

INTRODUCTION

Because long-term care can place enormous emotional and financial burdens on families, Avaya Inc. offers the Avaya Inc. Long-Term Care Insurance Plan (Long-Term Care Plan) to **eligible employees** and their **eligible family members**. Long-term care insurance provides protection against the high costs associated with nursing home and other assisted living services. The Long-Term Care Plan gives you a choice between two types of coverage options: Nursing Home Coverage and Comprehensive Coverage. Once you select your coverage option, there are four **daily benefit** amounts to choose from. The Long-Term Care Plan also offers an option of electing **nonforfeiture coverage**.