

# S.R.A. News



Volume 17 • Issue 2

SNET RETIREES ASSOCIATION, INC

FALL 2014

## A TIME OF CHANGE

*By JoAnn Alix-Gagain*

"I remember when we did it this way"..... "It was so much better in 1989"... or 1977 pick the year....Most often it would have been better then for most of us. I certainly had less gray hair!

But, here we are, survivors of the latest changes (for some of us) regarding medical coverage for 2015 and beyond. I am sure there will be more in the years to come. I must say that AT&T has been forthcoming with information and education for those involved with the new Private HealthCare Exchanges. I know of no other company that has invested the kind of money in materials, one on one dialog with participants, and future contact points for all those involved. It has been difficult for some, I agree. But if you took the time to read your personal materials, ask questions and do some leg work yourself for your benefits you are in a better place than those that did nothing to enhance their understanding of the changes that begin on January 1, 2015.

I would like to highlight what AT&T and the vendor Aon Hewitt is and will be doing and what

you the individual should and will be doing quite soon. You may have completed the process already. GREAT, but there more to follow up with to be sure you are using all that is available to you and continue to read all materials sent to you. I think it will be best to display all this detail out in a list fashion to make it easier to read. Keep it handy too.

- Aon Hewitt is the vendor of choice to handle AT&T's Private Exchange (PE) for healthcare for retirees and their dependents that are 65 years of age no later than February 1, 2015, on Medicare and are NOT grandfathered.
- (Grandfather date for Union retirees is retiring before 1/1/1990 and for Management retirees it is retiring before 1/1/1992.
- Aon Benefit Agents (BA) spend time via telephone with retiree and or dependents to discuss their current drug needs, doctors, life styles of traveling, monthly and out of pocket costs and other details to assist the BA to do

the research for you on the best plans available for 2015. Which will be a Medicare Advantage Plan or a Medigap Plan plus Prescription Drug Plan offered by a multitude of providers through Aon.

- BAs shared with all call participants the amount of money that AT&T will provide for covered health expenses through a tax free Health Reimbursement Account (HRA). (1 Retiree is \$2700 and 1 dependent is \$1500 for a total of \$4200 available for reimbursing the costs of premiums and out of pocket "eligible" expenses. Two (2) retirees would receive the total amount of \$5400 if both enrolled in the PE for their HRA. Combined or Individual accounts available and money unused is rolled over to the following year. Additionally those who receive the Medicare Part B reimbursement will no longer get this in a separate payment. It is included in the HRA amounts announced.

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*"Change" Continued On Page 2*



## **S.R.A. News**

*This is the official publication for SNET Retirees Association, Inc. members. It contains timely news and feature items of interest to all SNET retirees and is produced quarterly. S.R.A. is a nonprofit organization. Readers are encouraged to send or phone news tips.*

**[www.snetretirees.org](http://www.snetretirees.org)**



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### *"Change" Continued From Page 1*

- Caremark or SilverScript will not be used by those in the PE as you do today. If you select a Medicare Advantage plan your scripts are included. If you select a Medigap plan you will need to select a script plan which will be separate premiums from medical coverage.
- Dental and Vision will also be separate offerings with separate monthly premium costs.
- Care Plus will have separate enrollment materials sent to you and a different enrollment period. Pay attention to the dates.
- AT&T is also providing coverage at their expense in the PE network additional prescription drug coverage in the event drug expenses exceed \$5000.out of pocket.
- All will have at the very least a second appointment call with their BA to review:
- Prescriptions to see if anything has changed since they were last provided to the agent. If keeping current Doctors are important, verify what was collected, or collect them if they were not captured during the first appointment. Review any questions the retiree has since the last appointment.
- Once a plan is selected; help the retiree complete the application which will be the agents' function, but will need your voice signature acceptance numerous times so do not get frustrated because you will have to provide certain security details over and over. It is a requirement. Do not think

that they are not listening to you!!!

- Describe the reimbursement process for the HRA (if applicable) Welcome kits will be mailed out in mid-December.
- Share some "next steps" on membership card mailing, carrier verification calls follow up for confirmation of choices.
- **YOU DO NOT HAVE TO SELECT A PLAN AT THIS POINT IN TIME.** Some may be ready to select which is great. IF you determine you would like materials mailed to you ask for them to do so, or time to review with a family member or look at it on line you should take that time. The deadline for the PE healthcare enrollment is 12/31/14. Do not rush through this process, have several more calls with your advisor if you need too. That is why you were given their name and number. They must call you back.

There are numerous ways to communicate with your Aon BA. In your written material websites are listed, phone numbers with hours of operation and a new SPD for all of this including the HRA design explanations will be mailed to everyone by AT&T in October.

### **Contact Aon Details:**

**1-800-928-8027 from 7 A.M. to 10 P.M. Central time, M-F OR [www.retiree.aon.com/att](http://www.retiree.aon.com/att).**

For those retirees not moving to the Private Exchange in 2015 your benefit enrollment information for 2015 is also located in this newsletter.

## S.R.A. RESPONSE TEAM

The S.R.A. Response Team is active and ready to assist our members with problems relative to Health Benefits and Pension items.

Before placing a telephone call to a member of the Response Team, for assistance, be sure you have contacted the AT&T Benefits Center.

The S.R.A. Response Team Members ready to assist you are:

<b>JoAnn Alix-Gagain</b>	203-758-2409 (jagagain@snet.net)
<b>Judy Kleist</b>	203-237-0303
<b>Gail Majewski</b>	860-442-8296
<b>Frank Pagerino</b>	203-929-7487



## 2015 Enrollment AT&T Plans (non AON Exchange Plans)

Enrollment for those who are not involved in the move to Private Exchanges (PE) will be as follows:

All retired management and all retirees (Union and Mgt.) from Mobility will be from October 6th through the 17th.

All union retirees will be able to enroll from October 20th through October.

Also new for 2015 another tier of class for Management both active and retired. (not union retirees)

- Individual
- Individual + Spouse
- Individual + Children (no spouse)

d. Family

IRS has set the annual deductible as \$1300 for an individual and \$2600 for all others that will apply to the ATT plan.

NON Medicare:AT&T Medical Plan Indiv monthly cost will be \$23; Indiv +1 is \$87; Indiv + Children is \$87 and Family is \$169. On MEDICARE but not AON PE Monthly costs: Indiv \$5, Indiv + Spouse \$87; Indiv + Children \$87 and Family \$169

SNET POS Plan costs for 2015 were not available for our print deadline. Watch the mail/ internet for your materials for enrollment.

## In Memory of Our Jen

Jennie Florida one of the founding members of the SRA and a current Executive Board member passed away peacefully on April 21, 2014. Jen was a delight where ever she went. Jen's first devotion was to her family, each and every day of her life. She cared for her parents in the family home while maintaining her job at SNET, and afterwards during her longstanding commitments to the SRA and the Pioneers. She loved to get away in the winters to Florida and get that "Italian Bronze Tan" on the beaches she loved so much. Her love of life and all it offered, the many friends she considered her extended family were never forgotten by her as her biscotti will never be forgotten by many either. Her laughter, her joy, her squeaky tone of voice when she would get excited telling us a story.

Oh, Jen how you will be missed, but always in our hearts.

Visit The SRA Web Site at  
**[www.snetretirees.org](http://www.snetretirees.org)**

# Elder Citizens Falling for Telephone Scams More and More

Telemarketing and elder abuse were the worst and fastest-growing consumer complaints in 2013, according to Consumer Federation of America's annual survey of consumer protection agencies released Wednesday.

Scams against the elderly were reported as the worst kind of complaint in 2012. Worst complaints aren't based on the number received but by how egregious the incident was, such as whether someone lost a large amount of money or a particularly vulnerable group of consumers was targeted.

In some cases, the elderly are being severely threatened. They are often the victims of tech alert scams, when fraudsters call and pretend to be with a company such as Apple or Microsoft and tell the victim their computer has been infected with a virus. Once they're directed to a fake repair site, they accidentally download malware that lets scammers access passwords and account numbers.

Harold Spence, director of consumer affairs for Gloucester County in New Jersey, said in a call with reporters that some seniors are receiving calls in which they're told they'll be arrested if they don't comply with demands or that someone will show up at their homes.

"I'm just concerned about how aggressive these calls are getting," he said.

Telemarketing violations arose as the fastest-growing kind of complaint that agencies received, which the CFA calls surprising and concerning, given recent



protections such as the do-not-call registry and rules that are meant to limit robocalls — autodialed or prerecorded telemarketing calls.

"It's such a problem, and it seems as though the rules are being flagrantly violated," says Susan Grant, director of consumer protection for the CFA.

The Federal Communications Commission enacted new rules last fall that require telemarketers to obtain written consent from consumers for prerecorded calls, even if a business has an established relationship with you.

The top complaints overall were the same as in past years. Complaints related to cars were most frequent (faulty repairs and lease disputes), followed by home improvement and construction (poor work, failing to start or finish a job), and calls about credit and debt, such as billing and fee disputes and predatory lending.

The top 10 complaints overall are related to:

1. Autos: faulty repairs,

violation of lemon laws.

2. Home improvement and construction: failure to start or complete a job and/or poor work.
3. Credit and debt: billing and fee disputes, credit repair, debt-relief services.
4. Retail sales: false advertising, defective merchandise.
5. Services: misrepresentation, failure to perform.
6. Utilities: billing and service problems with cable, phone, Internet, electric companies.
7. Landlord-tenant disputes: unsafe conditions, rent disputes.
8. A tie between home solicitations and Internet sales: mail solicitations, telemarketing, and failure to deliver purchases.
9. Health products and services: misleading claims, unlicensed practitioner.
10. Fraud: work-at-home schemes and bogus sweepstakes.



# Here's What Happens to Calls 'Recorded for Quality Assurance' at AT&T

*James O'Toole, CNN Money - Sep. 15, 2014 (Associated Press)*

Ever wonder if anyone is listening to your customer service complaints? At AT&T, the answer might surprise you.

The telecom giant is currently experimenting with a new software system that transcribes customer calls. Using machine learning, AT&T's system offers feedback in close to real time to help company reps. The system can even detect customers' emotion, and it offers an interactive database that employees can query for insights on the kinds of calls they're getting.

Say AT&T starts getting a bunch of angry calls about service quality from customers in a specific neighborhood. The system can detect those complaints and chart them by location, allowing employees to isolate the problem and quickly brief customers on the situation. It can even anticipate the kinds of questions a customer might ask so reps can be ready with the answers.

"The tool allows us to do this kind of processing in very close to real time," said Mazin Gilbert, assistant vice president for technical research at AT&T Labs. "If a customer is unhappy, we want to do something at that moment in time as opposed to



after the conversation is over."

The system is also a potential sales tool. It can parse conversations and, based on its analysis, suggest new products and services that a customer might be interested in. AT&T also uses it to monitor online discussion of the company by mining comments on Facebook, Twitter, and other Web services.

But the software wasn't built just for customer service. With its speech-recognition abilities, it could have applications throughout the business world.

With meetings and teleconferences, for example, the program could create searchable transcripts. It could also log and chart instances at which particular topics have been discussed.

Technicians at AT&T Labs in New Jersey have even installed voice sensors in a few places within the facility where employees tend to congregate. The experiment suggests a creepy future in which anything you say at work could be recorded by a transcription system.

The software is currently being used only in internal pilot programs, though Gilbert said AT&T has received a number of inquiries from interested business customers.

"We're grabbing real data and the system is learning on its own, updating itself," Gilbert said. "The whole idea is to lower the barrier to allow anybody who has an application or service that generates data to see how they can improve the experience."

# SRA Members and Guests Gather for the Annual Meeting and Picnic at Holiday Hill

On the 11th of September the SRA members came together once again in full force. We had over 300 folks pay to attend. It was our best year yet. Some new faces too!!

What a great day we all had. Holiday Hill puts out an amazing food assortment from fresh fruit, rolls donuts, pastries to clam

chowder, and nachos with all the fixings. To a full buffet for lunch that includes salads, fried chicken corn on the cob, hotdogs, hamburgers cakes and pies and ice cream too. Cash give away too!

We hope to see more of you next year when we will gather once again on Thursday,

September 10, 2015. So hold the date now. You never know who you will run into there!!!!

We hope you enjoy the pictures in this newsletter that were graciously taken by SRA member Moe Stapleton.

Below are the names of those who paid to attend.

## Board Members..... Guest

JoAnn Alix-Gagain  
Mary Fontana  
Harry Green  
Gail Majewski  
Frank Pagerino  
Claudia Zerella

## SRA Member ..... Guest

Bob Ahearn  
Jerri Ahern  
John Alexander  
Penny Alexander  
Paul Amore.....Dorothy Amore  
Anthony Anastasio.....Anne Anastasio  
Don Anderson  
Robert Anderson  
Robert Andrew  
Jim Armstrong  
Dom Balletto  
Frank Balzano.....Anne Balazano  
Bob Banet  
Brian Barrett  
Jim Barry  
Jerry Basil.....Janice Basil  
Spike Becker  
Sheryl Becker  
Marion Behm  
Steve Bertacchini  
Jan Bevan  
Grace Bissonnette  
Charlie Borysewicz  
Tom Boylan  
Magdalena Brady  
Don Bragg.....Barb Bragg  
Dawn Krisauage  
John Brandt  
Greg Brenner.....Joe Cichocki  
Bob Britt

Adam Burakowski  
Leslie Burbank  
Barry Burke  
Jim Butler  
Linda Butler  
Irene Campbell..... Robert Campbell  
Jay Cannon  
Janice Capolupo ..... Dave Capolupo  
Sharon Carney  
Angelo Carpentieri  
James Casey  
Linda Cavallaro .....Alberta Flynn  
Al Cerino  
Patty Cheever  
George Chikar  
Ron Christopher  
George Chrostowsky .....Elizabeth Chrostowsky  
Dave Clark  
Tom Clark  
Jack Codeanne  
Helen Cogdell  
Charles Colaresi  
Marvin Collier  
Carol Couture  
Ron Cox  
Ellen Cramp  
Charles Crandall  
Eugene Cremers  
Maureen Cretella.....Liz Padden & Laura Piekarski  
Bill Cronan  
Jim Cronogue  
Liza Dalrymple  
Kevin Dalton ..... Michael Dalton  
Ed Davitt  
Dorothy DeBowes ..... Mary Marczak  
Rosemary DelPrete  
Don DeMattia  
Pat DeMichele  
Tom DeMichele

Phyllis Denton		Gary Jobst	
Joe Derbacher		Michele Joyce	
Don Despres .....	Judi Despres	Malvin Kasowitz .....	Debby Kasowitz
Ray Dickinson		Dick Kaylor	
Rich Dinda		Ed Kazemekas	
Louis Donofrio		Michael Keller	
Mary Dowling		Charles Kelly	
Cliff Downer		Muffy Kelly	
Ken Dubauskas		Ed Kochol .....	Carol Kochel
Susan Dubay		Chris Kohler .....	Lois Kohler
George Ducharme		Cindy Langella .....	Milam Langella
Pattie Ducharme		Jim Laske	
Dave Dudley		Joe Laurenza	
Kenneth Duncan		Rich Lavery	
Elaine Eckenrode		James Leddy	
Gladys Edwards		Albert Lee .....	Jim Bonito
Archie Erskine		David Lee	
Marianne Esposito		Joseph Lillis	
Richard Esposito		Jeff Linden	
Jerry Fay		Al Lindsay	
Joseph Fetcho		Harvey Lockyer .....	Edee Lockyer
Michael Fiore		Jackie Lombardo	
Sal Floridia		Jack Lozinski .....	Jan Lozinski
Jean Forbes		William Lyons	
Bob Fox		Jim MacBride	
Gordon Freeman		John McCarthy	
Nancy "Kraz" Galligan		William McDonnell	
Walter Gannon .....	Tracey Rogers	Laura McGill	
Beverly Gianelli		Frank McKane .....	Francis Ritter
Paul Gill		James McNulty .....	Marilyn McNulty
Joe Giordano		William Mastriano	
Bill Gleissner		Joe Mattei	
Robert Gordon		Bob Mengold	
John Goselin .....	Donna Goselin	Fred Messenger .....	Exelda Messenger
John Grady		Don Mikita	
Rick Grady .....	Marie Grady	Carl Miller .....	David Martin
John Greenwood .....	Maryann Greenwood	Dick Miller	
Marion "Bunny" Grenfell		Fred Mitchell .....	Nancy Mitchell
Ron Griggs		Maurice "Red" Moore .....	Bonnie Moore
Frank Grimason		Barbara Morrissey	
Joseph Gurzenda .....	Dorothy Gurzenda	Lou Moynihan	
Sam Guy, Jr. ....	Gail Guy	John Mullen	
Bruce Haas		Kevin Mullen	
Charlie Haas		Barbara Murphy	
Roy Haney .....	Ann Haney	Judy Notargiovanni .....	Flo Panza
Jean Hanley		Ted Occhi	
William Harlan		Harry O'Connell	
Jim Hatrick		Ed O'Connor	
Margaret Holmes		Bill O'Keefe .....	Margaret O'Keefe
Jeanie Houghton		Dennis Olson	
Jeff Houle .....	Lorraine Dellavalle	Frances Onofrio	
Linda Houle		Al Page	
Dick Hyde		Jim Pandaru	
Frank Iava		Mike Pappas	
Mary Imbimbo		Ronald Parese	
Tom Isaac		Richard Patasuis .....	Dick Robert
Frank Jablonski		James Patrignelli	















# FAQ: FREQUENTLY ASKED QUESTIONS AON

Frequently Asked Questions (FAQs) for AT&T Medicare-Eligible Retirees and Medicare-Eligible Dependents Transitioning to the Aon Retiree Health Exchange ("the Aon Exchange")

These questions and answers reflect topics that have been asked frequently during the Educational Meetings and Webinars and/or questions asked to the Aon Retiree Health Exchange Service Center.

Since these FAQs were last posted on September 16, 2014, the following three FAQs have been added and marked below as "NEW!": 6, 19 and 20.

These responses represent high-level, general answers. Please contact the Aon Retiree Health Exchange or your Benefits Advisor at 800-928-8027 (TTY use 711 Relay) with any additional questions not covered here.

## IMPORTANT:

- These FAQs apply only for 2015 and assume that the individuals are eligible to transition to the Aon Retiree Health Exchange effective Jan. 2015.
- FAQs regarding the HRA also assume that the individual is or would be eligible for a subsidy toward AT&T retiree health coverage in 2014.
- HRA provisions will be governed by the terms of the AT&T Medicare-Eligible Health Reimbursement Account Program as they change from time to time. This program document is available to retirees in October.

## ELIGIBILITY

### 1. What are the requirements for enrolling through the Aon Retiree Health Exchange?

In order to be eligible to transition to the Aon Retiree Health Exchange ("the Aon Exchange") to enroll in individual insurance coverage available through the Aon Exchange, you must be an AT&T retiree or dependent of an AT&T retiree who is at least 65 years old, and is eligible for Medicare Parts A and B as your primary coverage. For Medicare Advantage and Medigap plans, through the ARHE Exchange, you must be enrolled in both Medicare Part A and Medicare Part B. For Prescription Drug Plans (Medicare Part D) through the Aon Exchange, you must be enrolled in either Medicare Part A or Medicare Part B.

### 2. If I'm 65 or older and have coverage as an active employee or as a dependent of an active employee from another employer (not retiree coverage), can I enroll through the Aon Retiree Health Exchange?

No. Because you are employed or have coverage as an active employee or as a dependent of an active employee through another employer, Medicare is not your primary coverage. If you are not eligible for Medicare as your primary coverage, you will not be able to enroll in individual health insurance through the Aon Retiree Health Exchange. However, if you dis-enroll in your coverage from another employer and timely enroll in Medicare Parts A and B, you will be eligible

to enroll in Medicare Advantage and Medigap plans through the Aon Retiree Health Exchange. In order to enroll in Prescription Drug Plans (Medicare Part D) through the Aon Exchange, you must be enrolled in either Medicare Part A or Medicare Part B.

### 3. If I am younger than 65 and Medicare eligible, will I be transitioning to coverage through the Aon Retiree Health Exchange for coverage effective January 1, 2015?

In order to be eligible to transition to the Aon Retiree Health Exchange to enroll in individual insurance coverage available through the Aon Exchange, you must be an AT&T retiree or dependent of an AT&T retiree who is at least 65 years old and eligible for Medicare Parts A and/or B as your primary coverage. If you are Medicare eligible but will not be 65 years old by February 1, 2015, you are not in scope to transition to the Aon Retiree Health Exchange and your eligibility to enroll in AT&T group health coverage will not be affected. For more information about enrollment in the AT&T group plan, please wait for more information that will be mailed to you before annual enrollment this fall, or contact the AT&T Benefits Center toll-free at 1-877-722-0020 from 7 a.m. to 7 p.m. Central time, Monday through Friday.

### 4. I am turning 65 between now and February 1, 2015. What do I need to do?



# FAQ: FREQUENTLY ASKED QUESTIONS AON

If you turn 65 on or before February 1, 2015, you will be eligible for transition to the Aon Retiree Health Exchange, and you will no longer be eligible for coverage under the AT&T sponsored group health plan.

You should receive information from Social Security well in advance of your 65th birthday. Take action as instructed to ensure you are enrolled in Medicare Parts A and Part B for the remainder of 2014. Enrollment in Medicare Parts A and B is important to maintain your current level of benefits under AT&T retiree group coverage. You can contact the AT&T Benefits Center toll-free at 1-877-722-0020 from 7 a.m. to 7 p.m. Central time, Monday through Friday to learn more.

You will then need to participate in all activities to enroll in an individual insurance policy through the Aon Retiree Health Exchange for 2015, including the Enrollment Appointment with your Benefits Advisor. Appointments begin on October 1 and end in December.

*If you do not take action to enroll in coverage through the Aon Retiree Health Exchange, you will not have coverage through the coverage options on Aon Retiree Health Exchange in 2015, nor will you default into any coverage. In addition, your AT&T coverage will end effective December 31, 2014, and you will not default into AT&T group coverage.*

**5. My spouse and I are both AT&T former employees/retirees. How do we know if we will**

**transition to the Aon Retiree Health Exchange or if we will receive an HRA?**

For questions about coverage options for you and your spouse through the Aon Retiree Health Exchange, please contact your Benefits Advisor to discuss your specific situation.

For questions about your eligibility for the AT&T group coverage, and/or for questions about you or your dependents' eligibility for an HRA, please contact the AT&T Benefits Center toll-free at 1-877-722-0020 from 7 a.m. to 7 p.m. Central time, Monday through Friday.

**6. NEW! If I retire under the current bargained agreement, when do I become eligible for coverage on the Aon Retiree Health Exchange?**

Medicare-eligible (age 65+) retirees who terminate employment during a current bargained agreement, will become eligible to purchase coverage through the Aon Retiree Health Exchange as of January 1 of the year after the year in which that contract expires.

## HEALTH REIMBURSEMENT ACCOUNT (HRA)

**7. What are the requirements for receiving an HRA in 2015? What is the amount of the HRA?**

The following are eligibility requirements in order to have an amount credited under the AT&T Medicare-Eligible Health Reimbursement Account Program in 2015:

- You must be a retiree or a dependent of a retiree who has enrolled in Medicare

Parts A and/or B where Medicare is primary, and who is eligible to receive a subsidy from AT&T toward the cost of your 2015 retiree health coverage.

- You must enroll in medical and/or prescription drug coverage through the Aon Retiree Health Exchange.

If you currently pay 100% of the contribution cost of your AT&T retiree health coverage, you are NOT eligible to receive an HRA.

Choosing to only remain covered in AT&T's Care Plus plan or only enrolling in a dental and/or vision plan through the Aon Exchange will not meet the requirements for eligibility.

The HRA amount for your household will be communicated during the Education Appointments taking place with Benefits Advisors, which begin July 1 and continue through September and will depend on you and your eligible dependents actually enrolling in medical and/or prescription drug coverage through the Aon Retiree Health Exchange.

**8. Can HRA credits be used to reimburse expenses incurred for plans that are not purchased through the Aon Exchange?**

The HRA is established after an eligible individual enrolls in a medical and/or prescription drug plan through the Aon Exchange. Once the HRA is established, any eligible expenses that this individual submits for himself for reimbursement will be processed. For example, if the individual is enrolled in a prescription drug

## FAQ: FREQUENTLY ASKED QUESTIONS AON

plan through the Aon Exchange and is enrolled in a Medigap plan outside of the Aon Exchange, eligible expenses incurred under either plan may be reimbursed through the HRA. Note, however, that the premium auto-reimbursement feature will not be available for non-Aon Exchange plans. Claims will need to be submitted manually.

### **9. Are dental and vision expenses eligible to be reimbursed through the HRA?**

If you have an HRA account, you may use it to reimburse your dental and vision premiums as well as eligible out-of-pocket expenses.

### **10. If I decide not to enroll through the Aon Retiree Health Exchange, will I receive a cash allocation to enroll elsewhere?**

No. An HRA from AT&T is provided in 2015 only to those who are eligible and who purchase medical or prescription drug coverage through the Aon Retiree Health Exchange. A cash payment is not available.

## **BENEFITS ADVISOR APPOINTMENTS**

### **11. Do I need to attend the Benefits Advisor appointments? How long will my appointments with the Benefits Advisor last?**

We recommend attending both of your Benefits Advisor appointments to walk you through the steps to prepare for, and enroll in, 2015 coverage. If you prefer to learn and enroll online on your own, the final step (required by law) will be to call, answer a few

questions and provide your voice signature. If you have access to other coverage through a new employer or spouse/partner and will not need to find additional coverage, you should call and cancel your prescheduled appointment. If you do not purchase either medical or prescription drug coverage through the Aon Retiree Health Exchange, you will not receive a 2015 HRA, even if you would be otherwise eligible.

Your Benefits Advisor is willing to take as much time as you need. Generally, your appointments will last 45 minutes to one hour. There are steps you can take before your appointments to shorten them, such as going online to the Aon Retiree Health Exchange website to enter the requested information. See the checklist in your Personalized Education Kit for details.

### **12. Do I have to go online, or can I just talk to a Benefits Advisor? Conversely, do I have to talk to a Benefits Advisor, or can I do everything online?**

You don't have to go online if you don't want to. You can complete all the steps you need by reading the print materials sent to you and talking one-on-one with your dedicated Benefits Advisor.

Should you choose to, you can complete nearly all the steps you need online. However, to confirm your enrollment, you'll need to speak briefly by phone with a Benefits Advisor. The Centers for Medicare and Medicaid (CMS) govern the activities of the Aon Retiree Health Exchange. It is a

requirement of CMS that each retiree who enrolls through the Aon Exchange (whether enrolling online or by calling the service center) listens to and confirms a series of questions related to the enrollment and provides their voice signature as the final step.

### **13. Can I meet with a Benefits Advisor face-to-face?**

The Aon Retiree Health Exchange only offers over-the-phone appointments, providing you one-on-one support from a Benefits Advisor in an environment where you feel most comfortable, such as your home. Not only is this a practical approach to serving such a large, disperse retiree population, it also provides a more controlled environment in which to monitor appointments for quality and CMS compliance requirements to protect your interests. If you have a unique situation, please let us know when you confirm your appointment and we will do our best to accommodate.

## **INSURANCE COVERAGE OPTIONS**

### **14. How many coverage options will I have? When will I know the carriers who will be on the Aon Exchange?**

You will be able to view the 2015 options available to you on the Aon Retiree Health Exchange website beginning October 1, 2014. Before then, you can see current 2014 plans and prices online at [retiree.aon.com/att](http://retiree.aon.com/att). While they may not reflect 2015 plans and prices yet, this will give you a good idea of the number of options and range of prices you

## FAQ: FREQUENTLY ASKED QUESTIONS AON

can expect to see this fall. If you have questions about the options available to you, please contact your Benefits Advisor.

### **15. Do I have access to AARP medical plans through the Aon Retiree Health Exchange?**

Yes, the exchange represents United Health Care AARP plans. While AARP does not authorize their Medigap plans to be reviewed online, all AARP plans are available through your Aon Retiree Health Exchange Benefits Advisor. You must be an AARP member in order to enroll in an AARP plan. Your Benefits Advisor can help you obtain a membership if you don't already have one.

### **16. Why can't I see 2015 insurance plans and prices before October?**

Insurance carriers must obtain approval from CMS (Centers for Medicare & Medicaid Services) and state DOIs (Department of Insurance) before they can publish 2015 plan details and rates – and they are not permitted to publish them until October 1.

Medicare plans and rates have historically been relatively stable, so 2014 rates and plans are a good proxy for 2015. Many retirees use the Aon Retiree Health Exchange website to review current information. If you cannot see any plans in your area when on-line, be sure you have requested a 2014 coverage effective date. If you enter a 1/1/2015 date before October 1, there will be no plans shown in your area.

### **17. Does AT&T choose the insurance coverage options that are offered through the Aon Exchange?**

No. Individual insurance policies available for enrollment through the Aon Retiree Health Exchange, including their administration and claims processing, are not designed, selected, sponsored or endorsed by AT&T.

### **18. What happens to my other coverage, such as CarePlus and life insurance, when I begin participating in a policy offered through the Aon Retiree Health Exchange on January 1, 2015?**

Your eligibility for CarePlus and life insurance benefits from AT&T is unaffected by the introduction of the Aon Retiree Health Exchange. Please contact the

AT&T Benefits Center toll-free at 1-877-722-0020 from 7 a.m. to 7 p.m. Central time, Monday through Friday if you have any questions about your CarePlus eligibility or enrollment.

### **19. NEW! Once I have enrolled, can I change my plan each year?**

Yes, you can change plans, but there may be some important limitations you need to consider.

*Medigap Plans* – If your coverage in the AT&T group health plan is ending, you are granted a Special Enrollment Period which allows you to enroll in many Medigap plans without having to answer medical questions on the application. You are “guaranteed issue”. However, if later you wish to change to another Medigap plan,

you may be subject to medical underwriting, where medical questions are asked. Because the rules can vary by carrier and state, you'll want to talk with a Benefits Advisor to consider your options.

*Medicare Advantage Plans* – As long as you do not have End Stage Renal Disease, you can enroll in a Medicare Advantage plan or change to a different Medicare Advantage plan each year during the Open Enrollment Period without having to answer any medical questions (guaranteed issue every year).

*Prescription Drug Plans* – During this initial enrollment Special Enrollment Period - and during future Medicare Annual Open Enrollment Periods, retirees are allowed to enroll in any prescription drug plan they like without having to answer any medical questions (guaranteed issue every year).

### **20. NEW! How does my age impact a premium I am quoted?**

Age can be a factor in the pricing of some Medigap plans. In some states, Medigap premiums vary based on age, gender and tobacco use. In other states, Medigap premiums are based on community rates, where everyone in the same geography pays the same premium regardless of age, gender or tobacco use. Medicare Advantage and Prescription Drug Plans are priced at a county level. All retirees in a given area pay the same rate. Your Benefits Advisor can discuss this with you during your enrollment appointment, but you can also see details on how a carrier's premium is determined



## FAQ: FREQUENTLY ASKED QUESTIONS AON

(age, county, etc.) by reviewing the plan documents available online at [retiree.aon.com/att](http://retiree.aon.com/att).

Premium rates can change annually. All insurance premium rates are approved each year by either Medicare or your state's Department of Insurance.

**21. If my dependent and I are both Medicare-eligible, do we have to enroll in the same Medicare plan through the Aon Retiree Health Exchange, or can we enroll in separate Medicare plans?**

You and your dependent can enroll in separate insurance policies through the Aon Retiree Health Exchange. During your Enrollment Appointment, your Benefits Advisor will review the health coverage needs of you and your dependents and recommend the coverage(s) that best meets the individual needs of each of you. If you decide to enroll in the same type of policy, you would each still need to complete separate applications.

### SURVIVORSHIP

**22. I am a surviving spouse of an AT&T retiree. Will I be transitioning to coverage through the Aon Retiree Health Exchange?**

If you are a survivor who meets the criteria for transition to the Aon Exchange and if you would have been eligible under the terms of the AT&T group health plan, you will be eligible for transition to the Aon Exchange. Please contact your Benefits Advisor or the Aon Retiree Health

Exchange at 800-928-8027 (TTY use 711 Relay) for further information.

**23. I am an AT&T retiree and my spouse and I will be enrolling through the Aon Retiree Health Exchange for insurance coverage effective January 1, 2015. What happens to my spouse's coverage and/or subsidy (if eligible) when I am deceased?**

Your spouse's coverage purchased through the Aon Exchange is individual insured coverage and will not be impacted by your death. The following will apply to eligibility for continued reimbursement of eligible medical expenses through an HRA under the AT&T Medicare-Eligible Health Reimbursement Account Program:

- If your spouse's health expenses were eligible for reimbursement through the HRA during your life, they will continue to be eligible for reimbursement after your death from any remaining available amounts
- Upon your death in 2015, the HRA will be credited with an additional amount equal to the full 2015 dependent credited amount the first of the month after notification of death.
- COBRA continuation rights will apply and your spouse will receive the applicable notices.

**24. If the dependent (including a spouse) of a retiree dies, and there is a remaining balance in the dependent's qualifying**

**HRA account, will the surviving retiree have access to that HRA balance?**

If both the retiree and dependent were eligible for enrollment in the Exchange and an HRA, then the surviving retiree would have access to the full amount remaining in the HRA for reimbursement of eligible expenses of the deceased dependent and the retiree. Expenses incurred by the dependent prior to the dependent's death must be submitted by June 30th of the year following the death, unless a claim or appeal is filed that extends this period.

If only the dependent was eligible for enrollment in the Exchange and an HRA, then the surviving retiree has access to amounts remaining in the HRA for reimbursement of the deceased dependent's eligible expenses. Expenses incurred by the dependent prior to the dependent's death must be submitted by June 30th of the year following the death, unless a claim or appeal is filed that extends this period. Any funds remaining in the account will become available to the retiree for use when the retiree later enrolls in the Exchange.

**25. What benefits will my survivor get if he/she is not Medicare-eligible at the time of my death?**

To find out what benefits surviving spouses who are not Medicare-eligible receive, refer to your group health plan Summary Plan Description (SPD) for health coverage available to surviving



## FAQ: FREQUENTLY ASKED QUESTIONS AON

spouses. This SPD can be found on the AT&T Benefits Center website through resources.hewitt.com/att. From the home page, choose Health and Insurance and then Summary Plan Description (SPD) from the drop down. To request a free printed copy of the SPD, you may call the AT&T Benefits Center toll-free at 1-877-722-0020 from 7 a.m. to 7 p.m. Central time, Monday through Friday.

### MEDICARE PART B PREMIUMS

**26. If I'm currently receiving a reimbursement from AT&T for the cost of my Medicare Part B premium, will I continue receiving that reimbursement after coverage under the AT&T group health plan ends on December 31, 2014?**

You will no longer receive a direct reimbursement for all or part your Medicare Part B premium. However, in determining the amount to be credited to an HRA established under the AT&T Medicare-Eligible Health Reimbursement Account Program in 2015 for participants who are eligible to receive it, the company took into consideration the amounts paid toward the cost of retiree health benefits (including Medicare Part B premium reimbursements). Medicare Part B premiums are an eligible expense to be reimbursed under the HRA.

**27. How do I provide proof of my Medicare Part B premium payment?**

Each year, Social Security will provide you a statement in December indicating the monthly Medicare Part B premium that will be deducted from your Social Security check in the upcoming year. This statement, or your first bill for Medicare Part B if you do not receive a deduction from a Social Security check, can be submitted with one Premium Auto Reimbursement claim form, triggering you to receive this reimbursement every month for the remainder of the year. There is no need to submit it again until your monthly amount changes. You'll learn more about how to submit claims in the HRA Welcome Kit that will be mailed to your home in mid-December.

### MISCELLANEOUS

**28. Since my coverage under the group health plans is ending, what happens to the pension deduction or bill I receive today to pay for my benefits for the AT&T group health plans?**

Any pension deductions or direct bills you receive for your medical, dental or vision coverage will end with the statements you receive for coverage through Dec. 31, 2014, with the exception of CarePlus premiums. Deductions or direct bills for medical, dental, and vision coverage for individuals not moving to the Aon Retiree Health Exchange as well as

deductions or direct bills for CarePlus and life insurance for all individuals will not be affected.

**29. Can I see a copy of the Education Appointment Summary online?**

Yes. The appointment summary is produced following your education appointment. It highlights the key themes from the call with your Benefits Advisor, confirms your potential HRA amount (if applicable) and serves as a reminder about the type of Medicare plans (Medicare Advantage or Medigap) you are most interested in reviewing when you have your Enrollment Appointment.

If you have an e-mail address on file, you will receive a message with a link to the Appointment Summary, available through your on-line account. You will need to log into the site using your Username and Password, if you are not already logged in.

If you no longer have the message and link, you can find the Appointment Summary on your personal account:

1. Log in to retiree.aon.com/att using your personal Username and Password
2. Click on 'My Account'
3. On the left hand side of your screen, a bar will appear. Please select "My Appointments"
4. On the My Appointments page, click on the "Needs Assessment" link under the "Appointment Summaries" section

# ADDITIONAL DETAILS FROM AON AS OF OCTOBER 6, 2014

**Why some plans and not “all”?** By design, our exchange does not represent all plans available in every geography. We invite plans who offer good local value and have a track record for quality and historical stability to join our exchange. Of course some plans, for business reasons, choose not to offer their products through exchanges like ours. For the plans we offer, our goal is to find one that satisfies the needs of the individual. Our Advisors are not paid differently if you choose a UHC plan or a BCBS plan (or any plan). The goal of the Advisor is to get you enrolled in a plan before the AT&T group sponsored plan ends.

**“Bells & Whistles”:** The retiree associations have asked about ideas to be added to the “bells & whistles” to the site and through the center. We promised to investigate what we might be able to do in relation to this request. This response took some time to gather because for 2015, the “rules” around what we can and cannot share are changing. AON’s compliance group needed time to evaluate the new regulations and then reach out to several insurance

carriers, as we found they were interpreting the new regulations differently.

In the past, our carriers have provided our advisors with any special plan features they thought would help differentiate their plans from others. Some plans provided this detail while others provided no detail, whether it was because they didn’t offer anything special or they did not want us to talk about it.

Starting October 1, 2015 the Centers for Medicare & Medicaid Services (CMS) officially restricts us from providing information on “value added services” for any Medicare Advantage Plans or Prescription Drug Plans. The concern is that these plans can change over time, and they do not want a retiree selecting a plan based on the “bells & whistles” that are likely to change year over year. Instead, they want them focusing on the core plan benefits offered.

This new ruling is now being scrutinized by Medigap plans and some have already decided to adopt this same approach for consistency purposes. Not all Medigap carriers have yet weighed in, however.

For purposes of consistency – we considered following suit with CMS. Instead, until this regulation is further clarified, we will continue to collect the “bells & whistles” from plans that will provide them to us. To set proper expectations, many carriers don’t provide them to us and that may be frustrating to some retirees. This variability also means we will not be programming a comparison which includes these value added “bells & whistles”.

That said, if a retiree finds 2 plans that are truly identical and they need to find something to push one plan into the lead over another, retirees may be able to find this kind of information in plan details, if the carrier publishes it. These are available on-line and can be emailed as well. There is also an existing feature on our website and can be helpful in calling out published plan differences. Note the “Highlight Differences” indicator on the web site? Selecting this feature will provide the yellow outlines you see, and help people focus in on things that might be different between plan features. In this example, I have compared 2 Plan F high deductible plans.



## 2015 FORM

**SNET RETIREES ASSOCIATION, INC.**  
**P.O. Box 615, Southington, CT 06489**

**S.R.A. MEMBERSHIP APPLICATION / RENEWAL FORM**

*Dear Retiree,*

*Please complete the following information and return the form with your dues and any additional contribution you may be able to make.*

**PLEASE, PLEASE, PLEASE PRINT**

Check one: ☐ New Member ☐ Renewal Date \_\_\_\_\_

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Address \_\_\_\_\_ Apt # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # (\_\_\_\_) \_\_\_\_\_

Alternate/Vacation Address Info \_\_\_\_\_

Phone # (\_\_\_\_) \_\_\_\_\_ Start / End Months \_\_\_\_\_

E-mail(s) \_\_\_\_\_ (We send news items)

Retired from: ☐ SNET ☐ Cingular ☐ SBC ☐ AT&T Year \_\_\_\_\_

Stockowner ☐ Yes ☐ No

I would like to help: ☐ Serve on the SRA Board ☐ Calling Committee ☐ Legislation Committee ☐ Advertising

Dues: \$15.00 Additional Contribution: \$ \_\_\_\_\_ Total enclosed: \$ \_\_\_\_\_

Send completed form with your check to:

SRA P.O. Box 615, Southington, CT 06489

# In Memory Of...

Deaths of retirees as reported to AT&T or the SRA.

Last Name	First Name	City	ST	Date	Last Name	First Name	City	ST	Date
ALLARD	CHARLES J	FT MYERS	FL	17-Jul-14	EDWARDS	DONALD M	COBALT	CT	11-Apr-14
ALVAREZ	RICHARD J	WOODBURY	CT	20-Apr-14	ELLIOTT	KATHERINE	MANSFIELD CTR	CT	1-Feb-14
ANDERSON	PAUL A	HAMDEN	CT	21-May-14	ELWELL	TY	MADISON	CT	10-Apr-14
ANDERSON	ROY L	MERIDEN	CT	26-Apr-14	EVANS	THOMAS J	SANDY HOOK	CT	7-Feb-14
ANDREWSSEN	MADELENE P	THE VILLAGES	FL	8-Apr-14	FAHY	JACQUELINE T	NAPLES	FL	21-May-14
ANTRUM	CARLEEN D	HAMDEN	CT	24-May-14	FALVEY JR	ARTHUR J	FRANKLIN	CT	3-Feb-14
ARTEAGA	HERNAN D	ORLANDO	FL	22-Jul-14	FALVEY	JOHN F	NORWICH	CT	26-Jan-14
ARTINO	ANTHONY R	NIANTIC	CT	21-Feb-14	FARKAS	BEVERLY B.	SPRINGFIELD	VT	4-Jul-14
AUSTIN JR	WILLIAM E	WEST HAVEN	CT	11-Feb-14	FERRANTE	VIRGINIA H	HIXSON	TN	3-Mar-14
AYKROYD	JACQUELINE	WALLINGFORD	CT	13-Mar-14	FLETCHER SR.	RICHARD P	MIDDLETOWN	CT	8-Aug-14
BAKER	ROBERTA J	MERIDEN	CT	2-Aug-14	FLORIDIA	JENNIE M	BETHANY	CT	21-Apr-14
BALDAUF	WILLIAM C	NORWALK	CT	7-Apr-14	FLYNN	JOHN F	NORTH HAVEN	CT	29-Jun-14
BAMBERG	DONALD A	GUILFORD	CT	7-Aug-14	FOLLETT	SYLVIA M	WATERFORD	CT	2-Feb-14
BARANOWSKY JR.	FRANK	MILFORD	CT	6-Feb-14	FORD	MARION C	MANCHESTER	CT	3-Apr-14
BARBARY	EVELYN D	GUILFORD	CT	19-Mar-14	FORRESTER	MARGUERITE	NEW FAIRFIELD	CT	15-Apr-14
BARLOW	MARTHA K	MANCHESTER	CT	7-May-14	FORSBERG	RICHARD R.	ORANGE	CT	30-Dec-13
BECKWITH	RICHARD A	CANTERBURY	CT	30-Jun-14	FRANCIS	FRANCES	DURHAM	CT	2-Jun-14
BERGSTROM	MARY H	ASHLAND	VA	27-Jul-14	FREDRICK	PATRICK J	EAST LIME	CT	20-Jun-14
BERNARD	GRACE T	MANCHESTER	CT	22-Jan-14	GILBERT	RICHARD	DENMARK	ME	23-Jan-14
BERNHARDT	MELVIN R			1-Apr-82	GILHULY	VERNA C	WEST HAVEN	CT	20-Feb-14
BERNSTEIN	ANN R	LAKE WORTH	FL	7-Mar-14	GINDEL	JAMES	WALLINGFORD	CT	1-Feb-14
BIGELOW	FREDERICK L	POMFRET CENTER	CT	17-Jul-14	GOWLIS	ALPHONSE A	WATERBURY	CT	13-Mar-14
BILLINGS	PAUL E.	DANBURY	CT	3-Feb-14	GRADY	WILLIAM	OCALA	FL	28-Nov-13
BLANKENSHIP SR	DENNIS P	MERIDEN	CT	21-Apr-14	GREGORY RAWSON	DIANA	NEW HAVEN	CT	20-Jun-14
BLOW	THERON O	TOLLAND	CT	5-Apr-14	HADDAD	GEORGETTE P	WATERBURY	CT	10-Jul-14
BOCKEE	EDWARD M	ST PETERSBURG	FL	17-Jul-14	HAGUE	JAMES H	NORWICH	CT	16-Mar-14
BONEY	DEBORAH J	FT PIERCE	FL	14-May-14	HAIGIS	JACOB G	MERIDEN	CT	6-Jun-14
BOSSONE	ELVERA A	BROOKFIELD	CT	20-Jun-14	HAMOR JR	HORACE G	WOODBURY	CT	12-Mar-14
BURLAND	MARY M	WOODRIDGE	CT	13-Jul-14	HANRAHAN	SHIRLEY R	TORRINGTON	CT	16-Mar-14
BURNS	EUGENE W	WATERBURY	CT	22-Dec-13	HARRIOTT	CHARLES T	BROOKLYN	CT	10-Mar-14
CASEY	JEROME P	BOULDER	CO	10-Nov-13	HEMPHILL	GERALD W	UNIONVILLE	CT	15-Aug-14
CASHER	EDWINA S	NORTH HAVEN	CT	27-Jan-14	HINCKLEY	WILLIAM B	AUGUSTA	ME	17-Feb-14
CIARLO	SHARON S	DANVILLE	IL	13-May-14	HOGAN JR	THOMAS	MARCO ALLEN	FL	30-May-14
CICERO	LOUISE	HARTFORD	CT	29-Mar-14	HOULE	RODNEY G	TERRYVILLE	CT	2-May-14
COURCHAIINE	DOROTHY P	OCALA	FL	8-Mar-14	HOWARD	ANNA	ORANGE	CT	30-Mar-14
CROMPTON	ARLENE F	PAWCATUCK	CT	11-Jul-14	HOYT	THERESA B	SARASOTA	FL	21-Dec-13
DAGOSTINO	DOLORES	NORTH HAVEN	CT	18-Aug-14	HULL JR	DONALD E	HAMDEN	CT	20-Mar-14
DANKOWSKI	ANNA	HERSHEY	PA	6-May-14	HURTEAU	DONALD L	NORTH GUILFORD	CT	27-Jan-14
DAVIS	HENRY C	GREENVILLE	NC	24-Dec-13	INGOLD	FRANK H	GREENWICH	CT	31-Jan-14
DEARBORNE	CAMILLA C	NORTH HAVEN	CT	31-Jan-14	IPPOLITO JR	JOSEPH V	COLEBROOK	NH	9-Jan-14
DEFRANCO	SOPHIA	HAMDEN	CT	21-Jan-14	JACKSON	ALICE T	NORTH TRURO	MA	20-May-14
DELANEY	DONALD	CHARLESTOWN	RI	1-Mar-14	JACKSON	JOYCE R	HARTFORD	CT	24-Feb-14
DELGREGO	MARIE N	W. SPRINGFIELD	MA	25-Jul-14	JOHNSON	LOUIS R	STRATFORD	CT	26-Mar-14
DEMARTINO	CHARLENE B	ORANGE	CT	1-Dec-13	JOHNSON	ROBERT	WEST HAVEN	CT	31-May-14
DEW	MATTIE H.	NEW HAVEN	CT	28-Mar-14	JOHNSTON	MARY F	MIDDLETOWN	CT	6-Jun-14
DEWYEA	RONALD G	EASTHAM	MA	16-Feb-14	KADER	HELEN M	MILFORD	CT	17-Apr-14
DONOVAN	ARTHUR	MANCHESTER	CT	25-Jun-14	KELLER	ESTHER F	THE VILLAGES	FL	17-Jul-14
DONOVAN	BRIDGET K	MANCHESTER	CT	12-Apr-14	KELLY	MARK D	KILLINGWORTH	CT	28-Jun-14
DOYLE	JOHN	HAMDEN	CT	12-Apr-14	KILLEEN	THOMAS P	GOLDENS BRIDGE	NY	24-May-14
DYNIA	STEPHANIE	NEW HAVEN	CT	24-Apr-14	KIMMICH JR	WILLIAM L	LIVE OAK	FL	2-May-14
EDISON	DONALD	MELBOURNE	FL	14-Feb-14	KLAUSSNER	MARCELLA A	WOODBIDGE	CT	14-Apr-14
EDWARDS	BARBARA S	ESSEX	CT	15-Jun-14	KUCHKA	MARGARET O	BRISTOL	CT	24-May-14



# In Memory Of...

Deaths of retirees as reported to AT&T or the SRA.

Last Name	First Name	City	ST	Date	Last Name	First Name	City	ST	Date
KURKOWSKI	TERESA R	BELMONT	NH	3-Aug-14	ROPER	ELIZABETH S	LUNA PIER	MI	28-Jan-14
KURTYKA	WALTER	NAPLES	FL	17-Oct-13	RUSSELL	FRANCES H	BETHLEHEM	CT	7-Aug-14
LANDA	BARBARA M	NORWALK	CT	8-Nov-03	RYAN	ROBERT J	PORT ST LUCIE	FL	9-Feb-14
LAWSON	ELIZABETH	EAST HAVEN	CT	11-Jun-14	SAKELLARIDES	ANNETTE P	NORWICH	CT	22-Mar-14
LECZA	MARGARET F	GOLD CANYON	AZ	4-Feb-14	SCAVONE	JOHN J	ANSONIA	CT	16-Feb-14
LEVY	BEVERLY E	WOODBIDGE	CT	7-Mar-14	SCHROEN	DOROTHY	AUSTIN	TX	11-Oct-11
LOGIODICE	PETER P	ORANGE	CT	27-Mar-14	SCHUTZ	ANTHON N	HINGHAM	MA	24-Aug-14
LYONS	MARCELLA	WALLINGFORD	CT	6-May-14	SCHWARZ	CHARLES W.	STRATFORD	CT	2-Aug-14
MACLELLAN	VICTORIA	NORTH HAVEN	CT	21-Dec-13	SHERWOOD	GEORGE	LAKEVILLE	CT	23-Jan-14
MAHAR	LUCILLE C	KEENE	NH	5-Jun-14	SIKERITZKY	MICHAEL J	ORANGE	CT	13-Jan-01
MARTINE	CHARLOTTE	STRATFORD	CT	16-Jun-14	SKORKA	DAVID A	ANDOVER	CT	27-Feb-14
MAYO	EVARISTE	HUNTINGTON	CT	9-Apr-14	SMITH JR	EDWARD H	CUTLER BAY	FL	9-Jul-14
MCARDLE	JAMES R	AMSTON	CT	27-Jun-14	SMITH JR	HAROLD P	FLAGLER BEACH	FL	29-Jun-14
MCCORMACK	MICHAEL	GREENWOOD LAKE	NY	23-Mar-14	SMITH	DONNA L	PORT ST LUCIE	FL	4-May-14
MCCOY	HEADY W	ORANGE	CT	29-Nov-13	SODERQUIST	MIRIAM S.	EAST HARTFORD	CT	14-Jun-14
MCCOY	MACK H	ADKINS	TX	23-Feb-14	SONLEITER	SHIRLEY C	ORANGE	CT	1-Jul-14
MCKAY	CLAIRE		ME	26-AUG-14	STALEY	WILLIAM E	WINDSOR LOCKS	CT	30-Mar-14
MCGUIGAN	WILLIAM	BEAUFORT	SC	27-Aug-14	STANTON	JOHN	BERLIN	CT	25-Jul-14
MERRIAM	ALVIN E	SARASOTA	FL	17-Feb-14	STOELZEL	CARL A	NEW MILFORD	CT	15-Jun-14
MILLER	JEANETTE B	MILFORD	CT	17-Mar-14	STOY	HEDY A.	VENICE	FL	2-Aug-14
MOQUIN	PATRICIA G	MERIDEN	CT	23-Aug-14	STRETCH	JEAN M	GUILFORD	CT	29-Jul-14
MULLINS	FRANCIS	FORESTVILLE	CT	20-Jan-14	STRIANESE	MICHAEL	EAST HAVEN	CT	28-Feb-14
MUNLEY	JOAN E	STRATFORD	CT	19-Jun-14	SUHREN	LEROY W	PORT CHARLOTTE	FL	11-May-14
MURPHY	PAULA K	OVERLAND PARK	KS	4-Jun-14	SULLIVAN	ANN H	HAMDEN	CT	8-Apr-14
MUSANTE	DONALD L	PORT ST LUCIE	FL	4-Mar-14	SWANSEN	NORMAN C	WATERFORD	CT	23-Jul-14
NAUMAN JR	HENRY R	CLEVELAND	TN	7-Jan-14	TANTALO	MARGUERITE	SHELTON	CT	26-Feb-14
NEUMANN	FREDERICK	MADISON	CT	5-Feb-14	THOMAS	JOSEPH W	INVERNESS	FL	2-Mar-14
NIEDERSCHMIDT	WARREN L	MERIDEN	CT	21-Mar-14	TOMANIO	ROBERTA L	TORRINGTON	CT	5-May-14
O'CONNOR	WINIFRED M	WEST HAVEN	CT	9-Aug-14	ULIASZ	HELEN S	WELLFLEET	MA	12-Feb-14
OLSON	KATHERINE	NEW MILFORD	CT	20-Apr-14	URBAN	JOAN B	MILFORD	CT	6-Mar-14
OUELLETTE	IRENE A	BRISTOL	CT	30-Mar-14	VELCOJSKI	JANET L	NIANTIC	CT	2-Aug-14
PACAPELLI	CARL V	BRANFORD	CT	24-Jun-14	VERNALI	SALVATORE	EAST CANAAN	CT	4-Jan-14
PACE	MARY LOU	TRUMBULL	CT	2-Oct-13	VIENS	BARBARA D.	LECANTO	FL	17-Jul-14
PAQUIN	PHYLLIS S	BRISTOL	CT	8-Jun-14	VIENS	ELIZABETH C	CHICOPEE	MA	25-Oct-13
PARADIS	VIOLA P	DELAND	FL	31-Jan-14	VOETS	JOSEPH C	VIERA	FL	6-Aug-14
PARKER	ELLEN M	MADISON	CT	19-Aug-14	WABUDA	STEVEN M	WOLCOTT	CT	15-Jul-14
PARZYCH JR	VAL W	NORTH WALES	PA	22-Jul-14	WACHLEWICZ	JEAN A	BRISTOL	CT	22-Apr-14
PEET JR	LESLIE	QUEBRADILLAS	PR	12-Jul-14	WALKER	MARGARET C	EASTON	MD	16-Mar-14
PERRY	THOMAS M	CHESHIRE	CT	8-Mar-14	WALSH	HAROLD T	SAINT CLOUD	FL	23-Feb-01
PETERSON	KARL A	BRANFORD	CT	2-Jul-14	WALSH	ROSE K	OLD SAYBROOK	CT	7-Aug-14
PIERSON	KENNETH C	NORTH HAVEN	CT	21-Feb-14	WENZEL	ROBERT H	KENSINGTON	CT	27-Jul-14
PLEWA	FRANK	BOYNTON BEACH	FL	20-Apr-14	WHEELER	GLORIA T	DERBY	CT	18-May-00
PLOCHARCZYK	BRUNO V	CHAPLIN	CT	2-Jan-14	WHITE	DELORES W	NEW HAVEN	CT	29-Jun-14
POPOVICH	HELEN	WALLINGFORD	CT	30-May-14	WHITNEY JR	GEORGE L	HURON	OH	14-Jun-14
PRYDE	ERWIN	CHESHIRE	CT	4-Mar-14	WILLIAMS	BOBBIE L	BRIDGEPORT	CT	14-Jul-14
RICCITELLI	ANTHONY	WEST HAVEN	CT	21-Aug-14	WINTERS	GRETHEL W	HYANNIS	MA	27-Jun-14
RICHARDSON	GORDON W	SPRING HILL	FL	30-Apr-14	WOLTER	MARY	STRATFORD	CT	24-Aug-14
RILING	JACK W	SOUTHBURY	CT	20-Jul-14	WOROBEL	MARJORIE J	DERBY	CT	30-Dec-13
ROGERS	RAYMOND G	MERIDEN	CT	1-Apr-14	ZEGRAY	JAMES E	THE VILLAGES	FL	14-Mar-14

## NEWS FOR YOU...

- » We missed our founding Treasurer Bob Archambault our Annual meeting this year as he is home recuperating after having surgery to fix those long legs of his. No stopping him!!! He is doing fine and missed seeing everyone, too.
- » Some of you have questioned the “looming tax” on certain healthcare plans. AT&T has responded as follows to the question regarding the tax and our benefit plans as follows: “Within the Affordable Care Act there is a provision for an excise tax on certain types of medical plans which will become effective in 2018. The final guidelines have not yet been provided to employers, therefore at this time we (AT&T) don’t have any additional information to share.” Guess if we hold out long enough we will know what our elected officials have imposed upon us yet again.
- » CT public utilities commission approved the sale of SNET / AT&T East residential services to Frontier in October.
- » Improved Discounts for Wireless Retiree Customers: 30% discount applies to voice and data plans. Also there is a 40% discount on certain accessories. (Some fees are waived if purchased online.) Important!! When you enroll on line ([www.att.com/dep](http://www.att.com/dep)) you will be asked to accept the terms outlined below. In case you don’t bother to read that carefully you will miss the fact that you are also signing up for paperless billing and you cannot pay your bill with a credit card or debit cards on line!!! Checks, money orders mailed or cash at company owned retail stores (which all are not)... If you have difficulty enrolling for the discount you will need to call 1-888-722-1787 for assistance or send an email to [hrplytmr@att.com](mailto:hrplytmr@att.com).
- » Wireline, Internet and U verse concessions for CT. have yet to be announced due to the pending sale of residence lines to Frontier. AT&T has assured the SRA that they are aware of our concerns about the lack of detail on this topic. They hope to be able to provide information soon. As AT&T will still maintain the Business customer in CT, I am sure that they will be able to address the concession issues as they do in other states. On their timetable not ours. We have also asked the concessions group to relook at the concessions qualifying details. (ie: two homes in different states. The concession is lost in
- CT should you change your address for all pension and health benefits. Even if you still maintain CT home with CT services. )
- » Under current Medicare payment policy, in order for Medicare to cover skilled nursing facility (SNF) services, the beneficiary must have an “inpatient” hospital stay lasting at least three days. Many beneficiaries are often unaware that the hospital has admitted them for “observation” rather than “inpatient” status since they are receiving the same services in the hospital. Those admitted for “observation” who later receives SNF services are surprised when they are billed for the services rather than the services being covered by Medicare. Most Medicare Advantage plans have already eliminated the inpatient requirement and it’s time for traditional Medicare to move in that direction as it will not only benefit the patient, but also prove to be more cost effective. Be sure to tell admitting drs to code you as inpatient until this is resolved.
- » SRA member Dave Clark sent a wonderful tribute and donation in honor and memory of his friend and

## NEWS FOR YOU...

fellow SRA member John Sciarra who passed away on August 28th, 2014. Dave said he was one of the folks that made SNET "the team and family". "Tough, but a good guy". Dave would know.

- » We were informed at our Annual Meeting on September 11, 2014 that a "company couple" Don and Doreen Hudson of Madison, CT (both retired) died tragically together in a car accident in Boothbay, Maine on September 5, 2014. Don had planned to be with us at Holiday Hill. Don had sent the SRA an email after our last newsletter citing the wonderful history of our great company and commending us for our efforts to keep retirees so well informed. Their families are in our hearts and prayers.
- » Hi to Don Anderson who also did not make the picnic as planned this year. He is feeling better and recovering at home we understand.
- » A printing error occurred in our last newsletter. Richard Gilbert died on January 23, 2014 in Denmark, ME., not in 2013.
- » The AT&T Mobility preferred shares to be added to the AT&T Pension fund is still waiting for approval from the DOL. (almost 2 years waiting ) AT&T has indicated that

they anticipate approval at some point.

- » The SRA Board of Director is seeking two (2) new members to join us. Résumés may be submitted to JoAnn Alix Gagain at her email address: jagagain@snet.net. The board will review all submissions.
- » Enclosed in this newsletter is your dues renewal notice for 2015. As a reminder our dues are annual from January to December. By including the renewal form in the newsletter it saves on our mailing costs. We hope you will use it.
- » On September 14th it was announced that AT&T has reached a deal to acquire the satellite broadcaster DirecTV in a deal valued at over \$48 billion. Presenting the merger as a unique opportunity to "redefine the video and entertainment industry" the phone and TV carrier are teaming up to offer new bundles to customers that deliver more content across more devices. CEO of DirecTV Mike White stated that this "complementary combination" will benefit consumers significantly by offering a more competitive rate for more content. If the deal is to go through, AT&T would pay around

\$95 per share in cash and stock for DirecTV. While the two companies have released plans of a potential merger in order to judge crowd reaction, nothing will be finalized until the deal is approved by government bodies. It is very likely that this deal will come under similar scrutiny as Comcast did when it wanted to purchase Time Warner Cable. Craig Aaron, president of the media reform organization, Free Press had this to say- "The captains of our communications industry have clearly run out of ideas. Instead of innovating and investing in their networks, they are simply buying up the competition." If the merger between AT&T and DirecTV happens, it will make them stiff competition for Comcast and could heavily affect the Pay TV arena.

- » Reminder if you have moved to update your voter registration and VOTE. AND tell the SRA too, because all undeliverable materials returned to us by the Post Office cost us money.
- » YES, there will be Florida meetings this winter. Will begin setting those up in December with notices going out in mid-January if all goes accordingly.

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## Visit The SRA Web Site!

The site may be viewed at  
**[www.snetretirees.org](http://www.snetretirees.org)**  
and join us on Facebook, too!

HAPPY THANKSGIVING  
TO YOU AND YOURS  
FROM THE SRA BOARD  
OF DIRECTORS.

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*"I don't make jokes. I just  
watch the government  
and report the facts."*

– **Will Rogers**

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