

TERMS YOU SHOULD KNOW

There are several words and phrases that have a specific meaning under the LTD Plan. This section explains those terms so that you can better understand your benefits. These terms are printed in **boldface** when they appear to let you know they are defined here.

Annual enrollment: the period of time each year designated by the Company in which you can generally make changes in your benefits. Elections made during annual enrollment are effective on the first day of the following calendar year.

Avaya Health and Benefits Decision Center: the resource to call to enroll or ask questions about the LTD Plan options. See "Important Contacts."

Claims Administrator: the company authorized by Avaya Inc. to administer the LTD Plan.

Eligible base pay: your basic pay rate as determined from the payroll records of the Company.

Eligible employee: a regular, active, full-time or part-time, represented employee with at least six months of **net credited service** who works for a **Participating Company**.

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.

Net credited service: "term of employment" as defined in The Avaya Inc. Pension Plan.

Participating Company: Avaya and such other companies that have elected to participate in the LTD Plan, with the prior approval of Avaya.

Pre-tax: pre-tax premium payments are taken from your pay before federal and most state and local taxes are withheld.

Sickness and Accident Disability Benefit Plan: The Avaya Inc. Sickness and Accident Disability Benefit Plan, which provides sickness and accident disability benefits for **eligible employees**.

Totally Disabled: for purposes of the LTD Plan, you are considered totally disabled if the **Claims Administrator** determines that you are unable to do any job for any employer for which you are qualified, or may reasonably become qualified by training, education or experience, other than a job that pays less than 50 percent of your **eligible base pay** at the time you became disabled.