Once each year the Association of BellTel Retirees has our own "Town Hall" meeting. This is an open meeting and it is your opportunity to have a face-to-face discussion with our board members as well as to meet old friends perhaps not seen in many years. We are your Association and the more members we see at these annual meetings, the more we are rejuvenated to spend the thousands of volunteer hours that we do spend each year.

Next year in 2010, our meeting will be held in the historic and picturesque community of Tarrytown, N.Y., on the morning of April 21, 2010. This location was selected because it is central to a tri-state community where literally thousands of our members reside.

The meeting will be held at the Tarrytown DoubleTree hotel, conveniently located on Route 9 right across the street from the I-287 eastbound exit #9. Those coming from NJ and the Rockland County side of the Tappan Zee Bridge would merely cross Route 9. It is easily accessible from all Westchester highways and only a three-minute cab ride from the Tarrytown Station of Metro-North. Tarrytown is an express stop on Metro-North only 37 minutes from Grand Central Station.

(Continued on page 9)
L
ike most not-for-profit organiza-
tions, the years 2008 and 2009 have been a challenge for us financially. In the fall 2009 newsletter we made an urgent appeal to our members because of diminished contributions. The response to that appeal was wonderful and heartwarming. Eileen Lawrence, our dedicated Treasurer, will provide the details but I want to thank all who responded with contributions and notes. On pages 6 and 7 we have included some excerpts from some of the hundreds of notes that we received. To sum up those notes in a few words would not do justice to the passion and thoughtfulness that they express. They describe the essential nature of our work and the confidence that they have in our ability to protect their pensions and benefits. The board joins me in thanking all contributors for their thoughtfulness and generosity. I cannot overstate the importance of the generosity of our supporting members and the notes convince us that the work we are doing every day on behalf of all Verizon and Idearc retirees is essential and appreciated.

2010 is almost upon us and plans are in place to hit the road running. Our sister organization, ProtectSeniors.Org, will introduce a modified RETIREE HEALTH CARE PROTECTION bill that should attract wider support from Congress. They will also be holding a general membership conference in The Villages, in Florida, on March 3rd to update members on the latest legislative efforts to put the power of the law on the side of retirees in order to protect their healthcare benefits.

On April 21, the Association of BellTel Retirees will hold its Fourteenth Membership Meeting in Tarrytown, NY. We hope to have great turnout for that meeting as the location is convenient to many thousands of members. This meeting gives us the opportunity to update the membership as to what we have done in 2009 and what is planned for 2010. A highlight of the meeting is the question and answer session which allows those in attendance to receive the answers to their questions from the Association leadership.

May, we will be participating at the Verizon Annual Shareholder’s Meeting. As of press time, the date and location of the meeting are unknown. This gives us the opportunity to address the entire Verizon board, the officers and the shareholders and let them know the issues that we retirees are concerned about. 2010 will be the thirteenth year in a row that your Association filed a proxy proposal and presented it for a vote at the Verizon, Bell Atlantic or NYNEX annual meetings. Our success in this effort is unparalleled in corporate governance history.

The balance of 2010 will be spent working to continue the fight to accomplish our mission to protect and enhance the pensions and benefits of all retirees of Verizon Communications, its predecessors and Idearc Media. The entire board joins me in wishing you and your family a happy, healthy and joyous New Year.

— Advertisements —

All representations made in advertisements are solely the responsibility of the advertisers. The Association of BellTel Retirees Inc. (ABTR) is not responsible for any such representations. ABTR does not endorse any advertisements.

Our Mission:
The Association of BellTel Retirees Inc. is dedicated to promote the protection and enhancement of the pensions and benefits for all retirees and beneficiaries of the companies and subsidiaries that make up the Verizon and Idearc Corporations.

The Association will convince the company to properly care for its thousands of dedicated former union and management employees.

The Association will conduct activities designed to educate elected federal, state and local representatives and promote the passage of legislation which will protect and guarantee, rather than invade our hard-earned pension and benefits fund.

Planned Giving: Leaving A Legacy

I
n the fall 2009 newsletter, the Association introduced the formation of the Planned Giving Committee to field requests from members who wished to bequeath donations to the retiree organization in their name. The committee came together after half a dozen members made formal provisions in their estate planning for donations to be sent to the Association.

We started to receive donations in honor of some of our members, cash and otherwise, and feel that the Association should offer Planned Giving as another option for contributing to our efforts,” said David Simmonds, chairman of the Planned Giving Committee.

A gift such as this symbolizes your belief in all of the hard work the Association board continues to do for Verizon retirees. In essence, you are leaving behind a message with your legacy that tells your loved ones who you were and what was important to you. Similar to those who have left behind annual endowments and grants in their names to help support institutions of learning around the nation, so will your financial gift be seen as one that helps further the mission of an organization that you believe in.

Additionally, members are welcome to gift other tax-deductible contributions to the Association now, as shares of stock or property, to ensure their support and generosity to the retiree group.

Company retiree Irene Fuchs regrettably passed away shortly before her 101st birthday. A former operator for the Bell System companies and widow of a switchman at the Murray Hill central office in Manhattan, Mrs. Fuchs was featured in the Fall 2008 Association newsletter. The outpouring of birthday wishes from fellow retirees to Mrs. Fuchs was something her daughter, Elaine Tutero, would be grateful for.

In the recent letter from Mrs. Tutero to the Association, she let the organization know that her mother “…loved the telephone friends she had. So I know she would want this [contribution sent on her behalf].”

Mrs. Tutero’s letter and contribution in her mother’s name exemplifies the message of planned giving the Association sent out in the Fall 2009 newsletter. As our membership ages and passes on, we lose vital contributions and volunteers, which we desperately need to further our mission to protect retiree benefits.

The work we do on your behalf is important to all of us; without your help now, as well as later, it is hard to accomplish.

When planning your estate, please consider adding the Association to your list of benefactors. Let us continue to fight the good fight in your name.

If you are considering including the Association in your estate planning, or would like to contribute to the efforts to protect the pensions and health benefits of the hundreds of thousands of Verizon retirees in someone’s name, the Planned Giving Committee would like to hear from you. Please feel free to contact the Association Planned Giving Committee at 1-800-261-9222 for more information.

In these difficult economic times, The Association recognizes the generosity behind such a financial gift, and wishes to extend its gratitude to those individuals for their continued support of all the work done on their behalf.

C
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GO GREEN
This newsletter is available to you online. If you wish to receive only an on-line copy, please email us at association@belltelretirees.org and put in the Subject line of the email “GO GREEN.” Please give us your name, mailing address and email address so we can make the change.

ATTENTION
Members in THE VILLAGES and surrounding areas of Florida!
ProtectSeniors.Org will hold a meeting at The Villages on March 3, 2010. There will be discussion of the latest health care legislation and other important Congressional issues. Be sure to note the date and join our discussion. More detailed information will be sent shortly.

planned giving: leaving a legacy

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Frontier’s Acquisition of Verizon Wirelines Near Completion

T he South Carolina Public Service Commission is the latest entity to approve the acquisition of Verizon wirelines in 14 states by Frontier Communications Corporation. Earlier, Frontier’s stockholders approved the merger agreement and related proposals put in place for the deal.

A proposal for the transfer of the Verizon lines in Arizona, California, Idaho, Illinois, Indiana, Michigan, Nevada, North Carolina, Ohio, Oregon, South Carolina, Washington, West Virginia and Wisconsin, was first introduced in May. At press time, Frontier was still awaiting the go-ahead from 10 local franchises, 6 states and the Federal Communications Commission (FCC).

“We are very pleased with obtaining these key approvals,” said Maggie Wilderotter, Chairman and CEO of Stamford, CT based Frontier Communications. “Upon receipt of the remaining approvals necessary for closing the transaction, Frontier will be ready to deliver terrific products and services to our new customers.”

However, the acquisition will also include job cuts. In recent statements, Wilderotter would not specify the details of the cuts, but they will reportedly ensure Frontier’s annual sales will triple to about $6.5 billion while saving nearly $500 million a year.

After the transaction, Frontier is expected to have 7 million access lines in 27 states, 8.6 million voice and broadband connections, and some 16,000 employees, with the deal closing date scheduled for the 2nd fiscal quarter of 2010.

Association Seeks Board Candidates

T he Association is always looking for a few good men and women to serve on the board. We like to have a diverse group with different backgrounds and talents. We have recently lost three valued board members and we would like to fill those positions.

Mike Kucklinca, who was a founding member in 1996 and served as Executive Vice President, has decided to devote more time to personal commitments and interests.

Richard Knapp, who has served for six years as our Strategic Planning Chair and corporate Secretary, also has decided to take care of his personal commitments.

Sandra Thorn joined us in 2007 and has been a valuable addition to our team and served as our Legal Counsel.

The board and our entire membership owe these fine and dedicated volunteers a debt of gratitude for their untiring efforts on behalf of all Verizon retirees. They contributed a total of 21 years of volunteer service. We will miss them and we wish them all the best in their future endeavors.

Should you, or someone you know, like to become involved in the leadership of our Association, please call Bill Jones on 410-770-9485, any board member listed in the newsletter, or call the office on 800-261-9222. We will be happy to tell you more about the work we do to protect all Verizon retiree pensions and benefits.

GM Drops Traditional Health Care Coverage

S alaried employees of General Motors (GM) were recently informed that their health care coverage is only available from two plans - both attached to health savings accounts (HSA). These accounts, to which GM will contribute just $1,300 per year, is supposed to assist employees pay for health care expenses after they retire, as well as other medical expenses not covered by their plans.

Proponents of this arrangement argue that HSAs are a savings tool that offers consumers a way to pay for their current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. However critics of the accounts contend that citizens with low incomes would not earn enough to benefit from the tax breaks, and in essence puts more of the burden on consumers who are already struggling with health care costs.

GM has also cut health insurance coverage for retirees eligible for Medicare, vision and dental coverage for retired members of the United Auto Workers union and is reported to be working on a plan to further cut benefits for pre-Medicare eligible retirees.

“A company of the size and scope of GM often sets the standard in business practices across the nation,” said Association president Bill Jones. “If GM is allowed to take away its employees’ and retirees’ health benefits without penalty, others will follow suit. This can only add to the escalating health care crisis in the country.”

As recently as 2007, GM rid itself of the responsibility to pay for health care for retired employees represented by the UAW, leaving it to the union via a Voluntary Employees Beneficiary Association trust run by the union.

According to a company spokesperson, the recent cuts were made in an effort to save money and still offer health care options to its employees.

The new plans offered by GM have deductibles as high as $5,000 for family coverage. The recent cuts made in an effort to save money and still offer health care options to its employees.

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GAMBLE WITH YOUR MONEY?

TALK TO A RETIRED VERIZON MANAGER ABOUT YOUR RETIREMENT SAVINGS AND INCOME STRATEGIES.

Jim Higgins is a retired Verizon Manager with a Masters Degree in Personal Financial Planning from Bentley College.

Please call Jim at 781-373-4492 or email James.Higgins@IPFAdvisor.com for a consultation and/or a Financial Second Opinion on your existing strategy.

3/30/10

ABTR is Not the Pioneers

Some retirees still confuse the Association of BellTel Retirees with the Pioneers. While some Association members are also members of the Pioneers, the Association is not a pioneer organization. The Association is the organization whose mission it is to protect and enhance retirement benefits for the 220,000+ Verizon and Idearc retirees in the nation.

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Dear Fellow Members,

Your response to our appeal in the September newsletter has been heartwarming—and overwhelming. So many people sent in donations—and hundreds of generous members sent us second or third contributions.

Accompanying those contributions were many wonderful notes of encouragement to keep up the work we are doing. Thank you, thank you, and thank you!

It is so important to us to know that we have your support, and that you are there for us when the going gets tough. We would like to share the results, of our September campaign with you, so that you can enjoy the encouragement and security that comes with knowing your fellow members are there for all of us. Here are our results as of October 29, 2009,

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<th>DONATIONS</th>
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<td>% of Goal attained</td>
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We work our continued, and work within a month of kicking off our 2010 campaign. We will be updating you on our accomplishments in 2009, and our goals for 2010.

Have a joyous and safe holiday season. And again, THANK YOU!

We’ve already supported you this year and we enclosed another donation to help you. We just hope the retirees and active employees wake up to what’s at stake and what it’s going to cost them in the future if you cannot save the existing benefits for all of us.

There are no words to express my gratitude for all the work the Association is doing for BellTel retirees. We should all do our part to contribute to the effort you are doing to help us.

Sorry to hear that we have so many “Free riders” in our Association. Don’t know how you solve this problem but keep on shaking the tree.

For all your work—and please keep it up. You and all the volunteers are doing a great job.

Have paid in my 10 cents a day for this year—and this doubles my gift.

I have already donated this year but you need help and you are fighting the fight for all of us. Thanks.

These are hard times for all of us, but times when we need this organization and the people who organized and lead it more than ever.

I enclose two checks for $50 each—one made out to the Association and one to ProtectSeniors.org. I trust that you can forward the latter to them.

I regret that I cannot contribute more at this time.

There is no question in my mind that ABTR is vital and essential to all Verizon retirees and employees. Please find enclosed my second $50.00 check for calendar year 2009. Thank you for all the countless hours to protect my pension and benefits.

Afer having read the treasurer’s report in the last Bell Retiree Newsletter, I feel that I must do more to help.

The distressing financial situation must be addressed by all; we cannot afford to not support our association financially.

With this in mind, I am sending my second donation this year.

Thank you for your strong leadership and hard work.

Enclosed is my second donation for 2009 year. I received the newsletter recently saying additional funds were needed.

We certainly need the help to fight and retain our benefits promised in the past… and know what it means to have someone to fight for us.

Your dedication to us regarding health care and pension is appreciated so much. Thank you for your time and efforts.

I am greatly disappointed to read that members have not been contributing as much as years past. I certainly am aware of the effect of the economy, but I also realize how valuable the contribution of the association is in protecting the benefits we currently have. As a result of the debate on healthcare reform, I read with great care the summary plan description and summary of benefits available to me as a management retiree of Verizon (11/03). Every plan includes the following disclaimer: “Although the company presently intends to continue the plan outlined in this summary plan description, it reserves the right to act through its board of directors, most senior human resources officers, or a designee of either to amend, modify, suspend or terminate the plan in whole or in part at any time, at its discretion, without notice to participants for any reason, subject to applicable law and any duty to bargain collectively.” This brings to my attention the important of HR 1322 and the value of the Association and ProtectSeniors.org. I hope this additional contribution helps.

The (money) that I’m sending is lots of money for me now. Please see that Bell’s health program continues to provide health and prescription coverage for me.

I regret that I am unable to send a larger amount at this time. It is in no way a reflection of my gratitude for all that you do for so many. You are truly the unsung heroes of today.

Please be assured that I am doing all I can to make sure the cause stays in the front ranks of the healthcare reform issues; my representatives hear from me weekly.

Thank you for your dedication to this cause, one that may be life or death to many.

Here’s an extra donation for this year. We retirees can’t buy the kind of talent we have working for us at A.B.T.R. I think your efforts are outstanding!

Thank you, Thank you, Thank you!

I am writing to thank you for all your hard work for BellTel Retirees. I’m very concerned about losing my benefits. My husband and I are both disabled and on social security disability.

Without BellTel benefits we would be unable to live. Things are very tight and we’re very anxious.

Please keep fighting for all of us.

I’m so thankful to all of you—and your hard work for all of us.

My husband’s job of 38 years had no retirement or healthcare. I thank God every day that I worked for Verizon because of their health care and retirement. I don’t know what we would have done save the good benefits.

My check isn’t very much – I wish we could afford more. Keep up the good work, and God bless all of you.

Enclosed is my second contribution for 2009. I wish the amount could be more. By the end of the year I plan on sending another donation. I hope and pray that other members will do the same. After reading the Fall 2009 newsletter, Thank you for all the hard work that you are doing for us.

I would hate to see your hard work come to even a slow down at this stage. Good luck.

This is my second donation this year.

We specialize in assisting Verizon/Bell Atlantic Retirees!
Choose a company with experience. Call us to learn what separates us from the others!
For more information call us at 1-800-644-4204 or visit us at www.invest2retire.com

Call us to learn what separates us from the others!
2010 Health Care Open Enrollment

You probably received some information from Verizon or Idearc regarding the 2010 open enrollment for your benefits, including prescription drug plan and dental. Even though you might have received something that said do nothing if you don’t want to make changes, we urge you to check with the benefits center to ensure that you have the coverage you need.

You can either call or go on-line to view what plans will be available to you in 2010 and the costs. You can also do a comparison of plans on-line.

For Verizon retirees the Verizon Benefits Center number is 1-877-489-2567. You will need the last four digits of the retiree’s Social Security Number, date of birth and a PIN number to access a representative. If you do not have a PIN number, say the word REPRESENTATIVE and you will be transferred to someone who can assist you. The on-line Verizon benefits center web-site is http://www.verizon.com/benefits.

For IDEARC retirees, the IDEARC benefit’s number is 1-888-285-3028 and the web-site is https://secure.allianq.net/idearc.

If you or your spouse will be turning 65 – it’s important that you contact the benefits center to find out what you need to do to ensure continued coverage.

$250 Checks Coming For Some Retirees

Some 50 million retired Americans who won’t be getting an increase in their 2010 Social Security checks might be receiving a payment of $250 instead.

President Barack Obama has proposed this payment in lieu of the increase, which the Social Security Administration has stated had to be nixed because of the poor economy. The Social Security trust fund is mostly to gas prices that soared past $4 per gallon. However lower energy costs and economic hardships across the country are said to be the reason that Social Security officials won’t be increasing Social Security checks.

The White House proposal is an extension of a program started in the $787 billion stimulus. In 2008, the increase of 5.8 percent was accredited mostly to gas prices that soared past $4 per gallon. However lower energy costs and economic hardships across the country are said to be the reason that Social Security officials won’t be increasing Social Security checks.

According to White House spokesmen, President Obama’s proposal will cost $13 billion, and the president is not insisting that Congress offset the $250 payments, which are meant to stimulate the economy; with other savings.

The event is scheduled to begin at 8:30AM on April 21st, with a continental breakfast, which gives attendees a chance to chat with old friends and meet other members of the Association. During this time, the attendees will also have an opportunity to speak with board members of the Association. At 10am, the business portion of the meeting will take place, followed by an open forum, which gives meeting attendees the chance to ask any questions of the retiree association leadership. The meeting is scheduled to conclude by noon.

Last year’s meeting was held at Valley Forge, PA.

Tarrytown is a picturesque community offering visitors the perfect combination of history, dining, shopping and nature as well as majestic Hudson River views and 19th and 20th century architecture and unique shops.

Two local area attractions are Lyndhurst, an 1838 Gothic Revival mansion and Sunnyside, an 1835 Romantic/Dutch Colonial Revival style estate once occupied by author Washington Irving. Empire City Gaming Casino at Yonkers Raceway is only a short ride from the hotel. Nearby in White Plains you can find great shopping at The Westchester, an upscale mall featuring Nordstrom and Neiman Marcus.
Planners, we thought the following information would be of importance to you and your surviving spouse/beneficiary. Over the years we have published survivors. Because there are so many differences in benefits depending upon many factors, we feel that it is best for you to contact the appropriate groups shown below.

We continue to get many calls for this information, so below is the updated contact information which you should keep with your important documents and wills.

First you should check with the appropriate benefits center below to ensure that your current beneficiary information is updated.

For Verizon retirees the Verizon Benefits Center’s number is 1-877-489-2367. You will need a user ID and password to access your information.

If you have a Savings Plan (401K plan) through Verizon, it is managed by Fidelity Investments. Their number is 1-888-457-9333 or go on line to http://www.netservices.fidelity.com.

You will need to log into Netservices with your social security number (or a Customer ID if you created one) and a PIN.

For IDEARC retirees, the IDEARC Benefit's number is 1-888-385-3028 and the web-site is http://IDEARC.com/retiree for medical, dental and life insurance questions.

For information on pension or savings plan 401(k) questions – contact J.P. Morgan at 1-800-234-2545 or access the web-site at https://retireonline.com.

You can also call our office at 800-261-9222 and speak with either of our two staff members who can assist you or your spouse in reaching the correct department within Benefits.

The following is a summary of key benefits which survivors may be entitled to:

Survivor’s Annuity
If the retiree receives an annuity and chooses the survivor’s option at the time of retirement, the Benefits Center or provider will explain to the spouse or survivor how to establish a survivor annuity. We recommend the retiree contact the benefits center to ensure that the correct survivor option is on file.

If the retiree elected a joint and survivor annuity with a “pop-up” feature, whereby the annuity would “pop-up” to a single life annuity upon the death of the beneficiary, and that beneficiary dies, the retiree should contact the Benefits Center or provider in order to have their annuity recalculated. Generally this must occur within 6 months of the beneficiary’s death.

Life Insurance
Upon notification of the death of a retiree, the Benefits Center will notify the appropriate Life Insurance Administrator. The beneficiary will receive a claim packet from the administrator with instructions on completing the forms and required documents for processing.

Death Benefit (for former Bell Atlantic/NYNEX retirees only)
This benefit has a “mandatory beneficiary” – which is defined as your spouse – if your spouse was living with you at the time of your death, and/or, under certain circumstances, your unmarried, dependent child, under the age of 23; if older than 23, but incapable of support; or dependent parent, if living with you or living in separate household provided by you.

There are a number of limitations as to eligibility. You can find out if you are eligible and the amount of your benefit by contacting the Benefits Center.

Medical Benefits
Usually a surviving spouse or dependent who was covered for medical and dental benefits at the time of the retiree’s death may continue medical coverage. The cost and length of company subsidized coverage (if any) depends on when the retiree retired, which company they retired from and whether they were management or union.

For specifics of your plan coverage for your spouse or dependents, call the Benefits Center.

Attention All Snowbirds
For those of you who temporarily relocate to warmer climates for the winter months, won’t you please take the time to drop us a note or email with your main and “snowbird” address, so that we can update our records and forward all important retiree communications to you.

This helps your Association substantially by allowing the most direct and immediate correspondence with our members. It also eliminates substantial cost of return postage and clerical assistance needed to correct the errors in our database.

We would be more than happy to redirect your mail to your snowbird address in the colder months, and then revert to your main address for the remainder of the year.

Please send your information via email at: association@belltelretirees.org or mail to us at: P.O. Box 33, Cold Spring Harbor, New York 11724.

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DeVita & Associates, an experienced law firm with a practice limited to Brokerage, Fiduciary Abuses, and Financial Tort cases, represents telecommunications employees and retirees across the nation, on a contingency basis, regaining their irreplaceable funds.

For a FREE consultation, contact Richard DeVita, Esq. personally at 201-714-7623 or rdevita@optonline.net.

Spouse Benefits

Telephone Concession (for Verizon retirees)
Continued telephone concession benefits may be available to the surviving spouse of the deceased Verizon retiree who was eligible for and was receiving telephone concession at the time of death. The same service will remain in effect on the same residence for three months after the retiree’s death.

Surviving spouse must call Wells Fargo on 1-800-898-3888 for specific information on survivor telephone concession benefits.

UNION PROTESTS SAVE 62 VERIZON JOBS

Recently, Verizon opted to lay-off nearly 200 workers in Massachusetts and Rhode Island as a part of the 8,000 job cuts announced by the company in the summer. According to the company, a decrease in demand for landline services is to blame for the cuts. However, after a protest by the International Brotherhood of Electrical Workers (IBEW), last minute negotiations managed to save 62 of those jobs by the agreement to change the seniority date of hire cut off from 2003 to 2006.

“Verizon obviously has no commitment to its workforce or to the communities we serve,” said IBEW Local 2222 Business Manager and System Council T-6 Chair Myles Calvey. “Instead of cutting jobs, it should work with communities to expand its FiOS service. Management should also allow union members an opportunity to work in its fast growing wireless business.”

According to the IBEW, Verizon has been discriminating against union members working in the older and less profitable — landline side of the business.

A Verizon spokesman Phil Santoro contends that not all of the jobs were being cut through attrition and contractor eliminations. “All of the job reductions are done in accordance with the contracts with union employees,” he said.

The company, which began the year with roughly 18,000 workers in Massachusetts and Rhode Island, also reports that the cuts were necessary as its services transition from that of a traditional landline company to one that focuses more on its wireless and broadband internet and TV.

“There is plenty of work for us to do and there is simply no justification for these layoffs,” added Calvey. “We need a national moratorium on layoffs to stop this kind of corporate greed. There’s no excuse.”

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**Retiree News & Notes**

On Wednesday, October 21st, Association President Bill Jones and board member Chuck Schalch attended the meeting of the Hind Quarters Group. The meeting was held at the West Dover Country Club in East Norriton, PA.

Both men were met with an enthusiastic group of 104 attendees, mostly retired from Bell of PA, with a few from Lucent and other companies. About 50% raised their hands when asked how many Association members were present.

Mr. Schalch distributed form letters to be distributed to Members of Congress, and newsletters for ProtectSeniors.Org and the Association of BellTel Retirees.

“All in all, it was a very good event,” said Mr. Jones. “We addressed the issues on people’s minds, the reform package, H.R. 1322, the modified bill and AARP.”

Association board member Chuck Schalch attended two recent Pioneer Council Meetings with the Diamond State Council on Tuesday, November 10th and with the Jenkintown Council on Wednesday, November 11th.

The November 10th meeting was held at the Communications Workers of America (CWA) union hall in Christiana, Delaware. Mr. Schalch focused his talk to the twenty-six attendees on the background and mission of the Association and its efforts to secure our health care benefits alongside ProtectSeniors.Org.

Mr. Schalch reported that the attendees heard information on both the Association and ProtectSeniors.Org and both organizations’ work on retirees’ behalf. Chuck was invited back to the Diamond State Council’s holiday luncheon to speak to a wider audience.

For the Wednesday, November 11th meeting with the Jenkintown Council at Williamson’s Meeting and Catering Facility near Willow Grove, PA, twenty-eight people were in attendance.

To request an Association board member speak at upcoming events, please contact us at 1-800-261-9222.

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