

SUBJECT		CURRENT	NEW
Wages			2008 - 3.25% 2009 – 3.5% 2010 – 3.75%
Cost Of Living			New Formula Safety net cola in 3 rd year of contract after the cost of living has gone up by 3.75%
Pension			2008 – 3.25% 2009 – 3.5% 2010 – 3.75% Renew Cash-out option for life of contract
Retiree Health			All caps raised, and even if caps are pierced no one will pay before 2012 (after next contract) Company has officially agreed to bargain for retiree health going forward New Hires (after 1/1/09) – set up account and fund to pay for retiree health
401 K			Add – Roth 401k
Corporate Profit Sharing			2009 - \$700 min 2010 - \$700 min 2011 - \$700 min
Dispute Resolution			New Procedure to expedite suspension and dismissal cases
Verizon Business			445 Field Tech positions and work 145 COT positions and work 200 Commercial positions ALL WITHIN OUR CURRENT CONTRACT, with limited “carve outs”, and firewall on work
Medical Plan		Separate plans Passive Network 120 day limit Must meet def. of emerg or no pay	Combined MEP and MEP-PPO (Aetna) Under one plan, administered by Blue Cross, with the Improved MEP being the out of network provider, and added the following improvements: - Beat back the company’s demand for premiums paid by our members - Built MEP-PPO network - Eliminated 120 day hospital stay limit (No pre-certification in-network) - Emergency room and Urgent Care Facility co-pay of \$15, (\$5 for Medicare), eliminated requirement for meeting “emergency” definition, waived if admitted - CO-Insurance - NDF in network, BC R&C out of network - Eliminated \$1,000,000 lifetime
NDF= Network Discounted Fee (Medical)	BC R&C= Blue Cross Reasonable and Customary		
		\$1,000,000 lifetime	

Colonoscopy, Physical , Well Baby Care Exam Based on Age and frequency schedule. OP= Out-patient IP= In-patient DNP = Discounted Network Price (Prescription) MO – Mail Order Ret – Retail Pharmacy In-Network – No deductible Medicare Eligible - \$5 co-pay instead of \$15	max Max of 2 visits a week 80% Verizon R&C, outdated, lower in many cases Referrals required	maximum on medical for all plans for active and retired - Added Infertility to In/Out of network - Added Obesity to In/Out of network - Outpatient Substance abuse, eliminated max of 2 visits per week - Ambulance services covered 100% - Eliminated Verizon Reasonable and Customary and replaced with Blue Cross R&C which is more current - Eliminated requirement for referrals - Anytime plan changes (can change options) - Following are changes – all other provisions remain intact																																															
	MEP only covered 80% AFTER deductible	<table> <tr> <th></th><th>In Net</th><th>Out of Net</th></tr> <tr> <td>OP Dr. Home or Office visit</td><td>\$15 co-pay</td><td>80% after deductible</td></tr> <tr> <td>OP mammogram</td><td>100%</td><td>100%</td></tr> <tr> <td>OP Pap test</td><td>100%</td><td>100%</td></tr> <tr> <td>OP colonoscopy</td><td>100%</td><td>80% after deductible</td></tr> <tr> <td>OP PSA, FOB</td><td>100%</td><td>80% after deductible</td></tr> <tr> <td>OP Routine Phys</td><td>100%</td><td>80% after deductible</td></tr> <tr> <td>OP Routine Well Baby Care, immunizations</td><td>100%</td><td>80% after deductible</td></tr> <tr> <td>In-hospital Phys. Visit</td><td>100%</td><td>98%</td></tr> <tr> <td>IP Maternity Care</td><td>100% No Deductible</td><td>98% No Deductible</td></tr> <tr> <td>Room and Board – hospital stay</td><td>No Limit 100% NO Pre-cert</td><td>No Limit 100% Pre-cert</td></tr> <tr> <td>X-rays and labs</td><td>100% no deductible</td><td>100% no deductible</td></tr> <tr> <td>IP Dr. visits</td><td>100% no deductible</td><td>98% no deductible</td></tr> <tr> <td>IP X-Rays and labs</td><td>100% no deductible</td><td>100% no deductible</td></tr> <tr> <td>IP Maternity Care (pre/post natal)</td><td>100% no deductible</td><td>98% no deductible</td></tr> <tr> <td>Newborn Baby</td><td>100% no</td><td>98% no</td></tr> </table>		In Net	Out of Net	OP Dr. Home or Office visit	\$15 co-pay	80% after deductible	OP mammogram	100%	100%	OP Pap test	100%	100%	OP colonoscopy	100%	80% after deductible	OP PSA, FOB	100%	80% after deductible	OP Routine Phys	100%	80% after deductible	OP Routine Well Baby Care, immunizations	100%	80% after deductible	In-hospital Phys. Visit	100%	98%	IP Maternity Care	100% No Deductible	98% No Deductible	Room and Board – hospital stay	No Limit 100% NO Pre-cert	No Limit 100% Pre-cert	X-rays and labs	100% no deductible	100% no deductible	IP Dr. visits	100% no deductible	98% no deductible	IP X-Rays and labs	100% no deductible	100% no deductible	IP Maternity Care (pre/post natal)	100% no deductible	98% no deductible	Newborn Baby	100% no
	In Net	Out of Net																																															
OP Dr. Home or Office visit	\$15 co-pay	80% after deductible																																															
OP mammogram	100%	100%																																															
OP Pap test	100%	100%																																															
OP colonoscopy	100%	80% after deductible																																															
OP PSA, FOB	100%	80% after deductible																																															
OP Routine Phys	100%	80% after deductible																																															
OP Routine Well Baby Care, immunizations	100%	80% after deductible																																															
In-hospital Phys. Visit	100%	98%																																															
IP Maternity Care	100% No Deductible	98% No Deductible																																															
Room and Board – hospital stay	No Limit 100% NO Pre-cert	No Limit 100% Pre-cert																																															
X-rays and labs	100% no deductible	100% no deductible																																															
IP Dr. visits	100% no deductible	98% no deductible																																															
IP X-Rays and labs	100% no deductible	100% no deductible																																															
IP Maternity Care (pre/post natal)	100% no deductible	98% no deductible																																															
Newborn Baby	100% no	98% no																																															

		Care	deductible	deductible
		Second Opinion	100% no deductible, no pre-cert	100% no deductible, no pre-cert
		IP Surgery	100% no deductible	100% no deductible
		OP Surgery	100% no deductible	100% no deductible
		Anesthesia	100% no deductible	98% no deductible
		Lifetime Maximum	none	none
		PRESCRIPTION		
		Generic Drugs - ret	No change	No change
		Single Source Brand Name - Ret	25% of DNP/\$40 Max per Rx	25% of Retail/max \$40 per Rx, deductible applies
		Multi Source Brand Name - Ret	35% of DNP/max \$50	35% of retail/max \$50
		IF Phys. Writes "DAW"	Multi Source Brand co-pay applies (see above)	Multi Source Brand co-pay applies (see above)
		Annual Max Out of Pocket	2009 - \$350 2010 - \$350 2011 - \$400	2009 - \$350 2010 - \$350 2011 - \$400
		Generic Drug - MO	No change	No change
		Single Source - MO	2009 – lower of \$15 or DNP 2010 – lower of \$20 or DNP 2011 – lower of \$25 or DNP	
		Multi Source Brand Name - MO	2009 – lower of \$20 or DNP 2010 – lower of \$25 or DNP 2011 – lower of \$30 or	

			DNP If Phys writes "DAW" Multi Source rate shall apply	
VISION Plan	Exam was every 24 months Co-pays were \$0/\$15/\$35 Designer frames were \$15 and premier were \$35 Non-Tower was \$30 Contact allowance was \$85	Eye Exam Every 12 months (Glasses every 24 mos.) \$0 co-pay for Fashion frames, \$0 co-pay for Designer frames, \$25 co-pay for Premier frames Increase in-network Non-Tower Allowance to \$60 and 20% discount Increase In-Network contact lens allowance to \$110 and 15% discount		
Open Enrollment	Only in November	ANY time after an initial 12 month period		
Work and Family		\$1.65 Million a year		
Contracting		No new Contracting Initiatives letter renewed		
Central Office Installation (COEI)		Added 70 jobs to take back more work		
Video Head Office (Fios)		Brought into bargaining unit (was management engineers), with limited "carve outs"		
Southboro		Returned set top boxes warehousing Returned processing of returned equipment		
Life Insurance		Benefit Bearing Wage (for 1X wages) frozen at 8/2/08 level. Minimum Basic life is increased to \$20,000, with no reduction at age 65. For new hire the Basic Life Insurance shall be \$20,000, with no reduction at age 65. Supplemental life insurance maximum increased to 5X.		
Temps		Made 255 temps throughout the state permanent		
National Health Care		The company will contribute \$2,000,000 a year into a fund to push passage of a national health care plan		
FiOS		Established a trial period for us to do the molding and duct work associated with the FiOS build		
Real Estate		Watch Engineers and Building Mechanics will get a one-time IPP offer		
Green Circle		Renewed letter protecting surplus members		
Contracting		Established a region wide committee to address contracting		

WAGES

TITLE	CURRENT TOP	2008 – 3.25%	2009 – 3.5%	2010 – 3.75%	% Increase compounded
COT/FT/WE	\$1,345.50	\$1,389.00	\$1,437.50	\$1,491.50	10.85%
TTA	\$1,424.00	\$1,470.50	\$1,522.00	\$1,579.00	10.88%
ADMIN ASST.	\$920.00	\$950.00	\$983.50	\$1,020.50	10.92%
SPECIAL ASST	\$980.50	\$1,012.00	\$1,047.50	\$1,087.00	10.86%
CONST. COORD	\$1,042.00	\$1,076.00	\$1,113.50	\$1,155.50	10.89%
CSA	\$1,158.00	\$1,195.50	\$1,237.50	\$1,284.00	10.88%
FAC. SPEC./TRUNK ASSIGN	\$1,320.00	\$1,363.00	\$1,410.50	\$1,463.50	10.87%
TRANSL. ADM.	\$1,229.50	\$1,269.50	\$1,314.00	\$1,363.50	10.89%
AOC	\$ 974.00	\$1,005.50	\$1,040.50	\$1,079.50	10.83%
AFC	\$1,054.00	\$1,089.00	\$1,127.00	\$1,169.50	10.90%

WAGE ZONE 1

COLA IN THIRD YEAR

<u>TITLE</u>	<u>CURRENT</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
FT/COT/WE/FNT	\$1,317.00	\$1,360.00	\$1,407.50	\$1,460.00
TTA	\$1,391.00	\$1,436.00	\$1,486.50	\$1,542.00
ADMIN. ASSIST.	\$896.50	\$926.00	\$958.00	\$994.00
SPECIAL ASSIST	\$974.00	\$1,005.50	\$1,041.00	\$1,080.00
CONST. COORD	\$1,029.00	\$1,062.50	\$1,099.50	\$1,141.00
CSA/FCSA	\$1,138.50	\$1,175.50	\$1,216.50	\$1,262.50
FAC. SPCLST/TRUNK ASSIG.	\$1,299.00	\$1,341.00	\$1,388.00	\$1,440.00
TRANS. ADMIN	\$1,203.50	\$1,242.50	\$1,286.00	\$1,334.50
CABLE SPL. TECH. HLPR	\$951.00	\$982.00	\$1,016.50	\$1,054.50
BUILDING MECH	\$1,207.00	\$1,246.00	\$1,290.00	\$1,338.00
DRAFTER	\$994.00	\$1,026.50	\$1,062.00	\$1,102.00
CONST EQUIP OPER	\$1,288.00	\$1,330.00	\$1,376.50	\$1,428.00
CHAUFFER A	\$1,095.00	\$1,130.50	\$1,170.00	\$1,214.00

WAGE ZONE 2

COLA IN THIRD YEAR