

## **PROOF OF INSURABILITY**

### ***When You Must Provide Proof of Your Insurability***

Proof of your insurability, through a Statement of Health form, is required for supplementary life insurance if:

- You enroll more than 31 days after your **eligibility date**, or
- You increase your supplementary life insurance after you initially enroll.

For more information, see “How to Provide Proof of Insurability.”

Proof of insurability is never required for supplementary **AD&D** insurance.

### ***When Proof of Insurability Is Required for Dependent Life Insurance***

Proof of your **lawful spouse’s** or **domestic partner’s** insurability is required if:

- You were previously eligible for dependent life insurance and are requesting coverage for the first time or requesting increased coverage on your **lawful spouse** or **domestic partner**,
- You elect or increase dependent life insurance coverage on your **lawful spouse** or **domestic partner** more than 31 days after your **eligibility date** or the date you marry, or
- You elect the \$50,000 spousal coverage option at any time.

For more information, see “How to Provide Proof of Insurability.”

Proof of insurability is never required for your **eligible dependent children** or for dependent **AD&D** insurance on your **lawful spouse, domestic partner** or **children**.

### ***How to Provide Proof of Insurability***

To provide medical evidence of insurability satisfactory to the Insurer (see “Important Contacts”) for yourself or your **lawful spouse** or **domestic partner**, call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”). Alternatively, you may obtain this form by logging on to the Avaya Healthy Decisions Web site at [www.AvayaHealthyDecisions.com](http://www.AvayaHealthyDecisions.com). Click “Reference Materials & Forms” on the left navigation bar. The Statement of Health form (see “Proof of Insurability”) should be completed and returned to the address on the form. After the form is received, you or

your **lawful spouse** or **domestic partner** may be asked to provide additional information or to have a physical examination.

The enrollment or increase in coverage takes effect on the date the Insurer approves the evidence as satisfactory, provided you are **actively at work** on that day (see “You Must Be Actively at Work”).