



February 22, 2010

Dear Retiree:

Re: SPD Materials – PLEASE READ CAREFULLY

In January of 2010, the Verizon Benefits Center sent you a Summary Plan Description (SPD) pertaining to retiree medical, dental and life insurance benefits in error. You are not covered by the benefits outlined in that SPD and we apologize for this mistake. You are a participant in the corresponding Idearc retiree benefits program.

Should you have any questions about this matter, please refer to the letter that was sent to you on January 25, 2007 from Verizon explaining the Idearc spin-off transaction and Idearc's responsibility for your retiree benefits.

If you are one of the retirees who filed a "joinder" claim using a Curtis Kennedy letter, you will receive a separate claim determination letter. This letter is not a claim determination on your "joinder" claim.

If you have any questions, please call 1-888-544-8196. Representatives are available Monday through Friday from 9:00 am to 5:00 pm EST.

Sincerely,

The Verizon Benefits Center