

PARTICIPATING IN THE PLAN

Who Is Eligible and When

You are eligible for coverage under the LTD Plan if you are an **eligible employee** with at least six months of **net credited service** with a **Participating Company**.

As an **eligible employee**, your coverage under the LTD Plan is effective on the first day of the month in which you will complete six months of **net credited service** with a **Participating Company**.

If you are on a leave of absence, your eligibility will resume after you return to work, as long as you meet the eligibility requirements.

Individuals who are not paid from the U.S. payroll of a **Participating Company**, who are employed by an independent company (such as an employment agency), or whose services are rendered pursuant to an agreement excluding participation in benefit plans are not eligible to participate in the LTD Plan.

How to Enroll

If you are an **eligible employee**, you will automatically be enrolled for the Company-paid LTD coverage when you have completed six months of **net credited service** with a **Participating Company**. You do not need to enroll.

If you want to purchase LTD buy-up, which is an additional 10% of LTD benefits for a total of 60% of **eligible base pay**, you will need to make this election during **annual enrollment** or when you become newly eligible.

What you need to do to enroll depends on whether you are:

- A newly **eligible employee**, or
- An employee changing your existing coverage during an **annual enrollment** period.

Newly Eligible Employees

A new employee benefits enrollment letter will be sent to your home address when you first become eligible to participate in the LTD Plan. The letter will include information about the coverage available for you, how to elect coverage and the date by which you must make your elections. You can make your enrollment elections online by logging onto the Avaya Healthy Decisions Web site at www.AvayaHealthyDecisions.com or by calling the **Avaya Health and Benefits Decision Center** (see "Important Contacts").

After you receive the letter, the specified date in the online enrollment letter, you may elect to purchase an additional 10% of coverage through LTD buy-up. Once coverage begins, your elections remain in effect for as long as you are eligible or until you make a change (see “Coverage Changes”).

Annual Enrollment

During **annual enrollment** each year, you will have an opportunity to select the benefits that best meet your needs for the coming year. **Annual enrollment** is held once a year, usually in the fall.

You will receive enrollment information, that will include information about the coverage options available to you for the following year. If you do not elect to make any changes, your current coverage option will continue unless it is being discontinued or replaced by another option.

As long as you have six months of **net credited service** by January 1st of the following year, elections made during the **annual enrollment** are effective on the first day of the following calendar year.

You may not elect the LTD buy-up option if you are currently on a sickness and accident disability benefit leave.

Confirmation Statements

A confirmation statement will be generated after you enroll or change benefits during **annual enrollment** or at any other time during the year. Be sure to review the information carefully and report any discrepancies immediately to the **Avaya Health and Benefits Decision Center** (see “Important Contacts”).

If You Do Not Enroll

If you were enrolled the previous year, but you do not elect to make any changes during **annual enrollment**, the same coverage options you had the previous year will continue. However, if the rates increase, you will pay the increased amount if you have elected LTD buy-up. Your cost will also change effective with the new Plan Year if your **eligible base pay** changes in the prior Plan Year.

If you are a newly **eligible employee** and you do not make any elections by the date specified in your enrollment letter, you will automatically be enrolled in the Company-paid LTD coverage of 50% of **eligible base pay**. However, you will not be eligible for coverage for the additional 10% LTD buy-up. This level of coverage will continue until you make a change. For more information, see “Changing Your Coverage” and “Annual Enrollment.”