

## AMOUNT OF COVERAGE PROVIDED

Under the Business Travel Accident Plan, the Company provides you with an accidental death and dismemberment benefit of up to four times your **total annual pay**, to a maximum of \$3,000,000, and a permanent total disability benefit of up to four times your **total annual pay**, to a maximum of \$3,000,000. The Company also provides coverage of up to \$100,000 for your **lawful spouse** or **domestic partner** and up to \$50,000 for each **eligible child**. Coverage cannot be waived.

### ***Effect on Coverage if You Work Beyond Age 70***

If you continue to work after age 70, your accidental death and dismemberment benefits under the Business Travel Accident Plan will be reduced as follows:

<b>Age at Date of Loss</b>	<b>Benefit Is Reduced By</b>
70 – 74	17.5%
75 – 79	42.5%
80 – 84	62.5%
85 and over	80.0%

The permanent total disability benefit does not continue after age 70.

### ***Coverage When Both You and Your Spouse Work for the Company***

When both you and your **lawful spouse** or **domestic partner** work for Avaya Inc., you are both covered under the Business Travel Accident Plan. However, you cannot collect benefits as both an **eligible employee** and as an **eligible dependent** when traveling together. Benefits are paid based on which employee's department approved and paid for the travel arrangements for the trip in which the loss occurred. Benefits for your **eligible children** will only be paid once, to the employee whose department has approved and paid for the **eligible child's** travel arrangements.