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Your Additional Benefits and Programs

In addition to health care, disability income, survivor and retirement income benefits, Verizon provides other important benefits and programs to meet your needs. This book describes these additional benefits and programs available to you:

- Founders' Grant Plan
- Educational Assistance
- Adoption Assistance Program
- LifeBalance[®], a family resource and referral program
- Leave of Absence Program.

About This Book

This book includes information on additional benefit and compensation programs for Mid-Atlantic associates. This book is based on benefit provisions effective January 1, 2001. It updates and replaces all previous communications and other descriptions of the benefits provided by these programs and resources.

Important Note

Verizon has the discretionary authority to interpret the terms of this book and determine your eligibility for benefits under its terms.

This book is divided into the following major sections:

- **Founders' Grant Plan.** This section explains eligibility for receiving Verizon stock grants under Founders' Grant Plan.
- **Educational Assistance.** This section describes how Verizon can help you fund the cost of education.
- **Adoption Assistance Program.** This section describes the financial assistance Verizon offers to help you pay eligible agency and legal fees related to an adoption.
- **LifeBalance.** This section gives an overview of LifeBalance, a family resource and referral program available to all associates for assistance in finding information and obtaining referrals for your elder care, child care, education and adoption needs.
- **Leave of Absence Program.** This section provides information on the Leave of Absence Program for associates, including how to apply for a leave and the effect of an approved leave on your other benefits.

Getting More Information

If you have questions about your benefits or need additional information after reading this book, you have the following resources:

- **For general information,** call Verizon's Bell Atlantic InTouch Center at the telephone number listed on your Important Benefits Contacts insert. The voice response system is available 24 hours a day, seven days a week. InTouch Representatives are available to answer your questions from 8:00 a.m. to 5:00 p.m. Eastern time, Monday through Friday (excluding holidays).
- **For specific details,** call the applicable administrator's telephone number directly (see your Important Benefits Contacts insert for the telephone numbers).

Changes to the Benefits and Programs

While the Company expects to continue these benefits and programs indefinitely, the Verizon Employee Benefits Committee, formerly named the Bell Atlantic Corporate Employees' Benefits Committee, reserves the right to amend, modify, suspend or terminate the programs and resources at any time, with or without advance notice to participants, subject to any duty to bargain collectively. Also, the benefits and programs described in this book are **not** subject to federal law under the Employee Retirement Income Security Act of 1974 (ERISA) and its subsequent amendments. As a result, ERISA's protections do not extend to these programs and resources. **Note:** The Stock Option Plan is under the governance of the Human Resources Committee of the Verizon Board of Directors.

Decisions regarding changes to, or terminations of, benefits are made at the highest levels of management. Verizon employees below those levels do not know whether the Company will adopt any particular change and are not in a position to speculate about such changes. Unless and until changes formally are adopted and officially are announced, no one is authorized to assure that any particular change will or will not occur.

Founders' Grant Plan

If you received a Founders' Grant in September 2000, you have the opportunity to become an owner in the Company and to share in Verizon's financial success. As a share owner, you stand to benefit if the stock increases in value and/or if the Company declares dividends on the stock.

Eligibility

You received a Founders' Grant if you were a full-time or part-time benefits-eligible Verizon associate on September 7, 2000 or if you were hired between September 8, 2000 and September 29, 2000, and you were:

- On the U.S. payroll of a participating company or the "Verizon Overseas Payroll," including local national and third country national employees
- Receiving short-term disability benefits
- On an authorized leave of absence with job return rights.

Note: If you were an eligible part-time associate, you received one-half of the appropriate grant size.

You did not receive a Founders' Grant if, as of September 7, 2000, you were:

- A Verizon Wireless associate
- A Cincinnati or San Diego Verizon Wireless associate in the trust
- Receiving long-term disability benefits
- On an authorized leave of absence without job return rights
- On international "local" subsidiary payroll or others not identified by the eligibility definition, unless required by law
- A temporary employee or a working retiree.

For More Information

For more information on the Founders' Grant Plan, call Salomon Smith Barney at the telephone number listed on your Important Benefits Contacts insert. Representatives are available Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time.

Your Founders' Grant

Your stock option grant entitles you to buy a certain number of shares at a fixed price over your grant term—the term the option can remain outstanding in this case is through June 30, 2010.

You never are obligated to exercise your Founders' Grant to buy shares of Verizon stock. You will want to consider your overall financial situation, the current stock price and your expectation of future price movement in the stock. There is no guarantee the stock price will increase in the future.

If you do not exercise your option by June 30, 2010, it automatically will be forfeited. If you separate from service with Verizon, you may have a shorter period of time to exercise your grant, depending on the reason for your separation, as shown below.

If You Leave Verizon Because of...	Then Your Option Expires on...
Voluntary resignation or retirement prior to June 30, 2003 or dismissal for cause	Your separation date
Retirement on or after June 30, 2003	The earlier of the fifth anniversary of your retirement or June 30, 2010
Termination of employment due to disability or involuntary termination without cause	Your options become exercisable on your date of separation and expire on the earlier of the fifth anniversary of your separation or June 30, 2010
Death	Your options become exercisable on your date of death and expire on the earlier of the fifth anniversary of your death or June 30, 2010

The Amount of Your Grant

The number of shares in your option grant was based on your scheduled work hours and status as of the grant date. If you were a regular full-time associate, you received the full grant amount. If you were a part-time associate, you received half the number of shares granted to full-time associates.

Your Grant Price

The grant price at which you can purchase shares of Verizon stock is locked in for you, regardless of any increase in the actual market price. This price is the average of the high and low market prices of a share of Verizon stock on the New York Stock Exchange on the date of the grant.

- If you received the Founders' Grant on September 7, 2000, your grant price is \$43.34 for each share you purchase.
- If you received the Founders' Grant between September 8, 2000 and September 29, 2000, your grant price is \$48.22 for each share you purchase.

When You Can Exercise Your Grant

Before you can exercise your Founders' Grant, you must meet certain vesting requirements. If you remain employed continuously with Verizon, your Founders' Grant becomes vested on June 30, 2003.

You can purchase shares of stock under your Founders' Grant from June 30, 2003 until June 30, 2010, for as long as you remain employed continuously by Verizon. During this time period, you can purchase the total number of shares in your Founders' Grant at one time or partial numbers of shares at different times.

Your Grant Amount

For information on your grant amount, call Salomon Smith Barney (see your Important Benefits Contacts insert for the telephone number).

Educational Assistance

Verizon provides three ways to help fund the cost of education for you and, in some cases, your family:

- **Tuition assistance**, which supports out-of-hours education for professional and personal development.
- **The education loan program**, under which you and your family members may be eligible for private loans of up to \$25,000 a year to help defray the cost of tuition and related educational expenses of undergraduate, graduate, professional or private secondary schools. You also can get assistance in applying for federal loans.
- **A scholarship program**, which allows your children to apply for Verizon-sponsored scholarships to college, as long as you are a regular associate and have completed six months of employment.

Tuition Assistance Plan

Verizon supports out-of-hours education for professional and personal development through the Tuition Assistance Plan. Currently, there are distinct tuition policies for the former Bell Atlantic North, the former Bell Atlantic South and the former GTE. Ultimately, the new corporation intends to provide a more uniform policy as part of the overall integration of HR policies.

Verizon employees in the former Bell Atlantic South continue to be governed by the Bell Atlantic South Tuition Assistance Plan. Employees should contact the Tuition Assistance Plan (TAP) administrator for the former Bell Atlantic South at the telephone number listed on your Important Benefits Contacts insert, or they may learn more about the Plan on the eWeb or through Jess the Fax at the telephone number listed on your Important Benefits Contacts insert.

Note: If you are an IBEW-represented associate who takes a Union Leave of Absence, the Company pays your tuition under the Tuition Assistance Plan.

Education Loan Program

Verizon sponsors the ConSern® Education Program, which assists you and your family members in reaching your educational goals by providing affordable education financing.

Who Is Eligible

You may apply for an education loan if you:

- Are a regular full-time or part-time associate of a participating company (or a family member of an employee, such as a spouse, child, sibling, grandchild, niece or nephew) or are a retiree¹
- Are a citizen or permanent resident of the United States.

¹You may apply with up to two co-borrowers.

Eligible Expenses

The ConSern program covers all education-related expenses, including tuition, housing, living expenses or even a personal computer for:

- Undergraduate studies
- Graduate studies
- Professional studies or training
- Private K-12 schools.

You may use your loan to cover previous years' tuition, as long as the student (you or a family member) currently is enrolled in an accredited college or university.

Loan Amounts

You or a qualifying family member can borrow between \$1,000 and \$20,000 a year for tuition and education-related expenses.

For More Information

For more information on the ConSern program, call ConSern at the telephone number listed on your Important Benefits Contacts insert. Loan specialists are available Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time and Saturday from 12:00 p.m. to 4:00 p.m. Eastern time.

Federal Family Education Loans

The ConSern program also offers assistance in applying for the Federal Family Education Loans (some of which are subsidized), such as the Stafford Loan Program and the Parent Loan for Students (PLUS). For information, contact ConSern at the telephone number listed on your Important Benefits Contacts insert.

Your Costs

When you take a loan through the ConSern program, you pay standard loan costs, including:

- A monthly payment of principal and interest depending on the type of loan
- A loan origination fee added to your requested loan.

How to Apply

You can apply for a ConSern education loan any time by contacting ConSern at the telephone number or Internet site listed on your Important Benefits Contacts insert.

Verizon Scholarship Program for Children of Associates

Eligibility

If you meet the following eligibility requirements, your natural or legally adopted children, stepchildren or legal wards who are high school seniors may apply for a Verizon scholarship:

- You are a regular full-time or part-time associate of Verizon.
- You have completed at least six months of net credited service as of the scholarship application date.

In addition, if you die as an eligible employee, eligibility continues for your children.

To be considered for a Verizon scholarship, your child must:

- Be a high school senior during the current academic year
- Enroll in a full-time course of study in the upcoming college academic year at an accredited four-year college or university.

Scholarship

College scholarships are available for high school seniors who plan to enroll (or students who currently are enrolled) in a full-time program of undergraduate study at an accredited college or university. The study generally leads to a bachelor's degree.

Scholarship recipients receive \$5,000 a year, up to a total of \$20,000 over four years.

Scholarship funds may be used to pay for tuition, books, laboratory fees, room and board and other related educational expenses.

How Recipients Are Chosen

The program, including the selection process, is administered by Citizens' Scholarship Foundation of America, Inc. (CSFA), a national, non-profit student aid service organization. Scholarship recipients are chosen competitively by CSFA on the basis of financial need, academic record, extracurricular activities and leadership qualities.

How to Apply

To apply, the high school senior should:

- Request and complete an application during the annual application period. Forms and deadline information are available online from the Verizon Foundation and from CSFA (see your Important Benefits Contacts insert for information).
- Give the application to a school counselor or teacher who can complete the Applicant Appraisal and Transcript Information sections. The application then should be returned to the applicant in a sealed envelope.
- Forward the completed application with the applicant's official transcript of grades to:

Verizon Scholarship Program for Children of Associates
Citizens' Scholarship Foundation of America, Inc.
P.O. Box 297
St. Peter, MN 56082

Note: Applications must be received by the deadline to be eligible.

For More Information

For more information on the Verizon Scholarship Program, call CSFA at the telephone number listed on your Important Benefits Contacts insert and ask to speak with the Verizon Scholarship Program Manager.

Announcement and Distribution of Awards

All applicants will be notified of CSFA's award decision following the application period. Award recipients must notify CSFA of acceptance of the award within 10 days of notification. Payment of awards is subject to college acceptance and will be paid by check, made out jointly to the recipient and to the school, in two equal installments in August and December. Checks are mailed directly to the school.

Renewing a Scholarship

College scholarships are renewable for a maximum of three years or until a bachelor's degree is awarded. The student must maintain satisfactory academic progress in a full-time course of study to qualify for renewal. CSFA will initiate the renewal process each year.

Deferring a Scholarship

In cases of serious illness, injury or an approved leave of absence that interrupts studies, scholarships may be eligible for deferral. CSFA must be notified immediately should these or other unusual circumstances arise. CSFA will make decisions about deferrals on a case-by-case basis.

Adoption Assistance Program

Verizon offers associates two different kinds of assistance to help cover adoption-related expenses:

- *AdoptionOptions*[®], a referral and assistance service provided through LifeBalance
- The Adoption Reimbursement Plan.

AdoptionOptions

Eligibility

All full-time and part-time associates are eligible for *AdoptionOptions*. The service is offered at no charge to associates and can be used as often as necessary.

Benefits Available

AdoptionOptions is a service available through LifeBalance, which is administered through Ceridian. This service provides you with a range of consultation and resources on adoption issues, including:

- Infertility issues
- Infant, older child and “special needs” adoptions
- Domestic and international adoptions
- Agency and independent adoptions
- Single parent, older parent and stepparent adoptions
- Information about searching for birth relatives
- Post-adoption issues.

For More Information

For more information on *AdoptionOptions*, call a LifeBalance consultant at the telephone number listed on your Important Benefits Contacts insert. Consultants are available 24 hours a day, seven days a week.

Adoption Reimbursement Plan

Eligible associates can receive up to \$10,000 per family per adoption for eligible expenses.

Eligibility

You are eligible for reimbursement benefits under this Plan if you incur eligible adoption expenses and the adoption is finalized while you are a full-time or part-time associate who works at Verizon or a participating company.

Eligible Expenses

Eligible expenses for reimbursement under this Plan include:

- Legal fees
- Court costs
- Temporary child care expenses prior to placement of the child in your home
- Necessary medical expenses for the child being adopted to the extent not reimbursed by Company-sponsored or other medical coverage
- Fees for a public or private agency licensed to provide adoption services (such as application fees, home study fees or placement fees)
- Any medical expenses for an adoption-related condition (for example, prenatal or hospital care) for the biological mother
- All transportation and travel expenses for anyone connected with the adoption, including but not limited to:
 - The child
 - Adoptive parents
 - Biological parents
 - Appointed guardians.

Expenses must be related to the adoption of a child who is:

- Under age 18
- Age 18 and mentally or physically incapable of self-care.

Ineligible Expenses

Expenses **not** eligible for reimbursement under this Plan include:

- Expenses for the biological parents, other than medical expenses and transportation or travel expenses as indicated above that are related to the birth of the child
- Voluntary donations or contributions to the adoption agency
- Costs to obtain guardianship or custody of the child that are not connected with the child's legal adoption
- Expenses otherwise reimbursed or covered under other Verizon Plans or programs, or under the plans or programs of the non-Verizon parent's employer, or expenses paid or reimbursed by any other source.

Note: Only one parent is eligible to receive reimbursement under this Plan—even if you and your spouse both work for Verizon. In addition, if you apply for adoption reimbursement, you cannot later transfer your application for benefits to your spouse, and vice versa. If you or your spouse has a change in employment status, the parent who has not applied may submit a new application for benefits. However, the total benefit per family cannot exceed \$10,000 per adoption.

For More Information

For more information on the Adoption Reimbursement Plan, call a LifeBalance consultant at the telephone number listed on your Important Benefits Contacts insert. Consultants are available 24 hours a day, seven days a week.

Filing a Claim for Benefits

Once your adoption is final, you can request reimbursement of eligible expenses:

- Call LifeBalance (see your Important Benefits Contacts insert for the telephone number) to request an Adoption Reimbursement Claim Form. You may submit only one claim form per child per adoption.
- Complete the Adoption Reimbursement Claim Form and attach the following required documents:
 - Documentation stating that the adoption legally is final, such as a notarized or certified copy of the placement agreement
 - Adoption papers and records provided by the state, if applicable
 - **Original** receipts showing payment was made for all covered expenses (these receipts will be returned to you).
- Send your completed form, along with the required documentation, to the address indicated on the form. Forms must be submitted within 90 days after the adoption is finalized.

If your claim is approved, your reimbursement will be processed within 60 days of the receipt of your form. If your claim is denied, in whole or part, written notification with the reasons for denial will be sent to you within 30 days of receipt of your form. You may appeal any denial by calling LifeBalance (see your Important Benefits Contacts insert for the telephone number) or by writing to:

Ceridian
3043 Walton Road, Suite 110
Plymouth Meeting, PA 19462
Attention: Verizon Adoption Reimbursement

You may appeal the denial by writing to the Plan administrator within 60 days. The Plan administrator will reply to the appeal within 60 days. Call the InTouch Center with questions about the appeals process.

LifeBalance®

LifeBalance, a family resource and referral program, provides information and referral for your elder care, child care, education and adoption needs, as well as everyday issues. Verizon pays the full cost of providing the program—there’s no cost to you.

Eligibility

You are eligible to use the LifeBalance program starting with your first day at work with Verizon. If you are married or have a same-sex domestic partner, your spouse or same-sex domestic partner also can use the program. In general, your eligibility for the program ends when you terminate employment with Verizon for any reason.

How the Program Works

LifeBalance can help with a broad range of issues. Depending on your needs when you call the program, you will be provided with the names of caregivers or services available in your community, expert advice from specialists, assistance with regulatory and financial issues and free publications related to your area of concern. (See “Key Service Areas” for more information.)

Keep in mind, the program is designed to provide you with information and community referrals, **not** recommendations, and the quality of outside resources cannot be guaranteed. Verizon has no role in the selection of recommended providers. You and your family members are responsible for deciding on the options or resources that best meet your needs.

Key Service Areas

Parenting and Childcare

Making the right decisions as a parent and finding the right kind of care for children can be a challenge. Whether you need infant care, advice on how to parent from a distance, programs for your school-aged children or backup arrangements, LifeBalance consultants are ready to answer your childcare and parenting questions.

When you call, a consultant will discuss your needs and give you the names of providers in your community with current openings, as well as detailed information about hours, programs and fees.

For More Information

For more information, contact LifeBalance at the telephone number or Internet site listed on your Important Benefits Contacts insert.

Parenting

LifeBalance consultants can talk with you about parenting issues such as discipline, bedtime routines and how to ease the transition from staying at home to putting your child in day care. You also can receive free educational materials.

If you have elementary-school-age children, LifeBalance consultants can provide assistance with a variety of issues:

- Helping your child feel good about himself or herself
- Safety before, during and after school
- Planning your family's summer
- Helping your children get along.

For pre-teen and teenage issues, LifeBalance can help you:

- Know what's normal versus when to be concerned
- Understand peer pressure
- Communicate better with your teenager.

Education and Schooling

LifeBalance can provide information to help you determine which school is right for your child and you, including your own pursuit to continue your education. Personalized reports on schools that meet your specifications, a customized college financial planner based on your income, college financing information and resources on post-secondary schools and colleges are all part of the service LifeBalance can provide.

LifeBalance consultants can work with you to ensure that your school-age child gets the most from his or her education. Information will be provided on how to motivate your child, work with teachers and find tutors and gifted programs. Also, information is available on how to encourage independence and responsibility, address school problems and homework and prepare your child for life after high school.

Adoption Assistance

Adoption assistance includes practical advice on topics such as understanding the adoption process; stepparenting and relative adoption; adopting over age 40; contact with a birth parent; and/or assistance on finding resources such as adoption agencies, attorney referral services and support groups. For more information on *AdoptionOptions*, see [page 12](#).

Resources for Seniors

Elder care can mean many things, from helping an older relative with shopping to finding living arrangements for a parent or grandparent. Whatever your situation, LifeBalance is designed to answer your questions and help you find the services your family needs.

When you call LifeBalance, you will have access to the information you need, including referrals and publications. You also will speak with an expert who will provide you with different types of information, including:

- Answers to your questions about housing, insurance, Medicaid and services available in the home
- Helpful hints on how to provide support from a distance
- Free publications
- Customized referrals to services where you or your elder lives, including housing options, in-home or medical services, transportation arrangements or financial resources.

If you are helping or caring for an adult family member with a disability, call LifeBalance to speak with an expert who is ready to discuss your concerns, help you understand your options and identify support and services that meet your or your elder's needs.

Everyday Issues

LifeBalance can help you with a number of personal issues by offering timesaving ideas for organizing and simplifying your daily routines. LifeBalance consultants can give you assistance in areas such as balancing work and family, planning a leave from work and managing household responsibilities, including consumer information and assistance with health issues, big ticket purchases, pet care, credit management, budgeting, insurance, tax planning and referrals to credit counselors, attorneys, financial planners and tax professionals.

Planning for Retirement

You can call LifeBalance for help with:

- Understanding what to expect in retirement
- Deciding where to live after retirement
- Considerations for social and recreational activities.

Situations That Can Affect Your Eligibility

Certain situations can affect your eligibility for the LifeBalance program:

- If you take an approved leave of absence, you can continue to use the program throughout your leave.
- If you retire or leave the Company, your eligibility ends.
- The Company reserves the right to stop offering the program at any time, subject to any duty to bargain collectively.

Leave of Absence Program

Eligibility

If you are a full-time, part-time or term associate, you are eligible from your first day of work for the following leaves.

- Anticipated Disability Leave
- Care of Newborn Child Leave
- Personal Leaves
 - Education Leave
 - Military Leave
 - Union Leave
 - Disability Leave
 - Other Leave.

When you have six months of net credited service, you also are eligible for:

- Dependent Care Leave.

Your eligibility for a leave ends when you terminate employment from Verizon or a participating company. You will be considered a terminated associate if you do not return to work from a leave on the scheduled date.

You must return to work for at least one year after taking a leave before you can take another formal leave of absence lasting more than 30 days, with the exception of Military, Union, Anticipated Disability or Care of Newborn Child Leave under the FMLA or state leave statutes.

A Note About FMLA

Verizon complies with the Family and Medical Leave Act of 1993 (FMLA). Certain provisions of the Care of Newborn Child Leave (including the Gradual Return to Work provision) and Dependent Care Leave may overlap or run concurrently with the FMLA leave.

Note that for purposes of the FMLA, in general, a family member includes your spouse, children or parents. (See [page 31](#) for family members included under the Dependent Care Leave.)

See [pages 44 through 50](#) for additional information about FMLA and state rules.

Anticipated Disability Leave

The Anticipated Disability Leave allows you to take up to 12 months of unpaid leave before an anticipated disability such as surgery or, if you are an expectant mother, before the birth of your child. You will need to provide medical evidence that a disability is expected to occur during the requested leave period and medical treatment has been scheduled.

The Anticipated Disability Leave (ADL) is granted for a certified disability due to pregnancy or elective surgery that is expected to last more than seven consecutive calendar days and for which medical treatment has been scheduled.

The Anticipated Disability Leave and Care of Newborn Child Leave each have a maximum duration of 12 months. However, if both leaves are taken in connection with childbirth, the 12-month maximum applies to the combined leaves, whether or not the leaves are continuous.

You also may be eligible to receive disability benefits during the leave under the Verizon Sickness and Accident Disability Benefit Plan for Mid-Atlantic Associates if you have at least six months of net credited service and are certified disabled by Verizon. If you are eligible, these benefits begin on the eighth consecutive calendar day you are absent. During the first seven consecutive calendar days of absence, you may be eligible to receive Incidental Absence payments. For more information on Incidental Absence and other benefits payable under the Verizon-sponsored Disability Plans, refer to Your Disability Benefits summary plan description (SPD).

Applying for Leave

You should apply for the leave at least four weeks before you want it to begin. To apply, request the appropriate Leave of Absence application by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Complete the Application for Anticipated Disability Leave and submit it to your supervisor for approval. You then should submit it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904. In addition, your physician must submit a form with proof of your anticipated disability.

Leave Approval

All requests for Anticipated Disability Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial. As part of the review process, your medical information will be reviewed by the designated Verizon contact to confirm the anticipated disability.

Returning to Work

If you take an Anticipated Disability Leave, you will be reinstated to the job you held prior to the leave or one of similar pay and status, provided you return to work upon conclusion of your period of certified disability under the Sickness and Accident Disability Benefit Plan. For a combined Anticipated Disability and Care of Newborn Child Leave, you will be reinstated to a job of like status and pay. However, reinstatement always is subject to force adjustment in your work group.

Benefits During Your Leave

Health Care Coverage

If you take an Anticipated Disability Leave, your health care coverage continues until the end of the calendar month of your last day at work before your leave begins. If your leave continues into the next month, you must pay the cost of coverage. The Company will bill you monthly for these charges. However, if you take an Anticipated Disability Leave and a Care of Newborn Child Leave or if you take a Care of Newborn Child Leave only, the Company pays the cost of your coverage.

Life and AD&D Insurance Coverage

Basic Life and Accidental Death and Dismemberment (AD&D)

Basic Life and AD&D Insurance coverage automatically continues throughout your leave for up to 12 months.

Supplemental Life, Dependent Life and Dependent AD&D

You can continue any Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage you have in effect at the time your leave begins. You may continue coverage during your entire leave provided you pay the required premiums, which will be billed to you monthly. You also can reduce the amount of your Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage or stop your coverage while you are on leave.

You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program. If you continue paying the required premiums while on leave, when you return to work your contributions resume automatically with no Statement of Health Form requirements.

Savings Plan Participation and Payroll Deductions

Your Savings Plan allotments and other payroll deductions end with your last paycheck prior to your unpaid leave.

If you qualify to receive Verizon Sickness and Accident Disability benefits during your period of disability, your Savings Plan contributions will be deducted from disability benefits when they are paid. The contribution percentage will be the same as that deducted from your pay, unless you increase, reduce or cancel it.

You can make contribution changes while on leave, which will take effect when your pay resumes. You also can make investment changes and take a withdrawal from the Plan. If you have an outstanding loan when your leave begins, you will receive a coupon book to use to continue making payments during your leave.

Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.

When you return to work, your Savings Plan contributions will resume automatically. However, you will not be able to make up for contributions missed during your leave period. Pioneer dues will resume automatically, as well as all other deductions, unless you cancelled certain deductions before your leave began.

Health Care and Dependent Care Accounts

If you participate in the Health Care Account prior to your unpaid non-FMLA leave, your payroll deductions stop when your leave begins. You can elect to continue your participation in the Health Care Account by continuing to make scheduled payments on an after-tax basis through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) and its subsequent amendments. If you elect to participate during your leave, you then will be able to submit claims for expenses incurred during your leave. If you elect not to participate during your leave, you can elect to have your payroll deductions reinstated when you return to work. If you do not return to work following your leave, you can elect to continue contributions through COBRA and submit claims for expenses incurred while COBRA coverage continues, through the end of the calendar year in which your leave ends.

If you participate in the Dependent Care Account prior to your leave, your contributions are suspended during your leave. However, you may continue to submit claims in accordance with the Plan for expenses incurred during the period of the Plan year for which you have made contributions. Your deposits end with your last paycheck prior to your leave. When you return to work, you will have the opportunity to re-enroll as an active employee.

Refer to Your Health Care and Dependent Care Accounts SPD for details.

Concession Telephone Service

Concession Telephone Service continues during your leave on the same basis as before your leave began.

Sickness Death Benefit

A Sickness Death Benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired on or before August 9, 1986.

Service Credit While You Are on Leave

You receive service credit for:

- The entire period, up to 12 months, of your Anticipated Disability Leave or Anticipated Disability Leave and Care of Newborn Child Leave
- Up to one year for which you receive Verizon Sickness and Accident Disability benefits.

Additional Information

- While on leave, you may not accept paid employment during your normal work hours.
- You will not be eligible for pay—or compensatory time off—for holidays or excused workdays that occur while you are on a leave of absence.
- Refer to your collective bargaining agreement for further details on the vacation policy.

Care of Newborn Child Leave

Following the birth or adoption of your child up to one year old, you may take up to 12 months of unpaid leave. You can begin a Care of Newborn Child Leave any time within the 12-month period following the birth or placement of your child or after a period of Sickness and Accident Disability due to the birth of your child. You will be guaranteed reinstatement to the same or similar job of equivalent pay if you return to work within one year from the date your leave begins. If you choose to take an Anticipated Disability Leave and a Care of Newborn Child Leave in connection with childbirth, the combined maximum for these two leaves is 12 months. The 12-month maximum applies to the combined leaves regardless of whether the leaves are continuous.

Applying for Leave

You should apply for a Care of Newborn Child Leave at least four weeks before you want it to begin. To apply, request the appropriate Leave of Absence application by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Complete the Application for Care of Newborn Child Leave and submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904.

If you are a mother out on disability following the birth of your child, your disability certification serves as proof under the Care of Newborn Child Leave. If you are a father or same-sex domestic partner requesting a Care of Newborn Child Leave, you must provide proof of the baby’s birth to the Benefits Delivery Office before your leave can be approved. Adoptive parents must provide proof of adoption or placement before the leave can be approved.

Leave Approval

All requests for Care of Newborn Child Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial.

Enrolling a New Dependent for Medical Coverage

If you want to enroll your newly eligible dependent (a newborn or adopted child) for medical coverage, you should do so as soon as possible. Coverage automatically is provided for the first 31 days. If you enroll your newly eligible child within the 31-day time frame, coverage will be effective continuously as of the date of his or her eligibility. Otherwise, coverage ends after 31 days and will not resume until the first of the month following enrollment. Coverage for a newly eligible Class I or Sponsored Dependent begins on the first day of the month after enrollment.

For more information on eligible dependents and how to enroll a dependent for coverage, refer to Your Medical Benefits SPD.

Returning to Work

About Job Reinstatement

If you are a parent returning from a Care of Newborn Child Leave within 12 months of the leave start date, you will be reinstated to the same job or a job of similar pay and status. Reinstatement always is subject to force adjustments applicable to your work group.

You can return to work earlier than scheduled, and you will be reinstated to the job you held prior to your leave or one of similar pay and status. However, if you already have used your 12 weeks of annual FMLA entitlement, reinstatement may be deferred until a position is available, but no later than the date originally agreed upon for your return.

Gradual Return to Work

At Verizon and most participating companies, new mothers and fathers may return to work after or during a Care of Newborn Child Leave or after a disability absence due to the birth of a child (mothers only) on a reduced schedule called a Gradual Return to Work (GRW). Your eligibility may be affected by your collective bargaining agreement. The maximum period of combined GRW and Care of Newborn Child Leave you may take, however, is 12 months—beginning with the date your leave starts or the date an adopted child is placed with you. A GRW cannot exceed the 12-month period currently in effect for Care of Newborn Child Leaves.

With a GRW arrangement, you work a reduced schedule of at least half of your normal workweek (you must work a full day on Monday and the day following a holiday). Your employment status—full-time or part-time—remains the same as before you went on a Care of Newborn Child Leave or a disability absence due to the birth of a child. You continue to receive the same benefit coverage as prior to your leave, as well as service credit for the entire leave and GRW period. However, you are paid only for the hours you work and your reduced work schedule must fall within the same time period as your normal work hours.

If you return to work on a reduced schedule, you will be eligible for paid holidays, excused workdays and vacation time on the same basis as before you took the Care of Newborn Child Leave. Payment for incidental absences and jury duty will be adjusted for your reduced work schedule.

Employee Benefits During Your Leave

Health Care Coverage

Your medical, dental and vision care coverage continue throughout your leave. Verizon will pay the amount it normally does for your coverage during your leave. If you contribute to the cost of your health care coverage, however, you must continue making contributions during your leave. The Company will bill you monthly for these charges.

Sickness and Accident Disability Benefits

If you are certified as disabled during the first 30 days of your leave, you may be eligible to receive benefits under the Verizon Sickness and Accident Disability Benefit Plan. In such situations, you must notify your department. If you qualify for benefits, your leave may be cancelled and Verizon Sickness and Accident Disability benefits may begin on the eighth consecutive calendar day after your leave ends.

If you become disabled after the first 30 days of your leave, you can submit a request to your department to terminate your leave. Your department will notify the Benefits Delivery Office of your request. If your request is approved and benefits are authorized, Verizon Sickness and Accident Disability benefits will begin on the eighth consecutive calendar day after your leave ends.

Contact the Benefits Delivery Office for more information.

Life and AD&D Insurance Coverage

Basic Life and AD&D

Basic Life and AD&D Insurance coverage automatically continue throughout your leave for up to 12 months.

Supplemental Life, Dependent Life and Dependent AD&D

You can continue any Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage you have in effect at the time your leave begins. You also may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&D while on leave, subject to the Statement of Health Form requirements of the Survivor Benefits Program. You may continue coverage during your entire leave, up to 12 months, provided you pay the required premiums, which will be billed to you monthly. You also can reduce the amount of your Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage or stop your coverage while you are on leave.

You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program.

Savings Plan Participation and Payroll Deductions

If you take a Care of Newborn Child Leave, Savings Plan allotments and other payroll deductions will stop when your unpaid leave begins. The contributions will not resume until you return to work, unless you become disabled and qualify to receive Sickness and Accident Disability benefits after the leave begins. In this case, Savings Plan allotments will be deducted from disability benefits when they are paid. The contribution percentage will be the same as that deducted from your pay, unless you increase, reduce or cancel it.

You can make contribution changes while on leave, which will take effect when your pay resumes. You also can make investment changes and take a withdrawal from the Plan. If you have an outstanding loan when your leave begins, you will receive a coupon book to use to continue making payments during your leave.

Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.

When you return to work, your Savings Plan contributions will resume automatically. However, you will not be able to make up for contributions missed during your leave period. Pioneer dues will resume automatically, as well as all other deductions, unless you cancelled certain deductions before your leave began.

Health Care and Dependent Care Accounts

If you participate in the Health Care Account prior to your unpaid FMLA leave, your payroll deductions stop when your leave begins. You can elect to continue your participation in the Health Care Account during your unpaid FMLA leave by contacting the InTouch Center before the leave begins. If you elect to participate, you will be able to submit claims for expenses incurred during your unpaid FMLA leave. Upon your return, your monthly payroll deductions will be increased to account for the missed payroll deductions. If you elect not to participate, you can elect to have your payroll deductions reinstated when you return to work. Your Health Care Account goal amount will be reduced, due to the missed payroll deductions.

If you do not return to work following your unpaid FMLA leave (for example, you terminate or continue your leave beyond the FMLA period), you can elect to continue contributions through COBRA. You may submit claims for expenses incurred while COBRA coverage continues through the end of the calendar year in which your leave ends.

If you participate in the Dependent Care Account prior to your leave, your contributions are suspended during your leave. However, you may continue to submit claims in accordance with the Plan for expenses incurred during the period of the Plan year for which you have made contributions. Your deposits end with your last paycheck prior to your leave. When you return to work, you will have the opportunity to reenroll as an active employee.

Refer to Your Health Care and Dependent Care Accounts SPD for details.

Concession Telephone Service

Concession Telephone Service continues during your leave on the same basis as before your leave began.

Sickness Death Benefit

A Sickness Death benefit may be payable to your mandatory beneficiaries if you die during your leave of absence and you were eligible for these benefits on the day prior to the beginning of the leave.

Service Credit While You Are on Leave

You receive service credit for up to one year when you are on the Care of Newborn Child Leave, even if you do not return to work at the end of your leave.

Additional Information

- While on leave, you may not accept paid employment during your normal work hours.
- New mothers can take a paid vacation after their period of disability ends and before they begin a Care of Newborn Child Leave—without returning to active work.
- You will not be eligible for pay—or compensatory time off—for holidays or excused workdays that occur while you are on a leave of absence.
- Refer to your collective bargaining agreement for further details on the vacation policy.

Dependent Care Leave

You must have six months of net credited service to be eligible for a Dependent Care Leave.

If one of your eligible family members becomes seriously ill and you need time away from work to care for him or her or to make long-term care arrangements for an eligible family member, you can take a Dependent Care Leave for up to 24 months over your career with Verizon. There's a two-month minimum for each approved Dependent Care Leave. Note that your Dependent Care Leave will run concurrently with any FMLA leave to which you are entitled.

You may request a leave to care for the following family members:

- Your lawfully married spouse, as legally defined by the state in which you reside
- Your children, including adopted children and stepchildren who live with you, as well as any other children who live with you and for whom you or your spouse is the legal guardian, through the end of the year in which the children reach age 19
- Your unmarried children who are full-time students until the earlier of the end of the month in which they lose student status or the end of the calendar year in which they reach age 25
- Your unmarried children of any age who are physically and/or mentally handicapped and fully dependent on you for financial support
- Your parent or parent-in-law
- Your grandparent or grandparent-in-law who resides in your home.

Applying for Leave

You should apply for the leave at least four weeks before you want it to begin. In emergency cases, retroactive approval for a leave can be arranged. To apply, request the appropriate Leave of Absence application by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Complete the Application for Dependent Care Leave and submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904. In addition to the application you submit, the personal physician for the family member who needs your care must provide your designated Verizon contact with a letter including the following information:

- Probable duration of the health condition
- A description of the illness (diagnosis).

The letter also must state that you are needed to care for the family member and the probable duration of time you will need to provide such care. The physician also should certify that such a leave is medically necessary and identify the dates of any planned medical treatments (e.g., chemotherapy or radiation). In addition, this letter should be in a sealed envelope to ensure the confidentiality of sensitive medical information.

Leave Approval

All requests for Dependent Care Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial. As part of the review process, your medical information will be reviewed by the designated Verizon contact to confirm the medical necessity of your leave.

Enrolling a New Dependent for Medical Coverage

If a family member you are caring for comes to live with you due to serious illness, he or she may qualify for dependent coverage under your Verizon-sponsored Medical Plan. If you want to enroll a newly eligible dependent for coverage, you must do so as soon as possible, within 31 days after he or she becomes eligible. If you enroll the individual within the 31-day time frame, coverage will be effective as of the date of his or her eligibility. Otherwise, coverage will be effective on the first of the month following enrollment. Note that coverage for sponsored dependents is effective the first of the month following enrollment regardless of when you enroll them.

For more information on eligible dependents and how to enroll a dependent for coverage, refer to Your Medical Benefits SPD.

Returning to Work

About Job Reinstatement

When you return to work, you will be reinstated to the job you held prior to the leave, or one of similar pay and status within the former Bell Atlantic South region, provided you return to work within two years from the date your leave began. Reinstatement always is subject to force adjustments applicable to your work group. If you wish to return to work prior to the approved expiration of your leave, the Company may decline your request.

If you are able to return to work earlier than scheduled because the family member you are caring for no longer needs your assistance, you must notify your supervisor immediately. If your job or one of similar pay and status is available, you must return to work. If you do not notify your supervisor when your family member no longer needs assistance, you will lose your right to reemployment.

Extending Your Leave

If you need to extend your Dependent Care Leave beyond the time originally planned, you should notify your department immediately. A new date for your return to work will be established if your leave extension is approved.

Benefits During Your Leave

Health Care Coverage

Your medical, dental and vision care coverage continue for the first 12 months of your leave. Verizon pays the cost for your coverage. However, you must pay for any coverage for sponsored dependents. You can continue coverage at the end of the 12-month Company-paid period, provided you pay the full cost. The Company will bill you monthly for these charges.

Life and AD&D Insurance Coverage

Basic Life and AD&D

Basic Life and AD&D Insurance coverage automatically continue during your leave for up to 12 months.

Supplemental Life, Dependent Life and Dependent AD&D

You can continue any Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage you have in effect at the time your leave begins. You may continue coverage during your entire leave, up to 24 months, provided you pay the required premiums, which will be billed to you monthly. You also can reduce the amount of your Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage or stop your coverage while you are on leave.

You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program.

Savings Plan Participation and Payroll Deductions

If you take a Dependent Care Leave, Savings Plan allotments and other payroll deductions will stop when your unpaid leave begins. The contributions will not resume until you return to work, unless you become disabled and qualify to receive Sickness and Accident Disability benefits after the leave begins. In this case, Savings Plan allotments will be deducted from disability benefits when they are paid. The contribution percentage will be the same as that deducted from your pay, unless you increase, reduce or cancel it.

You can make contribution changes while on leave, which will take effect when your pay resumes. You also can make investment changes and take a withdrawal from the Plan. If you have an outstanding loan when your leave begins, you will receive a coupon book to use to continue making payments during your leave.

Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.

When you return to work, your Savings Plan contributions will resume automatically. However, you will not be able to make up for contributions missed during your leave period. Pioneer dues will resume automatically, as well as all other deductions, unless you cancelled certain deductions before your leave began.

Health Care and Dependent Care Accounts

If you participate in the Health Care Account prior to your unpaid FMLA leave, your payroll deductions stop when your leave begins. You can elect to continue your participation in the Health Care Account during your unpaid FMLA leave by contacting the InTouch Center before the leave begins. If you elect to participate, you will be able to submit claims for expenses incurred during your unpaid FMLA leave. Upon your return, your monthly payroll deductions will be increased to account for the missed payroll deductions. If you elect not to participate, you can elect to have your payroll deductions reinstated when you return to work. Your Health Care Account goal amount will be reduced, due to the missed payroll deductions.

If you do not return to work following your unpaid FMLA leave (for example, you terminate or continue your leave beyond the FMLA period), you can elect to continue contributions through COBRA. You may submit claims for expenses incurred while COBRA coverage continues through the end of the calendar year in which your leave ends.

If you participate in the Dependent Care Account prior to your leave, your contributions are suspended during your leave. However, you may continue to submit claims in accordance with the Plan for expenses incurred during the period of the Plan year for which you have made contributions. Your deposits end with your last paycheck prior to your leave. When you return to work, you will have the opportunity to reenroll as an active employee.

Refer to Your Health Care and Dependent Care Accounts SPD for details.

Concession Telephone Service

Concession Telephone Service continues during your leave on the same basis as before your leave began.

Sickness Death Benefit

A Sickness Death benefit may be payable to your mandatory beneficiaries if you die during your leave and you were eligible for these benefits on the day prior to the beginning of your leave.

Service Credit While You Are on Leave

You will receive service credit for up to 12 months of an approved Dependent Care Leave—even if you do not return to work at the end of your leave period.

Additional Information

- While on leave, you may not accept paid employment during your normal work hours.
- You will not be eligible for pay—or compensatory time off—for holidays or excused workdays that occur while you are on a leave of absence.
- Refer to your collective bargaining agreement for further details on the vacation policy.

Personal Leaves—Education, Military, Union, Disability and Other

Education Leave

If you want to attend school on a full-time basis, the Education Leave allows you to take off up to 12 months of unpaid time. The Education Leave Program allows you to take an unpaid leave to attend an accredited secondary school, college or university.

Applying for Education Leave

If possible, you should apply for the Education Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904. You also need to provide a copy of your approved registration form or letter of acceptance with your application.

Leave Approval

All requests for Education Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial.

Returning to Work

If you take an Education Leave of more than 30 days, there is no guarantee that you will be reinstated in your job.

Military Leave

If you need time off for military training or for active duty, you can take a Military Leave. The length of leave available to you depends on the type of duty and your participating company. Military Leaves are administered according to the terms of applicable military orders, law and collective bargaining agreements.

How You Are Paid During a Military Leave

How you are paid during a Military Leave is determined according to your collective bargaining agreement.

Applying for Military Leave

If possible, you should apply for the Military Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Once you have completed the application, submit it, along with a copy of your military orders, to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14, Silver Spring, MD 20904.

Leave Approval

All requests for Military Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial.

Returning to Work

If you take a Military Leave, you are guaranteed reinstatement following satisfactory discharge within the reinstatement rights period.

Union Leave

You may be eligible to take a Union Leave under the terms of your collective bargaining agreement. See your collective bargaining agreement for the maximum duration of a Union Leave.

Applying for Union Leave

If possible, you should apply for the Union Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904.

Leave Approval

All requests for Union Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial.

Returning to Work

If you take a Union Leave, you are guaranteed reinstatement in a job of like status and pay within the former Bell Atlantic South region.

Disability Leave

If you are not able to work due to disability, but are not eligible to receive benefits under the Sickness and Accident Disability Benefits Plan, you can request a Disability Leave. A Disability Leave allows you to take an unpaid leave of up to 12 months.

Applying for Disability Leave

If possible, you should apply for a Disability Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904.

Note

You may want to request a Disability Leave if:

- You have less than six months of net credited service and therefore are not eligible for benefits under the Sickness and Accident Disability Benefits Plan.
- You have received the maximum Sickness and Accident Disability benefits, but require additional, limited recuperation time before returning to work.

Leave Approval

All requests for Disability Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial. As part of the review process, your medical information will be reviewed by the designated Verizon contact to confirm the medical necessity of your leave.

Returning to Work

If you take a Disability Leave, there is no guarantee that you will be reinstated in your job.

Other Leave

If you need time to tend to personal business not covered under another type of leave, the Other Leave allows you to take an unpaid leave of up to 12 months.

Applying for Other Leave

If possible, you should apply for an Other Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Benefits Delivery Office. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Benefits Delivery Office (see your Important Benefits Contacts insert for the telephone number) located at 13100 Columbia Pike, C14; Silver Spring, MD 20904.

Leave Approval

All requests for Other Leave should be forwarded to the Benefits Delivery Office for review. The Leave of Absence Administrator will notify your department of the approval or denial.

Employee Benefits During Personal Leaves

Health Care Coverage

- **During an Education, Disability or Other Leave**, your health care coverage continues until the end of the calendar month of your last day of work before your leave begins. Then, you can elect to continue coverage through COBRA while you are on leave. If you elect to continue coverage through COBRA, you will be required to pay the premium costs. The COBRA administrator will send you the necessary information to enroll. For more information on COBRA, refer to Your Medical Benefits SPD.
- **During a Military Leave**, your health care coverage continues under the Uniformed Employment and Reemployment Rights Act of 1994 (USERRA) for the first 30 days after your leave begins; you continue to pay your active employee cost for coverage. Then, you can elect to continue coverage through COBRA while you are on leave. If you elect to continue coverage through COBRA, you will be required to pay the premium costs. The COBRA administrator will send you the necessary information to enroll. For more information on COBRA, refer to Your Medical Benefits SPD.

Note: If you are taking a Military Leave, you may be eligible for the U.S. government health plans.

- **During a Union Leave:**

- **If you are an IBEW-represented associate**, the Company pays the cost of your medical, dental and vision coverage.

- **If you are a CWA-represented associate**, the Company pays the cost of your medical coverage. You can continue your dental and vision coverage by paying the required premiums, which will be billed to you.

Sickness and Accident Disability Benefits

If you become disabled during the first 30 days of most leaves, you may be eligible for Sickness and Accident Disability benefits. In such situations, you must notify your department. If you qualify for benefits, your leave may be cancelled and Verizon Sickness and Accident Disability benefits may begin on the eighth consecutive calendar day after your leave ends.

If you become disabled after the first 30 days of your leave, you can submit a request to your department to terminate your leave. Your department will notify the Benefits Delivery Office of your request. If your request is approved and benefits are authorized, Verizon Sickness and Accident Disability benefits will begin on the eighth consecutive calendar day after your leave ends.

Contact the Benefits Delivery Office for more information.

If You Are Disabled While on Military Leave

If you become disabled while on Military Leave, you generally will be covered under the U.S. government-sponsored plans. This means you will not be eligible to receive Verizon disability benefits during your leave. However, you may be eligible to receive these benefits after your leave ends.

Life and AD&D Insurance Coverage

Basic Life and AD&D

Basic Life and AD&D Insurance coverage automatically continue during your leave for up to 12 months.

Supplemental Life, Dependent Life and Dependent AD&D

You can continue any Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage you have in effect at the time your leave begins.

You may continue coverage during your leave for up to 24 months provided you pay the required premiums, which will be billed to you monthly. You also can reduce the amount of your Supplemental Life, Dependent Life and Dependent AD&D Insurance coverage or stop your coverage while you are on leave.

You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program. If you are returning from a Military Leave of more than 30 days and you reduced or stopped your coverage while on leave, you may reinstate your coverage to the terms you had before your leave began in accordance with the terms of USERRA.

Savings Plan Participation and Payroll Deductions

Savings Plan allotments and other payroll deductions stop when your unpaid leave begins. The contributions will not resume until you return to work, unless you become disabled and qualify to receive Sickness and Accident Disability benefits after the leave begins. In this case, Savings Plan allotments will be deducted from disability benefits when they are paid. The contribution percentage will be the same as that deducted from your pay, unless you increase, reduce or cancel it.

You can make contribution changes while on leave, which will take effect when your pay resumes. You also can make investment changes and take a withdrawal from the Plan. If you have an outstanding loan when your leave begins, you will receive a coupon book to use to continue making payments during your leave.

Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.

When you return to work, your Savings Plan contributions will resume automatically. However, under a Union, Education, Disability or Other Leave, you will not be able to make up for contributions missed during your leave period; under a Military Leave, you may elect to contribute make-up contributions missed during your leave period, within certain limits. Pioneer dues will resume automatically, as well as all other deductions, unless you cancelled certain deductions before your leave began.

Health Care and Dependent Care Accounts

If you participate in the Health Care Account prior to your unpaid non-FMLA leave, your payroll deductions stop when your leave begins. You can elect to continue your participation in the Health Care Account by continuing to make scheduled payments on an after-tax basis through COBRA. If you elect to participate during your leave, you then will be able to submit claims for expenses incurred during your leave. If you elect not to participate during your leave, you can elect to have your payroll deductions reinstated when you return to work. If you do not return to work following your leave, you can elect to continue contributions through COBRA and submit claims for expenses incurred while COBRA coverage continues, through the end of the calendar year in which your leave ends.

Note: If you take a Military Leave that is subject to USERRA, you may be eligible to continue your Health Care Account participation under COBRA for up to 18 months.

If you participate in the Dependent Care Account prior to your leave, your contributions are suspended during your leave. However, you may continue to submit claims in accordance with the Plan for expenses incurred during the period of the Plan year for which you have made contributions. Your deposits end with your last paycheck prior to your leave. When you return to work, you will have the opportunity to reenroll as an active employee.

Refer to Your Health Care and Dependent Care Accounts SPD for details.

Concession Telephone Service

Concession Telephone Service continues during your leave on the same basis as before your leave began. **Note:** If you take an Other Leave for the purpose of participating in political activities, you are not eligible for Concession Telephone Service.

Sickness Death Benefit

A Sickness Death benefit may be payable to your mandatory beneficiaries if you die during your leave and you were eligible for these benefits on the day prior to the beginning of your leave.

Service Credit While You Are on Leave

You receive service credit for:

- The entire period of a Military Leave if you return to work at Verizon
- The entire period of a Union Leave
- Up to one year for an Education Leave
- No service credit for a Disability Leave if you have received the maximum Sickness and Accident Disability benefits, unless your leave is covered under the FMLA or unless otherwise required by an applicable state law
- Up to one year for an Other Leave.

Additional Information

- While on leave, you may not accept paid employment during your normal work hours, unless the leave is granted for purposes of paid employment.
- You will not be eligible for pay—or compensatory time off—for holidays or excused workdays that occur while you are on a leave of absence.
- Refer to your collective bargaining agreement for further details on the vacation policy.

Situations That May Affect Your Leave

You will be considered a terminated employee if you do not return to work on the date scheduled. However, you still will be eligible to:

- Continue your medical, dental and vision care coverage through COBRA.
- Convert your Basic and/or Supplemental Life Insurance to an individual policy.
- Receive a deferred vested pension benefit at your normal retirement age if you are vested when you terminate employment.
- Take a distribution of your Savings Plan account, including any vested Company matching contributions.

FMLA Overview

The Family and Medical Leave Act (FMLA) was signed into law on February 5, 1993. Under the Act, employers must provide up to 12 workweeks annually in unpaid, job-protected leave to eligible employees who request the leave for certain family and medical reasons. An approved FMLA leave may run concurrently with certain types of approved **paid or unpaid absences**, or leaves of absence. This is based on the leave provisions, absence payment policies and/or collective bargaining agreements of your employing company (e.g., family/dependent care leave, Care of Newborn Child leave, personal leave or any paid leave for which an employee may qualify). In addition to complying with the Federal FMLA, Verizon complies with applicable collective bargaining agreements and state laws.

Important Note

Refer to the Employees' FMLA Reporting Guide for information on how to apply for an FMLA leave.

Eligibility

An associate is eligible for up to 12 workweeks of FMLA if he or she meets all of the following:

- Has been employed by one or more of the Verizon companies for at least 12 months, which need not be consecutive.
- Has worked 1,250 hours (actual time worked, including overtime) during the 12 months preceding the absence. Hours worked **does not include** vacation days, personal days, paid or unpaid incidental absences, time for which benefits were paid under your Sickness and Accident Disability Benefit Plan, unpaid unexcused absence, medically restricted hours not worked and any leaves of absence taken during such a 12-month period.
- Has not exhausted his or her annual FMLA allotment.

Reasons for Leave

Employees who meet the FMLA eligibility requirements may be eligible for absences to be considered under the FMLA for a total of 12 workweeks per the current calendar year (January through December). There is no carryover of unused FMLA time from one calendar year to another. FMLA leave may be taken for any of the following reasons:

- For the care of the employee's infant, after birth, who may be up to one year old, or after placement of a child with the employee for adoption or foster care within the past 12 months
- For the care of any of the following family members with a serious health condition: Parent, spouse or child (under age 18) or a child of any age who is incapable of self-care because of a mental or physical disability
- For the employee's own serious health condition.

Serious Health Condition

A serious health condition is an illness, injury, impairment or physical or mental condition that involves:

- Inpatient care in a hospital, hospice or residential medical care facility, including any period of incapacity or any subsequent treatment in connection with such inpatient care
- A period of incapacity of more than three consecutive calendar days.

Plus Either One of the Following:

- Two or more treatments by a health care provider

OR

- One treatment by a health care provider followed by a regimen of continuing treatment (e.g., prescription drugs or therapy).

A serious health condition also includes:

- Any period of incapacity due to pregnancy or for prenatal care.
- A period of incapacity or treatment for a “chronic” serious health condition which requires periodic visits for treatment by a health care provider, continues over an extended period and may cause episodic rather than a continuing period of incapacity (e.g., asthma, diabetes).
- Any period of incapacity relating to receipt of multiple treatments by, under orders of or referral by a health care provider, either for restorative surgery after an injury or for a condition that would likely result in a period of incapacity of more than three consecutive calendar days in the absence of medical treatment (e.g., chemotherapy, physical therapy for severe arthritis, dialysis for kidney disease).
- Any permanent or long-term period of incapacity due to a condition for which treatment may not be effective, and where the employee or family member suffering from the incapacity is under the continuing supervision of, but not necessarily the active treatment by, a health care provider.

Note:

- Incapacity is defined as the inability to work, attend school or perform other regular daily activities due to the serious health condition, treatment for it or recovery from it.
- A regimen of continuing treatment that includes the taking of over-the-counter medications such as aspirin, antihistamines or salves, bed-rest, drinking fluids, exercise or other similar activities that can be initiated without a visit to a health care provider is **not**, by itself, sufficient to constitute a regimen of continuing treatment for purposes of FMLA leave.

Not a Serious Health Condition (Unless There Are Complications)

“Serious health condition” is not intended to cover short-term conditions for which treatment and recovery are very brief. Conditions for which cosmetic treatments are administered (such as most treatments for acne or plastic surgery) are not serious health conditions, unless inpatient hospital care is required or unless complications develop. Ordinarily, unless complications arise, the common cold, the flu, ear aches, upset stomach, minor ulcers, headaches other than migraine, routine dental or orthodontia problems, periodontal disease, etc., are examples of conditions that do not meet the definition of a serious health condition and do not qualify for FMLA leave.

For More Information

For more information or questions regarding FMLA, call the telephone number listed on your Important Benefits Contacts insert.

Substituting Paid Time for Unpaid Time

Employees do have the right to **substitute** paid time off, such as earned, unused vacation, personal days or floating holidays to run concurrently with the unpaid approved FMLA time. It is up to the employee to tell the supervisor if he or she wants to substitute paid vacation, personal days or floating holidays, to run concurrent with the unpaid approved FMLA time for the unpaid approved FMLA time. For example, if the employee chooses to substitute vacation time for an approved FMLA time, the absence counts toward both his or her FMLA allotment and vacation time.

Individual State Rules

Certain states have enacted legislation that supplements or duplicates the FMLA, and Verizon also complies with these laws. For further information or to use the leave provided by these state statutes, contact your supervisor.

Included below is a summary of provisions that existed at the time this book was written for those states in which Verizon Mid-Atlantic associates work or live.

District of Columbia

The D.C. Family and Medical Leave Act provides that employees must have worked only 1,000 hours in the preceding 12-month period. Employees may take up to 16 weeks of unpaid family leave and 16 weeks of medical leave (paid and/or unpaid) in a two-year period. Family members who work for the same employer have a 16-week limitation, unless the leave is for the employee's own illness or the serious illness of a child. The definition of family member is very broad and includes a person related by blood, marriage or legal custody, as well as one with whom the employee shares a "mutual residence" and "maintains a committed relationship." The D.C. Parental Leave Act provides that all employees who are "parents" are entitled to an additional 24 hours during any 12-month period to attend school-related events. Parent is defined as a person who has legal custody or acts as legal guardian (whether or not legal guardianship is obtained); an aunt, uncle or grandparent of a child; or a person married to one of the individuals listed above. A school event includes school plays or rehearsals, sporting events or practices and meeting with a teacher or counselor. The child must be a participant in these events, not a spectator.

New Jersey

New Jersey law allows leave after 12 months and 1,000 hours. Employees may take leave for up to 12 weeks in a 24-month period. Definition of parent includes parents-in-law. Reduced (or intermittent) leave is not available for periods exceeding 24 consecutive weeks.

Your Rights Under the Family and Medical Leave Act of 1993

The Family and Medical Leave Act of 1993 (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to “eligible” employees for certain family and medical reasons. Employees are eligible if they have worked for a covered employer for at least one year, and for 1,250 hours over the previous 12 months, and if there are at least 50 employees within 75 miles.

Reasons for Taking Leave

Unpaid leave must be granted for any of the following reasons:

- To care for the employee’s child after birth, or placement for adoption or foster care
- To care for the employee’s spouse, son, daughter or parent who has a serious health condition
- For a serious health condition that makes the employee unable to perform the employee’s job.

At the employee’s or employer’s option, certain kinds of paid leave may be substituted for unpaid leave.

Advance Notice and Medical Certification

The employee may be required to provide advance leave notice and medical certification. Taking of leave may be denied if requirements are not met.

- The employee ordinarily must provide 30 days advance notice when the leave is “foreseeable.”
- An employer may require medical certification to support request for leave because of a serious health condition, and may require second or third opinions (at the employer’s expense) and a fitness for duty report to return to work.

Job Benefits and Protection

- For the duration of the FMLA leave, the employer must maintain the employee's health coverage under any "group health plan."
- Upon return from the FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits and other employment terms.
- The use of the FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

Unlawful Acts by Employers

The FMLA makes it unlawful for any employer to:

- Interfere with, restrain or deny the exercise of any right provided under the FMLA
- Discharge or discriminate against any person for opposing any practice made unlawful by the FMLA or for involvement in any proceeding under or relating to the FMLA.

Enforcement

- The U.S. Department of Labor is authorized to investigate and resolve complaints of violations.
- An eligible employee may bring a civil action against an employer for violations.

The FMLA does not affect any federal or state law prohibiting discrimination, or supercede any state or local law or collective bargaining agreement which provides greater family or medical leave rights.

For Additional Information

Contact the nearest office of the Wage and Hour Division, listed in most telephone directories under U.S. Government, Department of Labor.