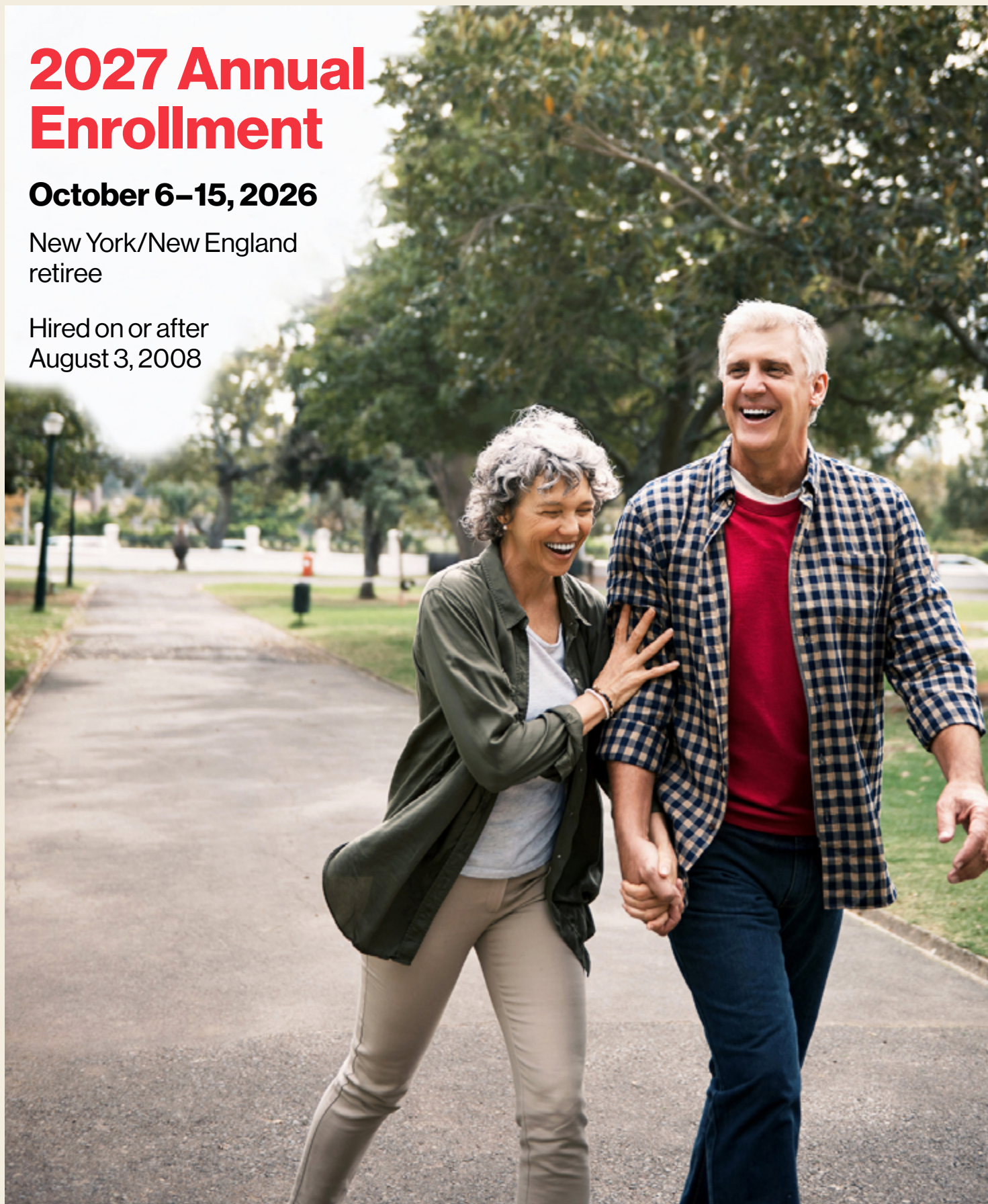


2027 Annual Enrollment

October 6–15, 2026

New York/New England
retiree

Hired on or after
August 3, 2008



verizon

**Annual Enrollment
begins October 6
at 8 AM ET and
ends October 15
at 11:59 PM ET.**

> BenefitsConnection

Access
BenefitsConnection
at [verizon.com/
benefitsconnection](https://verizon.com/benefitsconnection)
to enroll.

Be your best you in 2027

Your health and well-being, and that of your families, are a priority for Verizon. This guide provides information about your 2027 benefits. Be sure to visit BenefitsConnection at verizon.com/benefitsconnection to access additional information, tools and resources to help you make your benefit decisions.

We encourage you to take the time to review the information in this guide to help you select the benefit options that will be best for you and your family.

Access your benefits via BenefitsConnection

Throughout this guide, look for the **>** for more information on how to quickly access your benefits.

Key dates to remember



What's changing for 2027

- Medical plan deductibles and out-of-pocket maximums
- Dental plan benefit maximum amounts and increase to schedule of benefits
- Alternative medical plan options
- Company medical contribution amount

You can find additional details on these changes throughout this guide.

What's staying the same

- Vision coverage
- Medicare plan options
- Specialist Office Visit, Urgent Care, and Emergency Room copays

Next steps

If you are happy with your current benefit elections and they are still available for 2027, there is no action for you to take, and they will automatically carry over for 2027. If you are a pre-65 retiree, you should carefully review all options available to you.

2027 annual enrollment

Annual Enrollment begins October 6 at 8 AM ET and ends October 15 at 11:59 PM ET. This is your annual opportunity to review and update your health and insurance coverage for you and your family.

This guide summarizes important health and insurance benefits information, including what’s changing effective January 1, 2027. More detailed information about these plans is included in the Summary Plan Descriptions (SPDs) and corresponding plan and/or insurance documents located on the Library page of BenefitsConnection.

Enrollment is simple

To enroll, go to BenefitsConnection at verizon.com/benefitsconnection. From the home page, go to Annual Enrollment > Enroll Now. From there you can add or drop dependents, review your plan options, and update your elections.

You can also change your elections anytime using Anytime Enrollment. Simply go to BenefitsConnection > Life Events > Retiree Anytime Enrollment. Your change will be effective the first of the month following a 30-day waiting period.

Your current benefits elections will automatically continue unless you make a change during Annual Enrollment. No action is required on your part.

> **View your current coverage:**

Access BenefitsConnection at verizon.com/benefitsconnection. From there, visit the Health & Insurance page to view your current elections.

Helpful tools & resources	> Go to BenefitsConnection
Estimate health care costs and compare plan options	Annual Enrollment > Compare Next Year’s Plan Options
Review Summary Plan Descriptions (SPDs), Summary of Material Modifications (SMMs) and vendor contact information	Library

If you have questions or need assistance, call the Verizon Benefits Center at 855.4vz.bens (855.489.2367). During Annual Enrollment, representatives are available Monday – Friday, 8 AM – 6 PM, ET.

Annual Enrollment
> Compare Next
Year's Plan Options
> My 2027 Medical
Plan Options to
review your medical
plan options.

2027 changes

Pre-Medicare medical plan options

There are changes to the deductible and out-of-pocket maximum amounts in the pre-Medicare MEP HCP for 2027. Please refer to the following chart for details.

At a glance – pre-Medicare MEP HCP		
Plan provision	2026	2027
Deductible: In-network (INN) and Out-of-network (OON)	Individual: Deductible is based on year of retirement. To find the deductible amount, go to BenefitsConnection.	
	Individual + 1 or more: Two-and-a-half times the individual deductible amount; an individual will never need to exceed his or her own individual amount	
Out-of-pocket maximum (OOPM): INN and OON	Individual: \$2,320 INN and OON combined, plus an additional \$1,220 OON	Individual: \$2,370 INN and OON combined, plus an additional \$1,220 OON
	Individual + 1 or more: Two-and-a-half times the individual OOPM amount; an individual will never need to exceed his or her own individual amount	

Alternative pre-Medicare medical plan options

The cost of coverage for the pre-Medicare MEP HCP medical plan option exceeds the applicable retiree caps for all of the coverage categories. After discussion with the Unions there will be several alternative plan options¹ offered for the 2027 plan year:

- 1) The MEP HCP Alternative Plan option, which is administered by Anthem,
- 2) The NYNE Surest Alternative Plan option, which is administered by Surest and utilizes United Healthcare's (UHC) network of doctors,
- 3) The Pre-Medicare Exchange HRA option through Via Benefits, and
- 4) The Pre-Medicare HRA option through BenefitsConnection.

For more details on each plan option, refer to the Pre-Medicare Medical Options section later in this guide.

¹ The availability of these medical plan options in subsequent plan years is dependent on an agreement by the Company and the unions on the plan design of such additional medical plan options.

The MEP HCP Alternative Plan uses the Blue Access Select Network in New York and the Horizon Managed Care Network in New Jersey, which is smaller in scope than the network that applies to the MEP HCP. If you choose to travel for care, you will still have access to Anthem's national BlueCard PPO network. If you decide to receive care from a doctor or hospital that is out-of-network you may pay more of the costs for the care.

Here's how to find doctors and facilities in the New York Blue Access Select Network and the New Jersey Horizon Managed Care Network

To see if your current doctor or health care facility is in the network or find new doctors or facilities in the network:

- Go to [anthem.com/find-care](https://www.anthem.com/find-care) and select the **Find Care** button in the upper right corner of your screen:
- At the prompt (Use Member ID for Basic Search), enter the following code/s:
 - 113 – New York Blue Access Select Network
 - 104 – New Jersey Horizon Managed Care Network
- Select **Continue**.
- Enter the zip code and doctor or facility name, specialty, or procedure to complete your search.

Anthem is available to support you

- Please contact your Anthem Health Guide team at 855.869.8139 if you have upcoming care scheduled, need help finding a doctor in your plan's network, or have questions. You can also chat with Anthem on the Sydney Health app or [anthem.com](https://www.anthem.com).

NYNE Surest Alternative Plan Option

The Surest plan from United Healthcare allows members to check costs and compare care options before making an appointment. No deductibles. No coinsurance. The plan uses UHC's national Choice Plus network of doctors, clinics and hospitals.

With fixed copays, prices are grouped into health care events, so there are no surprise bills down the road, and lower prices are assigned to higher-value options based on quality, efficiency and effectiveness.

For example, the copay for an office visit includes standard labs and X-rays, and a surgery copay includes surgeon, anesthesiologist and facility fees. You pay the cost quoted for the service and no more. With this plan, virtual doctor visits are offered at no cost to you.

Here's how it works:

- Before seeking care, search for local providers on the Surest app or Surest website, at https://surest.care/Verizon_Union.
- You'll get a list of eligible providers in your area, along with the cost of services for each provider.
- Compare provider costs, and choose the option that best meets your needs.

Please refer to the following charts for details.

At a glance – Pre-Medicare MEP HCP and Alternative Plan Options

	MEP HCP		MEP HCP Alternative Plan Option		NYNE Surest Alternative Plan Option	
	INN	OON	INN	OON	INN	OON
Deductible	Deductible is based on year of retirement. To find the deductible amount, go to BenefitsConnection.		\$1,500 Individual \$3,750 Family	\$2,000 Individual \$5,000 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family
OOPM	\$2,370 Individual \$5,925 Family	\$3,590 Individual \$8,975 Family	\$3,800 Individual \$9,500 Family	\$4,600 Individual \$11,500 Family	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
Coinsurance	10%	40%	20%	40%	Plan pays 100%	Plan pays 100%
Inpatient Facility						
Inpatient Hospital	10%	40%	20%	40%	\$200 to \$3,000	Up to \$9,000
Outpatient Facility						
Emergency Room	\$160 Copay	\$160 Copay	\$200 Copay	\$200 Copay	\$300 Copay	\$300 Copay
Urgent Care	\$35 Copay	\$35 Copay	\$80 Copay	40%	\$50 Copay	\$90 Copay
Advanced Radiology	\$25 Copay	40%	\$30 Copay	40%	\$75 to \$950	Up to \$2,850
Basic Radiology	\$25 Copay	40%	\$30 Copay	40%	\$0 Copay	\$0 Copay
Primary Care Physician						
PCP Office Visit	\$25 Copay	40%	\$40 Copay	40%	\$35 to \$105	\$220 Copay
Preventive Care/Well Baby	Fully Covered	Fully Covered	Fully Covered	Fully Covered	Fully Covered	\$160 Co-pay

At a glance – Pre-Medicare MEP HCP and Alternative Plan Options cont.

	MEP HCP		MEP HCP Alternative Option		NYNE Surest Alternative Plan Option	
	INN	OON	INN	OON	INN	OON
Specialist						
Specialist Office Visit	\$35 Copay	40%	\$60 Copay	40%	\$35 to \$105	\$220 Copay
Psychiatry	\$20 Copay	40%	\$30 Copay	40%	\$35 Copay ²	\$160 Copay ²
Office Surgery (Prof)	\$35 Copay	40%	\$65 Copay	40%	\$35 to \$3,000	Up to \$9,000
Physical Medicine/Rehab	\$20 Copay	40%	\$35 Copay	40%	\$20 to \$140	Up to \$240
Chemotherapy	N/A	N/A	N/A	N/A	\$30 to \$700	\$30 to \$700
Medical Infusions	N/A	N/A	N/A	N/A	\$40 to \$2,600	\$40 to \$2,600
Prescription Drugs						
Deductible	N/A		N/A		N/A	
OOP Max	\$3,300 Individual \$5,350 Family		\$3,300 Individual \$5,350 Family		\$3,300 Individual \$5,350 Family	
Separate Mail Order OOP Max	\$1,328.79 Per Individual		\$1,328.79 Per Individual		\$1,328.79 Per Individual	
Weight Loss GLP-1 Coverage	Covered		Covered		Not Covered	
Retail Generic	\$11.66 Copay		\$20.00 Copay		\$11.66 Copay	
Retail Brand Formulary	20%, \$0 Min Copay, \$40.06 Max Copay		20%, \$0 Min Copay, \$60.00 Max Copay		20%, \$0 Min Copay, \$50.06 Max Copay	
Retail Non-Formulary	30%, \$0 Min Copay, \$66.75 Max Copay		30%, \$0 Min Copay, \$90.00 Max Copay		30%, \$0 Min Copay, \$76.75 Max Copay	
Retail Specialty	Included in Retail Non-Formulary		Included in Retail Non-Formulary		Included in Retail Non-Formulary	
Mail Generic (90-day)	\$23.32 Copay		\$40.00 Copay		\$23.32 Copay	
Mail Brand Formulary (90-day)	20%, \$0 Min Copay, \$80.12 Max Copay		20%, \$0 Min Copay, \$120.00 Max Copay		20%, \$0 Min Copay, \$100.12 Max Copay	
Mail Non-Formulary (90-day)	30%, \$0 Min Copay, \$133.50 Max Copay		30%, \$0 Min Copay, \$180.00 Max Copay		30%, \$0 Min Copay, \$153.50 Max Copay	
Mail Specialty (90-day)	Included in Retail Non-Formulary		Included in Retail Non-Formulary		Included in Retail Non-Formulary	

² Copay applies to mental health and substance use disorder office visits. Higher copays apply to outpatient and inpatient treatment settings.

**Annual Enrollment
> Enroll Now to see
your options and
rates for 2027.**

The following chart shares some important considerations for choosing the Alternative options for coverage for 2027.

Alternative Option	You Might Consider It If
MEP HCP Alternative	- You are looking to lower your monthly contribution - You don't mind paying a higher out-of-pocket cost for services received - Your doctors are in the alternative Anthem network this plan uses, or you are willing to use new ones
NYNE Surest Alternative	- You are looking to lower your monthly contribution - You are willing to use the Surest mobile app or website to search for providers before obtaining services - Your doctors are in the UHC network this plan uses, or you are willing to see new ones
Pre-Medicare Exchange HRA through Via Benefits	- You are willing to purchase your own individual market coverage through an Exchange - You are comfortable submitting receipts to be reimbursed from your HRA for health care expenses
Pre-Medicare HRA through BenefitsConnection	- You have access to separate coverage (for example, a spouse's plan or other employer coverage) - You are comfortable submitting receipts to be reimbursed from your HRA for health care expenses

Other medical plan options

The pre-Medicare EPO medical plan option will continue to be available to those currently enrolled in it. If you disenroll, the EPO will no longer be available.

Medicare-eligible medical plan options

Please Note: If you are newly Medicare-eligible in 2027 and you do not make an election during Annual Enrollment you will be defaulted into the MEP HCP Medicare Advantage plan option.

For those that are currently Medicare-eligible, your current benefits elections will automatically continue unless you make a change. Medicare-eligible retirees who are enrolled in the Verizon Advantage Plan will receive additional information about the plan each year, as required by Medicare.

Retiree medical contributions

If your net credited service date is August 3 2008, or later (and did not previously qualify for Company-provided retiree medical benefits) ("Post 2008 Covered Retirees")

Due to the most recent Memorandum of Understanding, the Company will provide the following annual contribution toward the cost of retiree medical coverage for eligible retirees, retroactive to January 1, 2026 and for the 2027 plan year:

- **Not eligible for Medicare:** \$772 for each full year of net credited service that commences on or after August 3, 2008, up to a maximum of 20 years
- **Medicare-eligible:** \$386 for each full year of net credited service that commences on or after August 3, 2008, up to a maximum of 20 years

For Post 2008 Covered Retirees who are not eligible for Medicare, the HRA option will again be available as an alternative to Verizon group plan coverage.

If you opt out of Verizon group medical and prescription plan coverage and elect this option, your annual company contributions will be available as a Health Reimbursement Account (HRA), subject to rules set forth in your collective bargaining agreement. Depending on the option, the HRA would be administered by:

- **Pre-Medicare Exchange HRA through Via Benefits:** This option offers access to medical plans offered by the individual marketplace. This option is best if you don't have access to alternative coverage and wish to purchase your own coverage using funds from the HRA.
- **Pre-Medicare HRA through BenefitsConnection:** This option is best if you are able to enroll in alternative medical coverage that you are eligible for outside of Verizon, such as through the VA or as an eligible dependent on someone else's plan (e.g., your spouse's plan).

Certain IRS Section 213(d) out of pocket medical, dental and vision expenses that you incur can be reimbursed through the HRA in accordance with your collective bargaining agreement. Eligible medical expenses for reimbursement are expenses like certain after-tax premiums and other out-of-pocket medical and prescription drug related expenses. If your coverage is as a dependent on someone else's medical plan, only out-of-pocket expenses are reimbursable (not premiums or contributions). You can also be reimbursed for eligible out-of-pocket dental expenses incurred under the Company-sponsored dental plan that you are enrolled in for 2027, such as deductibles, copays, and coinsurance. In addition, each covered individual will be able to have a maximum of \$1,000 in eligible vision expenses reimbursed during the year.

For Post-2008 Covered Retirees, the HRA may be rolled over beginning with the 2025 plan year; however, once the Post-2008 Covered Retiree becomes eligible for Medicare, the remaining amount will be forfeited subject to a runout period. The claim submission following termination of coverage other than death is 6 months. Any unused balance remaining in your HRA will rollover to current year with no limit. After the runout period, the unused balance can be used towards the current plan year but may not be used towards the prior plan year. Once you reach Medicare eligibility, the HRA rollover balance will be completely forfeited.

In order to elect this alternative, during annual enrollment you must opt yourself and all pre-medicare eligible dependents out of Verizon group medical and prescription plan coverage and elect either the Pre-Medicare Exchange HRA through Via Benefits or the Pre-Medicare HRA through BenefitsConnection. You must select the same option for you and your dependents, except that "split" coverage is permitted when you or your dependent(s) are eligible for Medicare. For more information about the Via Benefits Exchange, go to BenefitsConnection > Annual Enrollment > Via Benefits. Benefits Advisors are available to take your call and discuss additional information beginning October 6, 2026.

For the 2027 plan year, the enrollment period for a plan through the Via Benefits Exchange with the individual marketplace is from November 1, 2026 through December 15, 2026. Since that occurs after your Verizon Annual Enrollment period, if you opt out of Verizon group coverage during your Verizon Annual Enrollment period but then decide that one of the individual plan options is not suited for you, you will have an opportunity to return to BenefitsConnection before December 15, 2026 to re-enroll in Verizon group plan coverage.

Annual Enrollment
> Compare Next
Year's Plan Options
> My 2027 Medical
Plan Options >
Pharmacy Benefits
to see additional
information about
your prescription plan.

Prescription drug coverage

The annual prescription drug mail order out-of-pocket maximum and copay amounts for the pre-Medicare MEP HCP Plan option are not changing.

CVS Caremark

CVS Caremark will continue as the prescription benefit manager for the Anthem MEP HCP and EPO medical plan options, as well as the Harvard Pilgrim, Aetna, CDPHP, BlueAlliance NY and Univera HMOs. If you are enrolled in a local HMO, your insurance carrier will communicate any changes to prescription drugs.

Review the CVS formulary

The formulary is a list of prescription drugs that are covered by the Plan and their coverage levels. To view the current CVS Caremark formulary, please visit: https://www.caremark.com/content/dam/enterprise/headless/caremark/cmkn/en/assets/clinical/drug-lists-client/ltr-v/Verizon_July26_PDL.pdf. If a prescription drug is not on this list, then it is not covered by the Plan.

Certain drugs may be excluded from the CVS formulary. In most cases, if you fill a prescription for one of these drugs without adhering to the formulary, you will pay the full retail price.

Also, other drugs may change between preferred and non-preferred status. If you fill a prescription for a non-preferred drug, you will pay a higher cost than if you switched to a preferred drug.

Medicare members

If you are Medicare eligible and enrolled in a Verizon Medicare advantage or select HMO plan option, then SilverScript, a CVS company, will administer your prescription drug benefit and you will continue to be able to fill your retail or mail prescription at the same low copay. If you are enrolled in another plan option then that insurance carrier will continue to communicate any prescription drug vendor changes.

Prescription drug coverage for most Medicare-eligible Verizon retirees or their Medicare-eligible dependents is provided through a Verizon-sponsored group Medicare Part D plan. This benefit consists of an enhanced Medicare Part D benefit that preserves a comprehensive level of prescription drug benefits.

Under your Medicare Part D plan with SilverScript, the out-of-pocket prescription drug costs is capped at \$2,400. Some exclusions, restrictions or limitations will not apply if you are enrolled in the SilverScript Medicare Part D prescription drug plan. Please contact SilverScript for additional details.

Medicare-eligible retirees who have moved to the enhanced Medicare Part D plan, SilverScript, will receive additional information about the program each year, as required by Medicare. Other retirees and family members will receive additional information when they become Medicare-eligible.

No Coverage option for medical and/or dental

If you are currently a retiree enrolled in the No Coverage option for medical and/or dental, and you make no changes during this Annual Enrollment, your No Coverage election for medical and/or dental will carry over for 2027.

While there is no longer a federal requirement to maintain medical coverage to avoid a federal tax penalty, a number of states require you to maintain medical coverage to avoid a state tax penalty. New Jersey, California, Massachusetts, Vermont, Washington D.C. and Rhode Island currently have such mandates. You should confirm with your tax advisor if such mandate is a concern for you; additional states are considering adding this requirement in the future.

If you have coverage today and would like to waive coverage for 2027, you need to choose the No Coverage option during Annual Enrollment. If you choose the No Coverage option, you can later enroll in coverage during 2027 under the Anytime Enrollment provisions of your medical plan. You can also later enroll due to a qualified life event, or when required by law.

Note:

If you are a Massachusetts resident, you must maintain medical coverage that meets specific state requirements, referred to as Minimum Creditable Coverage (MCC), to avoid the state tax.

All of the Verizon group medical options available to you meet the Massachusetts MCC requirements.

Dental coverage

For 2027, the MetLife Dental Expense Plan's annual maximum coverage per person (excludes orthodontia) will increase to \$2,000 in-network and \$2,000 out-of-network. Orthodontic treatment (service limits and maximums) will increase to a lifetime maximum per person of \$2,500 in-network and \$2,500 out-of-network.

For 2027, the United Concordia Flex Plan's annual maximum coverage per person (excludes orthodontia) will increase to \$1,500 in-network and \$1,500 out-of-network. Orthodontic treatment (service limits and maximums) will increase to a lifetime maximum per person of \$2,500 in-network and \$2,500 out-of-network. Exclusions and limitations may apply – review your Summary Plan Description (SPD) for more details.

Requesting paper documents

To print a confirmation statement, go to **BenefitsConnection** > **Health & Insurance** > **Future Elections** > **Print**.

Though all of your benefits information including SPDs, Health Plan Comparison charts, and confirmation statements are available online on **BenefitsConnection**, you may request paper copies (free of charge) by calling the **Verizon Benefits Center**.

Important reminders

Be sure to consider the following information when reviewing and updating your coverage.

Adding a dependent to coverage

To enroll a spouse or a dependent into coverage during Annual Enrollment, or at any time during the year, follow the prompts on **BenefitsConnection** during the enrollment process to add a new dependent and select the appropriate dependent relationship.

You will need to provide documentation to verify eligibility. Instructions for completing the dependent verification will be sent to your home address on file after you have enrolled your dependent.

If you do not submit appropriate documentation in a timely manner, your dependent will be dropped from coverage. If you have questions about eligibility, please refer to your SPD.

Dependent child coverage age limit

Medical

A dependent child is eligible for medical coverage through the end of the month in which they attain age 26 regardless of student status. Coverage may be extended beyond age 26 for a dependent child who meets the conditions of being disabled.

Dental

In order for a dependent child to be eligible for dental coverage after the end of the calendar year in which they attain age 19, they must be a full-time student at an accredited institution, or meet the conditions of being disabled.

Dental coverage can continue through the end of the calendar year in which a dependent child attains age 25 as long as the child maintains full-time student status. If the child is between the ages of 19 and 25, is not a full-time student and does not meet the conditions of being disabled, you must remove them from dental coverage during Annual Enrollment. If you would like to continue coverage for your dependents through COBRA, contact the Verizon Benefits Center at 855.4vz.bens (855.489.2367) by December 31, 2026.

Verizon will partner with the National Student Clearinghouse in early 2027 to confirm student eligibility for dependents between the ages of 19 and 25 who are enrolled in dental coverage. If full-time student status cannot be verified, instructions will be sent to your home address on file. If you do not comply with the instructions provided, your dependent will be dropped from dental coverage.

Life Insurance

The rates for supplemental life insurance are based on age ranges. As you age and move into a new age band, your costs could increase. Your costs for 2027 are based on age as of December 31, 2027.

Verify your beneficiary information

Please check your beneficiary information on BenefitsConnection. It's important to verify that your beneficiary information on BenefitsConnection is both accurate and up to date. In the event of your death, the insurance plan administrator will pay proceeds based on your beneficiary information on record.

Additional informationx

Preventive care medical plan benefits, including prescription drug options

Your medical options must offer certain preventive care benefits to you in-network without cost sharing. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service.

As explained in your SPD, preventive care benefits that must be offered in-network without cost sharing include (but are not limited to) a number of screenings (e.g., blood pressure, cholesterol, breast cancer for 40 to 74), certain immunizations (including COVID-19), colonoscopies (including many related items and services, such as coverage for a follow-up colonoscopy after a patient has received a positive screening test or direct visualization test), FDA-approved contraception methods, HIV pre-exposure prophylaxis (PrEP), and other items and services that are designed to detect and treat medical conditions to prevent avoidable illness and premature death. Preventive care benefits that must be offered in-network without cost sharing change periodically. For example, updates to breast and cervical cancer screenings include patient navigation services and in 2027, the Health Resources and Services Administration (HRSA) updated the cervical cancer screening guidelines for average-risk women aged 21-65 to include additional testing, (e.g., cytology, biopsy, colposcopy, extending genotyping, dual stain) and pathological evaluation when indicated to complete the screening process and to include patient-collected hrHPV testing as an appropriate method for screening in women aged 30-65 years at average risk.

Contact the Verizon medical plan option or prescription drug administrator for more details on the types of preventive care items and services that are covered at no cost in-network.

Transparency in health care

The Affordable Care Act transparency requirements give you access to an internet-based price comparison tool to compare prices for all items and services. Upon request, this information may be provided in paper without a fee, subject to certain limits.

Important legal notices

HIPAA Privacy Notice

The Notice of Privacy Practices for the Verizon Communications Inc. Health Plans (“HIPAA Privacy Notice”) explains the uses and disclosures the Verizon Health Plans may make of your protected health information, your rights with respect to your protected health information and the Plans’ duties and obligations with respect to your protected health information.

The HIPAA Privacy Notice can be found on BenefitsConnection. You may view the notice and/or print a paper copy from the website; or you also may request a paper copy by calling the Verizon Benefits Center at 855.4vz.bens (855.489.2367).

Summaries of Benefits and Coverage (SBCs) required by the Patient Protection and Affordable Care Act

Summaries of Benefits and Coverage (SBCs) required by the Affordable Care Act are available on BenefitsConnection at verizon.com/benefitsconnection. If you would like a paper copy of the SBCs (free of charge), you may contact the Verizon Benefits Center at 855.4vz.bens (855.489.2367).

Verizon is required to make SBCs, which summarize important information about health benefit plan options in a standard format, available to help you compare across plans and make an informed choice. The health benefits available to you provide important protection for you and your family in the case of illness or injury and choosing a health benefit option is an important decision. SBCs are available – in addition to other information regarding your health benefits, including Health Plan Comparison Charts – on BenefitsConnection.

Your rights and protections against surprise medical bills

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you shouldn’t be charged more than your plan’s copayments, coinsurance and/or deductible.

What is “balance billing” (sometimes called “surprise billing”)

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, like a copayment, coinsurance, and/or deductible. You may have additional costs or have to pay the entire bill if you see a provider or visit a health care facility that isn’t in your health plan’s network.

“Out-of-network” means providers and facilities that haven’t signed a contract with your health plan to provide services. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service.

This is called “balance billing.” This amount is likely more than in-network costs for the same service and might not count toward your plan’s deductible or annual out-of-pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you can’t control who is involved in your care – like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

You're protected from balance billing for:

- **Emergency services:** If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.
- **Certain services at an in-network hospital or ambulatory surgical center:** When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers can bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed. If you get other types of services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get out-of-network care. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have these protections:

- You're only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.
- Generally, your health plan must:
 - Cover emergency services without requiring you to get approval for services in advance (also known as "prior authorization").
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your in-network deductible and out-of-pocket limit.

If you think you've been wrongly billed, contact 800.985.3059 if related to Medicare Advantage or Medicare Part D benefits. Visit cms.gov/medical-bill-rights for more information about your rights under federal law. Contact the U.S. Department of Labor for benefits not managed by the Centers for Medicare & Medicaid Services. If you are enrolled in a fully-insured medical plan option, state laws that impact balance billing may also apply. Contact your insurer if you have questions.

Women's Health Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance (this includes coverage for nipple and areola reconstruction, including nipple and areola repigmentation to restore the physical appearance of the breast, as a required stage of reconstruction and coverage for chest wall reconstruction with aesthetic flat closure, if elected by the patient in consultation with the attending physician in connection with a mastectomy, as a required type of reconstruction);
- Prostheses; and,
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your medical plan administrator or insurer at the number on your insurance card.



Actual plan provisions for Company benefits are contained in the appropriate plan documents or applicable Company policies. Unless specified otherwise, this Annual Enrollment guide provides updates to your existing Summary Plan Description (SPD) as of January 1, 2027. Please keep this guide and any additional Summary of Material Modification (SMM) with your SPDs until Verizon provides you with SPDs that have been updated to reflect the changes to your benefits. As always, the official plan documents determine what benefits are provided to Verizon employees, former employees eligible for COBRA, retirees and their dependents. Please note you may not be eligible to participate in or receive benefits from all plans and programs referenced in this guide. Your SPDs and corresponding documents (for example, SMM) are available at verizon.com/benefitsconnection, or you can call the Verizon Benefits Center and request a printed copy (free of charge). As explained in your SPD, Verizon reserves the right to amend or terminate any of its plans or policies at any time with or without notice or cause, subject to applicable law and any duty to bargain collectively.