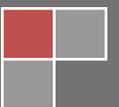


Supplemental Lifeline Training

TerraCom, Inc.



TerraCom, Inc.

Supplemental Lifeline Training

In addition to your standard Lifeline training documents please refer to this information, which will be updated as needed as we expand our markets. If you have any questions about this material or Lifeline policies and procedures please see your supervisor. In addition the audit and compliance departments are always available for questions and clarifications. Remember however that TerraCom maintains an open door policy and should you have any concerns you are always welcome to bring them to any member of management, senior management or executive management.

Customer Eligibility

To help you discuss and explain the Lifeline/Link Up application with the applicant, we have put together a checklist of items which can be used to help determine a customer's eligibility as outlined below. Please go through this checklist with each applicant.

Potential applicants:

- can only qualify for one Lifeline assistance program per household
- cannot receive Lifeline service from more than one company
- cannot receive both Lifeline wireline and Lifeline wireless service
 - At the same time
 - At the same address
 - From more than one company at the same time
- can only qualify if they participate in one of the eligible low income programs listed on the application for Lifeline/Linkup
- must certify that they are the head of household
- must notify TerraCom immediately if they are no longer eligible for discounted service.

As a TerraCom representative, you are the first line of responsibility to ensure that the customer is an eligible participant and that applications are filled in accurately.

Important Things to Remember:

Social Security Numbers

Some states will require a social security number or another customer identifying number (i.e., DSHS number). These are listed in each state mandated form and must be obtained. Please refer to the matrix below for the correct way to handle a social security number in a particular state.

Duplicate Address

The rules of the Lifeline program only allow one Lifeline service per household. For example, this means the customer can have either a Lifeline discount on one wireless or one wireline service, but not both.

In the case where multiple households may be using the same address (i.e., a group home) you are responsible for informing the customer of the rule. In most cases there will be a unit number, bed number or apartment number. These must be included in the address. Should an applicant claim they are separate households it is your responsibility to know your neighborhoods and customers and reject an applicant where you believe they are not properly meeting the rules. Similarly, applicants with the same name and address must also be rejected.

Beneficiary Name

An applicant may use the benefits of a dependent to qualify for the Lifeline program should the dependent reside in the household. In many states the state mandated form has a field for name of the Qualifying Beneficiary and should be completed if the situation applies.

LIFELINE POLICIES

Usage Non - Activity Policy

A customer will no longer be eligible for a Lifeline discount if they do not use the service for a specified period of time, usually 60 or 90 days.

Once an account has been moved to a non-usage status, the subscriber has up to 30 days to re-enroll by contacting the company. If a customer does not re-enroll or call a customer service representative within 30 days of the de-enrollment, the phone service will be deactivated (any airtime will be lost). Note: A subscribers must provide proof of eligibility and pay an activation fee to re-enroll in the wireless Lifeline program. Usage can be: making or receiving a call, making or receiving a text message, checking a voicemail message, checking airtime balance, downloading content, data usage, or adding airtime.

Link Up Discount

A customer may only receive the Link Up discount once at any address. For example, should a customer receive a Link Up discount for Lifeline wireline service then disconnect that service and subsequently sign up for a Lifeline wireless account at the same address, they are responsible for paying the full amount of the service activation fee.

They can only receive the Link Up discount again if they have moved and are starting new service and that new address.

Please note that subscribers are responsible to pay any remaining portion of the activation fee not covered by Link-Up. Subscribers are solely responsible to pay for the entire activation fee if they are not eligible for Link-Up. Activation fees due by the subscriber may be deferred over a period of 12 months (balance at time of activation divided by 12 and billed monthly).

The matrix below is to be used as a quick reference guide for the applicable rules by state:

State	In Service Date	Tribal Areas Served/Rate Plan	Rate Plan	Certification	Social Security Number Required	Verification	Usage Non-Activity Policy (defined below)	Notes
Arkansas	2/28/2011	No	250	S	9	Annually contact the customer for re-certification	60 days without usage	
Iowa	8/5/2011	No	68,125,250, unlimited	S	9	Annual sample/Annually contact the customer for re-certification	90 days without usage	
Louisiana	10/11/2011	No	250	S	NR	Annual sample/Annually contact the customer for re-certification	60 days without usage	Can request a SS in this State but can not deny service if customer chooses not to provide.
Maryland	3/4/2011	No	250	S	9	Required to use the Maryland list for annual verification only	90 days without usage	
Nevada	5/13/2011	No	250	O	NR	Annually contact the customer for re-certification if signed up via income based certification <u>See Notes</u>	90 days without usage	Certification: If applicant is on the state list they are approved, otherwise KP. If they are on the list, keep the list as proof, otherwise keep program proof. Verification: If signed up via a low-income program, review the list provided every 6 months by the Nevada Department of Health and Human Services. If customer name is not on the list, contact customer and ask them for documentation. Customer has 60 days to provide documentation or will no longer receive Lifeline service.
Oklahoma	8/18/2011	Yes	Unlimited - \$6.20 1000 - \$1	SP	NR	Annually contact the customer for re-certification	Not applicable as we are billing customers	
Puerto Rico	12/21/2011	No	250	S	9	Annually contact the customer for re-certification	90 days without usage	MARKET NOT OPEN YET
Texas	10/31/2011	No	250	KP, O	9	See Notes	90 days without usage	Certification: Via a Solix/LIDA approved form supported by copies of proof documentation. We will do a an initial approval ("soft approval") and send in documentation in hard copy to Solix weekly. File of Texas customers is sent to Solix c. the 24th of each month and they will send back a file by the end of the month that will include matches. Those not on the list that we approved will have been determined by Solix to be ineligible. We can hold aside forms we are unable to verify eligibilty on and, after they verify, send to them with TN. NOTE: THERE IS A CERTIFICATION FORM VERSION WE CAN USE FOR MAILING. THE SPACE UNDER THE FIRST SENTENCE UNDER SECTION 1 SHOULD BE USED FOR A PRE-PRINTED CUSTOMER NAME AND ADDRESS. Verification: Via the ongoing certification process.
West Virginia	4/11/2011	No	250	S	NR	Annually contact the customer for re-certification	90 days without usage	
Wisconsin	1/16/2012	No	250	KP	9	See Notes	60 days without usage	Certification/verification: Via CARES database or DOR

S = Self-Certification, NR = Not Required,
SP=See Proof, 9 = Full 9 Digits,
KP=Keep Proof, 4 = Last 4 Digits,
O = Other see notes O= Other see notes

STATE ELIGIBLE PROGRAMS

The following is a current list of eligible programs by state:

ARKANSAS

HUD/Federal Public Housing/Section 8

Medicaid

Low Income Home Energy Assistance Program (LIHEAP)

National School Lunch Program

Supplemental Nutrition Assistance Program (SNAP) f/ka Food Stamps

Supplemental Security Income

Temporary Assistance for Needy Families

Transitional Employment Assistance (TEA)

Income Based - 135% of the Federal Poverty Guidelines

IOWA

Low Income Home Energy Assistance Program (LIHEAP)

Medicaid

National School Lunch Program's Free Lunch Program

Supplemental Nutrition Assistance Program (SNAP) Food Stamps

Temporary Assistance for Needy Families

Federal Public Housing Section 8 Housing Assistance

Supplemental Security Income

Income Based - 135% of the Federal Poverty Guidelines

LOUISIANA

Medicaid

Supplemental Nutrition Assistance Program (SNAP) Food Stamps

Supplemental Security Income (SSI)

Temporary Assistance for Families (TANF)

Low Income Home Energy Assistance Program (LIHEAP)

National School Lunch Program's Free Lunch Program

Federal Public Housing Section 8 Housing Assistance

Income Based - 135% of the Federal Poverty Guidelines

MARYLAND

Supplemental Security Income
Medicaid
Temporary Assistance for Needy Families (TANF)
Supplemental Nutrition Assistance Program (SNAP) Food Stamps
National School Lunch Program
Federal Housing Assistance or Section 8
Maryland Energy Assistance Program (MEAP)
Temporary Disability Program (TDAP)
Public Assistance to Adults (PAA)
Electrical Universal Service Program (EUSP)

NEVADA

Supplemental Security Income
Medicaid
Temporary Assistance for Needy Families (TANF)
Supplemental Nutrition Assistance Program (SNAP) Food Stamps
National School Lunch Program
Federal Housing Assistance or Section 8
Low Income Home Energy Assistance Program (LIHEAP)

OKLAHOMA

Supplemental Security Income (SSI)
Food Distribution Program on Indian Reservations
Vocational Rehabilitation (including aid to the hearing impaired)
Tribal Administered Temporary Assistance for Needy Families
Temporary Assistance for Needy Families
Oklahoma Sales Tax Relief
National School Lunch Program's Free Lunch Program
Medical Assistance (Medicaid/Sooner Care)
Low Income Home Energy Assistance Program
Head Start (must meet income qualifying standard)
Food Stamps / SNAP
Federal Public Housing Assistance
Bureau of Indian Affairs General Assistance

PUERTO RICO

Supplemental Nutrition Assistance Program (SNAP) f/k/a Food Stamps
Supplemental Security Income (SSI)
Low Income Home Energy Assistance Program (LIHEAP)
Medicaid
Federal Public Housing Assistance
Temporary Assistance for Needy Families
National School Lunch Program's Free Lunch Program
Income Based - 100% of the Federal Poverty Guidelines

TEXAS

Supplemental Security Income (SSI)

Supplemental Nutrition Assistance Program (SNAP) f/k/a Food Stamps

Low Income Home Energy Assistance Program (LIHEAP)

Medicaid

Federal Public Housing Assistance

Health Benefit Coverage under Child Health Plan (CHIP)

Income Based - 150% of the Federal Poverty Guidelines

WEST VIRGINIA

Temporary Assistance for Needy Families

Supplemental Security Income

Supplemental Nutrition Assistance Program (SNAP) Food Stamps

School Clothing Allowance

Medicaid

Low-Income Home Energy Assistance Program (LIHEAP)

Federal Public Housing Assistance

National School Lunch Program's Free Lunch Program

WISCONSIN

Homestead Tax Credit

Badger Care

State Supplemental Security Income

Medical Assistance/Medicaid

Supplemental Nutrition Assistance Program (SNAP) f/k/a Food Stamps

Low Income Home Energy Assistance Program (LIHEAP)

Wisconsin Works