

## 2012 Annual Enrollment Information

**Annual Enrollment Is November 1 – 11, 2011.** Once new contracts are in place, we will provide information regarding plan status and whether there will be an additional enrollment requirement. However, during Annual Enrollment, ***if you are satisfied with your current coverage, you don't need to do anything unless you:***

- Have a change to your covered dependents
- Want to enroll in a Health Care or Dependent Care Spending Account or change your current contribution
- Need to update your spousal surcharge eligibility

### Reviewing your covered dependents

In 2012, Verizon will conduct a dependent verification to ensure that only qualified dependents are provided with coverage. As part of the verification, you will be required to provide documentation to support eligibility for each of your covered dependents. We encourage you to take the time during Annual Enrollment to review the dependents you currently cover to confirm that they continue to meet the qualifications for coverage. If you need information regarding who is an eligible dependent, please refer to your summary plan description available on *Your Benefits Resources™* at **[www.verizon.com/benefits](http://www.verizon.com/benefits)**.

### Supplemental Life insurance

Please remember that if you are enrolled in Supplemental Life insurance, the rates you pay are age-based, which means you may see an increase to the amount you are paying if you are aging into the next rate tier during 2012.

### If you want to review your coverage or make changes

Beginning November 1, everything you need will be available at *Your Benefits Resources™* at **[www.verizon.com/benefits](http://www.verizon.com/benefits)** to review or make changes to your benefits elections, dependents, or Health Care or Dependent Care Spending Account(s).

If you do not have internet access and need printed materials mailed to your home, free of charge, call the Verizon Benefits Center now at **1-877-4VzBens** (1-877-489-2367). Please allow approximately 10 days for mail delivery.

### Additional information about your medical plan

Your medical plan will remain grandfathered for 2012 under the terms of the Patient Protection and Affordable Care Act. For more information on what it means to be a grandfathered health plan, please refer to the Patient Protection and Affordable Care Act summary of material modifications available at **[www.verizon.com/benefits](http://www.verizon.com/benefits)**.

### Mental Health Parity

Effective January 1, 2012, the mental health and substance abuse benefits for your Company sponsored medical plan will comply with the federal Mental Health Parity and Addiction Equity Act of 2008. For more information about the changes to your mental health and substance abuse benefits, view your Health Plan Comparison Charts on *Your Benefits Resources™* at **[www.verizon.com/benefits](http://www.verizon.com/benefits)**.

© 2011. Verizon. All Rights Reserved. The information in this document is intended only for individuals eligible for benefits offered to active employees. Your summary plan description (SPD) benefit documents, including applicable summaries of material modification, contain the provisions of your plans and, ultimately, determine what benefits are provided to Verizon employees, retirees, and their dependents. Your SPDs are available on *Your Benefits Resources™* at **[www.verizon.com/benefits](http://www.verizon.com/benefits)**, or you can call the Verizon Benefits Center at **1-877-4VzBens** (1-877-489-2367) and request a printed copy.