

The Company Proposes changes to the following Article(s)/provisions

ARTICLE 19 - BENEFIT PLANS, PROGRAMS, AND POLICIES

The means for fulfilling the terms of this Article may be the Company's adoption of its own plan(s) and associated plan document(s) or participation in an equivalent plan(s) having plan document(s) that include, for bargained-for personnel, the benefits agreed to be provided pursuant to this Article and substantially the terms, provisions and conditions under which such benefits are to be provided. The sole remedy for issues with respect to the validity or amount of any claim for benefits is the claim and appeal process as defined in the individual benefits plans and programs. The parties agree to the plans and programs described below. Copies of the plan documents, Summary Plan Descriptions (SPDs) and Summary of Material Modifications (SMMs) of these plans, policies and programs have been provided to the Union. If there is any difference between these Summary Plan Descriptions and the ERISA plans or programs (including amendments thereto), the plan texts shall govern.

For purposes of this Article:

- Employees (including employees covered under the Addendum – 2018 CWA US Virgin Islands (“USVI” Addendum Employees)) hired/rehired on or before August 8, 2009 shall be referred to as “Current Employees”;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2009 Agreement after August 8, 2009 and on or before August 17, 2012 shall be referred to as “2009 New Hires”. In addition, “2009 New Hires” shall also include individuals (including USVI Addendum Employees) who were classified as Temporary or Term Employee as of August 8, 2009 and who were subsequently reclassified to Regular Employee Status on or before August 17, 2012. In addition, “2009 New Hires” shall also include DIRECTV LLC (“DTV”) employees whose Term of Employment (TOE) as of January 1, 2017 was on or before August 17, 2012;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2012 Agreement after August 17, 2012 and on or before June 26, 2015 shall be referred to as “2012 New Hires”. In addition, “2012 New Hires” shall also include DTV employees whose TOE as of January 1, 2017 was after August 17, 2012 and on or before June 26, 2015;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2015/2018 Agreements (including transfers to a job title under Appendix A) after June 26, 2015 and on or before April 9, 2022 shall be referred to as “2015 New Hires”. In addition, “2015 New Hires” shall also include DTV employees whose TOE as of January 1, 2017 was after June 26, 2015 or any DTV employee that was hired or rehired on or after January 1, 2017 and on or before August 5, 2019;
- Employees (including USVI Addendum Employees) hired/rehired or transferred into the 2018 Agreement (including transfers to a job title under Appendix A) after April 9, 2022 shall be referred to as “2022 New Hires”;
- Current Employees who are laid off, who are recalled and whose service is immediately bridged will be treated as Current Employees. 2009 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2009 New Hires. 2012 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2012 New Hires. 2015 New Hires who are laid off, excluding Employees in titles under Appendix A, who are recalled and whose service is immediately bridged will be treated as 2015 New Hires.

- Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be referred to collectively as “Employees”; and
- Employees who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement and who meet the applicable requirements to be eligible for post-retirement benefits are referred to as “Eligible Retired Employees”.

Article 19A provides specific rules regarding benefits for Employees who move among job titles or move pursuant to the National Transfer Plan. The provisions of Article 19A take precedence over the provisions of this Article 19 with respect to Employees addressed in Article 19A.

1. HEALTH AND WELFARE BENEFIT PLANS

- A. Effective January 1, 2023, Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be eligible to participate in the benefit plans, programs and policies, identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 9, 2022, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees & 2009 New Hires	2012 New Hires	2015 New Hires & 2022 New Hires
AT&T Corp. Employee Medical Program	x	x	x
AT&T Employee Assistance Program	x	x	x
AT&T Dental Program (Bargained Employees)	x	x	x
AT&T Vision Program (Bargained Employees)	x	x	x
AT&T CarePlus – A Supplemental Benefit Program	x	x	x
AT&T Group Life Insurance Program for Active Employees*	x	x	x
AT&T Consolidated Long-Term Care Insurance Plan (closed to new entrants 5/1/2012)	x		
AT&T Flexible Spending Account Plan	x	x	x
AT&T Health Reimbursement Account Program	x	x (SSP Only)	
Legacy AT&T Disability Benefits Program	x	x	
AT&T Disability Income Program**			x

AT&T Commuter Benefit Policy	X	X	X
AT&T Adoption Reimbursement Policy	X	X	X
AT&T Voluntary Benefits Platform	X	X	X

*This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.

**Management provisions as described in the Summary Plan Description.

- B. Employees, including newly eligible Employees, and Eligible Retired Employees (as provided for in Paragraph D) shall continue to participate in the same benefit plans, programs and policies on the same terms and conditions which were in effect on April 9, 2022, until the benefits identified in Paragraph 1.A. above become effective, subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law.
- C. The Company may unilaterally modify or discontinue AT&T CarePlus – A Supplemental Benefit Program, AT&T Consolidated Long-Term Care Insurance Plan and the AT&T Voluntary Benefits Platform without further discussions with the Union.
- D. Employees who terminate employment with the Company after April 9, 2022 but during the term of this 2022 Extension Agreement and are eligible for post-retirement medical coverage under the terms of the medical program the Employee was eligible for as an active Employee as of the date of termination, (an “Eligible Retired Employee”) will be eligible, during the term of this 2022 Extension Agreement, for coverage under the AT&T Corp. Eligible Former Bargained Employee Medical Program, AT&T Eligible Former Employee CarePlus – A Supplemental Benefit Program, AT&T Eligible Former Employee Dental Program (Eligible Former Bargained Employees), AT&T Group Life Insurance Program for Former Bargained Employees, AT&T Eligible Former Employee Vision Program, and AT&T Consolidated Long-Term Care Insurance Plan (current participants only), subject to changes to benefits resulting from the operation of existing plan provisions and amendments necessary to comply with changes in the law, and with the exceptions identified in Exhibit 1. Nothing in this Paragraph D shall be construed to provide benefits for any period subsequent to the term of this 2022 Extension Agreement or for any employee other than those referenced above who terminate employment after April 9, 2022 but during the term of this 2022 Extension Agreement.
- E. Exhibit 1 provides a summary of certain plan, program and/or policy terms, conditions and provisions, including any which are exceptions to terms, conditions and provisions described in the applicable SPDs and SMMs as well as any which differ among groups of employees eligible to participate in a particular plan, program or policy, such as the applicable deductible or copayment amount. If there are discrepancies between the specific information provided in Exhibit 1 and the plan documents, SPDs or SMMs, the information provided in Exhibit 1 will govern.
- F. It is understood that certain benefits described in Exhibit 1 are subject to change to comply with implementation of the Patient Protection and Affordable Care Act (PPACA) and associated regulations and agency guidance. The Company will notify the Union of the changes the Company makes to conform the benefits under this Agreement with final regulations and guidance under PPACA and any amendment

determined to be necessary due to changes in the law. Should any of these changes require bargaining, all other terms and provisions of the 2018 Agreement will remain in effect through expiration.

2. PENSION AND SAVINGS BENEFIT PLANS

A. Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires shall be eligible to participate in the benefit plans, programs and policies identified in the chart below by an “x”, with the plan terms, conditions and provisions which were in effect on April 9, 2022, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees	2009 New Hires, 2012 New Hires, 2015 New Hires, 2022 New Hires
AT&T Retirement Savings Plan	x	x
AT&T Legacy Bargained Program (ALB) of the AT&T Pension Benefit Plan	x	
East Program of the AT&T Pension Benefit Plan	x*	
Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan		x

* Employees covered under the 2020 Memorandum of Agreement – Transition of East Employees to Legacy T (“Prior East Employees”)

B. Current Employees

Except as provided below, Current Employees, excluding Prior East Employees, shall continue to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on April 9, 2022.

- AT&T Retirement Savings Plan
- AT&T Legacy Bargained Program (ALB) of the AT&T Pension Benefit Plan
 - i. Current Employees who continue to participate in the ALB Program will be eligible for the following pension band increases:
 - a. Two 1.0% increases effective January 1, 2020
 - b. 1.0% effective January 1, 2021
 - c. 1.0% effective January 1, 2022
 - d. 1.0% effective January 1, 2023
 - e. 1.0% effective January 1, 2024
 - f. 1.0% effective January 1, 2025
 - g. 1.0% effective January 1, 2026

Prior East Employees shall continue to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on December 27, 2020.

- AT&T Retirement Savings Plan
- East Program of the AT&T Pension Benefit Plan

C. 2009 New Hires, 2012 New Hires, 2015 New Hires and 2022 New Hires

2009 New Hires, 2012 New Hires and 2015 New Hires shall continue to participate and 2022 New Hires shall be eligible to participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions which were in effect on April 9, 2022.

- AT&T Retirement Savings Plan
- Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan (“BCB#2 Program”)

3. Except as provided in this Article, there shall be no negotiations during the life of this Agreement upon changes in pensions or any other subjects covered by the existing employee benefit plans, programs and policies.
4. In the event, during the life of this Agreement, the Company proposes to amend any of the existing employee benefit plans, programs and/or policies or their successors, in a manner that affects benefits or privileges of employees represented by the Union, it will before doing so notify the Union of its proposal and afford the Union a period of sixty (60) calendar days for bargaining on said proposal; provided however that no amendment may be made in the employee benefit plans, programs and/or policies which would reduce or diminish the benefits or privileges provided thereunder as they apply to employees represented by the Union without its consent.
5. Any dispute involving the true intent and meaning of Paragraph 4 may be presented as a grievance and if not resolved by the parties, it may be submitted to the arbitration procedure of this Agreement. Nothing in this Agreement shall be construed to subject the employee benefit plans, programs, and/or policies referenced in this Article (or their successors) or their administration or the terms of the proposed changes in the plans, programs, and/or policies to arbitration.

ARTICLE 19A – BENEFITS RULES FOR MOVEMENT OF EMPLOYEES

- A. General Provisions** – Any individual who moves after April 9, 2022 from a job title not covered by the 2018 Agreement to a job title covered by the 2018 Agreement, where the circumstances of the move are not specifically accounted for in one of the following paragraphs, will be treated as a 2022 New Hire under Article 19.
- B. Definitions Of Inter-Region Transferred Converted Temp/Term Employees, Transferred 2009 New Hire Employees, Transferred 2012 New Hire Employees and Transferred 2015 New Hire Employees**
- I. An “Inter-Region Transferred Converted Temp/Term Employee” means an individual who was classified as a temp or term employee as of August 8, 2009 in one of the 2009 Core CWA Collective Bargaining Agreements in the East, West, Southeast, Southwest, or Midwest regions (“Core CWA CBAs”) and was subsequently reclassified to “regular employee” status on or before August 17, 2012 and then moved pursuant to the National Transfer Plan to any job title covered by the 2018 Agreement.
- II. A “Transferred 2009 New Hire Employee” means an individual who was:
- employed as of August 8, 2009 in one of the 2009 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement, and immediately preceding such movement was being treated as a “2009 New Hire” for benefit plan purposes under the transferring applicable CBA, or
 - hired or rehired after August 8, 2009 and on or before August 17, 2012 in a job title under the 2009 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
 - hired or rehired after August 8, 2009 and on or before August 17, 2012 in a job title in one of the 2009 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
 - a DIRECTV LLC (“DTV”) employee whose Term of Employment (“TOE”) as of January 1, 2017 or subsequent rehire date was on or before August 17, 2012 in a job title in one of the 2015/2016/2017 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement.

III. A “Transferred 2012 New Hire Employee” means an individual who was:

- hired or rehired after August 17, 2012 and on or before June 26, 2015 in a job title under the 2012 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
- hired or rehired after August 17, 2012 and on or before June 26, 2015 in a job title in one of the 2012/2013 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
- a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after August 17, 2012 and on or before June 26, 2015 in a job title in one of the 2015/2016/2017 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title covered by the 2018 CBA.

IV. A “Transferred 2015 New Hire Employee” means an individual who was:

- hired or rehired after June 26, 2015 and on or before April 9, 2022 in a job title under the 2015 Agreement or 2018 Agreement and who transfers during the term of this Agreement to an Appendix A job title from a non-Appendix A job title under the 2018 Agreement, or
- hired or rehired after June 26, 2015 and on or before April 9, 2022 in a job title in one of the 2015/2016/2017/2018/2019/2020 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title under the 2018 Agreement, or
- a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after June 26, 2015 and on or before January 1, 2017 in a job title in one of the 2015/2016/2017 Core CWA CBAs and who moved pursuant to the National Transfer Plan into any job title covered by the 2018 CBA.

C. Definitions of Inter-Region Transferred Current Employees and Transferred Core to Appendix Employees

V. An “Inter-Region Transferred Current Employee” means an individual who was employed as of August 8, 2009 in one of the 2009 Core CWA CBAs, who moved pursuant to the National Transfer Plan into any job title covered by the 2018 Agreement, except an Appendix A job title, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA.

VI. A “Transferred Core to Appendix Employee” means an individual who was:

- employed as of August 8, 2009 under this Agreement and who was transferred or transfers during the term of this Agreement to an Appendix A job title covered by the 2018 Agreement, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA, or
- employed as of August 8, 2009 in one of the 2009 Core CWA CBAs, who moved pursuant to the National Transfer Plan into a job title covered by the 2018 Agreement in Appendix A, and immediately preceding such movement was being treated as a “Current Employee” for benefit plan purposes under the transferring applicable CBA.

D. The following employee groups will be eligible to participate in the same plans, policies, and provisions on the same terms and conditions as set forth below:

Employee Group	Benefit Treatment Of Initial Move	Benefit Treatment Of Subsequent Moves To Any Other Job Title Covered Under the 2018 Agreement
I. Inter-Region Transferred Converted Temp/Term Employees	2009 New Hires	2009 New Hires
II. Transferred 2009 New Hires	2009 New Hires	2009 New Hires
III. Transferred 2012 New Hires	2012 New Hires	2012 New Hires
IV. Transferred 2015 New Hires	2015 New Hires	2015 New Hires
V. Inter-Region Transferred Current Employees	Current Employees	Current Employees (if subsequent movement is to a job title outside of Appendix A)
VI. Transferred Core to Appendix Employees	Current Employees 2009 New Hire (for Pension/Savings)	Current Employees (if subsequent movement is to a job title outside of Appendix A)