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Verizon

The My Verizon app, your bill, plans and perks, spam calls and scams — explained in plain English, one step at a time

A plain-English guide for Verizon customers and their families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Verizon mobile customers · facts current November 2026

What's Inside

This is your Verizon guide. It covers the My Verizon app, paying and reading your bill, locking down your account, today's plans and perks, Call Filter for spam calls, phone payments and trade-ins, traveling with your phone, and the scams that pretend to be Verizon. Read it in any order and at your own pace. Prices change often, so every price here is marked "as of November 2026"; always check the current figure in the My Verizon app before you change anything.

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PART 1

Getting Started

A friendly hello, a plain-English picture of how Verizon service works today, and how to get into the My Verizon app.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you're a Verizon customer, your phone bill is probably one of the bigger checks you write every month, and the menus, plan names and fees can feel like they were designed to confuse. You're not imagining it. Verizon has renamed and reshuffled its plans several times in the last few years, and it did it again in 2026.

I'm Bill. I've spent more than 30 years helping people with technology, and these days I help families here in Portage County, Ohio. I wrote this guide the way I'd explain things at your kitchen table: slowly, in plain English, with no sales pitch. I don't work for Verizon and I don't earn anything from any plan you choose.

What this guide will help you do

- Sign in to the **My Verizon** app and find your bill, your payments and your account settings.
- Set up Auto Pay the right way, so you actually get the discount.
- Read your bill line by line, including the fees that aren't taxes.
- Lock your account against thieves with an Account PIN, SIM Protection and Number Lock.
- Understand today's plans (myPlan and the newer Simplicity plan) and decide whether perks are worth it.
- Cut down spam calls with Call Filter.
- Make sense of phone payments, trade-ins and upgrades before you sign anything.
- Use your phone on a trip without a surprise bill.
- Spot the scams that pretend to be Verizon.

WHAT THIS DOES FOR YOU

What this does for you

Most people never look closely at their phone bill. Spending one quiet afternoon with this guide can mean a safer account, fewer junk calls, and a plan that fits the way you really use your phone.

You can't break it

Looking around the My Verizon app is completely safe. Nothing changes on your account until you confirm it on a final screen, and the app shows you the price before you agree. So tap around, read, and back out whenever you like.

And if anything here feels like too much, call me at **(330) 200-8042**. We'll go through it together, one step at a time.

— Bill

CHAPTER 2

How Verizon Service Works Today

Before we open the app, it helps to know a few words Verizon uses, and the main kinds of plans it sells as of November 2026.

A few words worth knowing

Word	What it means
Line	One phone number on your account. Two phones means two lines. A tablet or watch with its own service is also a line.
Account Owner	The person whose name is on the account. Some changes, like resetting the Account PIN or turning on Auto Pay, can only be made by the Account Owner.
Postpaid	You use the service, then get a bill each month. This guide is mostly about postpaid accounts.
Prepaid	You pay before the month starts. Verizon Prepaid has its own plans and some different menus.
Plan	What you pay each month for calling, texting and data on each line.
Perk	An optional add-on, like a streaming service, that you can attach to a line for a monthly price.
Device payment	Paying for a phone in monthly installments on your Verizon bill.

The plan families Verizon sells now

As of November 2026, a new Verizon phone customer usually chooses between two families of plans. Each gets its own chapter later on.

- **myPlan** — three unlimited tiers called **Unlimited Welcome**, **Unlimited Plus** and **Unlimited Ultimate**. You can add perks to each line. See Chapter 12.
- **Simplicity** — a single flat-rate unlimited plan Verizon launched on June 16, 2026. See Chapter 13.

Verizon also launched **Verizon One** on the same day, which puts mobile and home internet on one bill. And many longtime customers are still on an older plan with a different name. That's fine; older plans keep working, they just may not be available to add to new lines.

GOOD TO KNOW

The name on your plan

To see exactly which plan each of your lines is on, look at your bill or the plan section of the My Verizon app. Write it down in the cheat-sheet at the end of this guide (Chapter 28). You'll want it any time you talk with Verizon or compare offers.

Where your money goes each month

A typical Verizon bill has four kinds of charges: the plan itself, any perks, any phone payments, and taxes, government fees and Verizon's own surcharges. Chapter 7 walks through each one.

CHAPTER 3

Getting the My Verizon App & Signing In

The **My Verizon** app is free and is Verizon's main way to manage your account: paying the bill, changing plans, checking usage and turning on security settings. You can also do almost all of it on the website at verizon.com by signing in to My Verizon.

Getting the app

1. On an iPhone, open the **App Store**. On an Android phone, open the **Google Play Store**.
2. Search for **My Verizon**.
3. Check that the app is published by **Verizon** before you install it. Copycat apps exist.
4. Tap **Get** (iPhone) or **Install** (Android) and wait for it to finish.
5. Open the app and follow the sign-in screens.

STAY SAFE

Get it from the store, never from a link

Only install My Verizon from the App Store or Google Play. Don't install anything from a link in a text message or email that says it's "the Verizon app," even if it looks official.

Signing in

The app will ask for your Verizon sign-in, usually your mobile number or user ID plus your password. When you're signing in on a new phone, Verizon will often send a one-time code by text to confirm it's really you. If you've forgotten your password, the sign-in screen has a link to reset it.

SCAM ALERT

That sign-in code is only for you

A one-time code from Verizon is like the key to your account. Verizon says it doesn't text to ask for your password, Account PIN or other sensitive information. If anyone calls or texts asking you to read a code back to them, even someone claiming to be from Verizon, it's a scam. Hang up.

Who should be the Account Owner?

If you and a spouse share an account, only one of you is the Account Owner. If a grown child helps you with your bills, it's worth knowing who the owner is, because certain jobs need that person. Ask Verizon about adding someone as an account manager if you'd like a family member to be able to help.

CHAPTER 4

Finding Your Way Around the App

Verizon updates the look of the My Verizon app from time to time, so your screens may not match anyone else's exactly. The good news is that the main areas stay the same, and they're always reached from a row of tabs along the bottom of the screen.

The main areas

- **Your bill** — your current balance, due date, the bill itself, payment history and Auto Pay.
- **Your lines and plan** — which plan each line is on, data use, perks, and plan changes.
- **Your profile and settings** — your contact information and the **Security** section, home of the Account PIN, SIM Protection and Number Lock.
- **Shop** — new phones, upgrades and trade-ins.
- **Support** — help articles, chat and ways to contact Verizon.

Verizon's own help pages send you to the Security section by tapping the **Me** tab (on some versions it's labeled **Account**), then **Edit profile and settings** (or **Profile & settings**), then scrolling to **Security**. If a label in your app is a little different, look for the closest match.

TIP

Use the search

Lost? Most versions of the app have a search box or a Support area. Typing a plain word like "Auto Pay" or "PIN" usually takes you straight to the right screen.

Checking how much data you've used

On an unlimited plan you won't be charged extra for using lots of data, but it's still handy to see who's using what. Open the area for your lines or plan and look for **usage**. You'll see data, talk and text for each line in the current bill cycle.

GOOD TO KNOW

Unlimited isn't always top-speed

Every Verizon unlimited plan lets you keep using data all month. Plans differ in the extras, like how much hotspot data (sharing your phone's internet with a laptop) is included at full speed. Chapter 12 has the details.

FROM BILL

Want a guided tour?

If you'd like someone to sit beside you while you find your way around the app the first time, that's exactly the kind of thing I help with. Chapter 27 explains how.

PART 2

Paying & Understanding Your Bill

Paying the bill, setting up Auto Pay so you really get the discount, and reading every line of the statement, including the fees that aren't taxes.

CHAPTER 5

Paying Your Bill

You can pay your Verizon bill in the app, on the website, by phone, by mail or in a Verizon store. The app is the quickest, and it shows you exactly what's due.

Paying a bill in the app

1. Open the **My Verizon** app and sign in.
2. Go to your **bill**. The amount due and the due date are near the top.
3. Tap **Pay bill** (or **Make a payment**).
4. Choose the amount. Paying the full balance is usually simplest.
5. Choose how to pay: a saved bank account or card, or add a new one.
6. Check the amount and date, then confirm. Keep the confirmation number until the payment shows on your account.

Other ways to pay

- **Website:** sign in to My Verizon at verizon.com and go to your bill.
- **By phone:** dial ***611** from your Verizon phone, or call **1-800-922-0204** from any phone, and follow the prompts.
- **In person:** at a Verizon store.

SCAM ALERT

Verizon doesn't ask for payment by text

Verizon says it does not send text messages asking for credit card or payment information. A text saying "your Verizon payment failed, click here to update your card" is almost always a scam. Don't tap the link. Open the My Verizon app yourself and look: if a payment really failed, it will show there.

If money is tight this month

If you can't pay the whole bill by the due date, contact Verizon before it's late. Ask what options exist for your account. It's always better to ask early than to have a line suspended.

CHAPTER 6

Auto Pay & Paper-Free Billing (and the Discount)

Auto Pay takes the bill out of your account automatically each month. On most current Verizon plans, it also saves you money, but only if you set it up exactly the way Verizon requires.

What it takes to get the discount

- Your plan's discount is **up to $10 per line per month** (the exact amount depends on the plan), as of November 2026.
- You must turn on **both** Auto Pay **and** paper-free billing. One without the other doesn't count.
- You must pay with a **bank account** (checking or savings) or a **Verizon Visa Card**. Since February 14, 2024, other debit and credit cards don't qualify for the discount on new enrollments.
- The discount starts with the bill cycle after you enroll, so don't worry if your next bill doesn't show it.

WHAT THIS DOES FOR YOU

What this does for you

On a two-line account, the Auto Pay discount can be worth up to $240 a year. It also means you'll never pay a late fee because a bill slipped your mind.

Turning on Auto Pay in the app

You need to be the Account Owner to do this.

1. Open the **My Verizon** app and go to your **bill** (the bill overview).
2. Tap **Enroll in Auto Pay**, then **Get started**.
3. Choose your payment method. To get the discount, pick a bank account or a Verizon Visa Card. If you add a bank account, Verizon may use a service called **Trustly** to sign in to your bank and link it securely.
4. Choose the day of the month for the payment. The choices line up with your bill cycle to help avoid late payments.
5. Read the Auto Pay and paper-free billing terms, then confirm.

6. Check that the Auto Pay switch now shows as on.

GOOD TO KNOW

Payment dates near the end of the month

If you pick the 29th, 30th or 31st, then in a month without that date, Verizon makes the payment on the following day.

Turning on paper-free billing

Paper-free billing is a separate switch. In the app, go to your bill, open **Payment settings** (or bill settings), and turn on **paper-free billing**. From then on, your bill comes by email and is always in the app.

HEADS UP

Before you go paper-free

Make sure you can reach the email address on your account and that you know how to open the bill in the app. If you like a paper copy for your files, you can still view and print the bill from the app or website. Some people prefer to download each month's bill as a PDF and keep it in a folder.

Auto Pay still deserves a monthly glance

Auto Pay pays whatever the bill says. So it's worth looking at the total once a month. If it jumps, Chapter 7 and Chapter 8 will help you find out why.

CHAPTER 7

Reading Your Verizon Bill

A Verizon bill can run several pages, but it follows the same order every month. Once you know the sections, you can check it in a few minutes. Open it in the app or on the website, or look at the paper copy.

The summary

The first part shows your total due, the due date, and whether a payment is already scheduled. It also shows a short summary of what changed since last month. If the total is about the same as usual, you can relax; if not, read on.

The sections you'll see

Section	What's in it	What to check
Plan charges	The monthly price of your plan for each line, and any discounts like Auto Pay.	Is the Auto Pay discount there? Is every line one you still use?
Perks and add-ons	Streaming perks, Call Filter Plus, device protection and similar extras.	Do you still use each one?
Devices	Monthly payments for phones, tablets or watches, and any promotional credits.	Is each credit still showing? How many payments are left?
One-time charges	Things like international use, an activation fee or a partial month.	Do you recognize each one?
Surcharges, taxes and fees	Verizon's own surcharges, then government taxes and fees.	See Chapter 8.

Why the first bill after a change looks strange

When you change a plan, add a line or start a perk partway through a month, your next bill usually includes a **partial month**: a few days at the old price and a few at the new one, sometimes with next month charged in advance. It normally settles down by the second bill. If it doesn't, ask Verizon to walk you through it.

TIP

Compare two bills side by side

The quickest way to find a surprise is to put this month's bill next to last month's and compare section by section. The change almost always jumps out.

WHAT THIS DOES FOR YOU

What this does for you

Five minutes a month with your bill catches forgotten perks, expired credits and lines you no longer need. Those small leaks add up over a year.

FROM BILL

This is what my Bill Check-Up is for

My **Phone & Internet Bill Check-Up** service goes through your phone and internet bills with you, line by line, and looks for things you're paying for but don't need. See Chapter 27.

CHAPTER 8

Taxes, Fees & Surcharges, Explained

The price you see in an ad is almost never the total on your bill. Verizon's advertised plan prices are "plus taxes and fees," and those can add up.

Government taxes and fees vs. Verizon surcharges

The bottom section of your bill mixes two very different kinds of charges.

- **Government taxes and fees** are set by federal, state and local governments. Verizon collects them and passes them on. They depend on the service address for each line.
- **Verizon surcharges** are charges Verizon itself decides to add. They are **not** taxes and are not required by law. Verizon keeps the money.

The Administrative and Telco Recovery Charge

This is the biggest Verizon surcharge on most bills. It used to be called the "Administrative Charge" and was renamed in June 2022. Verizon says it helps cover certain administrative, telecom and regulatory costs. It's charged on every line.

Line type	Administrative and Telco Recovery Charge, as of November 2026
Each phone (voice) line	$3.78 a month, rising to **$4.69** a month on November 15, 2026
Each data-only line (tablet, hotspot)	$3.97 a month

HEADS UP

A surcharge can go up even when your plan price doesn't

Because this charge is set by Verizon, it can rise without your plan changing, as it does on November 15, 2026. Verizon's own customer agreement warns that taxes and surcharges together can add a sizable percentage on top of your monthly charges. When you compare plans or carriers, compare the total you'll really pay, not the advertised price.

Estimating your real total before you switch

Verizon has a free **tax and surcharge estimator** on its support website. You enter your address and the kind of service, and it estimates what will be added on top of the plan price. It's a good habit before changing plans or adding a line. To find it, search verizon.com for "tax and surcharge estimator."

GOOD TO KNOW

Taxes follow the address

Verizon uses the service address on each line to work out taxes and government charges. If you've moved, make sure the address on your account is current.

PART 3

Locking Down Your Account

Three free settings that stop thieves from stealing your phone number: the Account PIN, SIM Protection and Number Lock. Plus what to do if someone already got in.

CHAPTER 9

Your Account PIN

Your **Account PIN** is a 4-digit number that proves you're the account holder when you call Verizon, visit a store, or make certain changes. It's different from your phone's lock-screen passcode and from your My Verizon password.

Rules for a good PIN

Verizon won't accept a PIN that's easy to guess. Your PIN can't be:

- The last 4 digits of your Social Security number, forward or backward.
- Numbers in a row, like 1234.
- The same number repeated, like 1111.

TIP

Pick something only you would know

Avoid your birth year, your house number or the last four digits of your phone number too. Those aren't blocked, but a thief can often find them.

Changing or resetting your PIN in the app

Only the Account Owner can reset the Account PIN.

1. Open the **My Verizon** app.
2. Tap the **Me** tab (or **Account**), then **Profile & settings** (or **Edit profile and settings**).
3. Scroll to the **Security** section and choose **Account PIN**.
4. Enter a new 4-digit PIN, then enter it again to confirm.
5. Save. Verizon sends you a notification confirming the PIN was changed.

Other ways to reset it

- **On the web:** go to **vzw.com/PIN**, sign in to My Verizon, and enter the new PIN twice.
- **In a store:** bring a valid government-issued photo ID and a phone that can receive a text.
- **By phone:** if you can't get into My Verizon, Customer Service can help at 1-800-922-0204.

SCAM ALERT

Verizon will never contact you to ask for your PIN

Verizon says plainly that it will never reach out to you asking for your Account PIN. If you get a call, text or email asking for it, even one that looks real, don't give it. Hang up and call Verizon yourself.

GOOD TO KNOW

If Verizon texts you that your PIN changed

If you get a notice that your PIN was changed and you didn't do it, treat it as an emergency. Go to Chapter 11 right away.

CHAPTER 10

SIM Protection & Number Lock

These two free settings protect against the most damaging phone-account crimes. They take two minutes to turn on, and I recommend them for nearly everyone.

The two crimes they stop

- **SIM swap:** a thief convinces a store or support agent to move your number to a SIM card in *their* phone. Your phone suddenly loses service, and every security code your bank texts you now goes to the thief.
- **Port-out fraud:** a thief moves your number to a different carrier altogether, with the same result.

> GOOD TO KNOW
> **What's a SIM?**
> A **SIM** is the small card (or, in newer phones, a built-in "eSIM") that tells the network which phone number belongs to your phone. Whoever holds the SIM for your number gets your calls and texts.

What each setting does

Setting	What it does
SIM Protection	Blocks every change that needs a new SIM on that line: SIM swaps, upgrades and bringing your own phone. When you turn it off, there can be a 15-minute wait before such changes can go through. Store and customer service staff can't turn it off for you.
Number Lock	Stops your number from being moved to another carrier. It does **not** stop SIM changes, so turn on SIM Protection too. You must turn Number Lock off before you can move your number on purpose.

Turning them on in the app

1. Open the **My Verizon** app.
2. Tap the **Me** tab (or **Account**), then **Edit profile and settings**.
3. Scroll to the **Security** section.
4. Tap **SIM Protection**, choose the line or lines, and turn it on.
5. Go back, tap **Number Lock**, choose the lines, and turn it on.

WHAT THIS DOES FOR YOU

What this does for you

With both settings on, a thief who tricks a store clerk still can't move your number. Your bank codes, your email resets and your calls stay with you.

HEADS UP

Getting a new phone? Turn SIM Protection off first

Because SIM Protection blocks upgrades too, you'll need to switch it off in the app before activating a new phone, and possibly wait the 15 minutes. Remember to turn it back on afterward. The same goes for Number Lock if you ever decide to leave Verizon.

CHAPTER 11

If Someone Got Into Your Account

It's frightening to suspect someone has taken over your phone account, but acting quickly limits the damage. Here are the warning signs and what to do.

Warning signs

- Your phone suddenly shows **No Service** or "SOS only" where it normally works fine.
- You got a text or email from Verizon about a change you didn't make: a new PIN, a SIM change, an upgrade, or a request to move your number.
- You can't sign in to My Verizon, or your password suddenly doesn't work.
- Your bank or email says someone tried to sign in or reset your password.

What to do, in order

1. Call Verizon right away. From a Verizon phone, dial ***611**; Verizon says this call works even if your phone has been deactivated. From any other phone, call **1-800-922-0204**.
2. Tell them you think you're the victim of a SIM swap or an unauthorized port-out, and ask them to secure the account.
3. Once you're back in control, change your My Verizon password and Account PIN (Chapter 9), and turn on SIM Protection and Number Lock (Chapter 10).
4. Call your bank and credit card companies and change the passwords on your email and money accounts.
5. If you believe your identity was stolen, report it to the Federal Trade Commission at IdentityTheft.gov.

STAY SAFE

Use a number you look up yourself

When you call for help, use the number printed on your bill, on verizon.com, or in this guide. Never call a number from a text, an email or a pop-up, because scammers set up fake "Verizon support" lines.

FROM BILL

You don't have to do this alone

If you think your account was taken over, call me at (330) 200-8042 after you've called Verizon. I can help you change passwords and check your email and bank sign-ins, step by step.

PART 4

Plans & Perks

Verizon's current plans in plain English: the three myPlan tiers, the newer Simplicity plan, perks, the Florida-only 55+ offer, and how to change plans without losing a discount.

CHAPTER 12

myPlan: Welcome, Plus & Ultimate

myPlan is Verizon's family of unlimited phone plans. All three tiers include unlimited talk, text and data. The higher tiers add faster-network access, more hotspot data and extras. You choose a tier for each line, and you can mix tiers on one account.

Single-line prices as of November 2026

Plan	One line, with Auto Pay	Good fit for
Unlimited Welcome	$65 a month	Calls, texts, email, maps and some video. The lowest-priced myPlan tier.
Unlimited Plus	$80 a month	Heavier use, including Verizon's faster 5G Ultra Wideband network and a hotspot allowance for a laptop or tablet.
Unlimited Ultimate	$95 a month	Frequent international travelers and people who want everything included. See below.

These are prices for a single line with Auto Pay and paper-free billing (Chapter 6), before taxes and fees (Chapter 8). Without Auto Pay, each line costs more. The price per line goes down as you add lines, and Verizon often runs promotions for new lines, so check the current price for your number of lines in the app before you decide.

What's special about Unlimited Ultimate

Verizon updated Unlimited Ultimate on May 7, 2026. The current version includes:

- Unlimited use of 5G Ultra Wideband, Verizon's fastest network, where it's available.
- Unlimited mobile hotspot data.
- International data, talk and text in many countries, so you don't need TravelPass (Chapter 25).
- **Identity Secure**, an identity-protection service, and **Verizon Family Plus**, Verizon's parental-controls and location service.

GOOD TO KNOW

"Ultimate 1.0" is an older version

If your bill says Unlimited Ultimate 1.0, you're on the earlier version. Verizon no longer adds that plan to accounts, but you can keep it. Its features differ from the current Ultimate.

About the three-year price lock

In 2025 Verizon advertised a three-year price guarantee on myPlan. Verizon's own FAQ now says that **before June 16, 2026**, myPlan included a three-year price guarantee. If you joined myPlan before that date, your guarantee still applies. If you're joining now, don't count on one. Either way, the guarantee covered the plan's base price, not taxes, surcharges or perks.

HEADS UP

Most people don't need the top tier

If you mostly call, text, email and look things up, Unlimited Welcome or Simplicity (Chapter 13) is often plenty. The extra money for a higher tier is worth it only if you'll really use what it adds.

CHAPTER 13

Simplicity & Verizon One

On June 16, 2026, Verizon added two new choices that sit alongside myPlan. Customers already on myPlan can stay where they are.

The Simplicity plan

Simplicity is one flat-rate unlimited plan, with no tiers to choose between. Each line includes:

- Unlimited talk, text and data, including 5G Ultra Wideband.
- 10 GB of mobile hotspot data.
- Use in Canada and Mexico.
- Satellite texting, for sending texts where there's no cell signal on phones that support it.

As of November 2026, Simplicity is **$45 per line per month with Auto Pay**, plus taxes and fees. Verizon has also offered a promotional price of **$30 per line** to people who switch from another carrier. Promotions come and go, so ask what's offered on the day you sign up, and how long it lasts.

WHAT THIS DOES FOR YOU

What this does for you

If the myPlan tiers and perks feel like too many decisions, Simplicity gives you one price per line and a sensible set of features. For many people who call, text and use a little data, it's the simplest choice Verizon has.

Verizon One

Verizon One combines mobile service and Verizon home internet on one bill. Verizon advertised it at **$70 a month with taxes and fees included** when it launched. It's only an option where Verizon home internet (Fios or 5G Home) is available at your address, so check availability first.

TIP

Compare the whole household bill

When you look at bundles like Verizon One, add up what you pay now for your phone *and* internet, including fees, and compare that total. A bundle is only a saving if the total goes down and the internet speed still suits you.

CHAPTER 14

Perks: Are They Worth It?

On myPlan, you can add **perks** to individual lines. A perk is an extra service, often a streaming subscription or a bundle, that you pay for monthly on your Verizon bill.

How perks work

- Verizon describes its a la carte perks as costing **$10 to $15 a month each**, as of November 2026.
- Perks are added to a specific line and show up as a separate charge on your bill.
- Examples include streaming bundles, cloud storage, extra hotspot data and the 3 TravelPass Days perk (Chapter 25).
- You can add or remove perks in the My Verizon app.

When a perk saves money

A perk is a good deal only if you were going to pay for that service anyway *and* the perk price is lower than paying the company directly. Before adding one, look up what the service costs on its own and compare. A perk you rarely use is just another bill.

HEADS UP

Already paying for it elsewhere?

A common mistake is ending up with the same streaming service billed twice: once through Verizon and once directly. If you add a perk, cancel the separate subscription, and check both bills the following month.

GOOD TO KNOW

Perks can change

Verizon has changed, repriced and retired perks over time. If a perk you rely on changes, you'll usually get a notice. Read those notices; they often mean a higher price.

WHAT THIS DOES FOR YOU

What this does for you

A once-a-year look at your perks keeps you paying only for what you watch and use.

CHAPTER 15

The Florida 55+ Plan & Other Discounts

People often ask whether Verizon has a senior plan. The honest answer, as of November 2026, is: only in Florida.

The Florida 55+ offer

- Available on **Unlimited Welcome** for Florida residents aged 55 and older.
- **$45 a month for one line or $80 a month for two lines**, with Auto Pay, plus taxes and fees.
- Only the **Account Owner** must be 55 or older, and the account needs a Florida billing address.
- Verizon verifies age and residency with a valid ID.
- Open to new and existing customers.

HEADS UP

Not available in Ohio

Verizon says the 55+ plan is a Florida-only offer. If you live in Ohio and a website promises you a "Verizon senior plan," check it on verizon.com first. If you spend winters in Florida, remember that eligibility is based on your account's billing address, not where you happen to be.

Other ways people lower the bill

- Make sure Auto Pay and paper-free billing are both on (Chapter 6).
- Remove perks and add-ons you don't use (Chapter 14).
- Cancel lines for devices you no longer use, like an old tablet. Check first whether a device payment or promotion is tied to that line (Chapter 21).
- Ask Verizon whether you qualify for any discounts, such as those for military members, veterans or certain workers. Eligibility rules vary, so have them confirm in writing.
- Compare your total with Simplicity (Chapter 13) and with prepaid or budget carriers.

FROM BILL

A second pair of eyes on the numbers

My Phone & Internet Bill Check-Up looks at your whole phone and internet picture and lays out your options honestly, including staying right where you are. See Chapter 27.

CHAPTER 16

Changing Your Plan Without Losing a Discount

You can change plans in the My Verizon app any time. But on Verizon, a plan change can affect more than the plan price, so slow down and check first.

What can change when you switch plans

- Your monthly discounts, since discount amounts vary by plan.
- Device promotions: Verizon warns that changing to a plan that isn't eligible can cancel a device promotion, and the remaining credits stop.
- Older plans: if you leave a plan Verizon no longer sells, you can't go back to it.
- Perks that only certain plans can add.

A safe way to change plans

1. Look at your current bill and note your plan, discounts and any device credits.
2. In the My Verizon app, open your plan and choose to change it. The app shows the new price before you confirm.
3. Look for any warning about losing a promotion or discount. Stop if you see one and you're not sure.
4. If in doubt, contact Verizon and ask, "Will this change affect any of my device credits or discounts?"
5. Confirm only when you're happy, and check the next two bills (Chapter 7).

HEADS UP

Trade-in credits are fragile

If you got a phone with a trade-in or promotional credit spread over 36 months, changing to a plan that doesn't qualify can end those credits. Chapter 22 explains how.

PART 5

Spam Calls & Scams

Verizon's free Call Filter, whether the paid Plus version is worth it, and how to spot and report the scams that pretend to be Verizon.

CHAPTER 17

Call Filter: Verizon's Free Spam Blocker

Call Filter is Verizon's service for catching spam and robocalls before they reach you. The basic version is free on standard monthly and prepaid plans with a compatible phone.

What the free version does

- **Spam detection** — warns you when an incoming call looks like spam.
- **Spam filter** — can send likely spam calls straight to voicemail, based on how risky they look.
- **Call log** — a list of the spam and blocked calls, so you can see what was stopped.
- **Allow list** — numbers you never want blocked, like your doctor's office or pharmacy.
- **Report spam** — tell Verizon about a number that bothered you.
- **Area code blocking** — block calls from up to 5 area codes or prefixes.

Getting Call Filter going

1. On an iPhone, install the **Call Filter** app by Verizon from the App Store. On an Android phone, look for Call Filter among your apps, or get it from the Google Play Store.
2. Open it and follow the setup screens. On iPhone, it will ask you to allow it in your phone's call-blocking settings.
3. Turn on the **spam filter** and choose how strict it should be.
4. Add important numbers to your allow list, especially doctors, pharmacies and family members who might call from unfamiliar numbers.

WHAT THIS DOES FOR YOU

What this does for you

Fewer interruptions, and fewer chances to pick up a scam call by accident. And because spam calls go to voicemail rather than disappearing, you won't miss a real call; you can check later.

TIP

Use your phone's built-in tools too

iPhones and Android phones have their own call screening and "silence unknown callers" settings. Many people use these together with Call Filter. The separate guide in this series on spam calls and robocalls covers them.

HEADS UP

Deleting the app doesn't turn it off

Verizon notes that removing the Call Filter app from your phone doesn't turn off call blocking or cancel the service. Change the settings, or cancel, inside the app instead.

CHAPTER 18

Call Filter Plus: Is It Worth It?

Verizon also sells **Call Filter Plus**, a paid upgrade. Whether it's worth paying for depends on how many unknown calls you get and how much they bother you.

What Plus adds and what it costs

Feature	What it does
Caller ID	Shows a name for many unknown numbers, so you can decide whether to answer.
Spam lookup	Look up a number to see whether it's been reported as spam.
Personal block list	Your own list of numbers to block.
Spam risk meter	Shows how risky a call looks.
Block by category	Block whole types of calls, like telemarketers or surveys.
Area codes	Block up to 10 area codes, instead of 5.
Price, as of November 2026	**$3.99 a month** for one line, or **$10.99 a month** for three or more lines.

Who it's worth it for

- **Probably worth it:** you get several unknown calls a day, you find them stressful, and you like seeing a name before you answer.
- **Probably not:** the free Call Filter plus your phone's own call-screening settings already keep things quiet. That's true for a lot of people.

TIP

Try free first

Run the free version for a couple of weeks with the spam filter on. If junk calls are still getting through, then consider Plus. You can cancel Plus at any time from the account section of the Call Filter app.

HEADS UP

Your phone's block list is free

You can block a single number on any iPhone or Android phone without paying for anything. Call Filter Plus is about blocking *many* numbers and categories automatically.

CHAPTER 19

Scams That Pretend to Be Verizon

Because Verizon has so many customers, scammers love to pretend to be Verizon. The messages look official, use the Verizon logo and sound urgent. Here's what they look like, and the simple rules that beat them.

Common Verizon scams

- **"Your payment failed"** texts with a link to "update your card."
- **"You've been overcharged; we owe you a refund"** messages that ask for your bank details.
- **"Free gift" or "loyalty reward"** texts asking you to click and enter card information for shipping.
- **Calls from "Verizon fraud department"** asking you to read back a code that was just texted to you. That code is usually the key to taking over your account.
- **"Your account will be suspended today"** threats asking for payment by gift card or a payment app.

SCAM ALERT

What Verizon says it won't do

Verizon says it does not send text messages asking for your credit card or payment information, your username, password or Account PIN, your Social Security number, or other sensitive personal information. Any message that asks for these is a scam, no matter how real it looks.

SCAM ALERT

Never read a code to a caller

If someone calls saying they're from Verizon and asks for a code you just received by text, hang up. That code exists to stop exactly this kind of person. Real Verizon staff won't ask you to read it to them.

SCAM ALERT

Gift cards are always a scam

Verizon does not take payment in gift cards. Anyone who tells you to pay a Verizon bill with gift cards, Bitcoin or a wire transfer is a scammer.

The golden rule

When a message or call worries you, don't use anything in it: not the link, not the phone number, not the "reply STOP" option. Instead, open the My Verizon app yourself, or call ***611** from your Verizon phone (or **1-800-922-0204**), and ask. If something is really wrong, it will be on your account.

STAY SAFE

If you already clicked or shared information

Don't be embarrassed; these scams fool careful people. Verizon advises contacting them to help secure your account, and contacting any bank or service that might be affected. You can also report it to the Federal Trade Commission at ReportFraud.ftc.gov. Then see Chapter 11.

CHAPTER 20

Reporting Spam Texts & Phishing Emails

Reporting a scam takes a few seconds and helps Verizon block the same message for other people.

Spam texts: forward to 7726

Verizon asks you to forward suspicious texts, especially ones that claim to be from Verizon, to **7726**, which spells SPAM on the keypad. Then delete the message. Don't reply, tap links, open attachments or enter anything on a website it mentions.

- **iPhone:** if the sender isn't in your contacts, you'll see **Report Junk** under the message. You can also forward it to 7726 by hand.
- **Android:** touch and hold the message, choose **Forward**, and send it to 7726.

GOOD TO KNOW

What happens next

Forwarded messages go to Verizon's security team, which uses them to spot and block future spam.

Phishing emails

If you get an email pretending to be from Verizon, Verizon asks you to forward it to **phishing@verizon.com**, then delete it.

WHAT THIS DOES FOR YOU

What this does for you

Every report helps Verizon's filters, so you and everyone else see fewer of the same scam.

PART 6

Phones, Payments & Trade-Ins

How paying for a phone on your Verizon bill really works, how trade-in credits are paid out, and what to know before you upgrade.

CHAPTER 21

Paying for a Phone Over Time

Most people who buy a phone from Verizon don't pay for it all at once. Instead they sign a **device payment agreement** and pay for the phone in monthly installments on the Verizon bill.

How a device payment agreement works

- The phone's price is split into monthly payments, often over **36 months**, at 0% interest.
- Each month's payment appears in the Devices section of your bill.
- Promotions, like "$X off a new phone," usually arrive as **monthly credits** spread over the same 36 months, not as one discount up front.
- To keep getting those credits, the line usually has to stay on a qualifying plan for the whole term.

HEADS UP

If you leave early, the balance comes due

If you cancel service on a line with a device payment agreement, the remaining balance on the phone generally becomes due in full on your final bill, and any remaining promotional credits stop. The same is true if you pay the phone off early: the credits that hadn't arrived yet are lost.

Checking how much is left on a phone

Open the device area of the My Verizon app and choose the phone. You'll see the remaining balance and how many payments are left. It's worth knowing before you change plans, cancel a line or upgrade.

WHAT THIS DOES FOR YOU

What this does for you

Knowing your remaining balance and credits lets you make plan changes with confidence, and avoids an unexpected bill for a phone you thought was already paid for.

TIP

A paid-off phone is a money-saver

Once your phone is paid off, your bill drops by that monthly payment. There's no rule that says you must upgrade. A phone that still works well and gets security updates can serve you for years.

CHAPTER 22

Trading In Your Old Phone

Verizon will take your old phone in trade toward a new one. It can be a good deal, but the way the money is paid out surprises a lot of people.

Two kinds of trade-in value

Type	What it means
Market value	What your old phone is worth on its own. Usually a modest amount.
Promo value	A larger, promotional amount Verizon offers when you trade in with certain new phones and plans. This is the big number in the ads.

How the credit is paid

- The credit can come as a **one-time account credit**, or, when you're upgrading, as **monthly bill credits spread over 36 months**. Big promotional trade-in values are usually the monthly kind.
- Credits typically appear within the next two billing cycles after Verizon receives your old phone.
- The final value is confirmed only after Verizon receives the phone and checks the make, model and condition. It must be in good working and cosmetic condition.
- If you stop qualifying for the promotion, for example by changing to a plan that doesn't qualify, you still get the market value, minus any promo credits already applied.

HEADS UP

Read the trade-in terms before you sign

Before agreeing to a trade-in deal, ask: "Is this a one-time credit or monthly credits? Over how many months? What happens if I change my plan or pay off the phone early?" Write the answers down.

Getting your old phone ready

1. Make sure everything on it is backed up: photos, contacts and messages. (On iPhone, iCloud Backup; on Android, Google backup.)
2. Sign out of your accounts. On an iPhone, turn off **Find My**; on Android, remove your Google account. A phone still locked to your account may be valued lower or rejected.

3. Erase the phone completely (a factory reset).
4. Remove the SIM card if it has a physical one.
5. Send or drop off the phone the way Verizon tells you, and keep the tracking number or receipt.

STAY SAFE

Don't hand over a phone with your data on it

Always erase your phone yourself before trading it in, and never give your passcode to anyone so they can "do it for you." If you're unsure how, Bill can help (Chapter 27).

CHAPTER 23

Upgrades & the Verizon Loyalty Program

Upgrading means getting a new phone on an existing line. In June 2026, Verizon also launched a loyalty program that changes some of the fees around upgrades.

Verizon Loyalty

- It's **opt-in**: you join through the My Verizon app.
- Members earn **3% back** in **Verizon Dollars**, which can be used toward Verizon purchases.
- Members don't pay Verizon's standard **$40** activation and upgrade fees.
- It includes **Verizon Shine**, a set of daily rewards and offers in the app.

WHAT THIS DOES FOR YOU

What this does for you

If you're planning to upgrade or add a line, joining first can save you the $40 fee. Joining costs nothing.

TIP

Daily offers aren't a reason to buy

Rewards programs are designed to keep you shopping. Enjoy the free things, but don't let a daily offer talk you into a phone or accessory you weren't planning to buy.

Before you upgrade

1. Check whether your current phone is paid off and whether any credits are still coming (Chapter 21).
2. If SIM Protection is on, turn it off before activating the new phone, then back on afterward (Chapter 10).
3. Ask whether the deal requires a specific plan, and whether that plan costs more than you pay now.
4. Back up your old phone before you start.
5. Keep your old phone until the new one is working and all your photos and contacts have moved over.

GOOD TO KNOW

A new phone doesn't need a new plan

Store staff may suggest a plan change along with your upgrade. Sometimes that's needed for a promotion, sometimes not. It's fine to say, "I'd like to keep my current plan. What's the price for the phone on my plan?"

PART 7

Traveling With Your Phone

Using your Verizon phone in Canada, Mexico and overseas without coming home to a surprise bill.

CHAPTER 24

Canada & Mexico

Good news first: if you're on a current Verizon unlimited plan, you can usually use your phone in Canada and Mexico without paying extra.

What's included

- Verizon says its unlimited plans include calling to Mexico and Canada, plus talk, text and data while you're traveling in either country.
- The **Simplicity** plan includes use in Canada and Mexico too (Chapter 13).
- On an older plan that doesn't include it, Verizon's **TravelPass** charges **$6.00 a day** in Canada and Mexico, as of November 2026, and only on the days you use your phone there.

TIP

Check before you cross the border

A day or two before you leave, open the My Verizon app and look at your plan's international or travel section, or call Verizon and ask, "Is Canada (or Mexico) included on each of my lines?" Ask about every line, since lines on one account can be on different plans.

GOOD TO KNOW

Fair-use limits

Plans that include Canada and Mexico are meant for travel, not for living there. If you spend most of the year outside the U.S., ask Verizon about the right plan.

CHAPTER 25

Overseas: TravelPass & Unlimited Ultimate

Outside the U.S., Canada and Mexico, how you're charged depends on your plan.

If you have Unlimited Ultimate

The current Unlimited Ultimate plan includes international data, talk and text in many countries, so TravelPass can't be added to it, and isn't needed. Check Verizon's country list before a trip to make sure your destination is covered.

If you have Unlimited Plus, Unlimited Welcome or Simplicity: TravelPass

- Verizon says TravelPass is automatically added to lines on Unlimited Plus and Unlimited Welcome.
- As of November 2026, TravelPass is **$12 a day** in more than 210 countries and destinations.
- You're charged only on days you actually use your phone abroad: a call, a text or data.

HEADS UP

A day can be triggered without you noticing

Apps update, email checks for new mail, and photos back up in the background. Any data use can start a TravelPass day. If you don't want to pay for a day, turn on **Airplane Mode** and use Wi-Fi, or turn off cellular data or data roaming in your phone's settings.

The 3 TravelPass Days perk

If you travel abroad now and then, Verizon sells a **3 TravelPass Days** perk for **$10 a month** (as of November 2026) on Unlimited Plus, Unlimited Welcome and Simplicity. It gives you three TravelPass days each month you're enrolled. Unused days build up, to a maximum of 36, and each day expires 12 months after you earn it.

TIP

Do the math first

Three TravelPass days at the daily rate cost more than $10, so the perk can save money, but only if you actually travel abroad enough to use the days before they expire. For one trip a year, paying per day may be cheaper.

Before an overseas trip

1. Check your plan for each traveler's line: Ultimate, TravelPass, or something else.
2. Make sure your phone works in your destination; most recent phones do.
3. Know how to turn on Airplane Mode and Wi-Fi calling, so you can call over hotel Wi-Fi.
4. Save Verizon's international support number before you go. Verizon lists it on its international travel support page.
5. When you land, watch for Verizon's welcome text, which confirms how you'll be charged.

WHAT THIS DOES FOR YOU

What this does for you

Five minutes of checking before a trip means you can call family, use maps and share photos while you're away, without a shock when the bill arrives.

PART 8

Getting Help & Your Cheat-Sheet

How to reach Verizon, when it's worth calling Bill, and one page that sums up the whole guide.

CHAPTER 26

Getting Help from Verizon

Verizon offers help in the app, by phone and in stores. Here's how to get to a person and get the most out of the call.

The official ways to reach Verizon

Way	How
From your Verizon phone	Dial ***611**
From any phone	**1-800-922-0204**
In the app	The **Support** area of My Verizon, with help articles and chat
In person	A Verizon store. Bring a photo ID.
Suspicious texts	Forward to **7726** (Chapter 20)
Suspicious emails	Forward to **phishing@verizon.com**

Before you call

- Have your mobile number, your bill and your Account PIN handy.
- Write down your question in one or two sentences.
- Keep a pen and paper ready, and write down the name of the person you speak with, the date, and what they promised.
- If they promise a credit, ask, "Will I see that on my next bill?" and check that it arrives.

TIP

Ask for it in writing

If a representative changes your plan or promises a credit, ask them to send a confirmation by text or email. It's much easier to sort out a mistake when you have it in writing.

STAY SAFE

Search results can lie

Scammers buy ads and post fake "Verizon customer service" numbers online. Use the numbers above, or the one on your bill, rather than one from a search result.

CHAPTER 27

When to Call Bill

I've written this guide so you can handle most Verizon tasks yourself. But sometimes it's simply easier to have someone patient do it with you. Here's my honest advice on when a hand is worth it.

Times it's well worth a call

- **Your bill has crept up** and you're not sure why, or you suspect you're paying for things you don't use. That's exactly what my **Phone & Internet Bill Check-Up** is for: we go through your phone and internet bills line by line and lay out your options, including staying put.
- **Locking down your account**: setting your Account PIN, SIM Protection and Number Lock together.
- **A new phone**: moving photos, contacts and messages over, and erasing the old one properly before a trade-in.
- **Spam calls** that won't stop: setting up Call Filter and your phone's own call screening.
- **Before a trip abroad**: checking your plan and your phone's settings so there are no surprises.
- **Something feels off**: a text, call or email that says it's from Verizon. Ask before you act.

What working with me is like

I work at your pace, in your home here in Portage County or over a remote session, and I explain what I'm doing in plain words. I've been doing this kind of work for more than 30 years. I don't sell phones or plans, and I'll tell you honestly when the right answer is simply to call Verizon.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep and share, and no question is too small.

GOOD TO KNOW

You may meet Sophie

When you call or visit billshometech.com, you may be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The actual help always comes from me.

Thank you for reading. A little care with your phone account goes a long way, and I'm only a phone call away.

— Bill

CHAPTER 28

Your Verizon Cheat-Sheet

The whole guide on one page. Print it and keep it with your important papers.

The essentials

Topic	What to remember
Verizon help	*611 from your Verizon phone, or 1-800-922-0204 from any phone.
Account PIN	4 digits. App: **Me** > **Profile & settings** > **Security**. Web: vzw.com/PIN.
SIM Protection & Number Lock	App: **Me** > **Edit profile and settings** > **Security**. Turn both on.
Auto Pay discount	Up to $10 per line. Needs Auto Pay *and* paper-free billing, paid by bank account or Verizon Visa.
Surcharge to know	Administrative and Telco Recovery Charge: $4.69 per phone line from November 15, 2026.
Spam texts	Forward to 7726, then delete.
Phishing emails	Forward to phishing@verizon.com.
Spam calls	Free Call Filter. Plus is $3.99 a month (one line).
Travel	Canada and Mexico included on current unlimited plans. TravelPass $12 a day overseas; Ultimate includes international use.

Write it down once

Keep handy	
My Verizon plan (each line)	_____
Account Owner	_____
My Account PIN is kept	_____
Monthly total I expect	_____
Phones still being paid off (and months left)	_____
Perks I pay for	_____
Bill's number	(330) 200-8042

When something's wrong, in order

1. Don't tap links or call numbers from the text, email or call that worried you.
2. Open the My Verizon app yourself and look at your account and bill.
3. Phone suddenly says No Service and you didn't change anything? Call *611 or 1-800-922-0204 right away (Chapter 11).
4. Bill higher than usual? Compare it with last month's, section by section (Chapter 7).
5. Too many spam calls? Turn on the Call Filter spam filter (Chapter 17).
6. Still stuck? Call Bill at (330) 200-8042.

SCAM ALERT

The golden rule

Verizon won't text you asking for your card number, password or Account PIN, and nobody real asks for gift cards or for a code sent to your phone. When in doubt, hang up and call Verizon on a number you looked up yourself.