

ACCIDENT DISABILITY BENEFIT COVERAGE

Accident Disability Benefits

You are only entitled to accident disability benefits if you are disabled due to an injury that resulted solely from an accident during and in direct connection with your Avaya job. There are two types of accident disability benefits: one if you are **totally disabled** and another if you are **partially disabled**.

Benefits for Total Disability

If you become **totally disabled** because of an accident, accident disability benefits begin on your first full day of absence.

Benefit payments for total disability are based on the following:

- Your **rate of pay** at the time you first became disabled,
- Your scheduled hours of work or equivalent work-week classification, not including overtime, and
- Your **net credited service**.

The table below shows the schedule for total disability benefits:

Years of Net Credited Service	You Will Receive Full-Pay for up to...	Then Half-Pay...
Up to 15 years	13 weeks	Thereafter, as long as you are totally disabled
15 - 20 years	26 weeks	Thereafter, as long as you are totally disabled
20 - 25 years	39 weeks	Thereafter, as long as you are totally disabled
25 or more years	52 weeks	Thereafter, as long as you are totally disabled

If You Become Disabled Again

The following chart outlines how benefits are paid if you have a second total disability due to the *same* accident.

If Your Return to Work Between Disabilities Lasts:	Your Total Disability Benefits Resume on:	Your Benefits Are Based on Your Rate of Pay on:	In Determining the Duration of Full-Pay Benefits:
Fewer than 13 weeks	The first day of your subsequent absence.	The first day of your subsequent absence.	The previous duration of full-pay benefits will be counted.
More than 13 weeks	The first day of your subsequent absence.	The first day of your subsequent absence.	The previous duration of full-pay benefits will not be counted.

If you become **totally disabled** because of a *different* accident, previously received benefits are not considered when determining your benefit amount.

Plan Benefits for Partial Disability

Accident disability benefits are also payable for a certified partial disability due to an accident for a maximum of six years. In this case, accident disability benefits will make up all or part of the difference between:

- Your **rate of pay** as an **eligible employee** at the time the **Claims Administrator** (see “Important Contacts”) declares you **partially disabled**, and
- The wages the **Claims Administrator** (see “Important Contacts”) determines you are capable of earning while **partially disabled**.

You will receive 100% or 50% of the *difference in loss of pay*, based on your **net credited service** as follows:

Years of Net Credited Service	You Will Receive 100% Difference in Loss of Pay for:	You Will Receive 50% Difference in Loss of Pay:
Up to 15 years	13 weeks	Thereafter, while your certified disability continues, for a maximum of six years.
15 - 20 years	26 weeks	
20 - 25 years	39 weeks	
25 or more years	52 weeks	

The periods listed in the chart above include any time you received total or partial accident disability benefits for the same accident.

Requirements for Benefits Payment

To qualify for payment of accident disability benefits you must:

- Report any work-related injury immediately to your supervisor. You and your supervisor must then complete the necessary report forms. If the injury is not reported within 60 days of the accident, no benefits are payable. Also, accident disability benefits may not be paid for the period of disability before reporting the injury,
- Be disabled from an injury resulting solely from an accident during and in direct connection with the performance of your Avaya job. There must be a clear and well-established history of the cause and circumstances of the injury, which must be sufficient to have produced the alleged disability,
- Place yourself under a recognized health care provider’s care and follow the recommended treatment,
- Provide information from your recognized health care provider, satisfactory to the **Claims Administrator** (see “Important Contacts”) certifying your disability, including the nature and frequency of your treatment,
- Have a medical examination by a recognized health care provider designated by the **Claims Administrator** (see “Important Contacts”) and/or provide any additional information when requested, and

- Contact the **Claims Administrator** (see “Important Contacts”) to obtain written permission if you intend to leave home during your disability. You must also receive your recognized health care provider’s approval before leaving home. To receive benefit payments during your time away from home, you must continue to provide satisfactory proof of your disability, otherwise no benefit will be payable.

The **Claims Administrator** (see “Important Contacts”) will supply all the forms you need to complete in order to apply for and continue accident disability benefits.

If you become **totally** or **partially disabled** because of an accident, you may be eligible for state Workers’ Compensation payments in addition to the Sickness and Accident Disability Benefit Plan benefits. Your supervisor will complete the necessary form for you to apply for Workers’ Compensation.