when you receive care.

AT&T MA Plus Plan — The monthly premium increases to **\$150**, reflecting the added value of this plan compared to the base AT&T MA Plan, including a low annual medical out-of-pocket maximum, and dental, vision, and hearing coverage.

AT&T PDP Plan – Continues to be offered with the AT&T MA Plan and AT&T MA Plus Plan at no additional premium (\$0), with a **\$2,400** annual out-of-pocket maximum for Part D drugs.

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 Health

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Reimbursement Account (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 2028?

CMS funding and other factors can affect the AT&T Plans each year. Any changes for 2028 will be shared in Fall 2027. This is similar to how Medicare Advantage plans and Part D plans change yearly on the individual market.

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 at 1-866-819-3448, 8 a.m.–8 p.m. CT, Monday–Friday. A Customer Service Advocate can confirm this for you.

Q6: I heard that provider contracts can change during the year. Will I lose access to my doctor if they move out of the network?

Provider contract negotiations occur throughout the year and are a normal part of the healthcare industry. As a member of the AT&T Group Medicare Advantage (PPO) plan, you have the flexibility to see providers both in and out of the network for Medicare-covered services at the same member cost share, as long as the provider:

- Accepts the plan; and
- Has not opted out of, been excluded from, or been precluded from the Medicare Program.

Even when a provider's network contract is not renewed, the vast majority of providers continue to see our members. In fact, approximately 99% of providers continue to accept members on an out-of-network basis after a network contract ends.

If you have questions about whether a provider currently accepts the plan, please call the number on the back of your member ID card.

Remember: For Medicare-covered services, your cost share is the same whether you receive care from a network or out-of-network provider who accepts the plan.

Part D/Prescription Drug Coverage

Q7: Are there Part D changes in 2027?

Yes. The [Inflation Reduction Act \(IRA\)](#) passed by Congress in 2022, impacts all Medicare Part D plans—including the AT&T PDP Plan. The yearly limit on out-of-pocket prescription drug costs will be \$2,400. To find more information about the 2027 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](#)

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Enrollment

Q8: 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 2027. If you decline coverage now, you might have to wait until the next annual enrollment period to sign up 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.

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 2027, the pre-Medicare retiree will need to enroll in a non-Medicare AT&T-sponsored plan at the Benefits Center, 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 through UnitedHealthcare.

Q11: Do I have to enroll in the AT&T MA Plan and the AT&T PDP Plan 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?

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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.

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, 2026, you will get a bill in December 2026. If you enroll or change your plan after December 7, 2026, 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?

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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 set up automatic payment at the Benefits Center. 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.

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. In 2027, 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 \$150 monthly premium.

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

Other Benefits

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

Yes. CarePlus will still be available to Medicare-eligible retirees in 2027. For questions about current coverage, visit careplus.att.com.

Q23: Where can I learn more about other benefits available to retirees?

Log in to the Benefits Center to learn more about available retiree benefits—such as wireless discounts, CarePlus, legal services, identity theft protection, and life insurance—and enroll in any benefits for which you are eligible.

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