MEMORANDUM OF AGREEMENT

Mobility Black Agreement Extension

This Memorandum of Agreement to Extend the 2018 Regional Labor Agreement, also known as Mobility Black, (the "Extension Agreement") is made and entered as of December 21, 2020, by and between the Communications Workers of America District 3 (the "Union") and AT&T Mobility Services LLC and AT&T Customer Services, Inc. (collectively the "Company") whereby and notwithstanding any agreements to the contrary, the Company and the Union (collectively the "Parties") agree as follows;

- Except as specifically modified in this Extension Agreement, the Parties agree to extend the 2018 Mobility Black Agreement. The term of this Extension Agreement will begin February 12, 2022 through 11:59 p.m. on February 10, 2023.
- 2. The terms of all agreements, understandings, modifications and amendments set forth in the 2018 Regional Labor Agreement and 2018 Settlement Agreement, as well as all Memorandum of Agreement (MOA 1 and MOA 2), Letters of Agreement (LOA 01-13) and National Transfer Plan are extended contemporaneously with the term of this Extension Agreement except as specifically modified herein.
- 3. Employees covered by this Extension Agreement shall receive wage increases as follows:
 - a. The top step of the wage tables shall be increased as follows:
 - 2/12/2022 = 2.50%The remaining steps, other than step 1, in the wage table will be exponentially increased.
- 4. The "Benefit Agreement" is modified and extended as set forth in Attachment A.
- 5. Outside Letters are extended as set forth in Attachment B.
- 6. If there is any conflict between the provisions of this Extension Agreement and the 2018 Mobility Black Agreement, this Extension Agreement will prevail.
- 7. Unless the Parties otherwise agree in writing, this Extension Agreement shall expire on 11:59 p.m. on February 10, 2023.
- 8. This Extension Agreement constitutes and contains the entire agreement and understanding between the Parties concerning the subject matter of this Agreement, and supersedes all prior negotiations, proposed agreements or understandings, if any, among the Parties concerning any of the provisions of this document. This Extension Agreement may not be altered, amended or varied by either Party unless mutually agreed upon in writing and signed by both Parties. Furthermore, the terms of this Extension Agreement shall not be binding until all Parties have signed.

FOR THE UNION:	FOR THE COMPANY:
By:	By: Muchan Ville
Richard Honeycutt Vice President, CWA District 3	Michael Keith Vice President-Labor Relations
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Date:	Date: 12/20/2020
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This Agreement is between the COMMUNICATIONS WORKERS OF AMERICA (hereinafter called the "Union" or the CWA), and AT&T MOBILITY SERVICES LLC and AT&T CUSTOMER SERVICES, INC. (collectively referenced as "the Company") (the Company and Union are collectively referenced as "Parties"), with respect to employee benefits provided to Mobility District 3 ("Agreement").

The benefit provisions of the successor National Bargained Benefit Plan ("NBBP") and its Attachments effective for the calendar years of 2017-2020 are not a subject of this Agreement and nothing in this Agreement, including but not limited to the definitions of Current Employees, 2017 New Hires and 2019 New Hires shall apply to the National Bargained Benefit Plan for any purpose.

The means for fulfilling the terms of this Agreement may be the Company's adoption of its own plan and associated plan document or participation in an equivalent plan having a plan document that includes, for bargained-for employees, the benefits agreed to be provided pursuant to this Agreement 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 SPDs and the ERISA plans or programs (including amendments thereto), the plan texts shall govern.

It is understood that certain benefits provided under the Agreement 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 this Agreement will remain in effect through expiration.

The Company retains the right to make administrative changes, corrections, and adjustments to the Agreement according to its fiduciary responsibilities. No administrative changes, corrections or adjustments shall have the effect of diminishing the plan benefits negotiated by the Parties. Benefit Claims will be governed by the ERISA Plan(s) appeal process terms and will not be subject to grievance or arbitration.

For purposes of this Agreement (including Exhibit 1) only, unless noted otherwise:

- Mobility District 3 bargained employees hired, rehired or transferred (including transfers pursuant to the National Transfer Plan (NTP)) into Mobility Black bargained titles before January 1, 2017 shall be referred to as "Current Employees". "Current Employees" shall also include transfers pursuant to the NTP from Mobility Districts 1,2-13,4,7,9 and 6 hired or rehired before January 1, 2017;
- Mobility District 3 bargained employees hired, rehired or transferred (including transfers pursuant to the NTP) into Mobility Black bargained titles on or after January 1, 2017 and before January 1, 2019 shall be referred to as "2017 New Hires" except for Mobility Districts 1,2-13,4,7,9 and 6 employees hired or rehired before January 1, 2017 who transferred pursuant to the NTP on or after January 1, 2017 and before January 1, 2019;
- Mobility District 3 bargained employees hired, rehired or transferred (including transfers pursuant to the NTP) into Mobility Black bargained titles on or after January 1, 2019 shall be referred to as "2019 New Hires" except for Mobility Districts 1,2-13,4,7,9 and 6 employees hired or rehired before January 1, 2019 who transferred pursuant to the NTP on or after January 1, 2019;
- Current Employees, 2017 New Hires and 2019 New Hires shall be referred to collectively as "Employees".

Effective January 1, 2023 unless noted otherwise, Current Employees, 2017 New Hires and 2019 New Hires shall be eligible to participate in the benefit plans or programs identified in the chart below by an "X", with the plan terms, conditions and provisions which were in effect on February 11, 2022 as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current	2017 New	2019 New
Flat/Flogram/Folicy	Employees	Hires	Hires
AT&T Mobility Medical Program ¹	Х	Х	Х
AT&T Medical Program (Management) ²	Х	Х	X
AT&T Dental Program (Bargained Employees)	Χ	X	X
AT&T Vision Program (Bargained Employees)	X	X	X
AT&T CarePlus – A Supplemental Benefit Program	X	X	X
AT&T Employee Assistance Program	X	X	X
AT&T Group Life Insurance Program for Active Employees ³	Х	Х	Х
AT&T Consolidated Long-Term Care Insurance Plan (closed to new entrants 5/1/2012) ⁴	Х		
AT&T Adoption Assistance Policy	Х	Х	X
AT&T Tuition Reimbursement Policy	Х	Х	Х
AT&T Flexible Spending Account Plan	Χ	X	X
AT&T Mobility Disability Benefits Program (Edge)	X	X	
AT&T Disability Income Program ⁵			X
Mobility Program of the AT&T Component Part of AT&T/WarnerMedia Pension Benefit Plan ⁶	X		
Bargained Cash Balance Program #2 of the AT&T Component Part of AT&T/WarnerMedia Pension Benefit Plan ⁷	Х		
AT&T Retirement Savings Plan	X	Х	Χ

- This program is available for all Employees except those in US Virgin Islands.
- Medical program benefits, prescription drug benefits, mental health benefits and substance abuse benefits ("Medical Benefits") for employees in the US Virgin Islands continue to be subject to the same Medical Benefits as Mobility District 3 employees in Puerto Rico (Mobility Green agreement), as they change from time to time and at the same effective time and date as that for Mobility District 3 employees in Puerto Rico, except that Medical Benefits contributions for US Virgin Island Employees will be paid on a pre-tax basis. Details regarding their Medical Benefits are contained in the documents applicable to Mobility District 3 employees in Puerto Rico and are not reflected in the details provided below.
- This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.
- The Company may unilaterally discontinue or modify the AT&T Consolidated Long-Term Care Insurance Plan from time-to-time without further discussions with the Union.
- 5 Effective on January 1, 2019, 2019 New Hires will be eligible for the AT&T Disability Income Program.
- ⁶ Employees hired or rehired on or before December 31, 2010.
- Employees hired, rehired or transferred after December 31, 2010 and on or before December 31, 2014.

	Current Employees, 2017 New Hires and 2019 New Hires
Effective Date(s)	1/1/2023, unless noted otherwise
ì	MEDICAL PROGRAM BENEFITS
Program	AT&T Mobility Medical Program*
	Fully-insured coverage options such as HMOs continue to be available at the discretion of the Company.
	*This document highlights key elements of program design. For complete program details, refer to the applicable Summary Plan Description (SPD) dated October 2020 & associated Summary of Material Modifications (SMMs).
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Eligibility for Coverage	2019 New Hires, 2017 New Hires and Current Employees Eligibility for coverage begins on the employee's date of hire, provided the employee enrolls within the 31-day enrollment period. Employees pay the full cost of coverage until eligible for Company Subsidy*.
	*Temporary Employees who enroll will not be eligible for subsidized coverage.
Eligibility for	2019 New Hires, 2017 New Hires and Current Employees
Company Subsidy	No change from current program
	Individual Coverage*: Company subsidy for Employees enrolled in Company-sponsored Individual medical coverage (including fully insured coverage options, if available) will begin on the first day of the month in which 90 days of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 90 days of NCS will be eligible to enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage. Individual+Child(ren), Individual+Spouse and Family Coverage*: Company subsidy for Employees enrolled in Company-sponsored medical coverage other than Individual coverage will begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)). Employees with less than 91 days of NCS may enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage. Employees with more than 90 days of NCS and less than 6 months of NCS may enroll in Company-sponsored medical coverage (including fully insured coverage options, if available) but are required to pay 100% of the cost of coverage reduced by the company subsidy for the Individual coverage tier. *Temporary Employees who enroll will pay 100% of the full cost of coverage.
EE Class Health Reimbursement	Full Time & Part Time Regular Employees, and Full-time Temporary Employees 2019 New Hires and 2017 New Hires and Current Employees
Account (HRAs)	None.
Full Time EE	No active participating Employee will pay more than 100% of the cost of coverage.

	Current Employees, 2017	7 New Hires and 2019 New Hires	
Contribution Per Month			
	2019 New Hires and 2017	New Hires	
	Option 1:		
		<u>2023</u>	
	Ind	\$152	
	Ind + Sp	\$455	
	Ind+Child(ren)	\$277	
	Fam	\$461	
	Option 2:		
		<u>2023</u>	
	Ind	\$112	
	Ind + Sp	\$336	
	Ind+Child(ren)	\$205	
	Fam	\$341	
	Current Employees		
	Option 1:		
		<u>2023</u>	
	Ind	\$127	
	Ind + Sp	\$379	
	Ind+Child(ren)	\$231	
	Fam	\$384	
	Option 2:		
		<u>2023</u>	
	Ind	\$87	
	Ind + Sp	\$260	
	Ind+Child(ren)	\$158	
	Fam	\$263	
Part Time EE Contributions	No active participating En	nployee will pay more than 100% of the cost of coverage.	
	2019 New Hires, 2017 Ne No change from current pr	w Hires and Current Employees rogram.	
	Based on Scheduled hrs./week: • Greater than or equal to 20 hrs. = 50% of full cost of coverage*. • Less than 20 hrs. = 100% of full cost of coverage* with no Company subsidy.		
	* Calculation of the full cos Company's discretion.	st of coverage is subject to change from time to time at the	

	Current Employees, 201	7 New Hires and 2	2019 New Hires	
Working Spouse		2019 New Hires, 2017 New Hires and Current Employees		
Contribution				
	Spouse/LRP Access to Medical Coverage Additional Medical Contribution:			
	Participants whose spouse/LRP enrolls in AT&T-sponsored medical coverage (within either			
	self-insured or fully insured programs) but otherwise has access to medical coverage through their employer, excluding AT&T, will pay an additional monthly contribution toward			
	their cost of coverage. The participant must attest that			
	coverage otherwise the a			access to medical
			55 аррба.	
	Additional Monthly Me	edical Contribution:		
	<u>2023</u>			
	\$100			
	V			
Tobacco Use	2019 New Hires, 2017 Ne	w Hires and Curre	nt Employees	
Contribution				
	Tobacco Use Additional N			
	Employees and/or spouse			
	coverage (within either se			
	contribution toward their c			
	tobacco usage or engage			
				nonthly contribution will be
	applied. Engagement is currently defined as enrollment and participation. A tobacco user			
	is currently defined as someone who has used tobacco products more frequently than			
	once every month. Tobacco products include cigarettes, cigars, pipes, e-cigarettes,			
	vaporizers and smokeless tobacco. The definitions of engagement, the Company- sponsored Tobacco Cessation program, tobacco user and tobacco products may change			
	from time to time, at the sole discretion of the Company. The monthly contribution is			
	shown below.			
	Additional Monthly Medical Contribution:			
	<u>2023</u>			
	\$65			
Coinsurance	2019 New Hires, 2017 New Hires and Current Employees			
Copay/Coinsurance	No change from current program except as provided below.			
	Option 1 and Option 2:			
	2023			
		Network/ONA	Non-Network	
	Preventive	\$0 / 0%	No Benefit	
	Cielmone/	Ded waived	Φ0 / 5 00/	
	Sickness/ Illness	\$0 / 10% After Ded	\$0 / 50% After Ded	
	Emergency Room	\$0 / 10%	\$0 / 10%	
	Facility/Professional	After Ded	After Ded	
	Services (Emergencies)			
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Current Employees, 2017 New Hires and 2019 New Hires

Examples of Coinsurance provisions include:

- Applies after applicable Network/ONA or Non-Network Deductible amount is satisfied.
- Applies to all covered health services, including mental health/substance abuse benefits under the program with the exceptions below:
 - Does not apply toward Prescription Drugs.
 - Does not apply toward Network/ONA preventive services.
- Actual amount that is applied to the Coinsurance is calculated on the basis of eligible/allowable expenses.
- All Coinsurance applies to applicable Network/ONA or Non-Network Out-of-Pocket Maximums

Note: For non-network provisions, the methodology for calculating the Allowable Charge for all categories of Non-Network/Non-PPO expenses may be changed from time to time at the Company's discretion.

Annual Deductible

2019 New Hires, 2017 New Hires and Current Employees

No change from current program except as provided below.

Option 1:

	<u>2023</u>	
	Network/	Non-
	<u>ONA</u>	Network
Individual	\$ 800	\$2,800
Ind+Child(ren)	\$1,600	\$5,600
Ind+Spouse	\$1,600	\$5,600
Family	\$1,600	\$5,600

Annual Deductible provisions:

- Applies to all covered health services, including mental health/substance abuse benefits under the program.
- The following costs will never apply towards Deductible:
 - Network/ONA preventive care
 - Any applicable monthly contributions
 - Prescription drugs
 - Any charges for non-covered health services
 - Any penalties for failure to comply with terms of program (i.e., preauthorization/predetermination)
 - Charges that exceed eligible expenses
 - Any charges for services that are exclusions under the program
- Actual amount that is applied to the Annual Deductible is calculated on the basis of eligible/allowable expenses.
- Separate Deductible amounts apply to Network/ONA and Non-Network. Amounts incurred under each option do not cross apply between any other option.
- With Individual+Child(ren), Individual+Spouse and Family coverage, a covered person is eligible to receive benefits once their eligible/allowable expenses satisfy the Individual Deductible amount. The Individual+Child(ren), Individual+Spouse or Family Deductible, as applicable, is met once any combination of covered persons' eligible/allowable expenses meet the Individual+Child(ren), Individual+Spouse or Family Deductible amount, respectively. It is not necessary that any one individual reach the Individual Deductible but no one individual may contribute more than the Individual Deductible amount.
- The Annual Deductibles are included in the Out Of Pocket Maximums.

Current Employees, 2017 New Hires and 2019 New Hires				
	<u>20</u>	023		
	Network/	Non-		
	<u>ONA</u>	<u>Network</u>		
Individual	\$4,000	\$12,000		
Ind+Child(ren)	\$8,000	\$24,000		
Ind+Spouse	\$8,000	\$24,000		
Family	\$8,000	\$24,000		
(Integrated Med/Surg, MH/SA)				

Out-of-Pocket Maximum provisions:

- Applies to all covered health services, including mental health/substance abuse benefits under the program.
- The following costs paid by the participant apply towards the applicable Network/ONA or Non-Network Out-of- Pocket Maximum amounts:
 - Annual Deductibles
 - Coinsurance
- The following costs will never apply towards Out-of-Pocket Maximum nor be paid for by the program after the Out-of-Pocket Maximum is satisfied:
 - Prescription Drug copays
 - Any applicable monthly contributions
 - Any charges for non-covered health services
 - Any penalties for failure to comply with terms of program (i.e., preauthorization /predetermination)
 - Charges that exceed eligible expenses
 - Any charges for services that are exclusions under the program
- The amount that is applied to the Out-of-Pocket Maximum is calculated on the basis of coinsurance.
- Separate Out-of-Pocket Maximum amounts apply to Network/ONA and Non-Network. Amounts incurred under each option do not cross apply between any other option.
- With Individual+Child(ren), Individual+Spouse and Family coverage, a covered person has satisfied the Out-of-Pocket Maximum once their coinsurance satisfy the Individual Out-of-Pocket Maximum amount. The Individual+Child(ren), Individual+Spouse or Family Deductible, as applicable, is met once any combination of covered persons' coinsurance meet the Individual+Child(ren), Individual+Spouse or Family Out-of-Pocket Maximum amount, respectively. It is not necessary that any one individual reach the Individual Out-of-Pocket Maximum amount but no one individual may contribute more than the Individual Out-of-Pocket Maximum amount.

Option 2:

Out-of-Pocket Maximum Amounts (including the Annual Deductibles)

	<u>2023</u>	
	Network/	Non-
	<u>ONA</u>	<u>Network</u>
Individual	\$6,650	\$19,950
Ind+Child(ren)	\$13,300	\$39,900
Ind+Spouse	\$13,300	\$39,900
Family	\$13,300	\$39,900

	Current Employees, 2017 New Hires and 2019 New Hires
	(Integrated with Med/Surg, Rx, MH/SA, CarePlus)
	Out-of-Pocket Maximum provisions:
	 Applies to all covered health services, including mental health/substance abuse and prescription drug benefits under the program. The following costs paid by the participant apply towards the applicable Network/ONA
	or Non-Network Out-of- Pocket Maximum amounts: - Annual Deductibles - Coinsurance - Outpatient prescription drug allowable charges for eligible expenses. • The following costs will never apply towards Out-of-Pocket Maximum nor be paid for by
	the program after the Out-of-Pocket Maximum is satisfied: - Any applicable monthly contributions - Any charges for non-covered health services
	 Any penalties for failure to comply with terms of program (i.e., preauthorization /predetermination) Charges that exceed eligible expenses
	 Any charges for services that are exclusions under the program If the coverage tier is Individual+Child(ren), Individual+Spouse and Family, the applicable Individual+Child(ren), Individual+Spouse or Family Out-Of-Pocket Maximum must be met before the Program pays 100% of the Allowable Charges for Eligible Expenses, except that the Program will pay 100% of the Allowable Charges for Eligible Expenses for Network/ONA Services for an individual family member once the individual meets the Network/ONA Individual Out-Of-Pocket Maximum, even if the Individual+Child(ren), Individual+Spouse or Family Out-Of-Pocket Maximum has not been met.
Office Visit	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided above.
Emergency Room	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided above.
Urgent Care Center	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided above.
Hospital	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided above.
Diagnostic Testing	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided above.
Lifetime Maximum	2019 New Hires, 2017 New Hires and Current Employees Note: No longer applies due to healthcare reform legislation (PPACA).
СОВ	2019 New Hires, 2017 New Hires and Current Employees No change from current program.
Survivor	2019 New Hires, 2017 New Hires and Current Employees No change from current program.
Eligible Retired Employees	See Exhibit 1.
	PRESCRIPTION DRUG BENEFITS
Prescription Drugs	See Chart Below.
	ATOT CONFIDENTIAL PROPRIETARY

	Current Employees, 2017 New Hires and 2019 New Hires	
Bargained Program Rx Program		
Restrictions	2019 New Hires, 2017 New Hires and Current Employees No change from current program.	
Deductible	2019 New Hires, 2017 New Hires and Current Employees Option 1: None. Option 2: Integrated with Med/Surg, MH/SA and CarePlus.	
OOP Max	Option 1: 2023 Individual \$1,200 Ind+Child(ren) \$2,400 Ind+Spouse Spouse \$2,400 Ind+Spouse Spouse S	
Retail	2019 New Hires, 2017 New Hires and Current Employees No change from current program, except as provided below.	

	Current Employees, 2017 New Hires and 2019 New Hires
	Network Copays: Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions.
Retail Generic	2019 New Hires, 2017 New Hires and Current Employees
	No change to current program.
	Option 1: Copays
	Generic \$10
	Option 2: Copays
	<u>2023</u> Generic \$9
Retail Brand	2019 New Hires, 2017 New Hires and Current Employees
	Option 1: Copays
	Preferred \$35 Non-Preferred \$70
	Option 2: 2023
	Preferred \$35 Non-Preferred \$70
Personal Choice	2019 New Hires, 2017 New Hires and Current Employees No change from current program.
Mail Order	2019 New Hires, 2017 New Hires and Current Employees No change from current program except as provided below.
	Mandatory mail order for maintenance RX continues to apply after second fill at retail.
	Up to 90-day supply subject to Advanced Control Specialty Formulary provisions.
Mail Order Generic	2019 New Hires, 2017 New Hires and Current Employees
	Option 1: Copays
	<u>2023</u> Generic \$20
	Option 2:
	<u>2023</u> Generic \$18
	Provisions: Mandatory Generic provisions continue to apply.

	Current Employees, 2017 New Hires and 2019 New Hires	
Mail Order Brand	2019 New Hires, 2017 New Hires and Current Employees	
	Option 1: Copays	
	<u>2023</u>	
	Preferred \$70	
	Non-Preferred \$140	
	Option 2:	
	<u>2023</u>	
	Preferred \$70	
	Non-Preferred \$140	
Personal Choice	2019 New Hires, 2017 New Hires and Current Employees	
i croonar onoloc	No change from current program.	
	The shange nom canonic programs	
	MENTAL HEALTH BENEFITS	
Deductible	2019 New Hires, 2017 New Hires and Current Employees	
	Option 1:	
	No change from current program.	
	Option 2:	
	Integrated with Med/Surg, Rx and CarePlus.	
OOP Max	2019 New Hires, 2017 New Hires and Current Employees	
OOI WAX	Option 1:	
	No change from current program.	
	Option 2:	
	Integrated with Med/Surg, Rx and CarePlus	
Copayments and	2019 New Hires, 2017 New Hires and Current Employees	
Coinsurance	No change from current program.	
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Limitations	2019 New Hires, 2017 New Hires and Current Employees	
	No change from current program.	
	SUBSTANCE ABUSE BENEFITS	
Deductible	2019 New Hires, 2017 New Hires and Current Employees	
	No change from current program.	
OOP Max	2019 New Hires, 2017 New Hires and Current Employees	
	No change from current program.	
	EMPLOYEE ASSISTANCE PROGRAM (EAP)	
Program	AT&T Employee Assistance Program	
Eligibility	Date of hire.	
EE Class	All employees.	
Cost	100% company-paid	
Design	Up to 5 EAP sessions per issue per year	
Survivors	None.	
Eligible Retired	None.	

Current Employees, 2017 New Hires and 2019 New Hires				
Employees	DIO A DIL ITY DENIETTO			
Effective Date(s)	DISABILITY BENEFITS 1/1/2019			
Program	2017 New Hires and Current Employees AT&T Mobility Disability Benefits Program (Edge) No change from current program 2019 New Hires AT&T Disability Income Program as described in the Summary Plan Description dated July 2020 as these provisions change from time to time except as provided below.			
Short-Term Disability (STD)	2017 New Hires and Current Employees No change from current program			
	2019 New Hires The AT&T Disability Income Program as described in the Summary Plan Description except that Temporary and Term employees are not eligible for LTD benefits. Short-term disability benefits and the other sources of income received are designed to replace 60 percent or 100 percent of Pay for the referenced weekly time periods, based on the 2019 New Hire's Term of Employment when he/she qualifies for receipt of disability benefits, as shown below:			
		% o	of Pay	
	Term of Employment 6 months < 2 years 2 years < 5 years 5 years < 15 years 15 years or more	100% 0 weeks 4 weeks 13 weeks 26 weeks	60% 26 weeks 22 weeks 13 weeks 0 weeks	
Long-Term Disability (LTD)	2017 New Hires and Current Employees No change from current program 2019 New Hires The AT&T Disability Income Program as described in the Summary Plan Description as these provisions change from time to time except that Temporary and Term employees are not eligible for LTD benefits.			
		DENTAL BENEFITS		
Program	AT&T Dental Program* (Bargained Employees) Dental PPO DHMO (available at the discretion of the Company) *This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD) dated September 2019 & associated Summary of Material Modifications (SMMs).			
Eligibility for Coverage Eligibility for Company Subsidy	Eligibility for coverage continues to begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)).			

	Current Employees, 2017 New Hires and 2019 New Hires		
EE Class	Regular Full Time & Part Time		
Full Time EE	Contributions for Dental PPO or DHMO (if available) for 2023:		
Contribution	2023		
	Ind \$8		
	Ind +1 \$17		
	Family \$27		
Part Time EE	Based on Scheduled hrs./week:		
Contributions	• Greater than or equal to 20 hrs. = 50% of full cost of coverage*.		
	• Less than 20 hrs. = 100% of full cost of coverage* with no Company subsidy.		
	* Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.		
Annual Deductible	Network and ONA: \$25 per individual		
	Non-Network: \$50 per individual		
Annual Maximum	Network and ONA: \$1,750 per individual*		
Benefit	Non-Network: \$1,300 per individual*		
	*Not to average (#4.750 acressing of Notice and Notice and		
	*Not to exceed \$1,750 combined Network/Non-Network		
Diagnostic &	Class I (Diagnostic/Preventive)		
Preventive	Network/ONA*: 100%, Ded. Waived		
	Non-Network**: 100%, Ded. Waived		
	*For ONA, paid at Network contracted rates.		
	**For Non-Network paid based on reasonable and customary amounts		
Coverage Levels	Dental PPO Coinsurance		
(replaces minor and major restorative)	Class II (Basic restorative-fillings, extractions, periodontal treatment/maintenance)		
and major rootorativo,	Network and ONA*: 90%, after deductible		
	Non-Network**: 70%, after deductible		
	Class III (Major restorative erowns deptures bridgework)		
	Class III (Major restorative – crowns, dentures, bridgework) Network and ONA*: 80%, after deductible		
	Non-Network**: 50%, after deductible		
	Class IV (Orthodontia) Network and ONA*: 80%, after deductible		
	Network and ONA*: 80%, after deductible Non-Network**: 50%, after deductible		
	*For ONA, paid at Network contracted rate.		
	**For Non-Network paid based on reasonable and customary amounts.		
Orthodontic - Lifetime	Network and ONA: \$2,000 per individual*		
Maximum	Non-Network: \$1,400 per individual*		
	*Not to exceed \$2,000 combined Network/Non-Network		
СОВ	No change from current program.		

	Current Employees, 2017 New Hires and 2019 New Hires		
Survivor	12 months Company extended coverage (CEC) concurrent with COBRA, then 100% cost		
	of coverage for life or until remarriage.		
Eligible Retired	See Exhibit 1.		
Employees			
Outside Network Area (ONA)	 ONA benefit provided to employees who reside in a zip code which does not meet the network standards. ONA benefits are equivalent to PPO Network benefits Enrollees who are in Network will be offered the PPO option only. 		
	Enrollees who are located outside the Network zip code criteria will be offered the ONA option only.		
	VISION BENEFITS		
Program	AT&T Vision Program* (Bargained Employees)		
	*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD) dated September 2019 & associated Summary of Material Modifications (SMMs).		
Eligibility for Coverage	Eligibility for coverage continues to begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)).		
Eligibility for Company Subsidy	Eligibility for Company subsidy continues to begin on the first day of the month in which 6 months of net credited service (NCS) is attained (also referred to as term of employment (TOE)).		
EE Class	Regular Full Time & Part Time		
Full Time EE	2023		
Contribution			
	Ind \$2.50		
	Ind +1 \$5.50		
	Family \$9.00		
Part Time EE	Based on Scheduled hrs./week:		
Contributions	Greater than or equal to 20 hrs. = 50% of full cost of coverage*.		
	Less than 20 hrs. = 100% of full cost of coverage* with no Company subsidy.		
	*Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion.		
Coverage Levels	Exam: 1 exam per 12 months		
	• Network: \$0/0%		
	Non-Network: \$28 towards exam cost		
	Frame Allowance: 1 pair per 12 months		
	Network: \$130 allowance towards frame cost		
	Non-Network: \$30 towards frame cost		
	Lenses Allowance: 1 set per 12 months		
	Network: \$0/0%		
	Covers std. plastic lenses: Single, Bi-focal, Tri-focal, Lenticular, Progressive +		

	Current Employees, 2017 New Hires and 2019 New Hires
	Polycarbonate at 100%.
	1 oryentationate at 10070
	Non-Network: \$30-\$80 towards lenses
	Contact Lenses Allowance: Allowance per 12 months
	Network: \$150 allowance
	Non-Network: \$150 allowance
	2nd Pair Benefit: Network Only: Allows for a 2nd pair of glasses or contact lenses
000	allowance after the first pair benefit/allowance is utilized, per 24 months.
СОВ	No change from current program.
Survivor	No change from current program.
Eligible Retired Employees	See Exhibit 1.
	SUPPLEMENTAL MEDICAL BENEFITS
Program	AT&T CarePlus-A Supplemental Benefit Program*
	*This document highlights key elements of program design. For complete program details,
	refer to the Summary Program Description (SPD) dated September 2019 & associated
	Summary of Material Modifications (SMMs).
Eligibility	Eligibility for coverage begins on the employee's date of hire, provided the employee
Liigibility	enrolls within the 31-day enrollment period.
EE Class	Regular Full Time & Part Time
Employee	Contribution amounts are subject to change from time to time at the sole discretion of the
Contributions	Company.
(FT and PT)	
Benefits	No change from current program, except those required to comply with healthcare reform
	legislation (PPACA). Expand benefits which may be offered under CarePlus to include any benefits determined by the Company to be beneficial to Program participants.
	Company continues to retain the unilateral right to change, modify, amend and discontinue
	benefits offered under CarePlus.
	Francisco of annullment continues to be consulty
СОВ	Frequency of enrollment continues to be annually.
Survivor	No change from current program. No change from current program.
Eligible Retired	See Exhibit 1.
Employees	OCC EXHIBIT 1.
p.c.yeee	FLEXIBLE SPENDING ACCOUNTS
Plan	AT&T Flexible Spending Account Plan*
	*This document highlights key elements of plan design. For complete plan details, refer to
	the Summary Program Description (SPD) dated October 2020 & associated Summary of
	Material Modifications (SMMs).
Dependent Care Spen	ding Accounts
Plan	No change from current plan
Eligibility	No change from current plan.
EE Class	Regular Full Time & Part Time
Maximum	No change from current plan.
Minimum	No change from current plan.
	<u> </u>

	Current Employees, 2017 New Hires and 2019 New Hires
Health Care Spending /	Accounts
Plan	No change from current plan, except those that are mandated by healthcare reform
	legislation (PPACA).
Eligibility	No change from current plan.
EE Class	Regular Full Time & Part Time
Maximum	No change from current plan except those that are mandated by healthcare reform legislation (PPACA) and to annually adjust the maximum contribution amount to that permitted by law for each calendar year for which the IRS issues timely guidance such that the Company can implement the change.
Minimum	No change from current plan except those that are mandated by healthcare reform legislation (PPACA).
Survivor	No change from current plan.
Eligible Retired Employees	No change from current plan.
	LIFE INSURANCE
Program	AT&T Group Life Insurance Program for Active Employees
	*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD) dated October 2020 & associated Summary of Material Modifications (SMMs). Note: Contributions amounts are subject to annual adjustment.
Eligibility	All coverages: Eligible date of hire.
EE Class	Regular Full Time & Part Time
Basic Life Insurance	Basic: 1X Salary for the twelve months ending on Sept. 1 of previous plan year, rounded to
Benefit	the next \$1,000 Company paid. Max. \$7M basic plus supplemental.
Supplemental Life Insurance Benefit	1X-10X annual basic pay, max \$7M basic + supp; Employee paid; smoker/nonsmoker rates.
Accelerated Death Benefit	Available when life expectancy is 24 months or less. Minimum Distribution: 25% of total life insurance benefit. Maximum Distribution: lesser of 75% of total life insurance benefit or \$1M
AD&D	Basic: 1X annual basic pay; Company paid Supp: 1X-10X annual basic pay Spouse and child: applies
Seatbelt Incentive	Company paid \$10K. Supplemental, spouse, & child AD&D also have \$10K.
Dependent Benefit Amount	Employee paid Spouse/RDP life and AD&D: \$10K, \$25-\$300K in \$25K increments; smoker/nonsmoker rates. Child life and AD&D: \$5K-\$30K in \$5K increments
LTD Coverage	Basic & Supplemental life (not AD&D) continues for 3 years. Dependent coverages end with end of STD
Portability upon termination	Yes for supplemental employee life only
Conversion upon	Basic & Supplemental life, not AD&D.
termination	Spouse and child life, not AD&D.
Survivor	No change from current program.
Eligible Retired	No change from current program.

Current Employees, 2017 New Hires and 2019 New Hires		
Employees		
Guaranteed Issue	No Evidence of Insurability (EOI) for Supplemental life coverage of up to 3X Annual Pay on initial enrollment or of an additional 1X Annual Pay for a Qualified Life Event, but may not exceed 10X Annual Pay, otherwise EOI required for any increase.	
	No EOI for Spouse coverage of \$10K during initial enrollment period. Otherwise, EOI required for any enrollment or increase.	
	No EOI for Child coverage at any time for initial enrollment or increase in amount.	
	LONG-TERM CARE	
Plan	AT&T Consolidated Long-Term Care Insurance Plan*.	
	*This document highlights key elements of plan design. For complete plan details, refer to the Summary Plan Description (SPD) dated October 2008 & associated Summary of Material Modifications (SMMs).	
Eligibility	No change from current plan.	
EE Class	No change from current plan.	
Coverage	2019 New Hires and 2017 New Hires	
001010.90	Not available; closed to new entrants as of 5/1/2012.	
	Current Employees	
	Closed to new entrants as of 5/1/2012.	
	No change from current plan, except that the Company has the unilateral right to change,	
	modify, amend and discontinue the AT&T Consolidated Long-Term Care Insurance Plan.	
	ADOPTION ASSISTANCE POLICY	
Policy	No change from current policy.	
Eligibility	No change from current policy.	
EE Class	No change from current policy.	
Maximum	No change from current policy.	
	TUITION REIMBURSEMENT POLICY	
Eligibility	6 months of service.	
EE Class	No change from current policy.	
Maximum (same for FT	Annual Tuition Cap-No change from current plan.	
& PT)	Tuition Lifetime Cap-Undergraduate-\$20,000 Graduate-\$25,000.	
Reimbursement for	Full Time: 100%≥ 20 hours: 75%	
classes	< 20 hours: 50%	
	Fees required by the school to take the course will be reimbursed, e. g., lab fees,	
	transportation fees, recreation fees	
	·	

	PENSION PLAN		
Effective Date(s)	1/1/2019		
Program(s)	Employees hired or rehired on or before December 31, 2010 Mobility Program (Mobility Program) of the AT&T Component Part of AT&T/WarnerMedia Pension Benefit Plan		
	Employees hired, rehired or transferred after December 31, 2010 and before January 1, 2015 Bargained Cash Balance Program #2 (BCB#2 Program) of the AT&T Component Part of AT&T/WarnerMedia Pension Benefit Plan		
	Employees hired, rehired or transferred on or after January 1, 2015 Ineligible		

Benefits	Employees hired or rehired on or before December 31, 2010 No change from current program Employees hired, rehired or transferred after December 31, 2010 and on or before December 31, 2014 No change from current program		
	Employees hired, rehired or transferred on or after January 1, 2015 Ineligible		
	SAVINGS PLAN		
Effective Date(s)	1/1/2019		
Program	AT&T Retirement Savings Plan (ARSP)		
Benefits	No change from current program.		

Retiree Health Care for Bargained Employees for the period January 1, 2023 through December 31, 2023 who terminate employment during the period 1/1/2021 through 12/31/2023.

Employees who are eligible for post-employment benefits when employment ends ("Eligible Retired Employees") shall be eligible to participate in the same plan as an active current employee except as specifically noted, with the same provisions that apply to active employees, except that provisions regarding eligibility for post-employment benefits and monthly contributions shall remain the same as the rules that applied to similarly situated former employees as of 12/31/2022 and shown in the chart below:

Hire Date	Hired before 1/1/2005		Hired on or after 1/1/2005
Plan	Former SWBW Plan Participants	Former EDGE Plan Participants	NBBP or its Successor Plan(s) For Employees of the Company
Eligibility Rule	Modified rule of 75 30 (NCS) and any age 25 (NCS) & 50 (age) 20 (NCS) & 55 (age) 10 (NCS) & 65 (age)	Transition Groups 1-4	Modified rule of 75 30 (NCS) and any age 25 (NCS) & 50 (age) 20 (NCS) & 55 (age) 10 (NCS) & 65 (age)
Retiree contributions	Same as active employees' contributions	 Parent company provides benefit for Transition Group 1 Subsidy varies for Transition Groups 2-3; Access only for Transition Group 4 [Edge Plan retiree contributions are subject to change. See Summary Plan Description.] 	Retiree pays 100% for coverage (Access Only)

Nothing in this Agreement or in Exhibit 1 shall be construed to provide benefits for any period subsequent to the term of this Agreement or for any employee other than those referenced above who terminate employment during the term of this Agreement, as extended.

The following Letters and Memorandums of Agreement not included in the labor agreement but agreed upon by the parties on February 15, 2018 are extended contemporaneously with the term of this Extension Agreement.

- MOA Regarding Black Mobility Call Center Percentages
- MOA Employment Security Commitment (ESC)
- MOA Excise Tax
- MOA Regarding Voluntary Recognition
- Flexible EWP Call Center Trial Letter
- CVS Letter
- Wellness Letter
- Mi60 Letter
- Ambassador Program Letter
- Compensation Committee
- Job Upgrade Committee
- Part-time Union Steward
- Surplus
- Union Time Attendance Incentives
- Small Cell Trial Letter

<u>Step</u>	Effective_ 2/12/2022	<u>Step</u>	Effective 2/12/2022
1	426.00	1	420.50
2	453.50	2	444.50
3	482.50	3	470.00
4	513.50	4	497.00
5	546.50	5	525.50
6	582.00	6	555.50
7	619.00	7	587.50
8	659.00	8	621.50
9	701.50	9	657.00
10	746.50	10	694.50
11	794.50	11	734.50
12	845.50	12	776.50
13	900.00	13	821.00

Business Customer Service Specialist II Clerk

	<u>Effective</u>		Effective
<u>Step</u>	<u>2/12/2022</u>	<u>Step</u>	<u>2/12/2022</u>
1	466.00	1	378.50
2	495.50	2	402.50
3	527.00	3	428.00
4	560.50	4	455.50
5	596.00	5	484.50
6	633.50	6	515.00
7	673.50	7	548.00
8	716.50	8	583.00
9	762.00	9	620.00
10	810.00	10	659.50
11	861.50	11	701.50
12	916.00	12	746.00
13	974.00	13	793.50

Client Service Specialist

COS Sales Advocate

	<u>Effective</u>		Effective
<u>Step</u>	<u>2/12/2022</u>	<u>Step</u>	<u>2/12/2022</u>
1	513.00	1	419.00
2	537.00	2	442.00
3	561.50	3	466.00
4	588.00	4	492.00
5	615.00	5	519.00
6	643.50	6	547.50
7	673.50	7	577.50
8	704.50	8	609.00
9	737.50	9	642.50
10	771.50	10	677.50
11	807.50	11	715.00
12	845.00	12	754.00
13	884.00	13	795.50

Coordinator I Coordinator II

<u>Effective</u>		Effective
<u>2/12/2022</u>	<u>Step</u>	<u>2/12/2022</u>
531.50	1	577.00
561.00	2	607.50
592.00	3	639.50
624.50	4	673.00
659.00	5	708.50
695.50	6	746.00
734.00	7	785.00
774.50	8	826.50
817.50	9	870.00
863.00	10	916.00
910.50	11	964.00
961.00	12	1015.00
1014.00	13	1068.50
	2/12/2022 531.50 561.00 592.00 624.50 659.00 695.50 734.00 774.50 817.50 863.00 910.50 961.00	2/12/2022 Step 531.50 1 561.00 2 592.00 3 624.50 4 659.00 5 695.50 6 734.00 7 774.50 8 817.50 9 863.00 10 910.50 11 961.00 12

Customer Service Representative I

Customer Service Representative (WFH)

<u>Step</u>	Effective 2/12/2022	<u>Step</u>	Effective 2/12/2022
1	420.50	1	420.50
2	444.50	2	444.50
3	470.00	3	470.00
4	497.00	4	497.00
5	525.50	5	525.50
6	555.50	6	555.50
7	587.50	7	587.50
8	621.50	8	621.50
9	657.00	9	657.00
10	694.50	10	694.50
11	734.50	11	734.50
12	776.50	12	776.50
13	821.00	13	821.00

Customer Service Representative II

Customer Support Specialist

<u>Step</u>	Effective 2/12/2022	<u>Step</u>	Effective 2/12/2022
1	434.00	1	534.00
2	463.50	2	557.50
3	495.00	3	582.50
4	528.50	4	608.00
5	564.50	5	635.00
6	602.50	6	663.50
7	643.50	7	692.50
8	687.00	8	723.50
9	733.50	9	755.50
10	783.50	10	789.00
11	836.50	11	824.00
12	893.50	12	860.50
13	954.00	13	898.50

Distribution Center Coordinator

Fraud Analyst

<u>Step</u>	Effective 2/12/2022	<u>Step</u>	Effective 2/12/2022
1	522.00	1	508.50
2	555.00	2	547.00
3	590.50	3	588.50
4	627.50	4	633.00
5	667.50	5	680.50
6	710.00	6	732.00
7	755.00	7	787.50
8	802.50	8	847.00
9	853.50	9	911.50
10	907.50	10	980.50
11	965.00	11	1054.50
12	1026.50	12	1134.00
13	1091.50	13	1220.00

Retail Sales Consultant

Sales Support Representative

<u>Step</u>	<u>Effective</u> 2/12/2022	<u>Step</u>	Effective 2/12/2022
1	457.50	1	407.50
2	481.50	2	428.00
3	506.50	3	450.00
4	533.00	4	473.00
5	560.50	5	497.00
6	590.00	6	522.00
7	620.50	7	548.50
8	653.00	8	576.50
9	687.00	9	605.50
10	723.00	10	636.50
11	760.50	11	669.00
12	800.50	12	703.00
13	842.00	13	738.50

Senior Retail Sales Consultant

Small Biz Advisor

	<u>Effective</u>		Effective
<u>Step</u>	<u>2/12/2022</u>	<u>Step</u>	<u>2/12/2022</u>
1	489.00	1	530.00
2	516.50	2	555.00
3	545.50	3	581.50
4	576.00	4	609.50
5	608.50	5	638.50
6	643.00	6	668.50
7	679.00	7	700.50
8	717.00	8	734.00
9	757.50	9	769.00
10	800.00	10	805.50
11	845.00	11	844.00
12	892.50	12	884.00
13	942.50	13	926.00

Techician I - MSC/RNOC

Technician II - MSC/RNOC

<u>Step</u>	<u>Effective</u> 2/12/2022	<u>Step</u>	<u>Effective</u> 2/12/2022
1	663.50	1	723.00
2	713.00	2	776.50
3	766.00	3	834.00
4	823.00	4	896.00
5	884.50	5	962.00
6	950.50	6	1033.50
7	1021.50	7	1110.00
8	1097.50	8	1192.00
9	1179.50	9	1280.00
10	1267.50	10	1375.00
11	1362.00	11	1477.00
12	1463.50	12	1586.00
13	1572.50	13	1703.50

Telesales Representative

Wireless Technician

	<u>Effective</u>		Effective
<u>Step</u>	<u>2/12/2022</u>	<u>Step</u>	2/12/2022
1	445.50	1	723.00
2	470.50	2	776.50
3	497.00	3	834.00
4	524.50	4	896.00
5	554.00	5	962.00
6	585.50	6	1033.50
7	618.00	7	1110.00
8	652.50	8	1192.00
9	689.50	9	1280.00
10	728.00	10	1375.00
11	769.00	11	1477.00
12	812.00	12	1586.00
13	857.50	13	1703.50

Work Force Administrator

<u>Step</u>	<u>Effective</u> 2/12/2022
1	438.00
2	462.00
3	487.50
4	514.00
5	542.00
6	572.00
7	603.00
8	636.00
9	671.00
10	707.50
11	746.50
12	787.50
13	830.50