

# Summary of Material Modifications



IMPORTANT BENEFITS INFORMATION

## AT&T Group Life Insurance Program for Active Employees

This is a Summary of Material Modifications (SMM) to the Summary Plan Description (SPD) for the AT&T Special AD&D Insurance Program (Program) of the AT&T Umbrella Benefit Plan No. 2 (Plan).

Please keep this document for future reference.

**DISTRIBUTION:** Distributed to all Management Employees, Nonmanagement Nonunion Employees of SBC Global Services, Inc., and Bargained Employees and Nonmanagement Nonunion Employees of the following: AT&T Mobility (except IBEW Local 1547); AT&T Corp.; AT&T Services, Inc. – National Internet Contract – Tier 1; AT&T East; and AT&T Midwest.

NIN: 78-30207

## IMPORTANT INFORMATION

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In all cases, the official Plan document, which consists of the Summary Plan Description (SPD) for the AT&T Special AD&D Insurance Program (Program) and all of its Summary of Material Modifications (SMM), along with the Plan document for the AT&T Umbrella Benefit Plan No. 2, governs and is the final authority on the terms of the Program. AT&T Inc. reserves the right to terminate or amend any and all of its employee benefit plans or programs at any time for any reason. Participation in the Program is neither a contract nor a guarantee of future employment.

### What is this document?

This document is a SMM and describes recent changes to the SPD for the Program.

Este documento contiene un resumen de las modificaciones materiales (SMM), en inglés. Si usted tiene dificultad que entienda este SMM, entre en contacto por favor con el AT&T Benefits Center, **877-722-0020**.

### What action do I need to take?

You should review this SMM and your SPD in their entirety so that you can understand the details of your Program. No other action is necessary.

### How do I use this document?

Keep this SMM with your Program SPD and all other SMMs for future reference. They are your primary resource for your questions about the Program.

### Questions?

If you have questions regarding information in this SMM or other questions about the Program, call the applicable administrator listed in the "For More Information" section of this SMM.

## INTRODUCTION

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Effective Jan. 1, 2014, the Facility of Payment for Special Accidental Death and Dismemberment (AD&D) Insurance will follow the AT&T Rules for Employee Beneficiary Designations. In short, if you die as a result of a Covered Loss and do not have a valid Beneficiary designation on file, your Special AD&D Insurance, if any, will be paid in accordance with the AT&T Rules for Beneficiary Designations. Refer to your AT&T Rules for Beneficiary Designations SPD for information.

## SPECIAL AD&D INSURANCE AT A GLANCE

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The "Facility of Payment" section of the "Special AD&D Insurance at a Glance" tables on pages 47 and 50 will be replaced with the following:

	<b>Benefits</b>
Facility of Payment	If you die without a Beneficiary, your Special AD&D Benefit will be paid in accordance with the AT&T Rules for Employee Beneficiary Designations. <i>Note: This applies for death only, otherwise you are the Beneficiary.</i>

## FOR MORE INFORMATION

If you have any questions regarding the information provided in this SMM, contact the Claims Administrator.

<b>Contact Information</b>	
<b>Vendor</b>	
Name	ACE American Insurance Company
Type	Life Insurance
Services Provided	For information regarding Special Accidental Death and Dismemberment Insurance
<b>Vendor Contact Numbers</b>	
Contact Numbers Information	To report a Claim, check on the status of a Claim, or for other general questions, call the number below.
Domestic Phone Number	<b>800-336-0627</b>
<b>Vendor Mailing Address</b>	
<b>General Mailing Address</b>	
Domestic	ACE American Insurance Company 1 Beaver Valley Road P.O. Box 15417 Wilmington, DE 19850
<b>Claims</b>	
Claims Regular	ACE American Insurance Company 1 Beaver Valley Road P.O. Box 15417 Wilmington, DE 19850
<b>Vendor Special Instructions</b>	
Instructions	Call the Fidelity Service Center to report the death of an Employee, an Eligible Former Employee and/or an Eligible Dependent. You do not need a Fidelity Service Center PIN or Social Security number/customer ID to report a death.



AT&T Inc.  
and Participating Companies

Human Resources-Benefits  
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Forwarding Service Requested

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