The Communications Workers of America and Verizon North LLC., Missouri reached a Tentative Agreement at 3:46 AM Sunday, March 10, 2013.

Based on the surveys received from the bargaining unit the priorities for bargaining were 1. Health Care 2. Wages 3. Job Security 4. Vacations 5. Pension/Retiree Benefits. The Committee feels the Tentative Agreement addresses each priority. Bargaining for Verizon units across the country has been difficult and drawn out for over a year. The Bargaining Committee remained steadfast in their resolve not to accept less than what has been agreed to in other units. This round of bargaining was particularly difficult because of the closure of the LiveSource operator unit slated for March 24, 2013. Both the Union and Company committed to continuing to assist every Operator throughout this process. The CWA Bargaining Committee unanimously recommends ratification of the Tentative Agreement. Please review, study and evaluate the changes. Contract explanation meetings will be held on Wednesday March 13, 2013 at 830am and 630pm at the Wingate Hotel 32 Research Park Circle, Weldon Spring, MO. Please make every effort to attend, and don't forget to vote. Ballots will be in the mail soon.

The following is a summary of some of the agreed upon changes.

- Four year contract
- Wages: 2013 2%, 2014 2%. 2015 2% 2016 2.5% compounded to 8.77% Retroactivity for all employees to March 10, 2013.
- Ratification Bonus $800.00 to all CSSC employees, $1000 LiveSource for employees who will leave the Company with an ISP on March 23, 2013 or laid off as a result of the center closure if the contract is ratified on or before March 31, 2013.

**Article 1**  **Intent and Purpose-No Change**

**Article 2**  **Recognition and District Designation-No Change**

**Article 3**  **Grievances-No Changes**

**Article 4**  **Arbitration-No Changes**
Article 5  **Vacations**-Section 3 Removed two (2) week restriction

Article 6  **Holidays**-No Changes

Article 7  **Leave of Absence**-No Changes

Article 8  **Excused Absences**- Section 1, a. Change in language regarding Aunt & Uncle excused paid days are reduced to 1, c. removed Language Distress Absences.

Article 9  **Contract Work**- No Changes

Article 10  **Safety, Security, and Health**-No Changes

Article 11  **Tools and Equipment**-No Changes

Article 12  **Bulletin Boards**-No Changes

Article 13  **Telephone Service**-No Changes

Article 14  **Disciplinary Action**- No Changes

Article 15  **Sickness and Disability**-Section 1 removed waiver language.

Article 16  **Group Insurance**- No Changes to Dental or Vision. Medical changes are as follows for the Company Sponsored Plan Only, no negotiations on the alternative optional Anthem Plan:

**THE FOLLOWING CONTRIBUTIONS ARE FOR NON TOBACCO USERS**

**2013 CONTRIBUTIONS EFFECTIVE JULY 1, 2013:**
EMPLOYEE $45.00 EMPLOYEE PLUS ONE OR MORE $90.00

**2014 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2014:**
EMPLOYEE $50.00 EMPLOYEE PLUS ONE OR MORE $100.00

**2015 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2015:**
EMPLOYEE $55.00 EMPLOYEE PLUS ONE OR MORE $110.00

**2016 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2016:**
EMPLOYEE $70.00 EMPLOYEE PLUS ONE OR MORE $140.00
THE FOLLOWING CONTRIBUTIONS ARE FOR TOBACCO USERS

2013 CONTRIBUTIONS EFFECTIVE July 1, 2013:
EMPLOYEE: $95.00 EMPLOYEE PLUS ONE OR MORE $140.00

2014 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2014:
EMPLOYEE $100.00 EMPLOYEE PLUS ONE OR MORE $150.00

2015 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2015:
EMPLOYEE $105.00 EMPLOYEE PLUS ONE OR MORE $160.00

2016 CONTRIBUTIONS EFFECTIVE JANUARY 1, 2016:
EMPLOYEE $120.00 EMPLOYEE PLUS ONE OR MORE $190.00

The above contributions include an annual $100.00 credit for completing a Health Risk Assessment
If you elect to not take the assessment you will pay an additional $8.33 per month

Regular part time employees will pay:
Less than 17 hours per week: 100% of premium
17 hours but less than 25 hours per week: 50% of premium
25 hours a week or more: Same as regular full time employees

ANNUAL DEDUCTIBLES IN NETWORK:
2013 EMPLOYEE: $400.00 EMPLOYEE PLUS ONE OR MORE: $1000.00
2014 EMPLOYEE: $450.00 EMPLOYEE PLUS ONE OR MORE: $1125.00
2015 EMPLOYEE: $475.00 EMPLOYEE PLUS ONE OR MORE: $1187.50
2016 EMPLOYEE: $525.00 EMPLOYEE PLUS ONE OR MORE: $1312.50

ANNUAL DEDUCTIBLES OUT OF NETWORK:
2013 EMPLOYEE: $650.00 EMPLOYEE PLUS ONE OR MORE: $1625.00
2014 EMPLOYEE: $700.00 EMPLOYEE PLUS ONE OR MORE: $1750.00
2015 EMPLOYEE: $725.00 EMPLOYEE PLUS ONE OR MORE: $1812.50
2016 EMPLOYEE: $750.00 EMPLOYEE PLUS ONE OR MORE: $1875.00

ANNUAL OUT OF POCKET MAXIMUMS IN NETWORK:
2013 EMPLOYEE: $1500.00 EMPLOYEE PLUS ONE OR MORE: $3750.00
2014 EMPLOYEE: $1500.00 EMPLOYEE PLUS ONE OR MORE: $3750.00
2015 EMPLOYEE: $1500.00 EMPLOYEE PLUS ONE OR MORE: $3750.00
2016 EMPLOYEE: $1500.00 EMPLOYEE PLUS ONE OR MORE: $3750.00
**ANNUAL OUT OF POCKET MAXIMUMS OUT OF NETWORK:**
2013 EMPLOYEE: $1750.00 EMPLOYEE PLUS ONE OR MORE: $4375.00
2014 EMPLOYEE: $1800.00 EMPLOYEE PLUS ONE OR MORE: $4500.00
2015 EMPLOYEE: $1900.00 EMPLOYEE PLUS ONE OR MORE: $4750.00
2016 EMPLOYEE: $2000.00 EMPLOYEE PLUS ONE OR MORE: $5000.00

All preventive care covered at 100% and no deductible. Age and frequency provisions of the Affordable Care Act apply.
All in network services covered at 80%
All out of network services covered at 70%
Dr Visits: Copay changed from $15.00 to $20.00
Specialist: $25.00 Copay
Allergy Shots: Copay changed from $5.00 to $10.00
Emergency Room: $75.00 in or out of network. Waived if admitted
Diagnostic Lab and X-ray in office: Copay changed from $15.00 to $20.00
Chiropractor: Copay changed from $15.00 to $25.00
Diagnostic Lab and X-ray: Copay $20.00 changed from 80% coverage
Physical Therapy and Occupational Therapy: Copay $25.00 changed from 80% coverage
Radiation Therapy: Copay $25.00 if done in office
Speech Therapy: Copay $25.00 changed from 80% coverage. No expanded speech therapy for children.
Urgent Care: $20.00 Copay
Mental Health Substance Abuse outpatient: Copay changed from $15.00 to $20.00. Specialist is $25.00 copay

Article 17  **Pension Plan**-Name Change-Housekeeping only
Article 18  **Wages**-No Changes
Article 19  **Union Security**-No Changes
Article 20  **Payroll Deduction of Dues**-No Changes
Article 21  **No Strike/No Lockouts**-No Changes
Article 22  **Seniority**-All Departments-No Changes
Article 23  **Job Vacancy/Transfer**-All-No Changes
Article 24  **Overtime and Sunday Time**-All-No Changes
Article 25  **Work Schedules**-All Departments-No Changes
Article 26  **Place of Reporting**-No Changes
Article 27  **Evening Meal Expense**-No Changes
Article 28  **Board and Lodging**-No Changes
Article 29  **Force Adjustment**-No Changes
Article 30  **Termination Pay**-No Changes
Article 31  **Upgrade Pay Treatment**-No Changes
Article 32  **Conflict of Interest**-No Changes
Article 33  **Equal Opportunity**-No Changes
Article 34  **Miscellaneous**- No Changes
Article 35  **Duration of Agreement**- Name Change-Housekeeping only
Article 36  **Retiree Medical and Life Insurance**- Name Change-Housekeeping only
Exhibit A  **Wage Schedules**- March 10, 2013-2.0%, March 9, 2014-2.0%, March 8, 2015-2.0% and March 13, 2016-2.5%

**Local Memorandums of Agreement with no change:**

Adoption Assistance
Arbitration Process
Compensated Ability
Consumer Sales Consultant/Customer Contact Sales Assoc
COPE Payroll Deduction
Dental Plan
Family and Medical Leaves of Absences (FMLA)
Hearing Aid Benefit
Hourly Relocation Plan
Hourly Saving Plan
Income Security Plan
Live Source Incentive Compensation Plan
Long Term Disability Plan (LTD)
Lump Sum in Lieu of Wages
Lump Sum in Payment Option
Mail Order Prescription Plan (MOPP)
Pension Plan Survivor Benefits
Personal Lines of Insurance
Prescription Identification Cards (PIC)
Retiree Life Insurance
Safety Committee
Supplement Term Life Insurance
Team Performance Award
Ten Hour Day/Four Day Work Week
Vacation Carry Over
Voluntary Termination Bonus
Work Place Performance Monitoring/Recording

New Memorandums of Agreement:

Cross Functional Work Share- Employees in the CSSC will be cross trained in limited capacity to handle misrouted calls and simple customer requests. 25 regular full time newly hired employees will be added to the CSSC.
Health Reimbursement Account-$650.00 credit for eligible full time employees, $325.00 credit for eligible part time employee effective July 1, 2013
Pension Benefits- No new hires will be eligible for pension plan. Enhanced 401 K Option will be made available for all new hires after August 1, 2013. Existing employees’ wages will be frozen as of the transition date of July 1, 2013. Any further job upgrades to hire wage classification will result in a 6% wage increase after holding the position for 24 months.
Sales Incentive Compensation Program-no changes to the 70/30 compensation plan updated language on statement of acceptance and quota target incentive adjustment rules

Work at Home Trial-Trial may begin January 1, 2014 and ends March 4, 2017 employees in the CSSC are eligible. Conditions apply.

Memorandums of Agreement not to be renewed:

Vacation Banking-to be negotiated with the National MOA’s

Letters of Agreement

Common Interest Forum
CSSC Holiday Scheduling
LTD Open Enrollment

Scheduling of Addition Personal Holidays Increments Trial-PH days increased to seven (7).