

# Summary of Material Modifications



## Important Benefits Information

### AT&T Dependent Eligibility Verification Process

This is a summary of material modifications (SMM) for the programs under the AT&T Umbrella Benefit Plan No. 1 and AT&T Umbrella Benefit Plan No. 2 listed in the table on Page 4.

Please keep this booklet with your Program SPD.

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#### DISTRIBUTION

Distributed to employees and former employees eligible to participate in any of the programs listed in the table beginning on Page 4 of this SMM.

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## IMPORTANT INFORMATION

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In all cases, the official documents for the Plan govern and are the final authority on the terms of the Plan, and if there are any discrepancies between the information in this SMM and the Plan, the Plan documents will control. AT&T reserves the right to terminate or amend any and all of its employee benefits plans or programs. Participation in the plans and programs is neither a contract nor a guarantee of future employment.

### **What is this document?**

This document is a summary of material modifications (SMM) for the programs listed in the table beginning on Page 4. It describes changes to the dependent eligibility verification process for enrollment introduced in 2008.

### **Why did I receive this document?**

You are eligible to participate in one of the programs to which this SMM applies.

### **What action do I need to take?**

Please review this document carefully for detailed information about your benefits and keep it for future reference.

### **Questions?**

Contact the eligibility and enrollment vendor at 1-877-722-0020 if you have questions regarding information in this SMM. To obtain a copy of any of your SPDs free of charge, call the AT&T Benefits Center at 1-877-722-0020.

## ELIGIBLE DEPENDENTS

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**Replace the “Dependent Eligibility Verification” section starting on page 3 of the December 2008 SMM titled “AT&T Eligibility Verification Process” for the program in the “List of Programs” section below with the following:**

### **Dependent Eligibility Verification**

A dependent is not eligible unless they meet the eligibility requirements under the program. It is the intent of the program to provide benefits only for eligible dependents. The Company has the right to require that you provide documentation establishing the eligibility of dependents you wish to enroll under an AT&T employee benefits program. The following process outlines the steps necessary to complete the enrollment of a dependent.

- Determine if your dependents are eligible. Review the Program SPD including any applicable SMMs to see the rules that pertain to dependent eligibility.
- Call the Eligibility and Enrollment Vendor or access the AT&T Benefits Center website to enroll your dependents.
- Your dependents will be enrolled and provided coverage upon a determination that your dependent is eligible for coverage under the Program, based on documentation reviewed by the Eligibility and Enrollment Vendor or the Eligibility and Enrollment Appeals Committee (EEAC), as applicable. This means that you must provide documentation to establish that your dependents are eligible for coverage under the Program before your dependents will be enrolled for benefits in the Program.
- To assist you in establishing your dependent’s eligibility, a dependent eligibility verification package will be mailed to your address on record. The package will contain instructions for submitting documents that verify your dependents’ eligibility for coverage, including a list of the documents that would meet this requirement. For example, if you are enrolling a Child, you will be required to provide a copy of a birth certificate and/or other specified documents that establishes the Child’s relationship to you.
- You must provide the required documentation prior to the date specified by the Eligibility and Enrollment Vendor. If you do not provide the required documentation prior to the deadline stated, your dependents will not be enrolled for coverage under the Program. If you provide the required documentation within the specified time period, your dependent will be enrolled effective as of the first of the month following the date you requested enrollment if the Program permits such prospective enrollment, or earlier, if pursuant to annual enrollment or a qualified status change as described under the Program.

**Important:** Your dependent is not enrolled until the dependent’s eligibility is verified. It is critical that you immediately begin the eligibility verification process as soon as you receive the dependent eligibility verification package from the Eligibility and Enrollment Vendor. If you do not receive the package in 7-10 days, refer to the AT&T Benefits Center website at [resources.hewitt.com/att](https://resources.hewitt.com/att) to obtain a copy or contact the AT&T Benefits Center for assistance.

*Note: Enrollment of an ineligible dependent in the Program constitutes benefits fraud and is a violation of the AT&T Code of Business Conduct. The Company will refer suspected fraudulent enrollments to AT&T Asset Protection for investigation, which may result in legal action and financial consequences.*

## LIST OF PROGRAMS

<b>Dental, Vision, and Life Insurance which include:</b>
<b>AT&amp;T Umbrella Benefit Plan No. 1</b>
Ameritech Non-management Umbrella Welfare Benefit Plan - Ameritech Dental Expense Plan AT&T International Health Plan AT&T Dental Plan AT&T Dental Expense Plan for Active Employees BellSouth Dental Assistance Plan BellSouth Retiree Dental Assistance Plan Cingular Wireless Dental Benefits Plan Pacific Telesis Group Dental Expense Plan Ameritech Vision Care Plan AT&T Vision Care Plan AT&T Vision Program (Version 1, 2, and 3) AT&T Vision Care Program AT&T Retiree Vision Care Program BellSouth Vision Assistance Plan Cingular Wireless Vision Plan Pacific Telesis Group Vision Care Plan SNET Vision Plan BellSouth Group Life Plan for Represented Employees Cingular Wireless Life Insurance Benefits for Bargained Employees Under the National Bargained Health Plan
<b>AT&amp;T Umbrella Benefit Plan No. 2</b>
AT&T Dependent Accidental Loss Insurance AT&T Dependent Group Life Insurance Program AT&T Dependent Group Life Insurance Plan