

Tips for AT&T Southeast Benefits (April 2016)

Under the new AT&T bargaining agreement, employees will have two AT&T health plan options.

	Option 1	Option 2
Plan Type	Traditional PPO	High-Deductible Plan
June 2016 Medical Plan Design (Single / Family)	Monthly Contributions: \$83 / \$206 Deductible: \$550 / \$1,100 Coinsurance: 10% Out-of-Pocket Max: \$2,750 / \$5,500	Monthly Contributions: \$24 / \$60 Deductible: \$1,300 / \$2,600 Coinsurance: 10% Out-of-Pocket Max: \$6,450 / \$12,900
June 2016 Prescription Drug Plan Design (Generic, Formulary, Non-Formulary)	Deductible: None Retail Copays: \$10, \$35, \$60 Out-of-Pocket Max: \$1,200 / \$2,400	Deductible: Shared w/ Medical Retail Copays: \$9, \$35, \$70 Out-of-Pocket Max: Shared w/ Medical
Best Option For...	Employees who use their plan regularly and need protection from out-of-pocket costs.	Employees who rarely use their plan and prefer an increase in their paycheck from lower contributions.
Pre-tax money can be set aside for medical expenses using...	Flexible Spending Account (FSA)	Flexible Spending Account (FSA) OR Health Savings Account (HSA)

Employees should be aware of what they'll be expected to pay in care of an illness or injury.

	Option 1		Option 2	
	Deductible	OOPM	Deductible	OOPM
June 2016	\$550 / \$1,100	\$3,950 / \$7,900	\$1,300 / \$2,600	\$6,450 / \$12,900
2017	\$600 / \$1,200	\$4,200 / \$8,400	\$1,300 / \$2,600	\$6,450 / \$12,900
2018	\$650 / \$1,300	\$4,450 / \$8,900	\$1,300 / \$2,600	\$6,450 / \$12,900
2019	\$700 / \$1,400	\$4,700 / \$9,400	\$1,300 / \$2,600	\$6,450 / \$12,900

Employees should consider whether they have enough in savings to pay these amounts. Putting aside a small amount in savings every month will help to build-up savings while employees are healthy.