



January 18, 2017

**TO:** All AT&T SE Local Presidents & CWA District 3 Staff

**FROM:** Nick Hawkins, Assistant to the Vice President

**RE:** **AT&T – Fidelity Beneficiaries**

In early 2017, the District 3 Office received several reports from members and Locals across the District, claiming that beneficiary information for Pensions, 401ks, and Life Insurance had been removed from the Fidelity website, effective 01/01/2017. The District 3 Office took this concern to AT&T and demanded that the problem be resolved immediately. We provided several examples of members who claimed that their beneficiary information had been removed from Fidelity's website. AT&T and Fidelity conducted a formal investigation into our concerns and reached the following conclusion:

The following review of the Fidelity NetBenefits OnLine Beneficiary (OLB) system has taken place for the list of employees that were provided to us.

#### Background

The online beneficiary system has been available to Southeast employees (management and non-management) since 1-1-2013. As a result, since 2013, Southeast employees have been able to use the Fidelity OLB to enter beneficiary data and to designate beneficiaries for the savings plans, life insurance and final unpaid wages only. Until mid-December 2016, beneficiary data for pension has not been able to be entered using OLB because the pension plans designate the allowable beneficiaries.

In mid-December, at AT&T's request, Fidelity changed the OLB system to allow Southeast employees to enter spousal beneficiary information for married participants. The OLB was also enhanced to allow the participant to elect to have the same beneficiary, when entered online after mid-December 2016, apply to pension (as applicable), savings, life insurance and final unpaid wages.

#### Investigation and Results

Fidelity ran the provided list of employees through a historical query of the OLB. The query covered a 5-year look-back through both monthly and annual OLB system backups and archives. It was determined through these queries that none of these employees had made an online beneficiary election since 2013. Therefore, these participants would not have been able to view online beneficiary data before or after the change to the OLB for pension.

Please note that employees who had submitted beneficiary forms to Fidelity directly can still contact Fidelity to confirm their most recent beneficiary election. Beneficiary forms that were not entered online are not viewable online.

Should you have any questions or concerns surrounding this issue, please feel free to contact me at the District 3 Office.

cc: Richard Honeycutt, Vice President  
Thelma Dunlap, Administrative Director  
Betty Witte, Administrative Director  
Booker Lester, Administrative Director  
John Quinn, District 3 Legal Counsel