

HIGHLIGHTS

Here is a summary of some features of the Business Travel Accident Plan.

Plan Feature	Summary
Eligibility	<p>If you are an eligible employee (a regular, active full-time or part-time, salaried or represented employee who works for Avaya Inc. or one of its subsidiaries), you are eligible for coverage.</p> <p>Eligible dependents (your lawful spouse and eligible children) are covered under the Business Travel Accident Plan when traveling with you on approved Company-paid business and relocation trips.</p>
When Coverage Begins	<p>If you are an eligible employee, you and your eligible dependents are automatically covered under the Business Travel Accident Plan on the first day of active employment.</p>
Coverage Provided	<p>The Company provides you with accidental death and dismemberment benefits of up to four times your total annual pay, to a maximum of \$3,000,000. Coverage is reduced after age 70.</p> <p>A permanent total disability benefit of up to four times your total annual pay, to a maximum of \$3,000,000, is also provided by the Company. This coverage ceases upon attainment of age 70.</p> <p>The Company also provides coverage of up to \$100,000 for your lawful spouse and up to \$50,000 for each eligible child.</p> <p>Coverage cannot be waived.</p>
When Benefits Are Paid	<p>Benefits are paid if you or your eligible dependents die or suffer a covered injury as a result of a qualifying accident while traveling on approved Company-paid business and relocation trips.</p>
Cost	<p>Coverage under the Plan is provided automatically by the Company at no cost to you.</p>