

granted a service pension or disability service pension, contact the SBC Pension Plan Service Center. Refer to Page 18 of *Appendix D* for contact information. The retirement rules for terminations on or after Jan. 1, 1996, are provided in the following section.

Retirement Rules for Terminations on or after Jan. 1, 1996

Rule of 75

- Regular Employees hired or rehired by SNET on or before March 31, 1995, must meet the Rule of 75 when they leave the Company to be eligible for Retired Employee medical benefits. You meet the Rule of 75 if the sum of your years, months, and days of actual age and service totals at least 75 years. For purposes of determining if you meet the Rule of 75, the sum of your age and service will be determined as of the day you leave the Company by adding your age and service and then rounding the sum of any days to one full month.
- Regular Employees rehired by SNET after March 31, 1995, will be eligible for the Rule of 75 and Retired Employee medical benefits if all of the following conditions are met:
 - You were hired as a regular Employee by SNET before March 31, 1995
 - You were continuously employed thereafter until your SNET regular employment was terminated due to a layoff as defined in the applicable agreement between the bargaining union representative and the Company
 - You were rehired as a regular Employee after March 31, 1995, under the "Recall from Layoff and Crediting of Prior Service" agreement between the bargaining union representative and the Company dated Sept. 9, 1994

Modified Rule of 75

- All regular Employees hired or rehired by SNET after March 31, 1995, (who do not meet the special rule for former SNET Employees rehired under the "Recall from Layoff and Crediting of Prior Service" agreement described above) must meet the Modified Rule of 75 when they leave the Company to be eligible for Retired Employee medical benefits.
- The Modified Rule of 75 is met when one of the following minimum age and Net Credited Service combinations is satisfied. Under this rule, a person's age and Net Credited Service are determined by completed whole years. For example, a person who was 65 and six months years old would be counted as 65 years of age.

MINIMUM YEARS OF AGE	AND	MINIMUM YEARS OF NET CREDITED SERVICE
65		10
55		20
50		25
Any Age		30

Refer to the "Contributions" section on Page 27 for contributions that apply based on your status and retirement date.