

2024 BENEFITS AGREEMENT

This 2024 Benefits Agreement (“Agreement”) applies to the following collective bargaining agreements: BellSouth Telecommunications, LLC (“BST”), AT&T Billing Southeast, LLC (“Billing”), and BellSouth Telecommunications, LLC for Utility Operations (“Utility Operations”), which are collectively referred to herein as the “CBAs.” The means for fulfilling the terms of this Agreement may be the Company’s adoption of its own plan(s) and associated plan document(s) or participation in an equivalent plan(s) having a plan document(s) 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 (subject to the provisions of Article 19.04 of the BST and Billing agreements; Section 8.03 of the Network Addendum – U-verse Field Operations and Article 14(C) of the Utility Operations agreement). The parties agree to the plans, policies 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.

For purposes of this Agreement (including Exhibits 1 and 2) only:

- The title “Wire Technician” under the Network Addendum - U-verse Field Operations shall include employees in the “Premises Technician” title in the Southeast region until September 2, 2012.
- Southeast region bargained employees (excluding those titles under the Network Addendum – U-verse Field Operations) hired/rehired on or before August 8, 2009, and those laid-off employees with a Seniority date prior to August 9, 2009, and who are recalled after August 8, 2009 pursuant to Article 7.02A8 of the BST and Billing agreements or Article 6D of the Utility Operations agreement shall be referred to as “Current Employees”. In addition, regular management employees of BST or Billing hired/rehired on or before August 8, 2009 and who

are one step outside the bargaining unit and are reassigned to the bargaining unit under Article 7.01J or Article 12.01G of the respective working agreement shall be referred to as “Current Employees”;

- Employees hired/rehired or transferred into the 2009 CBAs (including transfers pursuant to the National Transfer Plan) after August 8, 2009 and on or before August 17, 2012, and those laid-off employees with a Seniority date after August 8, 2009 and on or before August 17, 2012 and who are recalled pursuant to Article 7.02A8 of the BST and Billing agreements or Article 6D of the Utility Operations agreement shall be referred to as “2009 New Hires”. In addition, “2009 New Hires” shall include: 1) employees hired/rehired or transferred into a Wire Technician job on or before August 17, 2012; 2) 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; and 3) regular management employees of BST or Billing hired/rehired after August 8, 2009 and/or on or before August 17, 2012 and who are one step outside the bargaining unit and are reassigned to the bargaining unit under Article 7.01J or Article 12.01G of the respective working agreement. 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;
- Southeast region bargained employees hired/rehired or transferred into the 2012 CBAs (including transfers pursuant to the National Transfer Plan) after August 17, 2012 and on or before December 4, 2015, those laid-off employees with a Seniority date after August 17, 2012 and on or before December 4, 2015 and who are recalled pursuant to Article 7.02A8 of the BST and Billing agreements or Article 6D of the Utility Operations agreement and Wire Technician employees who were hired/rehired or transferred into the Network Addendum - U-verse Field Operations after August 17, 2012 and on or before December 4, 2015 shall be referred to as “2012 New Hires”. In addition, regular management employees of BST or Billing hired/rehired after August 17, 2012 and on or before December 4, 2015 and who are one step outside the bargaining unit and are reassigned to the bargaining unit under Article 7.01J or Article 12.01G of the respective working agreement 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 December 4, 2015;

- Southeast region bargained employees hired/rehired or transferred into the 2015 or 2019 CBAs (including transfers pursuant to the National Transfer Plan) after December 4, 2015 and on or before the date the 2024 BST Collective Bargaining Agreement is ratified pursuant to the terms of such agreement (“Ratification Date”), those laid-off employees with a Seniority date after December 4, 2015 and on or before Ratification Date and who are recalled pursuant to Article 7.02A8 of the BST and Billing agreements or Article 6D of the Utility Operations agreement and Network Addendum - U-verse Field Operations employees who were hired/rehired or transferred into the Network Addendum - U-verse Field Operations after December 4, 2015 and on or before Ratification Date shall be referred to as “2015 New Hires”. In addition, regular management employees of BST or Billing hired/rehired after December 4, 2015 and on or before Ratification Date and who are one step outside the bargaining unit and are reassigned to the bargaining unit under Article 7.01J or Article 12.01G of the respective working agreement 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 December 4, 2015 or any DTV employee that was hired or rehired on or after January 1, 2017 and on or before Ratification Date;
- Southeast region bargained employees hired/rehired or transferred into the 2024 CBAs (including transfers pursuant to the National Transfer Plan) after Ratification Date, those laid-off employees with a Seniority date after Ratification Date and who are recalled pursuant to Article 7.02A8 of the BST and Billing agreements or Article 6D of the Utility Operations agreement and Network Addendum - U-verse Field Operations employees who were hired/rehired or transferred into the Network Addendum - U-verse Field Operations after Ratification Date shall be referred to as “2024 New Hires”. In addition, regular management employees of BST or Billing hired/rehired after Ratification Date and who are one step outside the bargaining unit and are reassigned to the bargaining unit under Article 7.01J or Article 12.01G of the respective working agreement shall be referred to as “2024 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, who are recalled and whose service is immediately bridged will be treated as 2009 New Hires. 2012 New Hires who are laid-off, who are recalled and whose service is immediately bridged will be treated as 2012 New Hires. 2015 New Hires who are laid-off, 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 2024 New Hires shall be referred to collectively as “Employees”;
- Employees who terminate employment during the term of this Agreement and who meet the applicable requirements to be eligible for post-retirement benefits are referred to as “Eligible Retired Employees”.

The Benefits Rules for Movement of Employees provides specific rules regarding benefits for Employees who move among job titles or move pursuant to the National Transfer Plan. The provisions of the Benefits Rules for Movement of Employees take precedence over other provisions of this Agreement with respect to Employees addressed in the Benefits Rules for Movement of Employees.

1. HEALTH AND WELFARE BENEFIT PLANS

- A. Effective January 1, 2026 unless noted otherwise, Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2024 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 August 3, 2024, 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 & 2024 New Hires
AT&T Southeast Medical 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 Employee Assistance Program	X	X	X
AT&T Group Life Insurance Program for Active Employees**	X	X	X
AT&T Flexible Spending Account Plan	X	X	X
AT&T Southeast Disability Benefits Program (Applies to: BST and Billing)	X	X	
AT&T Disability Income Program	X (Utility Ops Only)	X (Utility Ops Only)	X
AT&T Southeast Leaves of Absence Policy	X	X	X
AT&T Commuter Benefit Policy	X	X	X
AT&T Adoption Reimbursement Policy AT&T Surrogacy Reimbursement Policy AT&T Cryopreservation Reimbursement Policy	X	X	X
AT&T Ancillary Benefits Program*	X	X	X

* The Company may unilaterally modify or discontinue the AT&T Ancillary Benefits Program and AT&T CarePlus – A Supplemental Benefits Program from time-to-time without further discussions with the Union.

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

- B. Employees, including newly eligible Employees and Eligible Retired Employees (as provided for in Paragraph C) shall continue to participate in the same benefit plans, programs and policies on the same terms and conditions which were in effect on August 3, 2024, 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 due to changes in the law.

- C. Employees who terminate employment with the Company during the term of this 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 Agreement, for the provisions under the AT&T Southeast Eligible Former Bargained Employee Medical Program (as applicable to similarly situated Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires or 2024 New Hires), AT&T CarePlus – A Supplemental Benefit Program, AT&T Dental Program, (Bargained Employees), AT&T Eligible Former Employee Group Life Insurance Program for Bargained Employees, and AT&T Eligible Former Employee Vision Care Program, 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 C 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 terminated employment during the term of this Agreement.

- D. 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.

E. It is understood that certain benefits described in Exhibit 1 are subject to change to comply with implementation of the 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 2024 Collective Bargaining Agreements 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 2024 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 August 3, 2024, as described in the applicable SPDs and SMMs, except as noted herein.

Plan/Program/Policy	Current Employees (BST and Billing)	Current Employees (Utility Operations)	2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
BellSouth Savings and Security Plan	X	X	
AT&T Retirement Savings Plan			X
Southeast Program of the AT&T Pension Benefit Plan	X		
Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan		X	X

B. Current Employees

Except as provided below, Current Employees in BST and Billing shall continue to participate in the following pension and savings benefit plans, programs, and policies and Current Employees in Utility Operations shall continue to participate in the same savings plan benefit on the same terms and conditions which were in effect on August 3, 2024.

- BellSouth Savings and Security Plan (BSSP)
- Southeast Program of the AT&T Pension Benefit Plan (the “Program”)

Current Employees in BST and Billing who continue to participate in the Program will be eligible for the following pension band increases:

- i. 1.0% effective January 1, 2025
- ii. 1.0% effective January 1, 2026
- iii. 1.0% effective January 1, 2027
- iv. 1.0% effective January 1, 2028
- v. 1.0% effective January 1, 2029

C. Current Employees in Utility Operations, 2009 New Hires, 2012 New Hires, 2015 New Hires and 2024 New Hires

Current Employees in Utility Operations shall participate in the following pension benefit plan, and 2009 New Hires, 2012 New Hires, 2015 New Hires and 2024 New Hires shall participate in the following pension and savings benefit plans, programs, and policies on the same terms and conditions that were in effect on August 3, 2024.

- AT&T Retirement Savings Plan
- Bargained Cash Balance Program #2 of the AT&T Pension Benefit Plan (the “BCB2 Program”)

3. BENEFITS RULES FOR MOVEMENT OF EMPLOYEES

- A. General Provisions – Any Employee who moves after the Ratification Date from a job title not covered by any of the 2024 CBAs to a job title covered by the 2024 CBAs, where the circumstances of the move are not specifically accounted for in one of the following paragraphs, will be treated as a 2024 New Hire under this Agreement. Any Employee who moves into any of the 2024 CBAs after August 3, 2024 and prior to the Ratification Date will be governed by the movement provisions of the 2024 CBAs.
- B. Definitions of Surplus Network Addendum – U-verse Field Operations Employees
- i. A “Surplus Network Addendum – U-verse Field Operations Employee” means an individual who was a Current Employee under this Agreement and who was transferred or transfers during the term of this Agreement to a job title in the Network Addendum – U-verse Field Operations pursuant to the force adjustment surplus process from a non-Network Addendum - U-verse Field Operations job under the 2024 CBAs.
- C. Definitions of Transferred Network Addendum – U-verse Field Operations Employees and Inter-Region Transferred Appendix Employees
- i. A “Transferred Network Addendum – U-verse Field Operations Employee” means an individual who:
- a) was a Current Employee under this Agreement and who was transferred or transfers during the term of this Agreement to a job title in the Network Addendum – U-verse Field Operations, but excluding transfers pursuant to the force adjustment surplus process, from a non-Network Addendum - U-verse Field Operations job under the 2024 CBAs,
- or

b) was employed as of August 8, 2009 in the Other Southeast Agreement (defined as the BellSouth Telecommunications, LLC for National Directory and Customer Assistance agreement) who moved into a job title in the Network Addendum – U-verse Field Operations,

or

c) was employed as of August 8, 2009 in one of the 2009 Core CWA Collective Bargaining Agreements, excluding employees in one of the following appendices under the 2009 Core CWA Collective Bargaining Agreements: East Region Appendix F, Midwest Region Appendix F, West Region Appendix E or Southwest Region Appendix J, who moved into a job title in the Network Addendum – U-verse Field Operations.

ii. An “Inter-Region Transferred Appendix Employee” means an individual who was employed as of August 8, 2009 in one of the following appendices under the 2009 Core CWA Collective Bargaining Agreements: East Region Appendix F, Midwest Region Appendix F, West Region Appendix E or Southwest Region Appendix J and then moved pursuant to the National Transfer Plan to a job title in the Network Addendum – U-verse Field Operations.

D. Definitions of Transferred Converted Temp/Term Employees, Transferred 2009 New Hires, Transferred 2012 New Hires and Transferred 2015 New Hires

i. A “Transferred Converted Temp/Term Employee” means an individual who:

a) 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, Midwest, Southwest regions and Legacy T (“Core CWA CBAs”) and who 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 that is covered by the 2024 CBAs,

or

- b) was classified as a temp or term employee as of August 8, 2009 in the 2009 BST Collective Bargaining Agreement or the 2009 Billing Collective Bargaining Agreement and who was subsequently reclassified to “regular employee” status on or before August 17, 2012 and then moved to any job title that is covered by the 2024 CBAs.

ii. A “Transferred 2009 New Hire” means an individual who:

- a) was 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 who moved pursuant to the National Transfer Plan into any job title that is covered by the 2024 CBAs,

or

- b) was hired or rehired after August 8, 2009 and on or before August 17, 2012 in a job title in the Other Southeast Agreement who moved into any job title that is covered by the 2024 CBAs,

or

- c) was 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 2024 CBAs.

iii. A “Transferred 2012 New Hire” means an individual who:

- a) was hired or rehired after August 17, 2012 and on or before December 4, 2015 in a job title in one of the 2012 or 2013 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title that is covered by the 2024 CBAs,

or

- b) was hired or rehired after August 17, 2012 and on or before December 4, 2015 in a job title in the Other Southeast Agreement who moved into any job title that is covered by the 2024 CBAs,
or
 - c) was a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after August 17, 2012 and on or before December 4, 2015 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 2024 CBAs.
- iv. A “Transferred 2015 New Hire” means an individual who:
- a) was hired or rehired after December 4, 2015 and on or before October 1, 2019 in a job title in one of the 2015/2016/2017/2018/2019/2020 Core CWA CBAs who moved pursuant to the National Transfer Plan into any job title that is covered by the 2024 CBAs,
or
 - b) was hired or rehired after December 4, 2015 and on or before October 1, 2019 in a job title in the Other Southeast Agreement who moved into any job title that is covered by the 2024 CBAs,
or
 - c) was a DTV employee whose TOE as of January 1, 2017 or subsequent rehire date was after December 4, 2015 and on or before January 1, 2017 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 2024 CBAs.

E. Definitions of Transferred Current Employees

- i. A “Transferred Current Employee” means an individual who as of August 8, 2009:
 - a) was a Current Employee under this Agreement and who was transferred or transfers during the term of this Agreement into any job title under the 2024 CBAs, except a job title in the Network Addendum – U-verse Field Operations,
or
 - b) was employed in one of the 2009 Core CWA CBAs other than one of the following appendices under the 2009 Core CWA CBAs: East Region Appendix F, Midwest Region Appendix F, West Region Appendix E or Southwest Region Appendix J, who moved pursuant to the National Transfer Plan into any job title covered by the 2024 CBAs, except a job title in the Network Addendum – U-verse Field Operations,
or
 - c) was employed in the Other Southeast Agreement who moved into any job title covered by the 2024 CBAs, except a job title in the Network Addendum – U-verse Field Operations.
- ii. A “Transferred Appendix to Core Employee” means an individual who as of August 8, 2009 was employed in one of the 2009 Core CWA CBAs in one of the following appendices: East Region Appendix F, Midwest Region Appendix F or Southwest Region Appendix J, or West Region Appendix E, who moved pursuant to the National Transfer Plan into any job title under the 2024 CBAs other than a job title in the Network Addendum – U-verse Field Operations.

F. 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 2024 CBA
i. Surplus Network Addendum U-verse Field Operations Employees	Current Employees	Current Employees
ii. Transferred Network Addendum U-verse Field Operations Employees	Current Employees 2009 New Hires (Pension /Savings)	Current Employees (if subsequent move is to a job title outside of the Network Addendum – U-verse Field Operations)
iii. Inter-Region Transferred Appendix Employees	2009 New Hires	2009 New Hires
iv. Transferred Converted Temp/Term Employees	2009 New Hires	2009 New Hires
v. Transferred 2009 New Hires	2009 New Hires	2009 New Hires
vi. Transferred 2012 New Hires	2012 New Hires	2012 New Hires
vii. Transferred 2015 New Hires	2015 New Hires	2015 New Hires
viii. Transferred Current Employees	Current Employees	Current Employee (if subsequent move is to a job title outside of the Network Addendum – U-verse Field Operations)
ix. Transferred Appendix to Core Employees	2009 New Hires	2009 New Hires

For the Union:

For the Company:

Richard Honeycutt
Vice President
CWA District 3

Diane Bradley
Vice President
Labor Relations

Date

Date

Attachments:

Exhibit 1 – BST, Billing and Utility Operations Benefits Outline Summary

Exhibit 2 – Post-Retirement Health VEBA Trust

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
Active Employees	
Effective Date(s)	Health & Welfare: 1/1/2026, unless noted otherwise.
Eligibility	
For Medical, Dental, Vision, Disability, CarePlus, and Life Insurance (unless otherwise specified)	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Applicable programs: Medical – AT&T Southeast Medical Program Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability – BST, Billing: AT&T Southeast Disability Benefits Program Disability – Utility Operations: AT&T Disability Income Program CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees*</p> <p><u>2024 New Hires and 2015 New Hires</u></p> <p>Applicable programs: Medical – AT&T Southeast Medical Program Dental – AT&T Dental Program (Bargained Employees) Vision – AT&T Vision Program (Bargained Employees) Disability – BST, Billing & Utility Operations: AT&T Disability Income Program CarePlus – AT&T CarePlus – A Supplemental Benefit Program Life Insurance – AT&T Group Life Insurance Program for Active Employees*</p> <p>*This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.</p>
Medical	
Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Southeast Medical Program</p> <p>No change from current program except as provided below, and including:</p> <ul style="list-style-type: none"> • Choice of Option 1 or Option 2 as defined below <p>Fully-insured coverage options such as HMOs continue to be available at the discretion of the Company.</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
Dependent Eligibility	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>
Eligibility for Coverage	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Active Regular, Term and Temporary Full-Time and Part-Time Employees are eligible for coverage. Eligibility for coverage begins on the Employee’s date of hire, provided the Employee enrolls within the 31-day enrollment.</p>
Eligibility for Company Subsidy	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Eligibility for Company subsidy begins on the Employee’s date of hire, provided the Employee enrolls within the Eligibility 31-day enrollment period.</p>
Health Savings Account (HSA)	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Employees who meet the legal requirements can continue to elect to make pre-tax payroll contributions to a self-funded HSA via the Section 125 Cafeteria Plan up to the HSA annual maximum set by the IRS.</p> <p>The Company will provide a standard company contribution to Active Employees’ HSA who meet the following criteria:</p> <ul style="list-style-type: none"> • Enroll in an AT&T medical option that meets IRS qualifications for pre-tax HSA contributions. • Have or establish an HSA account with the Companies’ HSA administrator. • Provided the below options meet annual IRS criteria as HSA-qualified HDHPs, the Company will match up to the below amounts for employees who elect to make payroll deduction contributions in an amount equal or greater than the minimum amounts, outlined below:

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																																																																
	<table border="1"> <thead> <tr> <th>Option 2 and Fully Insured HMOs considered to be a HDHP*</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$150</td> <td>\$150</td> <td>\$150</td> <td>\$150</td> </tr> <tr> <td>Family</td> <td>\$150</td> <td>\$150</td> <td>\$150</td> <td>\$150</td> </tr> </tbody> </table> <p>* Fully-insured coverage options (such as HMOs) are available at the discretion of the Companies.</p>					Option 2 and Fully Insured HMOs considered to be a HDHP*	2026	2027	2028	2029	Individual	\$150	\$150	\$150	\$150	Family	\$150	\$150	\$150	\$150																																													
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Active (Full-Time) Monthly Contributions	<p><u>2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p style="text-align: center;">Monthly Contribution Amounts</p> <table border="1"> <thead> <tr> <th>Option 1</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$141</td> <td>\$149</td> <td>\$159</td> <td>\$168</td> </tr> <tr> <td>Family</td> <td>\$384</td> <td>\$408</td> <td>\$433</td> <td>\$460</td> </tr> </tbody> </table> <p style="text-align: center;">Monthly Contribution Amounts</p> <table border="1"> <thead> <tr> <th>Option 2</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$99</td> <td>\$107</td> <td>\$115</td> <td>\$124</td> </tr> <tr> <td>Family</td> <td>\$271</td> <td>\$292</td> <td>\$315</td> <td>\$339</td> </tr> </tbody> </table> <p><u>2024 New Hires</u></p> <p style="text-align: center;">Monthly Contribution Amounts</p> <table border="1"> <thead> <tr> <th>Option 1</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$167</td> <td>\$177</td> <td>\$187</td> <td>\$199</td> </tr> <tr> <td>Family</td> <td>\$456</td> <td>\$483</td> <td>\$512</td> <td>\$543</td> </tr> </tbody> </table> <p style="text-align: center;">Monthly Contribution Amounts</p> <table border="1"> <thead> <tr> <th>Option 2</th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$126</td> <td>\$135</td> <td>\$144</td> <td>\$155</td> </tr> <tr> <td>Family</td> <td>\$343</td> <td>\$367</td> <td>\$394</td> <td>\$422</td> </tr> </tbody> </table>					Option 1	2026	2027	2028	2029	Individual	\$141	\$149	\$159	\$168	Family	\$384	\$408	\$433	\$460	Option 2	2026	2027	2028	2029	Individual	\$99	\$107	\$115	\$124	Family	\$271	\$292	\$315	\$339	Option 1	2026	2027	2028	2029	Individual	\$167	\$177	\$187	\$199	Family	\$456	\$483	\$512	\$543	Option 2	2026	2027	2028	2029	Individual	\$126	\$135	\$144	\$155	Family	\$343	\$367	\$394	\$422
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Individual	\$126	\$135	\$144	\$155																																																													
Family	\$343	\$367	\$394	\$422																																																													
Active (Part-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>																																																																

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires								
<p>Working Spouse/ Partner Contribution</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p><u>Spouse/LRP Access to Medical Coverage Additional Medical Contribution:</u></p> <p>Participants whose spouse/partner 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 monthly additional contribution is shown below. The participant must attest that his or her spouse/partner does not have access to medical coverage otherwise the additional contribution will be applied.</p> <p>Additional Monthly Medical Contribution:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>2026</u></td> <td style="text-align: center;"><u>2027</u></td> <td style="text-align: center;"><u>2028</u></td> <td style="text-align: center;"><u>2029</u></td> </tr> <tr> <td style="text-align: center;">\$125</td> <td style="text-align: center;">\$130</td> <td style="text-align: center;">\$135</td> <td style="text-align: center;">\$140</td> </tr> </table>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	\$125	\$130	\$135	\$140
<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>						
\$125	\$130	\$135	\$140						
<p>Tobacco Use Contribution</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p><u>Tobacco Use Additional Medical Contribution:</u></p> <p>Employees and/or spouses/partners who use tobacco, are enrolled in AT&T-sponsored medical coverage (within either self-insured or fully insured programs) and who choose not to participate in a designated Tobacco Cessation program will pay an additional monthly contribution toward their cost of coverage. The employee and/or spouse/LRPs must attest to no tobacco usage or engage in a Company-sponsored Tobacco Cessation program in the time defined during Annual Enrollment otherwise the additional monthly contribution will be applied. Engagement is currently defined as enrollment, participation and completion. A tobacco user is currently defined as someone who has used tobacco products once a month or more, on average. Tobacco products include cigarettes, cigars, pipes, e-cigarettes, vaporizers and smokeless tobacco. The definitions of engagement, tobacco user, tobacco products and the terms of the Company-sponsored Tobacco Cessation program may change from time to time, at the sole discretion of the Company.</p> <p>Additional Monthly Medical Contribution for each employee and/or spouse/partner:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>2026</u></td> <td style="text-align: center;"><u>2027</u></td> <td style="text-align: center;"><u>2028</u></td> <td style="text-align: center;"><u>2029</u></td> </tr> <tr> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$75</td> </tr> </table>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	\$75	\$75	\$75	\$75
<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>						
\$75	\$75	\$75	\$75						

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires								
Annual Deductibles	2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees								
	Option 1:								
		2026		2027		2028		2029	
		Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO
	Ind	\$1,000	\$3,000	\$1,050	\$3,150	\$1,100	\$3,300	\$1,150	\$3,450
	Family	\$2,000	\$6,000	\$2,100	\$6,300	\$2,200	\$6,600	\$2,300	\$6,900
	Annual Deductible Provisions: No change from current program.								
	Note: The Annual Deductibles continue to be included in the Out-Of-Pocket Maximums.								
	Option 2:								
		2026		2027		2028		2029	
	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	
Ind	\$1,700	\$5,100	\$1,750	\$5,250	\$1,800	\$5,400	\$1,850	\$5,550	
Family	\$3,400	\$10,200	\$3,500	\$10,500	\$3,600	\$10,800	\$3,700	\$11,100	
Annual Deductible Provisions: (Integrated with Med/Surg, Rx, MH/SA, CarePlus)									
<ul style="list-style-type: none"> • Applies to all covered health services, including mental health/substance abuse (MH/SA) and prescription drug (Rx) benefits under the program. • The Annual Deductibles are included in the Out-Of-Pocket Maximums. • If the coverage tier is Family, no individual can receive benefits until the Family Annual Deductible is met. The Family Annual Deductible can be met by one or a combination of covered family members. • The following costs paid by the participant also continue to apply toward the applicable Network/PPO or Non-Network/Non-PPO Deductible amounts: <ul style="list-style-type: none"> - All prescription drug allowable charges of eligible expenses. 									
Note: The Annual Deductibles are included in the Out-Of-Pocket Maximums.									

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																						
General Copay/ Coinsurance	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 20px;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">2026-2029</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Preventive</td> <td style="text-align: center;">\$0 / 0% Ded waived</td> <td style="text-align: center;">No Benefit</td> </tr> <tr> <td style="text-align: center;">Sickness/Illness</td> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 20px;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">2026-2029</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Preventive</td> <td style="text-align: center;">\$0 / 0% Ded waived</td> <td style="text-align: center;">No Benefit</td> </tr> <tr> <td style="text-align: center;">Sickness/Illness</td> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Non-network/Non-PPO: 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.</p>		2026-2029		Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded		2026-2029		Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
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Preventive	\$0 / 0% Ded waived	No Benefit																					
Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded																					
Office Visit Copay/ Coinsurance	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">2026-2029</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Preventive</td> <td style="text-align: center;">\$0 / 0% Ded waived</td> <td style="text-align: center;">No Benefit</td> </tr> <tr> <td style="text-align: center;">Sickness/Illness</td> <td style="text-align: center;">\$0 / 10% After Ded</td> <td style="text-align: center;">\$0 / 50% After Ded</td> </tr> </tbody> </table>		2026-2029		Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded											
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2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																		
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<p>Urgent Care Facility/ Professional Services Copay/ Coinsurance</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" data-bbox="326 867 1089 1020"> <thead> <tr> <th></th> <th colspan="2">2026-2029</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" data-bbox="326 1094 1089 1247"> <thead> <tr> <th></th> <th colspan="2">2026-2029</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2026-2029			Network & PPO	Non-Network & Non-PPO		\$0 / 10% After Ded	\$0 / 50% After Ded		2026-2029			Network & PPO	Non-Network & Non-PPO		\$0 / 10% After Ded	\$0 / 50% After Ded
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<p>Emergency Room Facility/ Professional Services Copay/ Coinsurance (Emergencies)</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" data-bbox="326 1465 1114 1619"> <thead> <tr> <th></th> <th colspan="2">2026-2029</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$0 / 10% After Ded</td> <td>\$0 / 10% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" data-bbox="326 1692 1114 1845"> <thead> <tr> <th></th> <th colspan="2">2026-2029</th> </tr> <tr> <th></th> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$0 / 10% After Ded</td> <td>\$0 / 10% After Ded</td> </tr> </tbody> </table>		2026-2029			Network & PPO	Non-Network & Non-PPO		\$0 / 10% After Ded	\$0 / 10% After Ded		2026-2029			Network & PPO	Non-Network & Non-PPO		\$0 / 10% After Ded	\$0 / 10% After Ded
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Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																						
Hospital Inpatient/ Outpatient Facility/ Professional Services - Copay/ Coinsurance	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10% After Ded	\$0 / 50% After Ded										
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Tests (all tests including x-ray, radiology, lab test, etc.) - Copay/ Coinsurance	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>Preventive</td> <td>\$0 / 0% Ded waived</td> <td>No Benefit</td> </tr> <tr> <td>Sickness/Illness</td> <td>\$0 / 10% After Ded</td> <td>\$0 / 50% After Ded</td> </tr> </tbody> </table>		2026-2029		Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded		2026-2029		Network & PPO	Non-Network & Non-PPO	Preventive	\$0 / 0% Ded waived	No Benefit	Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded
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Sickness/Illness	\$0 / 10% After Ded	\$0 / 50% After Ded																					
Hearing Benefit	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Benefits in addition to the initial cost of a hearing aid following ear surgery or an ear injury:</p>																						

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																
	<ul style="list-style-type: none"> • A hearing test/exam when medically necessary • Reimbursement of up to \$1,000 of expenses incurred to purchase a Medically Necessary hearing appliance(s) in any rolling 36-month period • Reimbursement for the cost of repair of the hearing aid appliance. The cost for the repair does not count towards the \$1,000 max. <p>Option 1:</p> <table border="1"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10%</td> <td>\$0 / 50%</td> </tr> <tr> <td>After Ded</td> <td>After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10%</td> <td>\$0 / 50%</td> </tr> <tr> <td>After Ded</td> <td>After Ded</td> </tr> </tbody> </table>	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10%	\$0 / 50%	After Ded	After Ded	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10%	\$0 / 50%	After Ded	After Ded
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Mental Health/ Substance Abuse (MH/SA) Copay/ Coinsurance	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Option 1:</p> <table border="1"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10%</td> <td>\$0 / 50%</td> </tr> <tr> <td>After Ded</td> <td>After Ded</td> </tr> </tbody> </table> <p>Option 2:</p> <table border="1"> <thead> <tr> <th colspan="2">2026-2029</th> </tr> <tr> <th>Network & PPO</th> <th>Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td>\$0 / 10%</td> <td>\$0 / 50%</td> </tr> <tr> <td>After Ded</td> <td>After Ded</td> </tr> </tbody> </table>	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10%	\$0 / 50%	After Ded	After Ded	2026-2029		Network & PPO	Non-Network & Non-PPO	\$0 / 10%	\$0 / 50%	After Ded	After Ded
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Fertility Services	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>The Company will provide medical and prescription drug fertility services on the same terms and conditions available under management’s medical program as they change from time to time from time to time, subject to applicable cost-sharing provisions under this Agreement.</p>																

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																																																																													
Annual Out-of-Pocket Maximums (OOP)	<p>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</p> <p>Option 1:</p> <p style="text-align: center;">Out-of-Pocket Maximum Amounts (including Annual Deductible)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">2026</th> <th colspan="2">2027</th> <th colspan="2">2028</th> <th colspan="2">2029</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Ind</td> <td style="text-align: right;">\$3,500</td> <td style="text-align: right;">\$10,500</td> <td style="text-align: right;">\$3,500</td> <td style="text-align: right;">\$10,500</td> <td style="text-align: right;">\$3,500</td> <td style="text-align: right;">\$10,500</td> <td style="text-align: right;">\$3,500</td> <td style="text-align: right;">\$10,500</td> </tr> <tr> <td style="text-align: center;">Family</td> <td style="text-align: right;">\$7,000</td> <td style="text-align: right;">\$21,000</td> <td style="text-align: right;">\$7,000</td> <td style="text-align: right;">\$21,000</td> <td style="text-align: right;">\$7,000</td> <td style="text-align: right;">\$21,000</td> <td style="text-align: right;">\$7,000</td> <td style="text-align: right;">\$21,000</td> </tr> </tbody> </table> <p>(Integrated Med/Surg, MH/SA) Out-of-Pocket Maximum provisions: No change from current program.</p> <p>The following additional costs paid by the participant continue to apply toward the applicable Network & PPO or Non-Network and Non-PPO Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles <p>Option 2:</p> <p style="text-align: center;">Out-of-Pocket Maximum Amounts (including Annual Deductible)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">2026</th> <th colspan="2">2027</th> <th colspan="2">2028</th> <th colspan="2">2029</th> </tr> <tr> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> <th style="text-align: center;">Network & PPO</th> <th style="text-align: center;">Non-Network & Non-PPO</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Ind</td> <td style="text-align: right;">\$6,750</td> <td style="text-align: right;">\$20,250</td> <td style="text-align: right;">\$6,750</td> <td style="text-align: right;">\$20,250</td> <td style="text-align: right;">\$6,750</td> <td style="text-align: right;">\$20,250</td> <td style="text-align: right;">\$6,750</td> <td style="text-align: right;">\$20,250</td> </tr> <tr> <td style="text-align: center;">Family</td> <td style="text-align: right;">\$13,500</td> <td style="text-align: right;">\$40,500</td> <td style="text-align: right;">\$13,500</td> <td style="text-align: right;">\$40,500</td> <td style="text-align: right;">\$13,500</td> <td style="text-align: right;">\$40,500</td> <td style="text-align: right;">\$13,500</td> <td style="text-align: right;">\$40,500</td> </tr> </tbody> </table>									2026		2027		2028		2029		Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Ind	\$3,500	\$10,500	\$3,500	\$10,500	\$3,500	\$10,500	\$3,500	\$10,500	Family	\$7,000	\$21,000	\$7,000	\$21,000	\$7,000	\$21,000	\$7,000	\$21,000		2026		2027		2028		2029		Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Network & PPO	Non-Network & Non-PPO	Ind	\$6,750	\$20,250	\$6,750	\$20,250	\$6,750	\$20,250	\$6,750	\$20,250	Family	\$13,500	\$40,500	\$13,500	\$40,500	\$13,500	\$40,500	\$13,500	\$40,500
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2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																																			
	<p>Out of Pocket Maximum Provisions:</p> <p>(Integrated with Med/Surg, Rx, MH/SA, CarePlus)</p> <p>Out-of-Pocket Maximum Provisions:</p> <p>If the coverage tier is Family, the applicable 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/PPO Services for an individual family member once the individual meets the Network/PPO Individual Out-Of-Pocket Maximum, even if the Family Out-Of-Pocket Maximum has not been met.</p> <p>The following additional costs paid by the participant continue to apply toward the applicable Network & PPO or Non-Network and Non-PPO Out-of-Pocket Maximum amounts:</p> <ul style="list-style-type: none"> - Deductibles - Outpatient prescription drug expenses. 																																			
Prescription Drug Program (Rx)	<p>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current <u>Employees</u></p> <p>Option 1:</p> <p>Deductible: None.</p> <p>Out-of-Pocket Maximum:</p> <table border="1"> <thead> <tr> <th></th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$ 1,700</td> <td>\$ 1,700</td> <td>\$ 1,700</td> <td>\$ 1,700</td> </tr> <tr> <td>Family</td> <td>\$ 3,400</td> <td>\$ 3,400</td> <td>\$ 3,400</td> <td>\$ 3,400</td> </tr> </tbody> </table> <p>Retail – Network Copays: (Up to 30-day supply, limited to 2 fills for maintenance subject to Advanced Control Specialty Formulary provisions)</p> <table border="1"> <thead> <tr> <th></th> <th>2026</th> <th>2027</th> <th>2028</th> <th>2029</th> </tr> </thead> <tbody> <tr> <td>Generic</td> <td>\$10</td> <td>\$10</td> <td>\$10</td> <td>\$10</td> </tr> <tr> <td>Preferred</td> <td>\$45</td> <td>\$45</td> <td>\$45</td> <td>\$45</td> </tr> <tr> <td>Non-Preferred</td> <td>\$90</td> <td>\$90</td> <td>\$90</td> <td>\$90</td> </tr> </tbody> </table>		2026	2027	2028	2029	Individual	\$ 1,700	\$ 1,700	\$ 1,700	\$ 1,700	Family	\$ 3,400	\$ 3,400	\$ 3,400	\$ 3,400		2026	2027	2028	2029	Generic	\$10	\$10	\$10	\$10	Preferred	\$45	\$45	\$45	\$45	Non-Preferred	\$90	\$90	\$90	\$90
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2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
	<p>The following provisions will apply to Option 1 and Option 2:</p> <ul style="list-style-type: none"> • Mandatory mail order for maintenance Rx – Applies after second fill at retail • Specialty pharmacy program • Personal Choice – 100% participant-paid • Mandatory Generic • Compound medication limitation • Advanced Control Specialty Formulary • New Standard Prescription Drug Formulary • Generic Step Therapy
Employee Assistance Program (EAP)	
Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Employee Assistance Program</p> <p>No change from current program.</p>
Visit Limit	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>
Disability	
Program	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>BST/Billing: AT&T Southeast Disability Benefits Program No change from current program</p> <p>Utility Operations: AT&T Disability Income Program as described in the Summary Plan Description except as provided below.</p> <p><u>2024 New Hires and 2015 New Hires</u> AT&T Disability Income Program as described in the Summary Plan Description except as provided below.</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																																				
Short-Term Disability (STD)	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>BST/Billing: AT&T Southeast Disability Benefits Program</p> <p>No change from current program</p> <p>Utility Operations: 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, based on your service as shown below:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Term of Employment</u></th> <th colspan="2" style="text-align: center;"><u>% of Pay</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>100%</u></th> <th style="text-align: center;"><u>60%</u></th> </tr> </thead> <tbody> <tr> <td>>6 months, < 2 years</td> <td style="text-align: center;">0 weeks</td> <td style="text-align: center;">26 weeks</td> </tr> <tr> <td>2 years < 5 years</td> <td style="text-align: center;">4 weeks</td> <td style="text-align: center;">22 weeks</td> </tr> <tr> <td>5 years < 15 years</td> <td style="text-align: center;">13 weeks</td> <td style="text-align: center;">13 weeks</td> </tr> <tr> <td>15 or more years</td> <td style="text-align: center;">26 weeks</td> <td style="text-align: center;">0 weeks</td> </tr> </tbody> </table> <p><u>2024 New Hires and 2015 New Hires</u></p> <p>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, based on your service as shown below:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Term of Employment</u></th> <th colspan="2" style="text-align: center;"><u>% of Pay</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>100%</u></th> <th style="text-align: center;"><u>60%</u></th> </tr> </thead> <tbody> <tr> <td>>6 months, < 2 years</td> <td style="text-align: center;">0 weeks</td> <td style="text-align: center;">26 weeks</td> </tr> <tr> <td>2 years < 5 years</td> <td style="text-align: center;">4 weeks</td> <td style="text-align: center;">22 weeks</td> </tr> <tr> <td>5 years < 15 years</td> <td style="text-align: center;">13 weeks</td> <td style="text-align: center;">13 weeks</td> </tr> <tr> <td>15 or more years</td> <td style="text-align: center;">26 weeks</td> <td style="text-align: center;">0 weeks</td> </tr> </tbody> </table>	<u>Term of Employment</u>	<u>% of Pay</u>			<u>100%</u>	<u>60%</u>	>6 months, < 2 years	0 weeks	26 weeks	2 years < 5 years	4 weeks	22 weeks	5 years < 15 years	13 weeks	13 weeks	15 or more years	26 weeks	0 weeks	<u>Term of Employment</u>	<u>% of Pay</u>			<u>100%</u>	<u>60%</u>	>6 months, < 2 years	0 weeks	26 weeks	2 years < 5 years	4 weeks	22 weeks	5 years < 15 years	13 weeks	13 weeks	15 or more years	26 weeks	0 weeks
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2024 Benefits Agreement

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Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
<p>Long-Term Disability (LTD)</p>	<p><u>2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>BST/Billing: No change from current program</p> <p>Utility Operations: 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.</p> <p><u>2024 New Hires and 2015 New Hires</u></p> <p>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.</p>
<p>Leaves of Absence (LOAs)</p>	
<p>Policy</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Southeast Leave of Absence Policy</p>
<p>Types of LOAs</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current policy.</p> <p>Utility Operations agreement: LOA exceptions continue to apply for 2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees.</p>
<p>Dental</p>	
<p>Program</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Dental Program* (Bargained Employees) except as provided below.</p> <ul style="list-style-type: none"> • Dental PPO • DHMO (available at the discretion of the Company) <p>*This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																									
Eligibility for Coverage	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Active Regular, Term and Temporary Full-Time and Part-Time Employees are eligible for coverage. Eligibility for coverage begins on the Employee’s date of hire, provided the Employee enrolls within the 31-day enrollment. Dependent children will be eligible to participate in the AT&T Dental Program (Bargained Employees) until the end of the month in which the child reaches the age of 26 regardless of marital status.</p>																									
Eligibility for Company Subsidy	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Eligibility for Company subsidy begins on the Employee’s date of hire, provided the Employee enrolls within the Eligibility 31-day enrollment period.</p>																									
Active (Full-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Dental PPO or DHMO (if available):</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th colspan="4" style="text-align: center;"><u>Contribution Amounts</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>2026</u></th> <th style="text-align: center;"><u>2027</u></th> <th style="text-align: center;"><u>2028</u></th> <th style="text-align: center;"><u>2029</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: center;">\$9</td> <td style="text-align: center;">\$9</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">\$10</td> </tr> <tr> <td>Ind+1</td> <td style="text-align: center;">\$19</td> <td style="text-align: center;">\$19</td> <td style="text-align: center;">\$21</td> <td style="text-align: center;">\$21</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$30</td> <td style="text-align: center;">\$30</td> <td style="text-align: center;">\$33</td> <td style="text-align: center;">\$33</td> </tr> </tbody> </table>		<u>Contribution Amounts</u>					<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	Ind	\$9	\$9	\$10	\$10	Ind+1	\$19	\$19	\$21	\$21	Family	\$30	\$30	\$33	\$33
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Active (Part-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Provisions will apply as indicated in the Summary Plan Description.</p> <p>Note: Calculation of cost of coverage is subject to annual adjustment.</p>																									
Deductible	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Dental Program (Bargained Employees) as indicated in the Summary Plan Description.</p>																									

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
Annual Maximum Benefit	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Dental Program (Bargained Employees) as indicated in the Summary Plan Description.
Orthodontic Lifetime Maximum	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Dental Program (Bargained Employees) as indicated in the Summary Plan Description.
Coverage Levels	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Dental Program (Bargained Employees) as indicated in the Summary Plan Description.
Outside Network Area (ONA)	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Dental Program (Bargained Employees) as indicated in the Summary Plan Description.
Vision	
Program	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Vision Program* (Bargained Employees) except as provided below. *This document highlights key elements of program design. For complete program details, refer to the Summary Plan Description (SPD).

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires																									
Eligibility for Coverage	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Active Regular, Term and Temporary Full-Time and Part-Time Employees are eligible for coverage. Eligibility for coverage begins on the Employee’s date of hire, provided the Employee enrolls within the 31-day enrollment. Dependent children will be eligible to participate in the AT&T Vision Program (Bargained Employees) until the end of the month in which the child reaches the age of 26 regardless of marital status.</p>																									
Eligibility for Company Subsidy	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Eligibility for Company subsidy begins on the Employee’s date of hire, provided the Employee enrolls within the Eligibility 31-day enrollment period.</p>																									
Active (Full-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th colspan="4" style="text-align: center;"><u>Contribution Amounts</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>2026</u></th> <th style="text-align: center;"><u>2027</u></th> <th style="text-align: center;"><u>2028</u></th> <th style="text-align: center;"><u>2029</u></th> </tr> </thead> <tbody> <tr> <td>Ind</td> <td style="text-align: right;">\$3.00</td> <td style="text-align: right;">\$3.00</td> <td style="text-align: right;">\$3.50</td> <td style="text-align: right;">\$3.50</td> </tr> <tr> <td>Ind+1</td> <td style="text-align: right;">\$7.50</td> <td style="text-align: right;">\$7.50</td> <td style="text-align: right;">\$9.50</td> <td style="text-align: right;">\$9.50</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$12.50</td> <td style="text-align: right;">\$12.50</td> <td style="text-align: right;">\$16.00</td> <td style="text-align: right;">\$16.00</td> </tr> </tbody> </table>		<u>Contribution Amounts</u>					<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	Ind	\$3.00	\$3.00	\$3.50	\$3.50	Ind+1	\$7.50	\$7.50	\$9.50	\$9.50	Family	\$12.50	\$12.50	\$16.00	\$16.00
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Ind+1	\$7.50	\$7.50	\$9.50	\$9.50																						
Family	\$12.50	\$12.50	\$16.00	\$16.00																						
Active (Part-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Provisions will apply as indicated in the Summary Plan Description.</p> <p>Note: Calculation of cost of coverage is subject to annual adjustment.</p>																									
Coverage Levels	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Vision Program (Bargained Employees) as indicated in the Summary Plan Description.</p>																									

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
Flexible Spending Account (FSA)	
Plan	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Flexible Spending Account Plan</p> <p>No change from current plan, except those that are mandated by healthcare reform legislation (PPACA).</p>
Contribution Minimum/ Maximums	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>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.</p>
Supplemental Medical Benefits - CarePlus	
Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T CarePlus – A Supplemental Benefit Program</p> <p>No change from current program.</p>
Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.*</p> <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p>

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
General Benefits	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program, except those required to comply with healthcare reform legislation (PPACA).</p> <p>Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus.</p>
Life Insurance	
Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Group Life Insurance Program for Active Employees*</p> <p>*Provisions as they change from time to time.</p> <p>This program includes Supplemental Life Insurance and Dependent Life Insurance provisions.</p>
Eligibility of Coverage	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Active Regular, Term and Temporary Full-time and Part-Time Employees are eligible for coverage. Eligibility for all coverages begin on the Employee’s date of hire, provided the Employee enrolls within the 31-day enrollment period. Dependent children will be eligible to participate in the AT&T Group Life Insurance Program for Active Employees until the end of the month in which the child reached the age of 26 regardless of marital status.</p>
Active Benefits	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program except as provided below.</p> <p>Note: Contribution amounts are subject to annual adjustments.</p> <p>Utility Operations agreement: 2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will remain ineligible for the Basic Life benefit.</p>

2024 Benefits Agreement

Exhibit 1

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
	Utility Operations agreement: 2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will continue to have contributory coverage only; 100% participant-paid for the plan coverage for Supplemental, AD&D, AD&D Supplemental, Dependent Child and Spouse life coverage.
Definition of Pay	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> No change from current program.
Long-Term Care	
Plan	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Consolidated Long-Term Care Insurance Plan
Coverage	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Closed to new entrants as of 5/1/2012. No change from current program, except the Company has the unilateral right to change, modify, amend and discontinue the AT&T Consolidated Long-Term Care Insurance Plan.
Adoption, Surrogacy and Cryopreservation	
Policy	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> AT&T Adoption Reimbursement Policy AT&T Surrogacy Reimbursement Policy AT&T Cryopreservation Reimbursement Policy
Coverage	<u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u> Active Regular, Term and Temporary Full-Time and Part-Time employees may receive reimbursement of qualifying adoption, surrogacy and tissue cryopreservation expenses up to the same amounts available to AT&T managers, as they change from time to time.

Provision	Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires & 2024 New Hires
Commuter	
Policy	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>AT&T Commuter Benefits Policy</p> <p>No change from current policy, except as mandated by IRS Code Section 132 Regulations.</p>
Coverage	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Pre-tax deductions for parking and mass transit:</p> <p>No change from current policy. Eligible expense and monthly limits continue to be updated annually as allowed by IRS Code Section 132 Regulations.</p>

2024 Benefits Agreement

Exhibit 1

Provision	Eligible Retired Employees
Retiree Provisions	<p>Effective 1/1/2026:</p> <p>Applicable for the term of the Agreement to Eligible Retired Employees who terminate during the term of the Agreement.</p>
Medical	
Program	<p>Eligible Retired Employees shall be eligible to participate in the same choice of program, options and provisions as a similarly situated active Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires or 2024 New Hires except as noted in the sections below:</p>
<p>Eligible Retired Employees (Full-Time) Monthly Contributions</p>	<p><u>2024 New Hires, 2015 New Hires and 2012 New Hires</u></p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u></p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employee</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
<p>Eligible Retired Employees (Part-Time) Monthly Contributions</p>	<p><u>2024 New Hires, 2015 New Hires and 2012 New Hires</u></p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage.

Provision	Eligible Retired Employees
	<p><u>2009 New Hires</u></p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>* Note: Calculation of the full cost of coverage is subject to change from time to time at the Company’s discretion.</p> <p><u>Current Employees</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Medicare Part B Premium Reimbursement	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires and 2009 New Hires</u></p> <p>Not Eligible.</p> <p><u>Current Employees</u></p> <p>No change from current program.</p>
Supplemental Medical Benefits – CarePlus	
Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>
Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>
General Benefits	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program, except those required to comply with healthcare reform legislation (PPACA). Company continues to retain the unilateral right to change, modify, amend and discontinue the benefits offered under CarePlus.</p>

2024 Benefits Agreement

Exhibit 1

Provision	Eligible Retired Employees
Dental	
Program	Eligible Retired Employees shall be eligible to participate in the same provisions as similarly situated active Current Employees, 2009 New Hires, 2012 New Hires, 2015 New Hires or 2024 New Hires except as noted in the sections below.
Eligible Retired Employees (Full-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires and 2012 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>*Note: Contribution amounts are subject to change from time to time at the sole discretion of the Company.</p> <p><u>Current Employees</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Eligible Retired Employees (Part-Time) Monthly Contributions	<p><u>2024 New Hires, 2015 New Hires and 2012 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires</u></p> <ul style="list-style-type: none"> Eligible Retired Employees who are Non-Medicare eligible will continue to pay 50% of full cost of coverage*. Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p>* Note: Calculation of the full cost of coverage is subject to change from time to time at the Company's discretion</p>

Provision	Eligible Retired Employees
	<p><u>Current Employees</u></p> <p>The contribution shall continue to be the same as for a similarly situated active Current Employee.</p>
Life Insurance	
<p>Eligible Retired Employees Basic Life (Company Paid)</p>	<p><u>2024 New Hires and 2015 New Hires</u></p> <p>\$15,000 Retiree Basic Life</p> <p><u>2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p> <p>Utility Operations agreement: 2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will remain ineligible for this plan.</p>
<p>Eligible Retired Employees Supplemental Life (Retiree Paid)</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p> <p>Utility Operations agreement: 2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees will continue to have contributory coverage only; 100% participant-paid for the program.</p>
<p>Definition of Pay</p>	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>No change from current program.</p>

2024 Benefits Agreement

Exhibit 1

Provision	Eligible Retired Employees
Vision	
Eligible Retired Employees Vision Program	<p><u>2024 New Hires, 2015 New Hires, 2012 New Hires, 2009 New Hires and Current Employees</u></p> <p>Eligible Retired Employees shall be eligible to participate in the AT&T Eligible Former Employee Vision Program.</p>
Eligible Retired Employees Monthly Retiree Contributions	<p><u>2024 New Hires, 2015 New Hires and 2012 New Hires</u></p> <ul style="list-style-type: none"> • Eligible Retired Employees who are Non-Medicare eligible will continue to pay 100% of full cost of coverage* with no Company subsidy. • Eligible Retired Employees who are Medicare eligible will continue to be ineligible for coverage. <p><u>2009 New Hires and Current Employees</u></p> <p>Eligible Retired Employees will continue to pay 100% of full cost of coverage* with no Company subsidy.</p> <p>*Note: Calculation of the full cost of coverage is subject to change from time to time at the sole discretion of the Company.</p>
Ancillary Benefits	
Discretionary Program	AT&T Ancillary Benefits Program (products offered as they may change from time to time).

A Post-Retirement Health VEBA Trust

A post-retirement health VEBA Trust shall remain in effect for the life of this agreement, subject to the following conditions:

- A. BellSouth established a 501(c)(9) VEBA trust to actuarially fund post-retirement medical/dental benefits for the non-management employees who qualify for post-retirement medical/dental benefits under the eligibility rules of the applicable plans. Post-retirement health VEBA Trust funds are used exclusively to provide post-retirement benefits for the non-management employees. Consistent with current law and sound actuarial standards, the Company in its discretion may elect to fund a post-retirement health VEBA Trust. VEBA funding may be made by cash contributions, and the Company also retains the right to merge a post-retirement health VEBA Trust with other VEBAs that provide post-retirement benefits.
- B. The Company will manage post-retirement health VEBA Trust funds and make all investment decisions in accordance with ERISA's prudent man rules.