

## **EMPLOYMENT-RELATED EVENTS AFFECTING COVERAGE**

### ***If You Change Your Job Classification***

If your job classification is changed to salaried, your life insurance coverage levels will remain the same, except instead of participating in the Supplementary Life Insurance Plan for represented employees, you will participate in the Supplementary Life Insurance Plan for salaried employees. You will receive a benefits enrollment letter from the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) with information about your salaried benefits. A Statement of Health may be required if you elect to increase your level of life insurance coverage.

### ***If You Terminate Your Employment***

Your basic life, basic **AD&D**, supplementary **AD&D**, dependent life and dependent **AD&D** insurance end on the last day of the month in which your employment ends. Different rules may apply if you retire with a service or disability pension (see “If You Retire”) or if you are laid off (see “If You Are Laid Off”). Your supplementary life insurance may be continued up to age 95 by paying the premium set by the Insurer (see “Important Contacts”) directly to the Insurer.

Conversion to an individual policy may be available for your basic life and dependent life insurance. For more information, see “Converting Coverage to an Individual Policy.” Basic, supplementary and dependent **AD&D** insurance cannot be converted.

### ***If You Are Laid Off***

If you are laid off, your basic life, basic **AD&D**, supplementary **AD&D**, dependent life and/or dependent **AD&D** insurance can continue for a limited period of time if you make any required contributions. Coverage may continue as follows:

- Your basic life and basic **AD&D** insurance may continue for *up to six months* at no cost to you.
- Your supplementary **AD&D** insurance may continue for *up to six months*.
- Dependent life and dependent **AD&D** insurance may continue for *up to 90 days*.

To continue coverage, contact the Insurer (see “Important Contacts”) for the appropriate form. When coverage ends, you may be able to convert your basic and dependent life insurance to an individual policy (see “Converting Coverage to an Individual Policy”). You cannot convert your basic, supplementary and/or dependent **AD&D** insurance.

Your supplementary life insurance may be continued up to age 95 by paying the premiums set by the Insurer directly to the Insurer.

### ***If You Become Disabled***

Your participation in the Life Insurance Plans may be affected if you become disabled. The duration of your disability determines what happens to your coverage.

If you become totally disabled, and you are receiving either accident or sickness disability benefits under The Avaya Inc. Sickness and Accident Disability Benefit Plan, your basic life, supplementary life, basic **AD&D**, supplementary **AD&D**, dependent life and dependent **AD&D** insurance will continue for as long as you make any required contributions.

Basic **AD&D**, supplementary **AD&D**, dependent life and dependent **AD&D** insurance will end when your accident or sickness disability benefits stop and you do not return to work. However, your basic life insurance will continue for a limited period of time if you receive benefits under The Avaya Inc. Long-Term Disability Plan. For more information, see “Long-Term Disability.”

You may be able to convert your dependent life insurance to an individual policy (see “Converting Coverage to an Individual Policy”) when coverage ends. Basic, supplementary and dependent **AD&D** insurance cannot be converted.

Your supplementary life insurance may be continued up to age 95 by paying the premium set by the Insurer (see “Important Contacts”) directly to the Insurer.

If you are eligible to retire on a disability or service pension, see “If You Retire.”

### **Long-Term Disability**

While you are receiving benefits from The Avaya Inc. Long-Term Disability Plan, your basic life insurance will continue at no cost to you for a limited period of time based on your **net credited service**.

Here is how it works:

<b>CONTINUATION OF BASIC DURING LONG-TERM DISABILITY</b>	
<b><i>If Your Net Credited Service Is</i></b>	<b><i>Your Basic Life Insurance Continues for</i></b>
Fewer than five years	One year
Five years through nine years	Two years
10 years through 14 years	Three years

When your basic life insurance ends, you may be able to convert your coverage to an individual policy (see “Converting Coverage to an Individual Policy”).

Your supplementary life insurance may be continued up to age 95 by paying the premium set by the Insurer (see “Important Contacts”) directly to the Insurer.

If you are eligible to retire on a disability or service pension, see “If You Retire.”

### ***If You Are on an Approved Leave of Absence***

If you are on an approved leave of absence (including a leave under the Family and Medical Leave Act of 1993) that provides for continuation of your basic life, supplementary life, basic **AD&D**, supplementary **AD&D**, dependent life and dependent **AD&D** insurance, you may continue coverage during your leave based on the provisions governing your leave if you make the required contributions.

During your leave of absence, the Company will continue to pay for both your basic life and basic **AD&D** insurance. You may continue supplementary life, supplementary **AD&D**, dependent life and dependent **AD&D** only if you are presently enrolled for these coverages.

If you are currently enrolled in supplementary life insurance, you will receive a letter from the Insurer (see “Important Contacts”) notifying you of your continuation options for this coverage. For your remaining insurance coverages, if you want to continue coverage, please contact the Insurer for the appropriate form and to initiate direct billing for dependent life, supplementary **AD&D** and dependent **AD&D** insurance. You will then be billed directly on a monthly basis for the duration of your leave.

If you are remitting supplementary life insurance premiums directly to the Insurer (see “Important Contacts”) while on an approved leave of absence, and you do not remit premiums within 60 days, any funds in your **Cash Accumulation Fund** will be used to

pay for the cost of insurance. When the funds in your **Cash Accumulation Fund** are not sufficient to cover the cost of insurance, the certificate lapses. Upon return to work, you must re-enroll for the coverage in accordance with the Insurer's guidelines. If you do not continue coverage during your leave of absence, you will need to complete a Statement of Health if you wish to re-enroll upon returning to work.

If you do not continue your coverage during your leave of absence, the coverage level in effect immediately before your leave will not be reinstated automatically upon your return to active employment. You must re-enroll for coverage and submit a Statement of Health where applicable. If you continue your coverage during your leave of absence, the coverage level in effect will be reinstated upon your return to active employment.

If you are eligible for an **FMLA** leave, Avaya Inc. will comply with this legislation.