

Benefits Summary

Temporary/Term Represented Employees

The following is a summary of the BellSouth benefit plans for temporary represented employees. Specific eligibility rules, terms and conditions are outlined in the applicable Plan documents, which are subject to future amendment or termination. If a discrepancy exists between this summary and the provisions of the applicable Plan documents, the Plan documents govern in all cases.

You will receive a detailed new hire benefits enrollment package within two weeks of your hire date. If you have not received this information within that timeframe, call the BellSouth Benefits Service Center at 1-800-528-1232.

*Up-to-date information about your benefit plans and programs is available on the **Benefits@Your Fingertips** Web site at <https://www.bellsouthbenefits.com>.*

Medical Coverage

Enrollment

- You may enroll yourself and any eligible dependents in medical coverage during your first 31 days of employment if you wish to purchase BellSouth medical coverage during your first six months of employment. After you attain six months of seniority, you will be eligible for company-provided medical coverage for yourself, and you may purchase coverage for your eligible dependents. You will receive additional enrollment information during your fifth month of employment.

After you enroll in a medical plan, you will receive:

- A medical plan identification card; and
- A prescription drug identification card (unless you enroll in an HMO or EPO plan).

Effective Date

- Your company-provided coverage is effective automatically on your six-month anniversary date.

If you purchase medical coverage from BellSouth during your first six months, your coverage will be effective the first of the month after you enroll, but you pay the full cost of the coverage until you attain six months of seniority. After you attain six months of seniority, the company provides your individual coverage at no cost to you. The cost for two-party coverage is \$86 per month and \$136 per month for family coverage.

Who Pays for Medical Coverage: Part-Time Employees

- If you are classified as a temporary part-time employee and work less than a full-time schedule, you will pay a portion of the cost of your medical coverage in addition to any amounts you pay to cover your eligible dependents. The amount you pay will be based on the percentage of hours you actually work compared to a full-time schedule.

Health Plan Options

- Where you reside will determine what health plan options are available to you and your dependents. You will select from either the BCBS PPO (Preferred Provider Organization), Point-of-Service (POS) plans, Health Maintenance Organizations (HMOs) or Exclusive Provider Organizations (EPOs). Medical coverage is provided to represented employees at no cost after you attain six months of seniority. You may purchase coverage for your eligible dependents.
- Under the BCBS PPO, hospital and physician networks are set up in some geographic locations. These PPO providers have agreed to accept reduced fees for in-network services. You and your dependents may receive care from any qualified provider; however, if you choose to go outside the PPO network for care, your benefits will be reduced. Primary care physicians are not required under the BCBS PPO.
- POS plans differ from a PPO in that, depending on the POS plan available to you, you may need to choose a primary care physician (in most cases) to act as your care coordinator. He or she refers you to specialists and other health care providers when appropriate. If a primary care physician is required under your plan, seeking specialist care directly without a referral from your primary care physician or using out-of-network physicians results in benefits paid at the reduced out-of-network level.
- Like POS plans, most HMO and EPO plans require that your care be coordinated by one of the HMO's/EPO's primary care physicians. The physician will refer you to specialists and other health care providers within the HMO/EPO network as needed. Unlike POS plans, HMOs and EPOs do not provide reimbursement for out-of-network care.
- Your personal options will be outlined in the new hire benefits enrollment package you will receive.

Coordination of Benefits

- Working spouses and domestic partners may be subject to BellSouth's coordination of benefits provisions. Working spouses/partners who currently are eligible only for secondary coverage under a BellSouth health plan may be eligible to purchase primary medical coverage under your plan.
- Additional information is provided on the *Benefits@Your Fingertips* Web site.

Mental Health and Substance Abuse Benefits

- All employees who are not enrolled in an HMO or EPO will receive mental health and substance abuse benefits through a managed mental health care network. HMO/EPO participants have these benefits through their HMO/EPO.

Employee Assistance Program

- Employee Assistance Program services are designed to help you cope with personal, family and work problems. The program is administered by professionally licensed EAP staff located in the community and in some company facilities. For employees not enrolled in medical coverage, services are limited to assessment and referral services only.

Dental Coverage

Enrollment

- You may purchase dental coverage for yourself and any eligible dependents within 31 days of attaining six months of seniority. You will be sent additional enrollment information during your fifth month of employment.

Effective Date

- If you purchase coverage, your coverage is effective on your sixth-month anniversary date.

Short Term Disability Plan

- The Short Term Disability Plan may provide income if you are temporarily absent from work because of an illness or injury, provided that you submit medical information that substantiates the disability as defined under the plan. Coverage under this plan on the eighth consecutive calendar day of absence. These benefits replace half or full pay for up to 52 weeks, depending on your seniority, as follows:

Service

6 months to 2 years
2 to 5 years
5 to 15 years
15 to 20 years
20 to 25 years
25 years or more

Benefits

52 weeks half pay.
4 weeks full pay, 48 weeks half pay.
13 weeks full pay, 39 weeks half pay.
26 weeks full pay, 26 weeks half pay.
39 weeks full pay, 13 weeks half pay.
52 weeks full pay.

- Additional information will be included in your new hire benefits enrollment package.

Leaves of Absence

- BellSouth offers a number of leaves of absence. You will receive details of these leave programs in your new hire benefits enrollment package.

BellSouth Pension Plan

- The BellSouth Pension Plan provides pensions for eligible represented employees and benefits for qualified survivors of deceased employees and retirees. No employee contributions are required for this plan. You are vested in the plan after attaining five years of vesting eligibility service.

Vacation

- You are eligible for vacation based on your years of seniority. You are eligible for one week of vacation after you attain six months of seniority and two weeks after you attain one year of seniority.
- You are eligible for the following vacation after attaining the necessary seniority within the calendar year in which the vacation is granted:

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|----------------------------|---------|
| 7 or more years seniority | 3 weeks |
| 15 or more years seniority | 4 weeks |
| 25 or more years seniority | 5 weeks |

Optional Holidays

(Does not apply to temporary employees in Internet Services)

- In addition to six specified holidays, you receive four days as optional holidays.
 - If you are a new employee hired before April 1, you may designate four optional holidays.
 - If you are hired after April 1 but before July 1, you may designate three optional holidays.
 - You may designate two optional holidays if you are hired after July 1 but before September 30.
 - You may designate one optional holiday if you're hired after September 30 but prior to November 15.

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- Except for an optional holiday that has been determined to be a day of local significance, those hired after November 15 are not eligible for optional holidays in the current calendar year.

Excused Work Days

- If you have attained at least six months of seniority on January 1, you are eligible to take four excused work days per year with pay (Temporary employees in Internet Services are allowed one excused work day per quarter). In addition, you may take one excused work day without pay during the year.

Employee Advantages

- Employee Advantages is a free comparison-shopping and consumer advice service available online at ***Benefits@Your Fingertips*** or by phone at 1-888-492-7046. It gives you access to leading providers of home and auto insurance and financing, legal services, financial planning, long-term care insurance, vision care and more – all at rates that are typically better than you could get elsewhere.