



DENNIS G. TRAINOR
Assistant to the Vice President

**To: All New York, New Jersey and New England Verizon
Local Presidents**

From: Dennis G. Trainor, Assistant to the Vice President

Date: October 19, 2012

Re: 2012 Monthly Contributions

Contributions for Verizon medical coverage will become effective November 1, 2012. Attached is a letter from Verizon to your members explaining that monthly contributions will be deducted beginning with the paycheck on November 8, 2012.

Any member, who wants to opt out of coverage or convert from Employee plus family to Employee Only coverage for the months of November and December 2012, **must call the Verizon Benefits Center at 877 489-2367 during the special enrollment period from October 22-October 26, 2012.**

Additional information for 2013 Coverage will be provided prior to open enrollment which will be November 7-21, 2012.

If you should have any questions, please give me a call.

CC: Chris Shelton
Gladys Finnigan
Hetty Rosenstein
Debbie Hayes
Staff Leading Verizon



October 2012

Important Information About Your 2012 Medical Benefits – Your Action May be Required

Dear Associate:

Subject to contract ratification, contributions for medical coverage will become effective November 1, 2012. Upon ratification contributions will be deducted from your November and December paychecks based on your medical coverage election currently on file with the Verizon Benefits Center.

2012 Monthly Contribution Amounts for Medical Coverage

- Employee Only Coverage: \$30.00
- Employee plus Family Coverage: \$60.00

Active employees and those on a paid leave of absence will have their contributions deducted beginning with the paycheck on November 8. Your contributions will automatically be withheld from your paycheck as "pre-tax dollars," which means your contributions are not subject to income, Social Security, or Medicare taxes. Employees on an unpaid leave of absence will pay contributions on an after-tax basis, and will receive a bill in mid-November reflecting contributions for medical coverage in both November and December.

Your benefit coverage for 2012 does not change. However, if you would like to opt out of medical coverage or convert from Employee plus Family to Employee Only coverage for the months of November and December 2012, you must call the Verizon Benefits Center managed by Aon Hewitt at 877-489-2367 during the special enrollment period from October 22 - October 26. As a reminder, Verizon is in the process of transitioning the Benefits Center from Aon Hewitt to Xerox HR Solutions. So, beginning with your 2013 Annual Enrollment, the Benefits Center will have a new website and phone number for your use. More information will be provided with your 2013 Annual Enrollment materials.

2013 Annual Enrollment

More information will be sent to you in October detailing specific changes to your health care benefits, including 2013 contribution amounts, and explaining how to complete your 2013 Annual Enrollment with our new Verizon Benefits Center, Xerox HR Solutions. It is important for you to review your coverage elections during the 2013 Annual Enrollment period as any changes you make during the special enrollment period for November and December 2012 will not carry over for 2013.

In the meantime, if you have any questions or need more information, please call the Verizon Benefits Center at 877-489-2367.

Sincerely,

A handwritten signature in black ink that reads "DC Chiffreller".

Donna Chiffreller
Vice President - Benefits
Verizon Communications