Employee Benefits: Key Information

This document will assist you with questions and concerns regarding benefits and transition to Frontier. Remember to refer to [www.InsideFrontier.com](http://www.InsideFrontier.com) for regular updates to Frequently Asked Questions.

| Health and Welfare Benefits | ■ Starting July 1, 2010, you’ll have a new way to access your Frontier health and pension benefits information.  
■ You’ll have the same resources and tools that you have today through Your Benefits Resources (YBR) – including 24/7 access to the website and customer service support when you need additional help – but you’ll access these resources through a new website address and phone number.  
■ You’ll need to set up a new user ID and password the first time you visit the site.  
*Your current password will no longer work.*  
■ You’ll access information at:  
  — [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier)  
  — 1-877-FTR-2770  
■ Customer service representatives are available from 9:00 a.m. to 6:00 p.m. EST, Monday through Friday. |
| Access to Hewitt over the July 4th Holiday Weekend | ■ The Frontier Benefits Center will be open during extended hours, **11 a.m. to 5 p.m., EST, Saturday, July 3 through Monday, July 5** to answer any benefits transition questions. Normal benefits center hours (9 a.m. to 6 p.m. Eastern time) will resume on Tuesday, July 6. |
| Accessing information about Health and Welfare Benefits | ■ The first time you visit the site, you’ll need to set up a new ID and password  
  — Click **Register as a New User**  
  — Enter your personal information when prompted  
  — Once your information is verified, follow instructions to create your own user ID and password  
  — You’ll also be asked to answer security questions, such as the name of your first pet or first school. Answering these correctly will help you access the site quickly and easily in the future if you ever forget your password.  
■ Keep your user ID and password in a secure place and don’t share them with anyone. You’ll need them each time you log on to the website. |
| Health and Welfare Messages | ■ As a result of the transition, anyone enrolled in health coverage will receive a new medical/prescription drug, dental and vision ID card. However, **you will not receive your new Frontier ID card until mid-July.**  
■ If you need to visit a doctor or access care before your ID card arrives, here’s what you need to do:  
  — You may print a Temporary ID card, and provide this information to your doctor or have your doctor’s office to call the carrier’s CRSs for plan information  
  — Carrier’s contact information and step by step information on how to print a Temporary ID card can be found:*  
  — On pages 5-7 of this document  
  — YBR at [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier)  
  — [www.InsideFrontier.com](http://www.InsideFrontier.com) |

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*Temporary ID card can be found:*  
1. Enter [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier)  
2. Click **Register as a New User**  
3. Follow instructions to create your own user ID and password  
4. Once your information is verified, you’ll be prompted to answer security questions  
5. You’ll receive your temporary ID card immediately.
■ Frontier’s The Link  
■ This information is attached to the welcome e-mail sent to employees on July 1st  
■ **Remember, even though you won’t have an ID card during those first few weeks of July, you still have coverage through Frontier’s plans.**  

* **Important:** Kaiser, GHC, Blue Shield of CA and DavisVision members may use their existing ID card to receive care until new ID card arrives.  
■ **Reminder:** MetLife Dental does not issue ID card at all  
■ Except for the carriers mentioned above, you should stop using your current Verizon healthcare ID card after June 30

| Flexible Spending Account(s) | ■ Flexible Spending account will continue to be administered through Your Spending Account (YSA) 
■ New FSA debit card will arrive mid-July 
■ Claims should continue to be submitted through a link via YBR, using the new Frontier YBR website [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier) |
| Pension Information for Employees | ■ You’ll have access to the same easy-to-use decision-making tools and information related to your pension benefits that you do today, including:  
— Online projection estimates  
— Initiate retirement online  
— Access to plan information  
■ **Tip:** Confirm your beneficiaries. Any beneficiaries you have on file today will transfer to the new administration system, but it’s a good idea to review your beneficiary information regularly to make sure your benefits are paid according to your wishes. You can review and change your beneficiary information quickly and easily on the YBR website or by calling the Customer Service Center. |
| 401(k) Information for Employees | Fidelity Investments will remain the provider of recordkeeping services for your Plan.  
— In conjunction with the closing of the Verizon Company Stock Fund no account transactions (such as the initiation of loans, in-service withdrawals, full distributions or exchanges), involving assets invested in this fund, will be permitted from 2:00 p.m. Eastern time on July 1, 2010 until approximately 10:00 a.m. Eastern time on July 6, 2010.  
— Your investments, if any, in the Verizon Company Stock Fund will continue to be maintained after July 1, 2010 in the Verizon Company Stock Fund. You can exchange out of the Verizon Company Stock Fund to other plan investments after the transition.  
— As a result of the merger, Verizon shareholders will receive shares of Frontier stock. Frontier stock received with respect to shares of Verizon stock held in the Frontier 401(k) Plan will be invested in the Frontier Stock Fund. The Frontier Stock Fund will be open to exchanges in or out at approximately 10:00 a.m. Eastern time on July 6, 2010. |
| Employee Access to 401(k) Plans | You can obtain more information on the investment options, including their fees and historical performance, online by logging on to [www.401k.com](http://www.401k.com) or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095. |
| Benefits Payroll Deductions | West Virginia employees being paid from Infinium Payroll System  
**Payroll Hotline:** (877) 721-7732  
**Payroll Fax Line:** (585) 232-7267  
**Payroll E-mail:** payroll@frontiercorp.com  
All other employees being paid from PeopleSoft Payroll System  
**Payroll Hotline:** (888) 608-8024 |
## Useful Information until ID cards Arrive

| Prescription Drugs | If you are enrolled in the **Anthem, Aetna or Health Net** medical plan, your prescription drugs plan is administered by **Medco**  
| | — Provide the new group number **FRCOMM1** and “Member ID”, located on the current ID card to the pharmacist at the time of service  
| | — If needed Pharmacist can call Medco at 1-800-551-4136, CSRs are available 24/7  
| | If you are enrolled in the **Kaiser, GHC or Blue Shield of CA** medical plan, your prescription drugs plan is with the carrier
| | - You can use your current ID card until your new ID card arrives |
| Medical Plans | **Anthem, Aetna and Health Net** members may print a Temporary ID card, or call the carrier’s CSRs phone number  
| | **Kaiser, GHC and Blue Shield of CA** members can continue to use their current ID card until the new ID card arrives |
| Dental Plans | **Aetna** members can print a Temporary ID card, or call CSRs  
| | **MetLife** members will not receive ID cards, MetLife do not issue ID card at all |
| Vision Plans | **EyeMed** members don’t need ID card to receive care; providers are able to look up eligibility using new group number **9784711**  
| | **DavisVision** members can use their current ID card until the new ID card arrives |
Carrier's Contact Information and Instruction on How to Print a Temporary ID card

Frontier Your Benefits Resources (YBR) – www.yourbenefitsresources.com/frontier

- You can access information at www.yourbenefitsresources.com/frontier or call 1-877-FTR-2770, 9:00 am – 6:00 pm EST, Monday - Friday.
- Same resources and tools that were available to you under the Verizon’s Benefits Resources (YBR) are available through the Frontier YBR.
- You will need to set up a new User ID and password the first time you visit the site. Your current password will no longer work.

Medco: www.medco.com

- Customer Service Phone #: 1- 800-551-4136, available 24/7
- If you need to purchase a prescription prior to receiving your new ID card:
  - Pharmacist needs your “Member ID”, located on your current ID card (Your member ID number will not change from your Verizon ID card) and the new group number FRCOMM1 to submit the claim
  - If your claim is rejected due to an incorrect member ID number, please ask your pharmacist to call Medco at 1-800-551-4136, CSRs are available 24/7
- While waiting for your new ID Card arrives, you may login to www.medco.com to print a Temporary ID card
  - Enter your e-mail and Password
  - Select “Forms & Cards” from the left-hand menu
  - Under “Prescriptions & Benefits” Scroll to the bottom of the screen and select “print a temporary Prescription card”

Anthem – www.anthem.com

- Customer Service Phone #: 1-866-216-7325, 8:00 am – 8:00 pm EST, Monday through Friday
- Until ID card arrives, members and/or providers may call the CSRs to verify coverage
- As an alternative you may login to www.anthem.com using your current User ID and Password to print a Temporary ID card:
  - Go to www.anthem.com
  - Click on the “Login” button and enter your User ID and Password
  - On the MyAnthem Home page the Print Temporary ID card link can be found under the “Other Services” section of the page
  - Click the link to access the temporary ID card
- Provider Search www.anthem.com
  - Click on Find a Provider
  - Select “National Blue Card Directory”
  - In the box titled Member Type in “CZC” if enrolled in PPO &EPO plans; “CZT” if enrolled in the Indemnity plan, click “Next”
  - Follow the instruction on the screen

Aetna – www.aetna.com

- Medical Plans Customer Service Phone #: 1-800-847-9017, 8:00 am – 6:00 pm EST, Monday - Friday
- Dental Plans Customer Service Phone #: 1-877-238-6200, 8:00 am – 6:00 pm EST, Monday - Friday
• Until ID card arrives, members and /or provider may call the CSRs to verify coverage
• Members and/or providers may call the CSRs 24/7 to verify eligibility from the automated “Aetna Voice Advantage” by selecting the “Who’s covered” option
• You may login to www.aetnanavigator.com using your current User ID and Password to print a Temporary ID card:
  – Log on to Aetna Navigator using your User ID and Password
  – On the Multiple PS selection page, click on Frontier, then continue
  – On the Home Page, click on the ID card link, follow instruction note on the screen to print either medical and/or dental Temporary ID card

• Provider Search www.aetna.com
  – Click on Find a Doctor from the left-hand side of the homepage
  – Either type in User ID and Password to log into Aetna Navigator, where rates and quality information for certain providers are available, OR
  – Continue with a “General Search”
  – Enter the desired geographical information; select the appropriate provider category and provider type
  – Select a plan. For the medical plan, select “Aetna Choice POSII (Open Access); for the dental plans, for DMO select “Dental Maintenance Organization (DMO), and for the PPO, select “Dental PPO/PDN with PPOII Network”
  – Select “Start Search”

Health Net – www.healthnet.com

• Flex Net Plan Customer Service Phone #: 1- 800-638-3678, 8:00 am – 6:00 pm PST, Monday through Friday
• PPO Plan Customer Service Phone #: 1- 800-676-6976, 8 am – 6:00 pm PST, Monday - Friday
• Until ID card arrives, members and/or providers may call the CSRs to verify coverage
• As an alternative you may login to www.healthnet.com, to print a Temporary ID card:
  – Re-Register online, your current User ID and Password are not valid
  – Select ID card Print under the Quick Link
  – Key in Member’s name you wish to print temporary ID card

• Provider Search www.healthnet.com
  – Select a search method from the dropdown located on the right-hand side of the homepage
  – Select “Member” and type in your Username to log into site
  – You may search by provider’s name or enter desired geographical information to obtain the list of all participating providers

Kaiser – www.kp.org

• Customer Service Phone #: 1-503-813-2000, 8:00 am – 6:00 pm PST, Monday - Friday
• Until new ID card arrives, members may use the current ID card to receive care

GHC – www.ghc.org

• Customer Service Phone #: 1-888-901-4636, 8:00 am – 5:00 pm PST, Monday - Friday
• Until new ID card arrives, members may use the current ID card to receive care
BlueShield of CA – [www.blueshieldca.com](http://www.blueshieldca.com)

- Customer Service Phone #: 1-888-235-1765, 7:00 am – 7:00 pm PST, Monday - Friday
- Until new ID card arrive, member may use the current Id card to receive care


- Customer Service Phone #: 1-800-942-0854, 8:00 am – 6:00 pm EST, Monday - Friday
- MetLife does not provide dental ID card, to verify coverage you or the provider may call the CSRs
- Dentists submit claims electronically to MetLife
- Re-Register online, your current User ID and Password are not valid

DAVISVISION- [www.davisvision.com](http://www.davisvision.com)

- Customer Service Phone #: 1-888-778-7180, 8:00 am – 11:00 pm EST, Monday - Friday, 9:00 am – 4:00 pm ET, Saturday and 12:00 pm – 4:00 pm ET, Sunday
- Until you receive your new ID card, you may use your current Verizon ID card to receive care

EyeMed – [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

- Customer Service Phone #: 1-866-723-0514, 8:00 am – 11:00 pm EST, Monday - Saturday and 11:00 am – 8:00 pm ET, Sunday
- You do not need your ID card to receive care
- Providers are able to look up eligibility using the new group number 9784711

Flexible Spending Accounts – [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier)

- Customer Service Phone #: 1-877-FTR-2770, 9:00 am – 6:00 pm EST, Monday - Friday
- You will receive a new Debit Card
- Until your Debit Card arrives, you may file claims via the website [www.yourbenefitsresources.com/frontier](http://www.yourbenefitsresources.com/frontier)
- Once you receive your Debit Card, you may activate and use immediately

QuitNet -

- Online or telephone enrollment
- You may log on to: [www.quitnet.com/frontier](http://www.quitnet.com/frontier) or call 1-800-685-5262 to enroll


- For any disability claim questions, call 1- 866-729-9199, 8:00 am – 6:00 pm EST, Monday – Friday.

Fidelity 401(k) – [www.401k.com](http://www.401k.com)

- Call the Fidelity Retirement Benefits Line automated Phone service at 1- 800-835-5095 virtually 24 hours a day. Call a Fidelity Representative from 8:30 am to 8:00 pm ET, Monday - Friday.
- The Log in ID and Pin used at Verizon will transfer to your Frontier Plan.
## 2010 Benefits Telephone/Website Directory

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<th>phone number</th>
<th>website</th>
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<tr>
<td><strong>General Benefits</strong></td>
<td>Frontier Your Benefits Resources</td>
<td>1-877-FTR-2770</td>
<td><a href="http://www.yourbenefitsresources.com/frontier">www.yourbenefitsresources.com/frontier</a></td>
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<tr>
<td><strong>Medical</strong></td>
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<td>Anthem BCBS</td>
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<td>1-866-216-7325</td>
<td><a href="http://www.Anthem.com">www.Anthem.com</a></td>
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<td>Health Net – POS</td>
<td></td>
<td>1-800-676-6976</td>
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<td>Blue Shield of CA</td>
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<td><a href="http://www.blueshieldca.com">www.blueshieldca.com</a></td>
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<td><strong>Pharmacy</strong></td>
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<tr>
<td>MetLife</td>
<td>1-800-942-0854</td>
<td></td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<tr>
<td><strong>Life and AD&amp;D Insurance</strong></td>
<td>MetLife</td>
<td>1-800-638-6420</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<td><strong>Disability</strong></td>
<td>MetLife</td>
<td>1-866-729-9199</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<tr>
<td><strong>Flexible Spending Accounts</strong></td>
<td>Hewitt</td>
<td>1-877-FTR-2770</td>
<td><a href="http://www.yourbenefitsresources.com/frontier">www.yourbenefitsresources.com/frontier</a></td>
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<tr>
<td><strong>Employee Assistance Program (EAP)</strong></td>
<td>Anthem ValueOptions</td>
<td>1-866-621-0554 1-877-342-3389</td>
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<td><a href="http://www.FrontierAUTOHOME.com">www.FrontierAUTOHOME.com</a></td>
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<td>Liberty Mutual</td>
<td>1-877-388-7909</td>
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<td><a href="http://www.FrontierAUTOHOME.com">www.FrontierAUTOHOME.com</a></td>
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<td>Travelers</td>
<td>1-877-388-7909</td>
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<td><a href="http://www.FrontierAUTOHOME.com">www.FrontierAUTOHOME.com</a></td>
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<td><strong>Long Term Care</strong></td>
<td>MetLife</td>
<td>1-800-GET-MET8</td>
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For additional Information please contact **Frontier Your Benefits Resources (YBR)** at 1-877-FTR-2770