

COVERAGE CHANGES

Changing Your Coverage During the Year

You may make changes to your coverage or your **eligible dependent's** coverage during the year, subject to certain restrictions. This section outlines the changes, when they become effective and any restrictions that may apply.

| Coverage | Action | Change |
|--|---|--|
| Supplementary or Dependent Life | <ul style="list-style-type: none"> • Increase/decrease coverage, or • Elect/cancel coverage | At any time, subject to proof of insurability for coverage increases. |
| Supplementary or Dependent AD&D | <ul style="list-style-type: none"> • Increase/decrease coverage, or • Elect/cancel coverage | Only within 31 days of a qualified status change or during annual enrollment . |

Employee Coverage Changes

Increasing Your Supplementary Life Insurance

You may increase the amount of your supplementary life insurance at any time during the year if you submit a satisfactory Statement of Health (see "Proof of Insurability") to the Insurer (see "Important Contacts").

To increase your coverage, call the **Avaya Health and Benefits Decision Center** (see "Important Contacts") and make your new election. They will send you a Statement of Health (see "Proof of Insurability"), which should be completed and returned to the address on the form. Your new coverage takes effect on the date the Insurer (see "Important Contacts") approves your proof of insurability, provided you are **actively at work** on that day (see "You Must Be Actively at Work").

Decreasing Your Supplementary Life Insurance

You may decrease the amount of your supplementary life insurance at any time during the year.

To make a change, call the **Avaya Health and Benefits Decision Center** (see "Important Contacts"). The new coverage takes effect on the first day of the month after you request the change.

Changing Your Supplementary AD&D Insurance

Changes are permitted during the year *only* within 31 days of a **qualified status change** (see “Coverage Changes if You Have a Qualified Status Change”) or during **annual enrollment**. Call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) to change your coverage.

Dependent Coverage Changes

Increasing Dependent Life Insurance

You may increase coverage for your **children** at any time by calling the **Avaya Health and Benefits Decision Center** (see “Important Contacts”). The increase takes effect on the date of your election, provided you are **actively at work** on that day.

You may increase coverage for your **lawful spouse** or **domestic partner** by calling the **Avaya Health and Benefits Decision Center**. They will send you a Statement of Health (see “Proof of Insurability”) or you can obtain the form online at www.AvayaHealthyDecisions.com. The Statement of Health must be completed and returned to the address on the form. Your spouse’s new coverage takes effect on the date the Insurer (see “Important Contacts”) approves his or her proof of insurability, provided you are **actively at work** on that day. For more information, see “You Must Be Actively at Work.”

Decreasing or Canceling Dependent Life Insurance

You may decrease or cancel your dependent life insurance at any time during the year.

To make a change, call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”). The new coverage takes effect on the first day of the month after your requested decrease or cancellation.

Changing Dependent AD&D Insurance

Changes are permitted during the year *only* within 31 days of a **qualified status change** (see “Coverage Changes if You Have a Qualified Status Change”) or during **annual enrollment**. Call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) to change your coverage.

Coverage Changes if You Have a Qualified Status Change

During the year, you may increase or decrease the amount of your supplementary **AD&D** insurance or your dependent **AD&D** insurance *only* if you have a **qualified status change** or during **annual enrollment**. The coverage change must be consistent

with the status change. You must call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) to request any changes within 31 days of the event. The new coverage amount takes effect on the date you make your election or the first of the month following the date of your election, depending on the event, provided you are **actively at work**.