

PERSONAL EVENTS AFFECTING PARTICIPATION

If You Gain a New Dependent

If you gain a new dependent (for example, through marriage, birth or adoption), you may be able to enroll in the **HCRA** and/or the **CECRA** if your new dependent is a **HCRA dependent** and/or a **CECRA dependent**. If you are already a participant, you may be able to increase, decrease or stop your contributions. For more information, see “If You Have a Qualified Status Change.”

If a Dependent Loses Eligibility

See “Continuing Coverage.”

If You Have a Qualified Status Change

The Internal Revenue Service (IRS) states you can change coverage levels during the year if you have a **qualified status change**.

If you have a **qualified status change**, you may be able to change the amount you contribute to, or stop contributing to, the **HCRA** and/or the **CECRA**. The change to your contributions must be consistent with your qualified status change. For example, if you have a baby during the year, you may increase your contributions. In addition, your change will only be effective for expenses incurred after your change takes effect.

If you have a **qualified status change** and decrease your annual contribution, your annual contribution may not be less than the amount you have already contributed or the amount already paid in claim reimbursements, whichever is greater. If your annual contribution amount changes, your monthly contributions will be adjusted accordingly.

To be eligible to start, change or stop your contributions, you must report your **qualified status change** to the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) within 31 days of the event.

When Your Change Takes Effect

If you increase, decrease or stop your contributions within 31 days of a **qualified status change**, your change takes effect as of the date of the **qualified status change**. The **Avaya Health and Benefits Decision Center** (see “Important Contacts”) can advise you as to when the change will be shown in your paycheck, and your new deduction amount(s). If you do not change your contributions within 31 days of the **qualified status change**, you must wait until the next **annual enrollment** to make a change. You cannot make a change after the last payroll file has run in mid-November.

If You Die While Participating in the Reimbursement Account Plans

See “If You Terminate Your Employment.”

If You Retire While Participating in the Reimbursement Account Plans

See “If You Terminate Your Employment.”