



*A **tool** you can
use to **get** the
answers you need*

Important Benefits Information | January 2005

Where to Go for More Info








All active and retired management, bargained and nonmanagement nonunion employees of SBC Southwest companies.

NIN: 22286

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LEGEND

 Web site
  Telephone
  Fax
  Hours of availability
  e-mail

QUESTIONS AND ANSWERS

What Information Is Included in This Guide?

This is a one-stop reference guide for frequently called numbers, Web site addresses and other important SBC benefits contact information.

How Do I Use This Guide?

It's simple. Refer to this guide anytime you need to know where to turn for more information about your benefits. The following contact information is organized to make it easy for you to use. Here is how you look up a contact:

1. Find the **type of benefit** — medical, prescription drugs, etc.
2. Find the **claims administrator** and **contact information** given with the benefits program information.
3. Included in this information, you will find available Web site addresses, telephone numbers, hours of operations and mailing addresses.

The latest versions of this guide are available on the SBC employee benefits intranet site at <http://intranet.sbc.com/benefits/> (for active employees with intranet access) and at <http://access.sbc.com> on the Internet.

IMPORTANT: When reviewing the contact information, remember that the SBC family of companies offers a wide variety of benefits programs and that you are not eligible to participate in every program listed in this guide. Please verify your eligibility for (or participation in) a program before taking any action.

- For eligibility and enrollment matters regarding health and life insurance programs, visit the Internet at <http://resources.hewitt.com/sbc> (SBC Connect Eligibility and Enrollment Web site) or call SBC Connect at **1-877-722-0020**.
- For information on savings and pension plans, visit the Internet at <https://www2.benefitsweb.com/sbc.html> or call the SBC Pension and Savings Plan Service Center at **1-800-557-3640**.
- For all other programs or plans, or for information not regarding eligibility and enrollment for health and life insurance programs, refer to the contact information listed in this guide for the particular program.

How Do I Know Which Information in This Guide Is Meant for Me?

Your eligibility for benefits is determined by the following criteria:

- **Your Employment Status.** The type of benefits you are eligible for will depend on your employment status, e.g., active or retired. Other inactive groups may include surviving spouses, COBRA participants, etc.
- **Your Bargaining Status.** Benefits may differ among bargained, management and nonmanagement nonunion groups.
- **Your Company.** Benefits may differ among companies.

CONTACT INFORMATION

Adoption Reimbursement



This program reimburses employees for certain costs associated with the legal adoption of a child.

Active Employees Only

Note: Certain employment status restrictions may apply.

Adoption Reimbursement Program Administrator

SBC Connect

100 Half Day Road

P.O. Box 1474

Lincolnshire, IL 60069-1474

For information on adoption reimbursement and eligibility, call **SBC Connect**.



1-877-722-0020 (domestic)



+1-847-883-0866 (international)



Monday through Friday from 7 a.m. to 7 p.m. Central time

CarePlus



CarePlus is an optional supplemental medical program that provides financial protection against the high cost of certain forms of medical treatment not covered by your other company-offered non-HMO medical programs or by some HMOs or other alternative managed care products.

For information on CarePlus benefits, to confirm whether a specific procedure is covered under CarePlus, or to obtain preapproval for a procedure, call **UnitedHealthcare (UHC)**.



1-877-261-3340 (domestic)



+1-877-246-8173 (international)



Monday through Friday from 7 a.m. to 7 p.m. Central time

For information on your eligibility for CarePlus, call **SBC Connect**.



1-877-722-0020 (domestic)



+1-847-883-0866 (international)



Monday through Friday from 7 a.m. to 7 p.m. Central time

Commuter Benefit



The SBC Commuter Benefit Program is an optional transportation-related benefit that lets you pay for certain costs associated with public transportation, vanpools, and work-related parking with money deducted from your paycheck before federal, state and local taxes are applied. Participating in this program can reduce your commuting expenses and your taxable income.

Active Management Employees and Bargained Employees of Southwestern Bell Advertising Group, SBC Long Distance dba Pacific Bell Long Distance, and Southwestern Bell Yellow Pages, Inc.

WageWorks



<http://www.wageworks.com>



help@wageworks.com



1-877-924-3967



Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays

Dental



SBC offers the **SBC Dental Plan** to *SBC Southwest company employees and retirees*. The SBC Dental Plan allows you the freedom to seek care from the provider of your choice, or you may participate in the CIGNA dental HMO (DHMO) when available in your area.

All Active Employees and Retirees — SBC Dental Plan


SBC Dental Service Center

CIGNA Dental

P.O. Box 188040

Chattanooga, TN 37422

→ <http://mycigna.com>

 **1-888-722-5505**

 Monday through Friday from 7 a.m. to 7 p.m. Central time


International Employees — SBC International Health Plan


CIGNA International


c/o CIGNA Worldwide Insurance Company International Expatriate Benefits


P.O. Box 15050

Wilmington, DE 19850 U.S.A.

 **1-800-441-2668** (domestic)

 **+1-302-797-3100** (international)

 **+1-302-479-6650**

 Available 24 hours a day, seven days a week

Disability (Short-Term and Long-Term)



Eligible employees who are absent from work as a result of a qualifying illness or injury may receive short-term disability (STD) and long-term disability (LTD) benefits as a continuing source of income.

Active Employees Only

For more information call the **SBC Medical Absence and Accommodation Resource Team (SMAART)**.

1-866-B-SMAART (1-866-276-2278)

Monday through Friday from 7 a.m. to 7 p.m. Central time

Employee Assistance Plan



The SBC Employee Assistance Plan (EAP) provides employees and their families with professional and confidential assessments and referrals. The EAP offers help with marriage, family and relationship problems; alcohol and drug abuse problems; and emotional, personal and stress-related problems.

Note: This service is separate and distinct from any mental health/chemical dependency (MH/CD) coverage that may be available through your company-offered non-HMO medical program.

Active Employees Only

ValueOptions

P.O. Box 3207

Coppell, TX 75019

→ <http://www.achievesolutions.net/sbc>

1-800-554-6701

Available 24 hours a day, seven days a week

Employee Concessions/Discounts




SBC wants to help you better understand the value of its product and service offerings so that you may recommend them to your family, friends and business associates. As a result, the company provides eligible participants with discounts on many of its popular products and services.

Bargained Employees

SBC Southwest employees served by Southwestern Bell Telephone

SBC Customer Service


 **1-800-300-3788**

Management Employees and Retirees and Retired Bargained Employees with SBC@home

→ <http://sbcathome.sbc.com>


SBC Southwest company employees and retirees served by Southwestern Bell Telephone

SBC@home Service Center

 **1-800-586-6783**

Eligible retirees who live outside of Southwestern Bell Telephone's service area

Acordia National

 **1-800-542-8515**

Flexible Spending Accounts



Flexible spending accounts (FSAs) are available to most SBC company employees. Participating in FSAs (Medical Care Reimbursement Accounts and Dependent Care Reimbursement Accounts) is an easy way to set aside money for eligible anticipated out-of-pocket health care expenses (such as copayments for office visits and prescription drugs, contact lenses, eyeglasses, orthodontia and hearing aids) and/or dependent care expenses (such as child care or elder care) incurred throughout the year. Through an FSA, an employee is reimbursed for certain eligible expenses with the pre-tax dollars that he or she sets aside upfront — money that comes out of the employee's paycheck before Social Security, federal, and most state and local taxes are deducted. Because the employee does not pay taxes on his or her FSA contributions, the amount of money the employee would have paid for taxes is available to him or her for other purposes.

Active Employees Only


SHPS

FSA Processing Center


P.O. Box 14646

Lexington, KY 40512

→ <http://www.shps.net/myshps>

 **1-877-358-0302** (domestic)

 **+1-502-267-3399** (international)

 **1-800-952-0450** (hearing-impaired)

 **1-866-643-2219**

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The IVR is available 24 hours a day, seven days a week.

Leaves of Absence



SBC companies offer unpaid leaves of absence, subject to advance approval, for certain quality-of-life needs, including family care and personal leaves.

Active Employees Only

For information regarding leaves of absence, use the following resources in the order listed:

- Your immediate supervisor.
- <http://intranet.sbc.com/benefits/> (for those with intranet access); select **Leaves of Absence** in the **Your Home and Work Life** section.
- <http://access.sbc.com> (for those without intranet access); go to the benefits home page and select **Leaves of Absence** in the **Your Home and Work Life** section.
- If you need additional information, contact HROneStop at **1-888-SBC-1STP (1-888-722-1787)**.

Life Insurance



Active employees are provided with basic life and accidental death or dismemberment (AD&D) coverage at no cost to them. Employees also may purchase supplementary life insurance for themselves and dependent life insurance for their eligible dependents.

Retirees are provided with basic life insurance coverage at no cost to them.

All Employees and Retirees

SBC Connect



1-877-722-0020 (domestic)



+1-847-883-0866 (international)



Monday through Friday from 7 a.m. to 7 p.m. Central time

Long-Term Care



Long-term care insurance provides employees, retirees and their eligible family members access to extended care when a covered individual has an ongoing illness or disability and cannot care for himself or herself. Coverage is designed to help pay for qualified expenses related to nursing home care, assisted living, home health care and adult day care. Participants pay the full cost of this insurance, and premiums for an employee and the employee's spouse/Registered Domestic Partner (RDP) are paid through payroll deductions.

Eligible Active Employees and Retirees

For more information regarding long-term care or to request an enrollment kit, contact **John Hancock Life Insurance Company**.

→ <http://sbc.jhancock.com> (username: **sbc**; password: **mybenefit**)



1-800-247-3020 (domestic)



+1-617-886-8713 (international)



1-800-255-1808 (hearing-impaired)



Monday through Friday from 7:30 a.m. to 5:30 p.m. Central time

Medical



SBC offers group medical coverage through the company-offered non-HMO medical programs listed in this section, as well as an alternative managed care product (such as an HMO or a Medicare HMO [MHMO]) in most geographic areas.

If you currently are enrolled in an alternative managed care product, contact the claims administrator for that product for benefits coverage information.

All Management Employees and Bargained Employees of SWBAG


ConsumerWise 90 Medical Program


Blue Cross and Blue Shield of Illinois


P.O. Box 1220


Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

 **1-800-621-7336**

 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time.

 **1-800-621-0965** (for medical services requiring precertification)

 The precertification line is available Monday through Friday from 8 a.m. to 5 p.m. Central time.

All Employees and Retirees

CustomCare

UnitedHealthcare (UHC)


P.O. Box 30557

Salt Lake City, UT 84130-0557


→ <http://www.myuhc.com> (for information on claims, benefits, explanation of benefits, ID cards and more)


→ <http://www.provider.uhc.com/sbc> (for information on hospitals, physicians and specialists)


 **1-877-506-7221** (network and non-network)

 **1-877-921-7222** (outside network area)

 **+1-877-246-8173** (international)

 **1-877-449-6611** (hearing-impaired)


 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time.


 The IVR is available Monday through Friday from 6 a.m. to 1 a.m. and Saturday from 6 a.m. to 5 p.m. Central time.

CareCoordination

Call CareCoordination for medical services requiring precertification.

 **1-877-506-7221** (network and non-network)


 **1-877-921-7222** (outside network area)


 Monday through Friday from 8 a.m. to 5 p.m. Central time

Optum®NurseLine

UHC provides this line to answer questions about a variety of medical subjects and situations.

 **1-877-506-7221** (network and non-network)

 **1-877-921-7222** (outside network area)

 Available 24 hours a day, seven days a week

International Employees


SBC International Health Plan


CIGNA International


c/o CIGNA Worldwide Insurance Company International Expatriate Benefits


P.O. Box 15050

Wilmington, DE 19850 U.S.A.

 **1-800-441-2668** (domestic)

 **+1-302-797-3100** (international)

 **+1-302-479-6650**

 Available 24 hours a day, seven days a week

All Management Retirees and Retired Bargained Employees of SWBAG and Telecom Out-Region


ConsumerWise 80 Medical Program


Blue Cross and Blue Shield of Illinois


P.O. Box 1220


Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

 **1-800-621-7336**

 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time.

 **1-800-621-0965** (for medical services requiring precertification)

 The precertification line is available Monday through Friday from 8 a.m. to 5 p.m. Central time.

Mental Health/Chemical Dependency




If you need mental health/chemical dependency (MH/CD) treatment or counseling, your company-offered non-HMO medical program provides MH/CD coverage.

If you enroll in an HMO, MHMO or another alternative managed care product, you will receive your MH/CD benefits through that alternative managed care product. Call your alternative managed care product for additional information on your MH/CD benefits.

All Employees and Retirees

If you participate in **CustomCare**, your MH/CD benefits will be administered by **ValueOptions**.

→ <https://www.achievesolutions.net/sbc>

 **1-800-554-6701**

 The IVR is available 24 hours a day, seven days a week.

For precertification for non-Medicare-eligible participants or referrals, contact **ValueOptions**.

Mail claims to:

ValueOptions

P.O. Box 1860

Latham, NY 12110

Management Employees and Retirees and Retired Bargained Employees of SWBAG and Telecom Out-Region


If you participate in **ConsumerWise 90** or **ConsumerWise 80**, your MH/CD benefits will be administered by Blue Cross and Blue Shield of Illinois.


Blue Cross and Blue Shield of Illinois

P.O. Box 1220


Chicago, IL 60690

→ <http://www.bcbsil.com/sbc>

 **1-800-621-7336**

 The customer service center is available Monday through Friday from 7 a.m. to 7 p.m. Central time.

 **1-800-851-7498** (precertification for inpatient medical care)

 The precertification line is available Monday through Friday from 8 a.m. to 5 p.m. Central time.

Pension



The SBC company pension plans work with the SBC company 401(k) savings plans, individual personal savings and investments and Social Security to help employees build a secure financial future. Employees do not make contributions to the SBC pension plans. The pension plans are funded entirely by SBC.

For information on your pension plan, access the SBC Pension and Savings Plan Web site, IVR or service center. To access information about your pension plan, you will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number.


All Employees and Retirees


SBC Pension and Savings Plan Service Center


P.O. Box 420


Little Falls, NJ 07424

→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.

Prescription Drugs




Prescription drug benefits under the company-offered non-HMO medical program provide you with coverage if your doctor prescribes medication for you or an eligible dependent.


If you currently are, or will be, enrolling in an HMO or another alternative managed care product, please contact that claims administrator for information regarding your prescription drug benefits.


All Employees and Retirees Participating in a Company-Offered Non-HMO Medical Program

Caremark

→ <http://www.caremark.com>

 **1-800-378-8851**

 **1-800-231-4403** (hearing-impaired)

 Monday through Friday from 7 a.m. to 11 p.m. and Saturday from 7 a.m. to 5 p.m.
Central time, except some holidays

 The IVR is available 24 hours a day, seven days a week.

To access the Web site, you must be a registered user and you will need your username and password. If you're not registered, select **Not Registered** and follow the instructions listed.

To access the IVR, or to speak to a service associate, you will need the Social Security Number of the primary member. The group code is **SBCRX**.

If you have a claim or wish to use the mail service program, claim forms and/or mail service order forms are available via the Web site or by phone. Mailing addresses are listed on the form.

Savings



SBC companies offer a convenient way to save for retirement through the SBC Savings Plan and the SBC Savings and Security Plan (SBC 401(k) savings plan[s]). For information on your SBC 401(k) savings plan, access the SBC Pension and Savings Plan Web site, IVR or service center. To access information about your account(s), you will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number.


Note: Only active employees can make contributions to an SBC 401(k) savings plan.


SBC Pension and Savings Plan Service Center


P.O. Box 420


Little Falls, NJ 07424


→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.

Note: If you have an account balance in an SBC stock ownership plan(s), access the SBC Pension and Savings Plan Web site, IVR or service center for information about your account(s).

Shares of Stock and Dividends



If you are an SBC stockholder and have any questions regarding your stock ownership, access the Internet site for SBC's transfer agent (EquiServe Trust Company, N.A.), or call the Shareowner Hotline.

→ <http://equiserve.com>

✉ sbc@equiserve.com

🕒 The Web site is available 24 hours a day, seven days a week.

Shareowner Hotline

☎ **1-800-351-7221** (domestic)

☎ **+1-816-843-4280** (international)

☎ **1-888-403-9700** (hearing-impaired)

🕒 Monday through Friday from 8 a.m. to 7 p.m. Central time

Written Requests

All account inquiries and other requests for assistance regarding your SBC common stock ownership should be sent to:

SBC Communications Inc.

c/o EquiServe Trust Company, N.A.

P.O. Box 43078

Providence, RI 02940-3078

Requests for transactions involving stock transfers or account changes should be sent to:

SBC Communications Inc.

c/o EquiServe Trust Company, N.A.

P.O. Box 43070

Providence, RI 02940-3070

Stock Options




Refer to the applicable SBC stock option prospectus at <http://intranet.sbc.com/employee/stock/prospectus.html> and other information concerning your stock options including grant notices that can be found on the SBC Management Stock Option intranet site at <http://intranet.sbc.com/employee/stock/index.html>. No organization at SBC is authorized to discuss options with you except the Stock Option Administration Hotline at **1-210-351-3271** or **1-866-533-4390**.


The exercise period for your stock options may be shortened when you leave the company. If options are not exercised by the applicable expiration date of the shortened exercise period, the options will be forfeited with no recourse. Certain options also have forfeiture provisions for people who engage in competitive activity. For more information on these and other terms that affect your options, see the applicable grant notices and SBC prospectuses for your options.

Management Employees and Retirees

For questions, contact:


SBC Stock Option Administration Hotline


 **1-210-351-3271**

 **1-866-533-4390**

To exercise options, contact:

Merrill Lynch

 **1-888-722-6767** (domestic)

 **+1-609-818-8849** (international)

All Other Employees

For more information, refer to the prospectus located at <http://intranet.sbc.com/employee/stock/nonmginfo.html> on the SBC employee intranet site, or contact the **SBC Stock Option Administration Hotline** at **1-210-351-3271** or **1-866-533-4390**.

Vision



Vision coverage helps pay for eye exams, eyeglasses, contact lenses and frames. In addition, participants may be eligible for referrals to providers who perform laser vision correction procedures at a discounted price.

All Employees

SBC Vision Plan

Vision Service Plan (VSP)

P.O. Box 997105

Sacramento, CA 95899-7105

→ <http://www.vsp.com>

☎ 1-866-221-8372

☎ 1-800-428-4833 (hearing-impaired)

🕒 The IVR is available 24 hours a day, seven days a week.

🕒 Service associates are available Monday through Friday from 8 a.m. to 8 p.m. Central time.

All Management Retirees and Retired Bargained Employees of SWBAG and Telecom Out-Region Who Retired on or After Sept. 1, 1992

SBC Retiree VisionCare Program

Vision Service Plan (VSP)

P.O. Box 997105

Sacramento, CA 95899-7105

→ <http://www.vsp.com>

☎ 1-866-221-8372

☎ 1-800-428-4833 (hearing-impaired)

🕒 The IVR is available 24 hours a day, seven days a week.

🕒 Service associates are available Monday through Friday from 8 a.m. to 8 p.m. Central time.

Management Retirees and Retired Bargained Employees of SWBAG and Telecom Out-Region Not Enrolled in the SBC Retiree VisionCare Program


Eligible retirees and retired bargained employees can access discounts on eye exams, eyeglasses, contact lenses and frames. For more information, contact:


Vision Service Plan (VSP)

P.O. Box 997105

Sacramento, CA 95899-7105

→ <http://www.vsp.com>

 **1-866-221-8372**

 **1-800-428-4833** (hearing-impaired)

 The IVR is available 24 hours a day, seven days a week.

 Service associates are available Monday through Friday from 8 a.m. to 8 p.m. Central time.

International Employees


SBC International Health Plan


CIGNA International


c/o CIGNA Worldwide Insurance Company International Expatriate Benefits


P.O. Box 15050

Wilmington, DE 19850 U.S.A.

 **1-800-441-2668** (domestic)

 **+1-302-797-3100** (international)

 **+1-302-479-6650**

 Available 24 hours a day, seven days a week

Workers' Compensation



Workers' Compensation provides statutory benefits to employees for injuries or death resulting from an accident on the job.

Workers' Compensation benefits can include medical treatment and equipment, prescriptions, vocational rehabilitation, weekly lost wage benefits, permanency benefits and death benefits.

Active Employees Only

SBC Medical Absence and Accommodation Resource Team (SMAART)

 **1-866-B-SMAART (1-866-276-2278)**

CHANGES TO RECORDS

Beneficiary Designation Forms

It's important that you name the people, estate or trust that will receive the proceeds of your benefits programs (for example, final unpaid compensation and benefits, life insurance, pension, savings and stock ownership plan benefits) in the event of your death.

If you have not completed a *Beneficiary Designation Form*, or if you wish to change your beneficiary on file, you can:

- Access and print the form from work through the SBC employee benefits intranet site at <http://intranet.sbc.com/benefits/> (for employees with intranet access) or from home by going to <http://access.sbc.com> (SBC's secure Internet site for employees and retirees). To use <http://access.sbc.com>, you will need a username and password when you log on. Your username is your Social Security Number, and your password is your five-digit home ZIP code. From the benefits home page, you can access the *Beneficiary Designation Form* from the **Your Finances** section.
- Access and print the form through <https://www2.benefitsweb.com/sbc.html> (SBC Pension and Savings Plan Web site).
- Order the form through the SBC Pension and Savings Plan Service Center IVR. A *Beneficiary Designation Form* will be mailed to you within three business days.
- The *Beneficiary Designation Form* applies to most but not all SBC-provided benefits. Carefully review the *Beneficiary Designation Form* and the accompanying instructions to determine whether it applies to all of your benefits.


Note: You will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number when you access the SBC Pension and Savings Plan Web site or IVR.


SBC Pension and Savings Plan Service Center


P.O. Box 420

Little Falls, NJ 07424

→ <https://www2.benefitsweb.com/sbc.html>

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

 The Web site and IVR are available 24 hours a day, seven days a week.


Death of Employee, Retiree, Inactive Employee and/or Eligible Dependent

Contact the SBC Pension and Savings Plan Service Center to report the death of an employee, a retiree, an inactive employee and/or an eligible dependent.


SBC Pension and Savings Plan Service Center

P.O. Box 420

Little Falls, NJ 07424

 **1-800-557-3640** (domestic)

 **+1-201-363-2953** (international)

 **1-800-833-8334** (hearing-impaired)

 Monday through Friday from 7 a.m. to 7 p.m. Central time

Active Employee Work and Home Address and Telephone Changes

It's important to keep your work and home addresses current, because the majority of your benefits and payroll information is sent to these addresses. Please include any room, cubicle or suite number that will help make mail-routing more efficient.

Updating Your Home Address

If you are paid through *eLink* and have access to the SBC employee intranet site, visit the *eLink* self-service site at <https://ess.sbc.com> and enter your SBC User ID and *eLink* password to update your home address information. From the main menu:

- Select **Update Address and Phone Numbers**.
- Select **Permanent Address** under **Address Type**.
- Choose **Change**, make any necessary changes, and choose **Save**.

If you don't have access to the SBC employee intranet site, contact your supervisor, employee relations manager (ERM), or *eLink* assistant. If you need to have your *eLink* Web password reset, access the *eLink* self-service site at <https://ess.sbc.com> and select **Change eLink Password**.

Updating Your Work Address

To update your work address information in **WEB PHONE**, which is located on the SBC employee intranet site, contact your supervisor, ERM or *eLink* assistant. Remember to include any room, cubicle or suite number that will help make mail-routing more efficient.

Retiree and Inactive Employee Home Address Changes

(Includes LTD recipients, leave of absence participants and COBRA participants.)

It's important to keep your home address current, because your benefits information is sent to this address. Contact the SBC Pension and Savings Plan Service Center to change your address. You will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number when you call.

SBC Pension and Savings Plan Service Center

P.O. Box 420

Little Falls, NJ 07424



1-800-557-3640 (domestic)



+1-201-363-2953 (international)



1-800-833-8334 (hearing-impaired)



Monday through Friday from 7 a.m. to 7 p.m. Central time

COMMON RESOURCES

In addition to the contacts listed under each benefits program, the following benefits information resources are available:


SBC Connect

SBC Connect is your one-stop contact for eligibility and enrollment information for SBC health and life insurance programs. Access the SBC Connect Web site or call the service center for general information about eligibility and enrollment for the following benefits programs:


- Adoption Reimbursement
- CarePlus
- COBRA
- Commuter Benefit
- Dental
- Flexible Spending Accounts
- Group Life Insurance
- Long-Term Care
- Medical
- Medicare Part B Reimbursement
- Mental Health/Chemical Dependency
- Prescription Drugs
- Vision


You also can access the SBC Connect Web site to e-mail your questions directly to SBC Connect by selecting **Contact Us**, then **Send a Question to a Benefits Representative Online**. You'll receive an e-mail response from an SBC Connect service associate within 24 hours (excluding weekends and holidays).

→ <http://resources.hewitt.com/sbc>

 **1-877-722-0020** (domestic)

 **+1-847-883-0866** (international)

 SBC Connect service associates are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

 The IVR is available 24 hours a day (except Sunday from 1 a.m. to noon Central time and periodically during the week for one hour between midnight and 5 a.m. for maintenance and updates).

To access the Web site or IVR, or to speak to a service associate, you will need your SBC Connect user ID and SBC Connect password.

SBC Pension and Savings Plan Web Site, IVR and Service Center

Access the SBC Pension and Savings Plan Web site, IVR and service center for your SBC 401(k) savings, pension and/or stock ownership plan questions and needs.

→ <https://www2.benefitsweb.com/sbc.html>

☎ **1-800-557-3640** (domestic)

☎ **+1-201-363-2953** (international)

☎ **1-800-833-8334** (hearing-impaired)

🕒 Service associates are available to assist you Monday through Friday from 7 a.m. to 7 p.m. Central time, except some holidays.

🕒 The Web site and IVR are available 24 hours a day, seven days a week.

To access the Web site or IVR, or to speak to a service associate about your account(s), you will need your SBC Pension and Savings Plan Service Center PIN and Social Security Number.

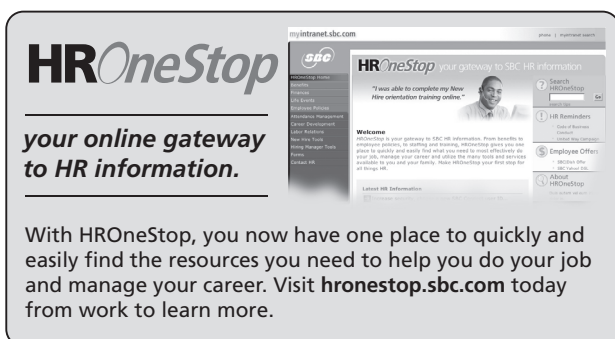
SBC Employee Benefits Intranet Site

This site provides access to prospectuses and/or summary plan descriptions (SPDs), links to administrator Web sites and current communications. To access the SBC employee benefits intranet site, go to <http://intranet.sbc.com/benefits/>, which is accessible only to active SBC employees who have intranet access.

SBC Benefits Internet Site

You can get benefits information at home at any time at <http://access.sbc.com> (SBC's secure Internet site for employees and retirees). By entering your Social Security Number as your username and your five-digit home ZIP code as your password, you gain access to the latest SBC news, as well as useful benefits information related to your health, finances, and home and work life. On this site, you also will find information (such as summary plan descriptions [SPDs], *Benefits Updates* and more) to help you make the best use of your benefits package.

It's as simple as that. Not all features available from inside the business are available on the Internet site, but the most popular ones are available for your use anytime. Visit <http://access.sbc.com> to check out this site for yourself.



HROneStop
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With HROneStop, you now have one place to quickly and easily find the resources you need to help you do your job and manage your career. Visit hronestop.sbc.com today from work to learn more.

For active employees only.

GLOSSARY

AD&D – Accidental Death or Dismemberment

DCRA – Dependent Care Reimbursement Account

DHMO – Dental Health Maintenance Organization

EAP – Employee Assistance Plan

ERM – Employee Relations Manager (active employees only)

FSA – Flexible Spending Account

HMO – Health Maintenance Organization

IVR – Interactive Voice Response System

LTD – Long-Term Disability

MCRA – Medical Care Reimbursement Account

MHMO – Medicare Health Maintenance Organization

MH/CD – Mental Health/Chemical Dependency

PIN – Personal Identification Number

RDP – Registered Domestic Partner

SBC Southwest company – Refers to a company that formerly was known as an “SBC” company, is generally headquartered and located in Arkansas, Kansas, Oklahoma, Missouri or Texas, and belongs to the SBC controlled group of companies. Southwest companies also include companies that cross multiple company locations, such as SBC Services, Inc., and companies that are in “Out Region” areas, such as SBC Telecom, Inc.

SHPS – FSA claims administrator; this is the actual company name

SMAART – SBC Medical Absence and Accommodation Resource Team

SPD – Summary Plan Description

STD – Short-Term Disability

TDD – Telephone access for the hearing-impaired

UHC – UnitedHealthcare

VSP – Vision Service Plan

This document was written for easy readability. Therefore, it may contain generalizations and colloquialisms, such as “SBC employees,” rather than precise legal terms. Also, this document only summarizes benefits, and individual situations may vary. For full details, including eligibility, you should consult the summary plan descriptions, summary of material modifications or the official plan documents. In all cases, the official plan documents govern and are the final authority on the terms of the plans. The SBC companies reserve the right to terminate or amend any and all benefits plans, subject to bargaining agreements. Benefits described in this document may be subject to collective bargaining. Participation is neither a contract nor a guarantee of future employment.

