

# **Your Additional Benefits and Programs**

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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 document describes these additional benefits and programs available to you, as well as certain compensation incentives:

- Founders' Stock Option Grant
- Educational Assistance
- Adoption Assistance Program
- *VZ-LIFE*, help with daily life challenges
- Leave of Absence Program.

## ***About This Document***

This document includes information on additional benefit and compensation programs for New York and New England Associates. This document is based on provisions effective January 1, 2004, including legislative and administrative updates through December 31, 2006. It updates and replaces all previous communications and other descriptions provided by these programs and resources.

This document is divided into the following major sections:

- **Founders' Stock Option Grant.** This section explains eligibility for receiving Verizon stock grants under the Founders' Stock Option Grant.
- **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 expenses related to an adoption.
- ***VZ-LIFE*.** This section gives an overview of Verizon Life Initiatives For Employees (*VZ-LIFE*), 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.

## **Important Note**

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

## Verizon Benefits Center

The Verizon Benefits Center offers a Web site called Your Benefits Resources™ (www.verizon.com/benefits) where you'll find tools to help you manage your benefits. The Web site makes finding information fast and easy as it guides you through your benefits transactions. In addition to enrolling on the site, you can:

- Hotlink to other Verizon benefit provider sites.
- Create and print personalized provider listings and maps to providers' offices for most options.
- Review details about your healthcare and insurance plans. For overview information, use the comparison charts. For more detailed information, use the Benefits Manual.
- Select and update your beneficiary designations.
- Change Your Benefits Resources password.
- Give yourself a helpful "hint" in case you forget your password.

Verizon Benefits Center representatives are available should you have questions about your benefits. To reach the Verizon Benefits Center via telephone, call 1-877-4VzBens. Via this toll-free telephone number, you also can connect with other Verizon benefit providers.

## ***Changes to the Benefits and Programs***

While Verizon expects to continue these benefits and programs indefinitely, Verizon reserves the right to amend, modify, suspend or terminate the benefits and programs at any time, at its discretion, with or without advance notice to participants, subject to any duty to bargain collectively. Also, the benefits and programs described in this document are **not** subject to federal laws 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 benefits and programs. **Note:** The stock option plans are 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.

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# Founders' Stock Option Grant

If you received a Founders' Stock Option 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.

## For More Information

For more information on the Founders' Stock Option Grant you may access Fidelity Investments at <http://netbenefits.com> or [Fidelity.com](http://Fidelity.com).

If you do not have access to Fidelity online, you may contact a Fidelity representative at 1-888-457-9333, from 8:00 a.m. to midnight Eastern time, Monday through Friday.

This contact information is also available on your Important Benefits Contacts insert.

## *Eligibility*

You received a Founders' Stock Option 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' Stock Option Grant if, as of September 7, 2000, if 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.

## ***Your Founders' Stock Option 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 no later than June 30, 2010.

You are never obligated to exercise your Founders' Stock Option 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 will automatically be forfeited and cancelled.

## ***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 Amount**

For information on your grant amount, you may access Fidelity Investments at <http://netbenefits.com> or [Fidelity.com](http://Fidelity.com).

If you do not have access to Fidelity online, you may contact a Fidelity representative at 1-888-457-9333, from 8:00 a.m. to midnight Eastern time, Monday through Friday.

This contact information is also available on your Important Benefits Contacts insert.

## ***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 grant price was 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' Stock Option Grant on September 7, 2000, your grant price is \$41.88.
- If you received the Founders' Stock Option Grant between September 8, 2000 and September 29, 2000, your grant price is \$46.59.

# 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.

## ***Tuition Assistance Plan***

Verizon supports out-of-hours education for professional and personal development through the Tuition Assistance Plan. Currently there is one consolidated tuition assistance plan with some variance depending on the region in which you work.

Verizon currently utilizes a third-party vendor for the administration of this policy. Employees should contact the Tuition Assistance Plan (TAP) administrator at the telephone number or the Web address listed on your Important Benefits Contacts insert.

**Note:** If you are on an Enhanced Educational Leave of Absence, your tuition assistance maximum per leave year is \$10,000.

## ***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 retiree<sup>1</sup>
- Are a citizen or permanent resident of the United States.

## **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

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<sup>1</sup>You may apply with up to two co-borrowers  
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- 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.

## **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.

## **Important Notes**

- 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.
- 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.

# Adoption Assistance Program

Verizon offers associates two different kinds of assistance to help you through the adoption process and cover adoption-related expenses:

- The Adoption Assistance Program, a referral and assistance service provided through *VZ-LIFE*
- The Adoption Reimbursement Plan.

## ***Adoption Assistance Program***

### **Eligibility**

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

### **Benefits Available**

Adoption assistance is a service available through *VZ-LIFE*, which is administered through Harris Rothenberg, International (HRI). 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 the Adoption Assistance Program, call a *VZ-LIFE* Work Life Specialist at the telephone number listed on your Important Benefits Contacts insert. Specialists 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.

Eligible 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.

## Filing a Claim for Benefits

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

- Call *VZ-LIFE* (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 upon request).
- 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 *VZ-LIFE* (see your Important Benefits Contacts insert for the telephone number) or by writing to:

Harris Rothenberg International, LLC  
99 Wall Street 8<sup>th</sup> floor  
New York, NY 10005  
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 Verizon Benefits Center with questions about the appeals process.

### **For More Information**

For more information on the Adoption Reimbursement Plan, call a *VZ-LIFE* Work Life Specialist at the telephone number listed on your Important Benefits Contacts insert. Specialists are available 24 hours a day, seven days a week.

# **VZ-LIFE Help With Daily Life Challenges**

VZ-LIFE, 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 is no cost to you.

## ***Eligibility***

You are eligible to use the VZ-LIFE 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***

VZ-LIFE can help with a broad range of family needs. 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 the “Key Service Areas” section 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.

## **For More Information**

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

## ***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, VZ-LIFE Work Life Specialists 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.

## **Parenting**

Work Life Specialists 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 care. You also can receive free educational materials.

If you have elementary-school-age children, Work Life Specialists 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, *VZ-LIFE* can help you:

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

## **Education and Schooling**

*VZ-LIFE* 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 *VZ-LIFE* can provide.

Work Life Specialists 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; step parenting 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 adoption assistance, see the "Adoption Assistance Program" section.

## **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, *VZ-LIFE* is designed to answer your questions and help you find the services your family needs.

When you call *VZ-LIFE*, you will have access to the information you need, including referrals and publications. You also will speak with a specialist 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 live, 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 *VZ-LIFE* to speak with a specialist 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.

## **Geriatric Care Management Program**

When you have caretaking responsibilities for a parent or older adult, you may need additional support to balance work and family. Verizon offers access to the Geriatric Care Management Program, through *VZ-LIFE*, to those who have challenges with caring for an aging loved one.

The Geriatric Care Management team at *VZ-LIFE* provides you and your family with a comprehensive adult-care support system including:

- Professional consultation on adult care and senior issues
- In-person assessment of your loved one's needs in the safety of their home environment
- A personal care plan customized to your loved one's needs
- Up to six hours of care coordination and on-going care management by licensed geriatric professionals
- Services for elderly loved ones who live out of state.

## ***Everyday Issues***

*VZ-LIFE* can help you with a number of personal issues by offering timesaving ideas for organizing and simplifying your daily routines. *VZ-LIFE* Work Life Specialists 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 VZ-*LIFE* 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 VZ-*LIFE* 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 temporary associate, you are eligible from your first day of work with no service requirement for the following leaves.

- Anticipated Disability Leave
- Care for Newborn Children Leave
- Family Care Leave
- Emergency Military Leave
- Other Leaves
  - Personal Leave
  - Education Leave
  - Civic Leave
  - Military Leave
  - Union Leave

If you are a full-time associate with two or more years of service, you also are eligible for:

- Enhanced Educational Leave.

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

## **A Note About FMLA**

Verizon complies with the Family and Medical Leave Act of 1993 (FMLA). Certain provisions of the Care for Newborn Children Leave (including the Gradual Return to Work provision) and Family 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 the “Family Care Leave” section for family members included.)

See the “FMLA Overview” and “Your Rights Under the Family and Medical Leave Act of 1993” sections for additional information about FMLA and state rules.

## ***Anticipated Disability Leave***

Anticipated Disability Leaves are provided under the Verizon Anticipated Disability Program for New York and New England Associates.

The Anticipated Disability Leave allows you to take up to six 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 and medical treatment has been scheduled.

Once you become disabled, you also may be eligible to receive disability benefits under the Verizon Sickness and Accident Disability Benefit Plan (SADBP) for New York and New England 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 able 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 Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595. In addition, your physician must submit an Attending Physician's Report with proof of your anticipated disability.

## **Leave Approval**

All requests for Anticipated Disability Leave should be forwarded to the Absence Management Center 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**

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.

## Employee Benefits During Your Anticipated Disability Leave

<p><b>Health Care Coverage</b></p>	<p>Your medical, dental and vision care coverage can continue throughout your Anticipated Disability 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.</p>
<p><b>Life and AD&amp;D Insurance Coverage</b></p>	
<p><b><i>Basic Life and Accidental Death and Dismemberment (AD&amp;D)</i></b></p>	<p>Basic Life and AD&amp;D Insurance coverage automatically continue throughout your absence.</p>
<p><b><i>Supplemental Life, Dependent Life and Dependent AD&amp;D</i></b></p>	<p>Supplemental Life, Dependent Life and Dependent AD&amp;D continue until the end of the calendar month in which 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&amp;D Insurance coverage or stop your coverage while you are on leave.</p> <p>You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&amp;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.</p>
<p><b>Savings Plan Participation and Payroll Deductions</b></p>	<p>Your Savings Plan allotments and other payroll deductions end with your last paycheck prior to your unpaid leave.</p> <p>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.</p> <p>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.</p> <p>Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.</p> <p>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. Pioneer dues will resume automatically, but you must re-authorize all other deductions before they will begin again.</p>

<p><b>Health Care and Dependent Care Accounts</b></p>	<p>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.</p> <p>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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>
<p><b>Concession Telephone Service</b></p>	<p>Concession Telephone Service continues during your leave on the same basis as before your leave began.</p>
<p><b>Sickness Death Benefit</b></p>	<p>A Sickness Death Benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.</p>
<p><b>Service Credit While You Are on Leave</b></p>	<p>You receive service credit for:</p> <ul style="list-style-type: none"> <li>• The first 30 days of your Anticipated Disability Leave, if you return to work</li> <li>• The full period during which you receive Verizon Sickness and Accident Disability benefits.</li> </ul>

**Additional Information**

- While on leave, you may not accept paid employment during your normal work hours.
- You cannot take vacation after you begin your Anticipated Disability Leave.
- You do not earn vacation time while on an Anticipated Disability Leave of over 30 days.

- If you return to work during the calendar year in which you begin your leave, you will be eligible for vacation for that year.
- If you do not return to active work for the Company following a leave, you may be eligible for cash payment for unused vacation.
- 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.

## ***Care for Newborn Children Leave***

Following the birth or adoption of your child or placement of a foster child in your home, you may take up to 12 months of unpaid leave. You can begin a Care for Newborn Children Leave any time within the 12-month period following the birth/adoption or placement of your child or after a period of Sickness and Accident Disability Benefit Plan payments 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 of birth, adoption or placement of the child.

## **Applying for Leave**

You should apply for a Care for Newborn Children 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 Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

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

## **Leave Approval**

All requests for Care for Newborn Children Leave should be forwarded to the Absence Management Center 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 for medical coverage, you must do so as soon as possible, within 90 days after the child becomes eligible (the date of birth for a newborn, the date of placement in your home for an adopted or foster child). If you enroll your child within the 90-day timeframe, coverage will be effective as of the date of his or her eligibility. Otherwise, coverage is effective on the first of the month following 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 who takes a Care for Newborn Children 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 within 12 months from the date of birth, adoption or placement.

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 for Newborn Children Leave or after a disability absence due to the birth of your 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 for Newborn Children Leave you may take, however, is 12 months—beginning with the date your child is born or the date an adopted or foster child is placed with you.

With a GRW arrangement, you work a reduced schedule, but your employment status—full-time or part-time—remains the same as before you went on a Care for Newborn Children 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 work in the Upstate and Downstate Traffic Bargaining Units (CWA local 1110 and 1112), you must work a minimum of half-a-tour per week, as defined in your collective bargaining agreement. If you are a member of IBEW New England, you must work a minimum of one-half of a full-time workweek.

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 for Newborn Children Leave. Payment for incidental absences and jury duty will be adjusted for your reduced work schedule.

## Employee Benefits During Your Care for Newborn Children Leave

<b>Health Care Coverage</b>	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.
<b>Sickness and Accident Disability Benefits</b>	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 Absence Management Center 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 Verizon Benefits Center for more information.

<b>Life and AD&amp;D Insurance Coverage</b>	
<b>Basic Life and AD&amp;D</b>	Basic Life and AD&D Insurance coverage automatically continue throughout your leave for up to 12 months.
<b>Supplemental Life, Dependent Life and Dependent AD&amp;D</b>	Supplemental Life, Dependent Life and Dependent AD&D continue until the end of the calendar month in which 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 a Care for Newborn Children Leave, subject to the Statement of Health Form requirements of the Survivor Benefits Program. You may continue coverage during your entire leave for 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.
<b>Savings Plan Participation and Payroll Deductions</b>	<p>If you take a Care for Newborn Children 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.</p> <p>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.</p> <p>Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.</p> <p>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, but you must re-authorize all other deductions before they will begin again.</p>
<b>Health Care and Dependent Care Accounts</b>	<p>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 Verizon Benefits 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.</p> <p>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.</p> <p>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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>

<b>Concession Telephone Service</b>	Concession Telephone Service continues during your leave on the same basis as before your leave began.
<b>Sickness Death Benefit</b>	A Sickness Death Benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.
<b>Service Credit While You Are on Leave</b>	You receive service credit for the entire time you are on the Care for Newborn Children 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 for Newborn Children Leave—without returning to active work.
- You continue to earn vacation time while on a Care for Newborn Children Leave.
- If you return to work during the calendar year in which you begin your leave, you will be eligible for vacation for that year.
- If you do not return to active work for the Company following a leave, you may be eligible for cash payment for unused vacation.
- 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.

## ***Family Care Leave***

If one of your family members becomes seriously ill and you need time away from work to care for him or her, you can take a Family Care Leave for up to 24 months over a 10-year period. Note that your Family 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 spouse or same-sex domestic partner
- 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 or same-sex domestic partner is the legal guardian
- Your grandchildren
- Your brother or sister
- Your parent or parent-in-law or the parents of your same-sex domestic partner
- Your grandparent or grandparent-in-law or the grandparent of your same-sex domestic partner
- Any other relative who takes the place of a parent or lives in your home.

## **Intermittent or Reduced Work Schedule**

You may be eligible to take a Family Care Leave on an intermittent or reduced schedule basis if these accommodations are medically necessary. If you choose to take your leave on an intermittent or reduced schedule basis, you temporarily may be transferred to a job of similar pay and status that better accommodates your schedule.

## **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 Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595. 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:

- Date your family member’s health condition started
- Probable duration of the health condition
- A description of the illness
- Both the family member’s and your names and Social Security numbers.

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. Also, if you are caring for a family member on an intermittent or reduced schedule basis, 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 Family Care Leave should be forwarded to the Absence Management Center 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 Class I Dependent for coverage, you must do so as soon as possible, within 90 days after he or she becomes eligible. If you enroll the individual within the 90-day timeframe, 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. If you are enrolling a newly eligible Class II Dependent or Sponsored Child, coverage will be effective on the first day of the month following 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**

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, provided you return to work on the date agreed upon before your leave began.

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, your reinstatement may be deferred until a position is available, but no later than the date originally agreed upon for your return.

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 re-employment.

## Extending Your Leave

If you need to extend your Family 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.

## Employee Benefits During Your Family Care Leave

<b>Health Care Coverage</b>	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.
<b>Sickness and Accident Disability Benefits</b>	<p>If you become disabled during the first 30 days of your leave, you may be eligible for sickness benefits under the Verizon Sickness and Accident Disability Plan for New York and New England Associates. In such situations, you must notify your department. If you qualify for sickness 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.</p> <p>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 Absence Management Center 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.</p> <p>Contact the Verizon Benefits Center for more information.</p>
<b>Life and AD&amp;D Insurance Coverage</b>	
<b>Basic Life and AD&amp;D</b>	Basic Life and AD&D Insurance coverage automatically continue throughout your entire leave for up to 24 months.
<b>Supplemental Life, Dependent Life and Dependent AD&amp;D</b>	<p>Supplemental Life, Dependent Life and Dependent AD&amp;D continue until the end of the calendar month in which 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&amp;D Insurance coverage or stop your coverage while you are on leave.</p> <p>You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&amp;D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program.</p>

<p><b>Savings Plan Participation and Payroll Deductions</b></p>	<p>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.</p> <p>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.</p> <p>Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.</p> <p>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, but you must re-authorize all other deductions before they will begin again.</p>
<p><b>Health Care and Dependent Care Accounts</b></p>	<p>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 Verizon Benefits 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.</p> <p>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.</p> <p>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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>
<p><b>Concession Telephone Service</b></p>	<p>Concession Telephone Service continues during your leave on the same basis as before your leave began.</p>
<p><b>Sickness Death Benefit</b></p>	<p>A Sickness Death Benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.</p>
<p><b>Service Credit While You Are on Leave</b></p>	<p>You will receive service credit for up to the entire 24 months of an approved Family Care Leave over a 10-year period—even if you do not return to work at the end of your leave period.</p>

## **Additional Information**

- While on leave, you may not accept paid employment during your normal work hours.
- If you return to work during the calendar year in which you begin your leave, you will be eligible for vacation for that year.
- If you do not return to active work for the Company following a leave of absence, you may be eligible for cash payment for unused vacation.
- 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.

## ***Enhanced Educational Leave***

The Enhanced Educational Leave allows regular full-time associates with at least five years of net credited service to take an unpaid leave of absence for a minimum of six months to a maximum of 24 months of unpaid leave to attend a qualifying institution on a full-time basis. Qualifying institutions include accredited colleges, universities and technical institutes.

## **Applying for Leave**

If possible, you should apply for an Enhanced Educational 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 Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595. In addition, you may take advantage of the Tuition Assistance Plan. For more information refer to the “Educational Assistance” section. Note: if you are on an Enhanced Educational Leave of Absence, your tuition assistance maximum per leave year is \$10,000.

If you want to extend your leave, you must complete a new Application for Enhanced Educational Leave. Extensions must be taken in no less than six-month increments. However, your total leave may not be longer than 24 months. The initial leave and any extensions must be taken in whole months.

## **Leave Approval**

All requests for Enhanced Educational Leave should be forwarded to the Absence Management Center for review. The Leave of Absence Administrator will notify your department of the approval or denial.

## **Returning to Work**

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, provided you return to work on the date agreed upon before your leave began.

If you extend your Enhanced Educational Leave, a new date for your return to work will be set. If you want to return to work earlier than scheduled, you should contact your department. The Company will make every effort to place you in a job you held prior to the leave if it is available, or one of similar pay and status. However, the Company is under no obligation to offer you a job until the date originally agreed upon for your return.

## Employee Benefits During Your Enhanced Educational Leave

<b>Health Care Coverage</b>	<p>Your medical, dental and vision 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.</p>
<b>Sickness and Accident Disability Benefits</b>	<p>If you take an Enhanced Educational Leave, Sickness and Accident Disability benefits generally are paid if you become disabled at any point during your leave.</p> <ul style="list-style-type: none"> <li>• If you cannot continue in your education program on a full-time basis, you should notify your department. Your leave will be cancelled and you will be returned to the payroll. You then will be eligible to apply for benefits under the Verizon Sickness and Accident Disability Benefit Plan for New York and New England Associates.</li> <li>• If you can continue your education program as a full-time student, you will be eligible to apply for benefits under the Verizon Sickness and Accident Disability Benefit Plan for New York and New England Associates as of the day you originally were scheduled to return to work.</li> </ul> <p>Contact the Verizon Benefits Center for more information.</p>
<b>Life and AD&amp;D Insurance Coverage</b>	
<b>Basic Life and AD&amp;D</b>	<p>Basic Life and AD&amp;D Insurance coverage continue automatically throughout your entire leave for up to 24 months.</p>
<b>Supplemental Life, Dependent Life and Dependent AD&amp;D</b>	<p>Supplemental Life, Dependent Life and Dependent AD&amp;D continue until the end of the calendar month in which your leave begins. You may continue coverage during your entire 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&amp;D Insurance coverage or stop your coverage while you are on leave.</p>
<b>Savings Plan Participation and Payroll Deductions</b>	<p>If you take an Enhanced Educational 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.</p> <p>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.</p> <p>Bank loan payments, charitable and political contributions and other payroll deductions are cancelled for the duration of the leave.</p> <p>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, but you must re-authorize all other deductions before they will begin again.</p>

<b>Health Care and Dependent Care Accounts</b>	<p>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.</p> <p>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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>
<b>Concession Telephone Service</b>	<p>Concession Telephone Service continues during your leave on the same basis as before your leave began.</p>
<b>Sickness Death Benefit</b>	<p>A Sickness Death benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.</p>
<b>Service Credit While You Are on Leave</b>	<p>You will receive service credit for your entire leave period.</p>

## ***Emergency Military Leave***

Emergency Military Leave applies to associate reservists called to active duty and associates who enlist in the armed services who are activated in support of international anti-terrorism and peacekeeping operations. It does not apply to annual reservist training activities, which are covered within the regular Military Leave Toolkit.

Emergency Military Leave and reemployment rights are in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

## **Available Benefits**

Verizon pays the difference between your company base pay and the government's base pay for up to 36 months of active duty as governed by your collective bargaining agreement. If the government's base pay is equal to or greater than Verizon's base pay (including eligible differentials), no company payment will be made. Effective October 1, 2007 the maximum benefit period for Emergency Military Leave will be reset and extended for an additional 36 months. If you have exhausted your initial 36-month period of benefits, this extension is not retroactive but begins again as of the effective date of the extension.

Company base pay is your current base salary plus regularly scheduled differentials in effect at the time you take Emergency Military Leave. Military base pay does not include any other type of payments and will be adjusted by broad-based government increases as the increases occur.

For tax purposes, these payments are considered wages. Therefore, Verizon is required to withhold individual income and social security taxes.

Associates are not eligible to receive a base pay differential under this policy and under the Regular Military Leave Policy for the same leave of absence.

## Employee Benefits During Your Emergency Military Leave

<b>Health Care Coverage</b>	<p>Your medical, dental and vision coverage continues on the same terms as for active employees for up to 36 months of active duty. COBRA continuation coverage is available after 36 months.</p> <p>Any credits and/or deductions made through payroll deductions currently in effect toward your health care coverage will continue on the same basis if the difference between company pay and military pay is sufficient to cover these deductions.</p>
<b>Sickness and Accident Disability Benefits</b>	<p>Coverage under the Verizon Sickness and Accident Disability Plan for New York and New England Associates ends when your Emergency Military Leave begins and begins again when you return to work for Verizon. Contact the Verizon Benefits Center for more information.</p>
<b>Life and AD&amp;D Insurance Coverage</b>	
<b>Basic Life Insurance</b>	<p>Basic Life Insurance coverage automatically continues throughout your entire leave for up to 36 months.</p>
<b>Supplemental Life, Dependent Life and Dependent AD&amp;D</b>	<p>Supplemental Life, Dependent Life and Dependent AD&amp;D continue until the end of the calendar month in which your leave begins. You may continue coverage during your entire leave, up to 36 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&amp;D Insurance coverage or stop your coverage while you are on leave.</p> <p>You may apply to increase your coverage or to enroll for Supplemental Life, Dependent Life and Dependent AD&amp;D Insurance any time after you return to work, subject to the Statement of Health Form requirements of the Survivor Benefits Program.</p>
<b>Savings Plan Participation and Payroll Deductions</b>	<p>Your contributions and the company match continue during your leave as long as the company pay received is sufficient to continue active participation. If it is not, you will be given the opportunity to make up any missed contributions.</p> <p>Company matching contributions will be made to the extent that you make eligible contributions, subject to Internal Revenue Code regulations.</p> <p>You will have up to three times the period of military service to make up any missed contributions, but not more than five years.</p> <p>You will continue to have the same transactional rights as active employees such as making withdrawals, changing your contribution percentages or investment direction, transferring account balances and suspending/reinstating your contributions.</p> <p>If you have an existing loan when your leave begins, repayments will continue to be made through normal payroll deduction, providing company pay is sufficient for full repayment. Partial repayments will not be deducted.</p> <p>If company pay is insufficient, your loan will be re-amortized to monthly repayments and a loan coupon booklet will be generated and mailed to you.</p> <p>There is no obligation to repay the loan while you are out on Emergency Military Leave. The loan will be re-amortized and started up for payroll deduction upon your return from leave with interest continuing to accrue on the unpaid loan balance at the negotiated interest rate but not greater than 6% per year.</p> <p>Repayment of your loan can be made over three times your military service period, but not more than the five-year maximum.</p>

<b>Health Care and Dependent Care Accounts</b>	<p>If you participate in the Health Care Account prior to your leave, you can continue your participation by contacting the Verizon Benefits Center before the leave begins. Monthly deductions will continue during your leave, for up to 36 months.</p> <p>If you do not return to work following your leave, you can elect to continue Health Care Account 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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>
<b>Verizon Incentive Plan (VIP) Awards</b>	<p>Funding is provided for eligible associates for up to one year of active duty as governed by your collective bargaining agreement. Awards are based on performance. If your performance is "Not Rated" due to your absence, you will be treated as if your performance met expectations in determining your award.</p> <p>Funding will not be continued beyond one year and you are not eligible for awards for the portion of your leave that extends beyond one year.</p> <p>To calculate the differential for sales associates, incentive targets are converted to an hourly rate and added to the current hourly rate to arrive at a new base salary.</p>
<b>Stock Options</b>	<p>Unexercised stock option grants can be exercised to the extent they are or become vested according to normal exercise rules once you return to work with Verizon after your Emergency Military Leave.</p> <p>The option will be held in an account until your return to work.</p> <p>You will receive credit for vesting purposes throughout the leave.</p>
<b>Concession Telephone Service</b>	<p>Concession Telephone Service continues during your leave on the same basis as before your leave began.</p>
<b>Sickness Death Benefit</b>	<p>A Sickness Death Benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.</p>
<b>Service Credit While You Are on Leave</b>	<p>You will receive service credit for up to five years during an Emergency Military Leave as long as you are honorably discharged or reverted to reservist status and you return to work within the time periods stated below.</p>

## Returning to Work

Return to work rights are governed by federal and state law.

If your Emergency Military Leave lasts for 90 days or less, you will be reinstated to the job that you would have had if you had not gone on leave (except in the case of functional elimination in the department). You must have been honorably discharged or reverted to reservist status and you must apply to return to work with Verizon within 14 days after your release from duty.

If your Emergency Military Leave lasts for more than 90 days, you generally will be reinstated to the job you would have had if you had not gone on leave, or to a job of like seniority and pay (except in the case of functional elimination in the department). You must have been honorably discharged or reverted to reservist status and you must apply to return to work with Verizon within 90 days after your release from active duty.

These reinstatement provisions do not apply if you were part of a reduction in force before taking Emergency Military Leave or before presenting orders to go on Emergency Military Leave.

## ***Other Leaves—Personal, Education, Civic, Military and Union***

### **Personal Leave**

If you need time off to tend to personal business not covered under other Verizon Leave Programs, the Personal Leave allows you to take an unpaid leave up to 12 months.

If you are a Verizon New York associate, you can use a Personal Leave to participate in political, civic and community activities.

### ***Applying for Personal Leave***

If possible, you should apply for a Personal Leave at least four weeks before you want it to begin. To apply, you need to complete the Application for Education, Civic, Military or Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. If you are requesting a leave for longer than 30 days, you then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

### ***Leave Approval***

All requests for Personal Leave should be forward to the Absence Management Center for review. The Leave of Absence Administrator will notify your department of the approval or denial.

### ***Returning to Work***

If you take a Personal Leave of more than 30 days, there is no guarantee that you will be reinstated in your job. You **may** be reinstated to the job you held prior to the leave, or one of similar pay and status, if you return to work as scheduled.

## **Education Leave**

If you want to attend school on a full-time basis to study subjects related to your job or another Verizon job you are interested in, the Education Leave allows you to take off up to a total of 24 months of unpaid time. The Education Leave Program allows you to take an unpaid leave to attend an accredited secondary school, college or university full time to study subjects pertaining to your current position or to a job you would like to have within the Company.

An Education Leave typically is granted for up to six months—with three-month extensions—for a total of 24 months of unpaid leave. In general, you must return to work during semester breaks. Exception: Verizon New England associates can take an Education Leave for the entire academic year, which normally is nine or 10 months, including semester breaks.

### ***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 for the leave, complete the Application for Education, Civic, Military or Personal Leave, which you can request by accessing the eWeb and clicking on “Get Forms OnLine” or by contacting the Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

On the application, be sure you indicate how the course you plan to take relates to your current job or to a future job within the Company. 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 Absence Management Center 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. You **may** be reinstated to the job you held prior to the leave, or one of similar pay and status, if you return to work as scheduled.

### **Civic Leave**

The Civic Leave allows Verizon New England associates to take unpaid time off from work to participate in activities such as working for a charitable organization, performing volunteer work, giving your time to political causes, holding public office or serving in the Peace Corps or Vista.

Note: If you are a Verizon New York associate, you can take a Personal Leave for these activities. For information regarding "Personal Leave" see above.

For participating in political activities or holding public office, you generally can take unpaid leave for up to six months—with three-month extensions—for a total of 24 months of unpaid leave. You can take a Civic Leave to serve in the Peace Corps or Vista for up to 12 months—with a 12-month extension—for up to 24 months of unpaid leave. If you want to work for a charitable organization or perform volunteer work, you can take up to two days of unpaid leave each calendar year. These days must be approved a half-day at a time.

### ***Applying for Civic Leave***

If possible, you should apply for Civic Leave at least four weeks before you want it to begin. To apply, you need to complete an Application for Education, Civic, Military or Personal Leave, which you can request by accessing the eWeb and clicking on "Get Forms OnLine" or by contacting the Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. If you are requesting a leave for longer than 30 days, you then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

### ***Leave Approval***

All requests for Civic Leave should be forwarded to the Absence Management Center for review. The Leave of Absence Administrator will notify your department of the approval or denial.

### ***Returning to Work***

If you take a Civic Leave of more than 30 days, there is no guarantee that you will be reinstated in your job. You **may** be reinstated to the job you held prior to the leave, or one similar pay and status, if you return to work as scheduled.

## 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, as shown below:

Reason for Leave	Amount of Leave Available
Active service in the armed forces	Up to 5 years
National Guard or Armed Forces Reserves training	Up to 17 calendar days per fiscal year (October 1 through September 30). Exception: Verizon New England associates receive up to 15 calendar days per fiscal year
Initial period of training for new enlistees in the National Guard or Armed Forces Reserves	Usually not more than 6 months
Extended training in the National Guard or Armed Forces Reserves	Up to 30 days
Military call-up to active duty	The entire period duty lasts
Active duty call-up for National Guard for a state of emergency	The entire period duty lasts

Extensions of Military Leave generally can be arranged.

### ***How You Are Paid During a Military Leave***

While you are on Military Leave, the Company will pay the difference between your Verizon pay and the government pay you receive for military service according to the following schedule:

If You Are on Leave for...	The Company Continues Supplemental Pay for...
Active service and you have less than 1 year of credited service	2 weeks
Active service and you have 1 or more years of credited service	3 months
Military training or emergency service	13 scheduled workdays. Exception: Verizon New England associates receive up to 11 days

### ***Some Special Rules About Pay***

If you are married or you have a dependent child under age 18 when your Military Leave for active duty begins, Verizon will pay the difference between your Verizon pay and your government military pay for an additional three months.

If there is a military call-up for duty or the period of emergency service is longer than shown in the chart above, the Company may continue paying the difference between your Verizon pay and your government military pay for longer than the chart above indicates. Each situation is evaluated based on individual circumstances.

Note: You will not begin receiving supplemental pay until your department completes the appropriate form.

### ***Applying for Military Leave***

If possible, you should apply for Military Leave at least four weeks before you want it to begin. To apply, you need to complete an Application for Education, Civic, Military or Personal Leave, which you can request by accessing the eWeb and clicking on "Get Forms OnLine" or by contacting the Verizon Benefits Center. 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 Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

### ***About Leave Approval***

All requests for Military Leave should be forwarded to the Absence Management Center 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 to your former job or one of similar pay and status when you return to work as scheduled.

## **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 Union Leave at least four weeks before you want it to begin. To apply, you need to complete an Application for Education, Civic, Military or Personal Leave, which you can request by accessing the eWeb and clicking on "Get Forms OnLine" or by contacting the Verizon Benefits Center. Once you have completed the application, submit it to your supervisor for approval. You then should forward it to the Absence Management Center (see your Important Benefits Contacts insert for the telephone number) located at 500 Summit Lake Drive, Valhalla, NY 10595.

### ***Leave Approval***

All requests for Union Leave should be forwarded to the Absence Management Center 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.

## Employee Benefits During Other Leaves

<p><b>Health Care Coverage</b></p>	<ul style="list-style-type: none"> <li>• <b>During a Personal, Education, or Civic Leave</b>, 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.</li> <li>• <b>During a Military Leave</b>, 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.</li> </ul> <p><b>Note:</b> If you are taking a Military Leave, you may be eligible for the U.S. government health plans.</p> <ul style="list-style-type: none"> <li>• <b>During a Union Leave</b>, your medical coverage continues according to your collective bargaining agreement. Your dental and vision 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 by paying the required premiums, which will be billed to you.</li> </ul>
<p><b>Sickness and Accident Disability Benefits</b></p>	<p>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.</p> <p>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 Absence Management Center 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.</p> <p>Contact the Verizon Benefits Center for more information.</p>
<p><b><i>If You Are Disabled on Military Leave</i></b></p>	<p>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.</p>

**Life and AD&D Insurance Coverage**

***Basic Life and AD&D***

- If you are on an Education, Disability or Other Leave, Basic Life and AD&D Insurance coverage continue throughout your leave for up to 12 months.
- If you are on a Military Leave that lasts more than 30 days, your Basic Life and AD&D Insurance coverage continue throughout your leave for up to 24 months.
- If you are on a Union Leave, Basic Life and AD&D Insurance coverage continue for the duration of your leave.

***Supplemental Life, Dependent Life and Dependent AD&D***

Supplemental Life, Dependent Life and Dependent AD&D continue until the end of the calendar month in which your leave begins.

If you are on an Education, Disability or Other Leave, you can continue coverage throughout your leave for up to 12 months, provided you pay the required premiums, which will be billed to you monthly.

- If you are on a Union Leave, you can continue this coverage for the duration of your leave, provided you pay the required premiums, which will be billed to you monthly.
- If you are on a Military Leave, you can continue Supplemental Life Insurance up to 12 months and Dependent Life and Dependent AD&D Insurance coverage throughout 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 Personal, Education, Civic or Union 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, but you must re-authorize all other deductions before they will begin again.

<b>Health Care and Dependent Care Accounts</b>	<p>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.</p> <p><b>Note:</b> 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.</p> <p>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.</p> <p>Refer to Your Health Care and Dependent Care Accounts SPD for details.</p>
<b>Concession Telephone Service</b>	<p>Concession Telephone Service continues during your leave on the same basis as before your leave began. Note: You are not eligible for Concession Telephone Service if:</p> <ul style="list-style-type: none"> <li>• You are a New England associate and you take a Civic Leave for the purpose of participating in political activities</li> <li>• You are a New York associate and you take a Personal Leave for the purpose of participating in political activities.</li> </ul>
<b>Sickness Death Benefit</b>	<p>A Sickness Death benefit may be payable to your mandatory beneficiaries if you die during your leave and you were hired before January 1, 1987.</p>
<b>Service Credit While You Are on Leave</b>	<p>You receive service credit for:</p> <ul style="list-style-type: none"> <li>• Up to the first 30 days of a Personal or Civic Leave</li> <li>• Up to the first 30 days of your first Education Leave but no service credit during any subsequent Education Leave</li> <li>• The entire period of a Military Leave or Union Leave.</li> </ul>

## 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 cannot take vacation after you begin your leave.
- If you return to work during the calendar year in which you begin your leave, you will be eligible for vacation for that year. If you do not return to active work for the Company following a leave of absence, you may be eligible for cash payment for unused vacation.

- If you take a Military Leave, your vacation days will not be affected. However, if your leave extends beyond the end of the calendar year, you may be paid for any unused vacation days.
- 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

## ***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 for Newborn Children 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.

## **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
- 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.

**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 document was written for those states in which Verizon New York and New England associates work or live.

***Connecticut***

An eligible employee is one who has worked only 1,000 hours in the preceding 12-month period. Employees may take up to 16 weeks in a two-year period. The state law extends the definition of dependent to include foster parents, stepparents, parents-in-law and legal guardians.

### ***Maine***

Maine's FMLA provides that an employee is entitled to 10 consecutive weeks of leave in any two-year period. Leave applies for adoptions up to 16 years of age.

### ***Massachusetts***

Full-time female employees after three months of service may take at least eight weeks of leave following birth of a child (after completing probationary period set by employer), but not more than six months. Leave applies for adoptions up to the age of 18, or 23 if a mentally handicapped child. The Small Necessities Leave Act provides for an additional 24 hours of unpaid leave per rolling 12-month period for employees to attend to certain family obligations, such as accompanying family members to routine medical/dental appointments and participation in a child's school activities. Leave also applies for adoption up to the age of 18.

### ***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.

### ***New York***

The Bone Marrow Leave Law requires employers to allow employees up to 24 hours of leave to donate bone marrow.

### ***Rhode Island***

The Rhode Island Parental Leave Law extends benefits to 13 weeks in a two-year period for birth or adoption of a child under 16 years of age, or for a serious health condition for the employee, spouse, parent or child. If both parents work for same employer, both are entitled to 13 weeks in all instances.

### ***Vermont***

The Vermont Parental Leave Law allows employees to use any accrued leave for parental or family leave. This law provides "family leave" for parents and parents-in-law, in addition to stepchild or any child who resides with the employee. It also provides for "parental leave" for up to 12 weeks per year for care of a newborn or following adoption of a child under 16 years of age. Employees are entitled to take four hours in a 30-day period not to exceed 24 hours in a 12-month period to participate in the child's school activities.

## **Important Notes**

- Refer to the Employees' FMLA Reporting Guide for information on how to apply for an FMLA Leave.
- For more information or questions regarding FMLA, call the Absence Reporting Center (ARC) at the telephone number listed on your Important Benefits Contacts insert.

## ***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 supersede 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.

## Other Programs

Verizon provides other programs through the Vz Foundation that may interest you. The Vz Foundation Web site at <http://foundation.verizon.com/> has information on the programs available for employees and the communities in which they live and work. You can find information about the advancement of literacy, K-12 education, nonprofit organizations, community involvement through Verizon Volunteers and Verizon-sponsored community programs for safety and health.