



Dear Members,

The focus of this newsletter is on the Annual Meeting and the agenda for it, along with the details of subject matter to be discussed. Details begin on Page 2 and information to be discussed at the meeting is on Pages 3-6. It is our hope that all who can attend, will, and to that end we have arranged it to be a teleconference meeting. You only have to dial the number to join the conference, and as telephone people, we should remember how to “dial”!

Our association has undergone significant changes over the years, and this year is no different. Our current circumstances will be brought up at various times during the meeting as appropriate.

Please make every effort to join us at the Annual Meeting on April 10; it’s just a simple telephone call!

Carole Hansen, Director
 chansen41@gmail.com, (760) 213-2520

Address Change

Please note that our mailing address has changed. The new address is:
TelCo Retirees Association, Inc.
42039 N 45th Dr
Anthem, AZ 85086

In This Issue

President’s Message
Jane Banfield.....2

Treasurer’s Report
Judi Morris.....4

Annual Meeting
Agenda Details
Various3-6

This Newsletter Is Available Via E-mail.

If you have an email address, you can subscribe to that version; just let us know and we will make the change. You’ll then also receive any email bulletins that are sent out from time to time. But...to get all the latest information possible, visit the website:

www.telcoretirees.org.

TelCo Retirees Association
is a member of the



President's Message

By Jane Banfield, President

TelCo Retirees Association Annual Meeting

April 10, 2025

11:AM PST (2PM EST)

The TelCo Retirees Association Annual Meeting will be held via a voice teleconference call. This decision was made so that our retirees who do not use internet service or do not feel comfortable with zoom video/voice calls will have the opportunity to join our meeting and ask questions. We are using an audio conference service.

**Instructions: Dial 518-318-5486
No access code is needed.**

Please be patient while others join. You will be muted upon entry, but will be able to unmute for questions which we will do frequently.

There should be no charge associated with the call if your phone or cellphone has a long-distance plan.

Note: You may hear a message that says you will be charged \$.01 per minute. If you have T-Mobile or Metro PCS, they allegedly charge their customers \$0.01/per minute to connect to conference lines, however we have not heard from anyone who has experienced this. If you do receive a charge, please let us know and we will reimburse you.

Please review the Agenda for the meeting and details on the following pages and be prepared to ask whatever questions you may have. if you have an additional issue or question, please contact Jane Banfield 908-268-5088 or janebanfield@aol.com.

We hope you will join us. If you have a question and will not be attending please feel free to call me or send it via the website.

AGENDA for Annual Meeting

President's Message
Introduction & Approval of Board Members
Financial
Healthcare
Athene
New & Old Business
Adjourn

ANNUAL MEETING AGENDA DETAILS

Introduction of Board Members

TelCo Retirees Association Board of Directors

President/Acting Secretary

Jane Banfield
janebanfield@aol.com
(908) 268-5088

Treasurer/Acting Secretary

Judi Morris
mdjemorris@yahoo.com
(360) 301-0581

Directors

Monte Baggs
montewbaggs@sbcglobal.net
(831) 594-3848

Lee Brown
leebrown2139@aol.com
(714) 624-8886

Anne Burkhart
annieb1943@me.com
(360) 301-4831

Carole Hansen
chansen41@gmail.com
(760) 213-2520

Ted Mazzella
tedmazz@verizon.net
(845) 359-8574

John Tucciarone
john.tucciarone1@verizon.net
(908) 745-1651

*Please share this newsletter with your retired
telephone company friends and encourage them
to join the TelCo Retirees Association.*

Instructions on how to join are on the back page.

Treasurer's Report

By Judi Morris, Treasurer

TelCo Retirees Association

Financial Report

End of Year 2024

REVENUE: \$11,694.39***

EXPENSES: \$13,396.34

Revenue collections (membership dues) stopped in September.

**We will have a donation drive in the first quarter 2025
and will use our investments to cover expenses.**

Our Schwab account has \$74,065.21.

Questions may be directed to Judi Morris 623-551-0117

*** Membership Contributions: Membership dues were waived as of 2025. Any voluntary contributions you would like to make towards our expenses are greatly appreciated. Please make any donations to:

TelCo Retirees Association
42039 N. 45th Dr.
Anthem, AZ 85086

Annual Meeting Agenda Details

Healthcare - *Changes & Updates provided by John Tucciarone & Ted Mazella*

AT&T Healthcare Benefit Summary & Status

In 2024 AT&T changed their non-grandfathered health benefits for all retirees & eligible dependents to a company-subsidized plan provided by UnitedHealthcare (UHC). For 2025 enrollment to the AT&T UHC PPO (ATTMAP) Group Medicare Advantage (PPO) Plan required no further action, unless joining for the first time. Major changes were that dependents are now free v. a \$50 monthly premium, for at least this year. Service Co-Pays were increased along with a partial payment of the Medicare deductibles.

The AT&T Group Medicare Advantage (PPO) Plus Plan monthly premium of \$50 remains the same (dental, vision, and expanded hearing coverage).

Revised Out-of-Pocket Costs for Non-grandfathered Retirees.

- Monthly Premium: \$0 for retiree or spouse
- Annual Medicare Deductible: \$125
- Out-of-Pocket Maximum: \$900 + Medicare deductible
- Primary Care Physician/Specialist Visit: \$20/\$40
- Emergency Room: \$135 (Same)
- Prescription Coverage:
 - Annual Coverage Deductible \$590
 - Initial Coverage: Formulary Schedule
 - Catastrophic Coverage: Post \$2,000

Retirees are encouraged to use up any remaining Health Reimbursement Account balances in 2025. Potentially, they could lose them in the future.

Minimum problems were encountered or reported once the 2024 initial rollout was completed.

For Grandfathered Retirees

No changes to the GF Medical Plans, and there were minimal changes to the prescription drug plans as listed below

- Some Formulary co-pays were changed.
- The catastrophic out of pocket expense .prescription coverage decreased to \$2,000 in accordance with the 2025 Federal Medicare RX requirements
- Due to low participation, one plan was collapsed into another plan
- No changes to dental or vision plans. No change in any monthly premiums
- Not all AT&T Grandfathered Health Benefit plans have the same out of pocket costs such as copays etc. For this information please check with the carrier whose contact information is on the back of your ID card.

Annual Meeting Agenda Details

Athene Pension Annuity

If you require any changes to your IRA withholding contact Athene. In July, 2024, an annuity certificate was sent to all participants in the transitioned pension plan. A letter regarding Federal withholding tax was also sent. If you have questions please contact Athene at 877-813-4240 or visit the website at www.lifetimeportal.com.

Lawsuit

[Piercy et al v. AT&T Inc. et al 1:2024cv10608 | US District Court for the District of Massachusetts | Justia](#)

No updates. Given permission to merge all complaints.

New & Old Business

Phone Concession

With the eventual transition away from copper, the AT&T consumer team will share options as they become available to impacted consumer customers. We encourage our retirees to call into the Employee Discount Center to discuss any current alternatives (i.e. VoIP service or sign up for wireless services which provides a 30% retiree discount). The Employee Discount Center can be reached at 877-377-9010.

Museum - AT&T memorabilia

AT&T collects some memorabilia from Legacy AT&T (Ma Bell) and the Baby Bells . We have the AT&T Archives and History Center, with locations in San Antonio, TX (Baby Bells) and Warren, NJ. (Ma Bell) which is the largest, traditional corporate archives in the U.S. If you have donations please forward a picture for further arrangements.

Deceased List

AT&T does not share or provide a deceased list due to privacy concerns. Those provided here are from our own records, but understand we do not always receive notifications.

NRLN

Continue support for an additional amendment to ERISA to provide insurance support if the insurance company defaults. All TelCo Retirees receive updates from NRLN on current legislative issues we are supporting. For further information please contact Jane Banfield.

IRS 2024 Alert:

There have been some W2s issued in error from AT&T. If you believe you have received one in error, please contact us or AT&T Benefits.

Annual Meeting Notes

(This space provided for your convenience.)

In Memoriam

Following is a list of those members who have either passed in 2024 or of whose passing we were notified in 2024. As stated on the preceding page, AT&T does not share or provide a deceased list due to privacy concerns.

Keith Agree
Stan Hall
Bunny Hare
Glori Harpenaw
Peter Hopkins
Jack Mellot
Paul Smith
Joseph Tami

How to Join TelCo Retirees

All retired, former, and active (pre-retirement) employees of Pacific Bell, SBC, AT&T and any other former Bell System company are eligible to join TelCo Retirees Association.

Annual membership dues have been waived; they are no longer required.

Donations are appreciated to assist our operation but are not required to remain a member of TelCo Retirees Association.

Membership applications can be downloaded from the TelCo website

www.telcoretirees.org

or by writing to:

TelCo Retirees Association, Inc.

42039 N 45th Dr

Anthem, AZ 85086

Question or Comment?

For telephone inquiries on non-healthcare issues, please contact any of the Board members by phone or email.

For telephone inquiries on healthcare issues, please call

908-745-1651

You can use this contact information to leave a message with your question or comments.

Your call or email will be returned ASAP, and everything possible will be done to get you a timely, comprehensive answer.