



July 1, 2016

«FNAME» «LNAME»
«ADDRESS1»
«ADDRESS2»
«CITY», «STATE» «ZIP»

RE: Same-Sex Marriage Dependent Coverage – Your Action Required

Our records indicate that you are currently covering a same-sex domestic partner for one or more benefits in the 2016 plan year. Under the new East labor contracts, you must be married by and provide proof of marriage by December 31, 2016 in order to continue coverage for your domestic partner effective January 1, 2017.

TAKE ACTION

If you would like to continue covering your domestic partner effective January 1, 2017, please send proof of marriage in the form of a Government Issued Marriage Certificate to the below address **by December 31, 2016** (envelope must be postmarked by December 31, 2016).

Verizon Benefits Center
P.O. Box 8998
Norfolk, VA 23501-8998

IF YOU DO NOT TAKE ACTION

Medical and Dental Coverage

If you do not take action as noted above, your domestic partner will be dropped from your medical and/or dental coverage effective January 1, 2017. Your domestic partner will receive a COBRA Continuation Coverage Election Notice after January 1, 2017, which will explain his/her entitlement to continued coverage under COBRA due to loss of dependent status and include the 2017 COBRA rates.

Although the 2017 monthly COBRA rates will not be available until later this year, the 2016 monthly COBRA rates effective August 1, 2016 are listed in the chart below to use as a reference.

Benefit	Benefit Plan Name	2016 Monthly Domestic Partner COBRA Rate
COBRA Medical	Anthem - MCN	\$ 680.33
COBRA Medical	Anthem - MEP PPO	\$ 663.08
COBRA Medical	National EPO Mid-Atlantic	\$ 685.17
COBRA Medical	Aetna Inc HMO	\$ 673.75
COBRA Medical	Keystone HP West (PA)	\$ 748.33
COBRA Medical	CIGNA Healthcare (VA)	\$ 700.42
COBRA Medical	HealthAmerica of PA (E.&Cntrl)	\$ 714.17
COBRA Medical	Kaiser Permanente (DC, MD, VA)	\$ 548.92
COBRA Medical	Optima Health Plan (VA)	\$ 788.42
COBRA Dental	Preferred Dentist Plan	\$ 34.30
COBRA Dental	PDP Out of Area Option	\$ 34.30
COBRA Dental	Standard Option Aetna	\$ 38.12
COBRA Dental	Dental DMO Plan	\$ 27.10

Domestic Partner Life Insurance

If you have elected Domestic Partner Life Insurance and do not take action as noted above regarding proof of marriage, your domestic partner will be dropped from Domestic Partner Life Insurance effective January 1, 2017. You will be eligible to convert coverage to an individual Whole Life or Variable Universal Life insurance policy. After January 1, 2017, Prudential will send you a letter describing life insurance continuation options, along with an application and the applicable premium.

If you have any questions, you may contact the Verizon Benefits Center at 1-855-4VzBens (1-855-489-2367). Representatives are available Monday through Friday, 9 a.m. to 5 p.m., Eastern time.

Verizon Benefits Center