



March 2006

Dear Verizon Retiree:

Re: Update to your SPD booklet – PLEASE KEEP WITH SPD

The Purpose of This Update

This information is a supplement to your summary plan description (SPD) booklet for the Verizon Managed Care Network and Medical Expense Plan for Mid-Atlantic Post-1989 Associate Retirees.

Ambulance services benefit for the Medical Expense Plan (MEP) preferred provider organization (PPO) option

On page 71 of your SPD booklet, the benefit for ambulance services is stated incorrectly. Please disregard the benefit stated on this page. The correct Plan benefit is as follows:

Plan feature	Using PPO providers	Using non-PPO providers
Ambulance services (in the case of an emergency only)	80%, after deductible	80%, after deductible

This update is a summary of material modification (SMM) and reflects the most recent collective bargaining provisions related to benefits agreed to between your union and Verizon for the plan listed above.

Please keep this SMM with your SPD booklet for future reference.

If you have any questions after reading this information, please call the Verizon Benefits Center at 1-877-Ask-VzHR (1-877-275-8947) and speak with a representative.

Sincerely,

Verizon Benefits Center