

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires
Active Employees	
Effective Date(s)	Health & Welfare: 6/1/2016, unless noted otherwise.
Eligibility	
For Medical, Dental, Vision, Disability, CarePlus, and Life Insurance (unless otherwise specified)	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u> Applicable programs: Medical – AT&T Southeast Employee Medical Program Dental – AT&T Dental Program (management provisions except as provided below) Vision – AT&T Vision Program (management provisions except as provided below) Disability – BST, Billing: AT&T Southeast Disability Benefits Program Disability – Utility Operations: AT&T Southeast Disability Benefits Program for Special Represented Employees CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees*</p> <p><u>2015 New Hires</u> Applicable programs: Medical – AT&T Southeast Employee Medical Program Dental – AT&T Dental Program (management provisions except as provided below) Vision – AT&T Vision Program (management provisions except as provided below) Disability – BST, Billing: AT&T Disability Income Program (management provisions except as provided below), effective the day following Ratification Date. Disability – Utility Operations: AT&T Southeast Disability Benefits Program for Special Represented Employees CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees*</p> <p>*This program includes Supplemental Life Insurance and Dependent Life Insurance provisions</p>
Medical	
Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Southeast Employee Medical Program</p> <p>No change from current program except as provided below, and including:</p> <ul style="list-style-type: none"> • Replacing the Traditional Indemnity Option for Valdosta, GA with the Network & PPO options • 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><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p>
Eligibility for Coverage	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p>
Eligibility for Company Subsidy	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> 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 continue to 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>

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<ul style="list-style-type: none"> If the coverage tier is Family, no individual can receive benefits until the Family Annual Deductible is met. The Family Annual Deductible can be met by one or a combination of covered family members. The following costs paid by the participant also apply toward the applicable Network/PPO or Non-Network/Non-PPO Deductible amounts: <ul style="list-style-type: none"> Outpatient prescription drug allowable charges of eligible expenses. 																																				
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Urgent Care Facility/Professional Services Copay/Coinsurance		2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees Option 1: <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> Option 2: <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded											
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Emergency Room Facility/Professional Services Copay/Coinsurance (Emergencies)	<p>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 10% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 10% After Ded</td> </tr> </tbody> </table>	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 10% After Ded	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 10% After Ded												
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Hospital Inpatient/Outpatient Facility/Professional Services Copay/Coinsurance	<p>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1"> <thead> <tr> <th colspan="2">2016-2019</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded												
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Tests (all tests including x-ray, radiology, lab test, etc.) Copay/Coinsurance	<p>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">2016-2019</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Option 2:</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">2016-2019</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <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> </tbody> </table>		2016-2019			Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded		2016-2019			Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
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Hearing Benefit	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Benefits in addition to the initial cost of a hearing aid following ear surgery or an ear injury:</p> <ul style="list-style-type: none"> A hearing test/exam when medically necessary Reimbursement of up to \$1,000 of expenses incurred to purchase a Medically Necessary hearing appliance(s) in any rolling 36-month period Reimbursement for the cost of repair of the hearing aid appliance. The cost for the repair does not count towards the \$1,000 max. <p>Option 1:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="2" style="text-align: center;">2016-2019</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="2" style="text-align: center;">2016-2019</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table>	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded																								
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Mental Health/Substance Abuse (MH/SA) Copay/Coinsurance	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="2" style="text-align: center;">2016-2019</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="2" style="text-align: center;">2016-2019</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table>	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2016-2019		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded																								
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\$0 / 10% After Ded	\$0 / 50% After Ded																																				
Annual Out-of-Pocket Maximums (OOP)	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <p style="text-align: center;">Out-of-Pocket Maximum Amounts (including Annual Deductible)</p> <table border="1" style="margin-left: 20px; width: 100%;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">2016</th> <th colspan="2" style="text-align: center;">2017</th> <th colspan="2" style="text-align: center;">2018</th> <th colspan="2" style="text-align: center;">2019</th> </tr> <tr> <th></th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td style="text-align: center;">\$2,750</td> <td style="text-align: center;">\$ 8,250</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$ 9,000</td> <td style="text-align: center;">\$3,250</td> <td style="text-align: center;">\$ 9,750</td> <td style="text-align: center;">\$3,500</td> <td style="text-align: center;">\$10,500</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$5,500</td> <td style="text-align: center;">\$16,500</td> <td style="text-align: center;">\$6,000</td> <td style="text-align: center;">\$18,000</td> <td style="text-align: center;">\$6,500</td> <td style="text-align: center;">\$19,500</td> <td style="text-align: center;">\$7,000</td> <td style="text-align: center;">\$21,000</td> </tr> </tbody> </table> <p>(Integrated Med/Surg, MH/SA) Out-of-Pocket Maximum provisions: No change from current program, except as provided below:</p> <p>The following additional costs paid by the participant apply toward the applicable Network & PPO or Non-Network and Non-PPO Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles 		2016		2017		2018		2019			Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Individual	\$2,750	\$ 8,250	\$3,000	\$ 9,000	\$3,250	\$ 9,750	\$3,500	\$10,500	Family	\$5,500	\$16,500	\$6,000	\$18,000	\$6,500	\$19,500	\$7,000	\$21,000
	2016		2017		2018		2019																														
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2015 Benefits Agreement - Benefits Outline Summary (BST, Billing and Utility Operations)

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires																																														
Annual Out-of-Pocket Maximums (OOP) Continued	<p>Option 2:</p> <p style="text-align: center;">Out-of-Pocket Maximum Amounts (including Annual Deductible)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">2016</th> <th colspan="2" style="text-align: center;">2017</th> <th colspan="2" style="text-align: center;">2018</th> <th colspan="2" style="text-align: center;">2019</th> </tr> <tr> <th></th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td style="text-align: right;">\$6,450</td> <td style="text-align: right;">\$19,350</td> <td style="text-align: right;">\$6,450</td> <td style="text-align: right;">\$19,350</td> <td style="text-align: right;">\$6,450</td> <td style="text-align: right;">\$19,350</td> <td style="text-align: right;">\$6,450</td> <td style="text-align: right;">\$19,350</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$12,900</td> <td style="text-align: right;">\$38,700</td> <td style="text-align: right;">\$12,900</td> <td style="text-align: right;">\$38,700</td> <td style="text-align: right;">\$12,900</td> <td style="text-align: right;">\$38,700</td> <td style="text-align: right;">\$12,900</td> <td style="text-align: right;">\$38,700</td> </tr> </tbody> </table> <p>(Integrated with Med/Surg, Rx, MH/SA, CarePlus)</p> <p>Out-of-Pocket Maximum provisions:</p> <p>If the coverage tier is Family, the applicable Family Out-Of-Pocket Maximum must be met before the Program pays 100% of the Allowable Charges for Eligible Expenses, except that the Program will pay 100% of the Allowable Charges for Eligible Expenses for Network or PPO Services for an individual family member once the individual meets the Network & PPO Individual Out-Of-Pocket Maximum, even if the Family Out-Of-Pocket Maximum has not been met.</p> <p>The following additional costs paid by the participant apply toward the applicable Network & PPO or Non-Network and Non-PPO Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles - Outpatient prescription drug allowable charges for eligible expenses. 		2016		2017		2018		2019			Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Individual	\$6,450	\$19,350	\$6,450	\$19,350	\$6,450	\$19,350	\$6,450	\$19,350	Family	\$12,900	\$38,700	\$12,900	\$38,700	\$12,900	\$38,700	\$12,900	\$38,700										
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Prescription Drug Program (Rx)	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <p>Deductible: None.</p> <p>Out-of-Pocket Maximum:</p> <table style="margin-left: 40px;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2016-2019</u></th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td style="text-align: right;">\$ 1,200</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$ 2,400</td> </tr> </tbody> </table> <p>Retail – Network Copays: (Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2016</u></th> <th style="text-align: center;"><u>2017</u></th> <th style="text-align: center;"><u>2018</u></th> <th style="text-align: center;"><u>2019</u></th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> </tr> <tr> <td>Preferred</td> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$35</td> </tr> <tr> <td>Non-Preferred</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$70</td> </tr> </tbody> </table> <p>Retail – Non-Network Copays: Participant pays the greater of the applicable Network copay or balance remaining after the program pays 75% of network retail cost.</p> <p>Mail Order Copays: (Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>2016</u></th> <th style="text-align: center;"><u>2017</u></th> <th style="text-align: center;"><u>2018</u></th> <th style="text-align: center;"><u>2019</u></th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> <td style="text-align: center;">\$20</td> </tr> <tr> <td>Preferred</td> <td style="text-align: center;">\$70</td> <td style="text-align: center;">\$70</td> <td style="text-align: center;">\$70</td> <td style="text-align: center;">\$70</td> </tr> <tr> <td>Non-Preferred</td> <td style="text-align: center;">\$120</td> <td style="text-align: center;">\$120</td> <td style="text-align: center;">\$120</td> <td style="text-align: center;">\$140</td> </tr> </tbody> </table>		<u>2016-2019</u>	Individual	\$ 1,200	Family	\$ 2,400		<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	Generic	\$10	\$10	\$10	\$10	Preferred	\$35	\$35	\$35	\$35	Non-Preferred	\$60	\$60	\$60	\$70		<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	Generic	\$20	\$20	\$20	\$20	Preferred	\$70	\$70	\$70	\$70	Non-Preferred	\$120	\$120	\$120	\$140
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Generic	\$20	\$20	\$20	\$20																																											
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Prescription Drug Program (Rx) Continued	<p>Option 2:</p> <p>Deductible: Integrated with Med/Surg, MH/SA, CarePlus.</p> <p>Out-of-Pocket Maximum: Integrated with Med/Surg, MH/SA, CarePlus</p> <p>Retail – Network Copays: (Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)</p> <table border="1"> <thead> <tr> <th></th> <th>2016</th> <th>2017</th> <th>2018</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td>\$9</td> <td>\$9</td> <td>\$9</td> <td>\$9</td> </tr> <tr> <td>Preferred</td> <td>\$35</td> <td>\$35</td> <td>\$35</td> <td>\$35</td> </tr> <tr> <td>Non-Preferred</td> <td>\$70</td> <td>\$70</td> <td>\$70</td> <td>\$70</td> </tr> </tbody> </table> <p>Retail – Non-Network Copays: Participant pays the greater of the applicable Network copay or balance remaining after the program pays 75% of network retail cost.</p> <p>Mail Order Copays: (Up to 90-day supply subject to Advanced Control Specialty Formulary provisions)</p> <table border="1"> <thead> <tr> <th></th> <th>2016</th> <th>2017</th> <th>2018</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td>\$18</td> <td>\$18</td> <td>\$ 18</td> <td>\$ 18</td> </tr> <tr> <td>Preferred</td> <td>\$70</td> <td>\$70</td> <td>\$ 70</td> <td>\$ 70</td> </tr> <tr> <td>Non-Preferred</td> <td>\$140</td> <td>\$140</td> <td>\$140</td> <td>\$140</td> </tr> </tbody> </table> <p>The following provisions will continue to apply to Option 1 and Option 2:</p> <ul style="list-style-type: none"> • Mandatory mail order for maintenance Rx – Applies after second fill at retail. • Specialty pharmacy program • Personal Choice – 100% participant-paid • Mandatory Generic • Compound medication limitation <p>The following provisions will also apply to Option 1 and Option 2:</p> <ul style="list-style-type: none"> • Advanced Control Specialty Formulary • New Standard Prescription Drug Formulary • Generic Step Therapy 		2016	2017	2018	2019	Generic	\$9	\$9	\$9	\$9	Preferred	\$35	\$35	\$35	\$35	Non-Preferred	\$70	\$70	\$70	\$70		2016	2017	2018	2019	Generic	\$18	\$18	\$ 18	\$ 18	Preferred	\$70	\$70	\$ 70	\$ 70	Non-Preferred	\$140	\$140	\$140	\$140
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Employee Assistance Program (EAP)																																									
Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Employee Assistance Program</p> <p>No change from current program.</p>																																								
Visit Limit	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p>																																								
Disability																																									
Program	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Southeast Disability Benefits Program No change from current program</p> <p><u>2015 New Hires</u> Effective the day following Ratification Date, AT&T Disability Income Program as described in the Summary Plan Description except as provided below.</p> <p><i>Utility Operations: AT&T Southeast Disability Benefits Program for Special Represented Employees</i></p>																																								

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires																		
Short-Term Disability (STD)	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program</p> <p><u>2015 New Hires</u> 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. Short-term disability benefits and the other sources of income received are designed to replace 60 percent or 100 percent of Pay, based on your service as shown below:</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;"><u>% of Pay</u></th> </tr> <tr> <th style="text-align: left;"><u>Term of Employment</u></th> <th style="text-align: center;"><u>100%</u></th> <th style="text-align: center;"><u>60%</u></th> </tr> </thead> <tbody> <tr> <td>>6 months, < 2 years</td> <td style="text-align: center;">0 weeks</td> <td style="text-align: center;">26 weeks</td> </tr> <tr> <td>2 years < 5 years</td> <td style="text-align: center;">4 weeks</td> <td style="text-align: center;">22 weeks</td> </tr> <tr> <td>5 years < 15 years</td> <td style="text-align: center;">13 weeks</td> <td style="text-align: center;">13 weeks</td> </tr> <tr> <td>15 or more years</td> <td style="text-align: center;">26 weeks</td> <td style="text-align: center;">0 weeks</td> </tr> </tbody> </table> <p><i>Utility Operations:</i> No change from current program.</p>		<u>% of Pay</u>		<u>Term of Employment</u>	<u>100%</u>	<u>60%</u>	>6 months, < 2 years	0 weeks	26 weeks	2 years < 5 years	4 weeks	22 weeks	5 years < 15 years	13 weeks	13 weeks	15 or more years	26 weeks	0 weeks
	<u>% of Pay</u>																		
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5 years < 15 years	13 weeks	13 weeks																	
15 or more years	26 weeks	0 weeks																	
Long-Term Disability (LTD)	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program*</p> <p><u>2015 New Hires</u> 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.</p> <p><i>*Utility Operations agreement:</i> 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will remain ineligible for LTD.</p>																		
Leaves of Absence (LOAs)																			
Policy	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Southeast Leave of Absence Policy</p>																		
Types of LOAs	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current policy.</p> <p><i>Utility Operations agreement:</i> LOA exceptions continue to apply for 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees.</p>																		
Dental																			
Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Dental Program (management provisions) – except as provided below</p> <ul style="list-style-type: none"> • Dental PPO • DHMO (available at the discretion of the Company) 																		
Eligibility for Coverage	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> 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><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Company subsidy continues to 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)).</p>																		

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Active (Full-Time) Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Dental PPO or DHMO (if available):</p> <p align="center"><u>Contribution Amounts</u> <u>2016-2019</u></p> <table> <tr> <td>Ind</td> <td align="right">\$7</td> </tr> <tr> <td>Ind+1</td> <td align="right">\$14</td> </tr> <tr> <td>Family</td> <td align="right">\$23</td> </tr> </table>	Ind	\$7	Ind+1	\$14	Family	\$23
Ind	\$7						
Ind+1	\$14						
Family	\$23						
Active (Part-Time) Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p> <p>Note: Calculation of cost of coverage is subject to annual adjustment.</p>						
Deductible	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						
Annual Maximum Benefit	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						
Orthodontic Lifetime Maximum	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						
Coverage Levels	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						
Outside Network Area (ONA)	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						
Vision							
Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Vision Program (management provisions) – except as provided below.</p>						
Eligibility for Coverage	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> 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><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Company subsidy continues to 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)).</p>						
Active (Full-Time) Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p align="center"><u>Contribution Amounts</u> <u>2016-2019</u></p> <table> <tr> <td>Ind</td> <td align="right">\$2</td> </tr> <tr> <td>Ind +1</td> <td align="right">\$5</td> </tr> <tr> <td>Family</td> <td align="right">\$8</td> </tr> </table>	Ind	\$2	Ind +1	\$5	Family	\$8
Ind	\$2						
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Family	\$8						
Active (Part-Time) Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p> <p>Note: Calculation of cost of coverage is subject to annual adjustment.</p>						
Coverage Levels	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Provisions will apply as indicated in the Summary Plan Description.</p>						

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Flexible Spending Account (FSA)	
Plan	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Flexible Spending Account Plan</p> <p>No change from current plan, except those that are mandated by healthcare reform legislation (PPACA).</p>
Contribution Minimum/Maximums	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current plan, except those that are mandated by healthcare reform legislation (PPACA) and 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 implement the change.</p>
CarePlus	
Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T CarePlus – A Supplemental Benefit Program</p> <p>No change from current program.</p>
Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.*</p> <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p>
General Benefits	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></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><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Group Life Insurance Program for Active Employees*</p> <p>*Provisions as they change from time to time.</p> <p>This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.</p>
Active Benefits	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program except as provided below.</p> <ul style="list-style-type: none"> • Minimum coverage for spouses is \$10k (The \$5k option is eliminated.) <p>Note: Contribution amounts are subject to annual adjustments.</p> <p><i>Utility Operations agreement:</i> 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will remain ineligible for the Basic Life benefit.</p> <p><i>Utility Operations agreement:</i> 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will continue to have contributory coverage only; 100% participant-paid for the plan coverage for Supplemental, AD&D, AD&D Supplemental, Dependent Child and Spouse life coverage.</p>
Definition of Pay	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p>
Long-Term Care	
Plan	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Consolidated Long-Term Care Insurance Plan</p>
Coverage	<p><u>2015 New Hire, 2012 New Hires, 2009 New Hires and Current Employees</u> Closed to new entrants as of 5/1/2012.</p> <p>Participants currently enrolled may remain in the plan; closed to new entrants as of 5/1/2012.</p>

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Current Employees, 2009 New Hires, 2012 New Hires & 2015 New Hires
Adoption	
Policy	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Adoption Reimbursement Policy</p> <p>No change from current policy.</p>
Coverage	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current policy.</p>
Commuter	
Policy	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Commuter Benefits Policy</p> <p>No change from current policy.</p>
Coverage	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Pre-tax deductions for parking and mass transit: 2015 Internal Revenue Service (IRS) limits: \$250 parking; \$130 mass transit.</p> <p>Eligible expense and monthly limits follow IRS Code Section 132 Regulations.</p> <p>Note: Annual adjustments apply.</p>

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Eligible Retired Employees
Retiree Provisions	Effective 6/1/2016: Applicable for the term of the Agreement to Eligible Retired Employees who terminate during the term of the Agreement.
Medical	
Program	Eligible Retired Employees shall be eligible to participate in the same choice of program, options and provisions as a similarly situated active Current Employees, 2009 New Hires, 2012 New Hires or 2015 New Hires except as noted in the sections below.
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2015 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible are ineligible for coverage. <p><u>2012 New Hires</u></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><u>2009 New Hires</u></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: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employee</u> The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2015 New Hires</u></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><u>2012 New Hires</u></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><u>2009 New Hires</u></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><u>Current Employees</u> The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Medicare Part B Premium Reimbursement	<p><u>2015 New Hires, 2012 New Hires and 2009 New Hires</u> Not Eligible.</p> <p><u>Current Employees</u> No change from current program.</p>
CarePlus	
Program	<u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Eligible Retired Employees
Monthly Contributions	<u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.
General Benefits	<u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> 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 or 2015 New Hires except as noted in the sections below.
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2015 New Hires</u></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><u>2012 New Hires</u></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><u>2009 New Hires</u></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: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employees</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2015 New Hires</u></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><u>2012 New Hires</u></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><u>2009 New Hires</u></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><u>Current Employees</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>

**2015 Benefits Agreement -
Benefits Outline Summary (BST, Billing and Utility Operations)**

Provision	Eligible Retired Employees
Life Insurance	
Eligible Retired Employees Basic Life (Company Paid)	<p><u>2015 New Hires</u> \$15,000 Retiree Basic Life</p> <p><u>2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p> <p><i>Utility Operations agreement:</i> 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will remain ineligible for this plan.</p>
Eligible Retired Employees Supplemental Life (Retiree Paid)	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p> <p><i>Utility Operations agreement:</i> 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will continue to have contributory coverage only; 100% participant-paid for the program.</p>
Definition of Pay	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.</p>
Vision	
Eligible Retired Employees Vision Program	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Eligible Retired Employees shall be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p>
Eligible Retired Employees Monthly Retiree Contributions	<p><u>2015 New Hires</u></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><u>2012 New Hires</u></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><u>2009 New Hires</u> 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 sole discretion of the Company.</p> <p><u>Current Employees</u> 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 sole discretion of the Company.</p>

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