

Our Health Benefits are Stronger, Less expensive & Protected.

Get the **CWA Advantage** at Cingular Wireless

More than 38,000 of us at Cingular Wireless enjoy a big advantage with CWA representation. We have a say in our working conditions, job security, and a grievance process that guarantees due process during disciplinary actions. Another big advantage is our negotiated health plan. It is less expensive than the plan for non-union employees at Cingular and it offers better coverage. In addition, because we have a union contract at Cingular our health benefits are protected against any changes or price increases by the company. **Join with us in CWA** and experience the advantage of union representation.

	National CWA-Bargained Health Plan For CWA-represented employees effective 2005-2008.	Edge Plus or Basic Plan For all nonunion employees effective Jan. 1, 2006.
Price and Benefit Security	Rates and benefits are locked in and guaranteed for 4 years (2005-2008) through the term of our CWA contract with Cingular.	Rates and benefits are subject to changes by the company.
Monthly Premiums	Premiums are \$15 for single coverage, \$30 for employee + one (spouse or child), \$40 for employee + family (2 or more).	<i>Edge Plus.</i> \$39 for single coverage, \$93.17 for employee + spouse, \$84.50 for employee + child(ren), \$151.67 for employee + family. <i>Edge.</i> \$6.50 for single coverage, \$13 for employee + spouse, \$15.17 for employee + child(ren), \$26 for employee + family.
Annual Deductible	No annual deductible when using network providers.	<i>Edge Plus.</i> \$150 per person deductible (\$450 family maximum) when using network providers. <i>Edge.</i> \$300 per person deductible (\$900 family maximum) when in network. Deductible not required for routine and preventative services from network providers.
Limits on Out-of-Pocket Expenses	Because our plan pays 100% of covered services, there is no deductible for in network providers.	<i>Edge Plus.</i> Annual \$1,500 per person out-of-pocket expenses maximum when using network providers (\$3,000 for 2 or more family members). <i>Edge.</i> Annual \$2,500 per person (\$5,000 for 2 or more family members) when in network. Deductibles and co-pays do not count toward out-of-pocket maximum.
Hospital Coverage	100% coverage of our hospital care when a network hospital is used, after a \$35 co-pay. There is no deductible.	After annual deductible and \$50 per day co-pay, capped at \$250 per admission, <i>Edge Plus</i> provides 90% coverage and <i>Edge</i> provides 80% coverage for hospital care when a network hospital is used.
Doctor's Office Visits	100% coverage of doctor's visit for routine preventative care (after \$15 co-pay), when a network physician is used.	After deductible with \$15 co-pay for primary care physicians and \$25 co-pay for specialists, <i>Edge Plus</i> and <i>Edge</i> pay 100% coverage for routine preventative care when network providers used. Coinsurance and deductible not required for routine or preventative care in network.
Prescriptions	Maximum co-pays for 30-day retail prescription are \$25 for generic, \$60 for formulary, and \$80 for brand; maximum mail order (90 day supply) co-pays are \$50, \$70, and \$90, respectively.	Co-insurance for 30-day retail prescription and 90-day mail order supply are 20% up to \$75 max. for generic, 30% up to \$100 max. for formulary, and 40% up to \$125 max. for brand name.
Dental	No contributions required through 2006. Effective 2007, contributions for fee-for-service plan are \$2 employee, \$4 employee + one; \$6 employee + 2 or more; for Dental HMO plan, contributions are \$1 employee, \$2 employee + one, \$3 employee + 2 or more.	Monthly contribution for <i>Edge Plus Dental</i> : \$10.83 per employee, \$21.67 employee + spouse, \$19.50 employee + child(ren), \$30.33 employee + family. For <i>Edge Dental</i> : \$2.17 per employee, \$6.50 employee + spouse, \$6.50 employee + child(ren), \$10.83 employee + family.
Vision	No contributions required during the term of our collective bargaining agreement with Cingular.	Monthly contribution: \$2.17 employee, \$4.33 employee + spouse, \$4.33 employee + child(ren), \$6.50 employee + family.

Join with us in CWA. Together, we're improving our workplace.

For information, call CWA at 800-424-2872

