

PERSONAL EVENTS AFFECTING COVERAGE

If You Get Married

See “If You Gain a New Dependent.”

If You Gain a New Dependent

If you gain a new dependent (for example, through marriage, birth, adoption or by acquiring a new **domestic partner** and/or **domestic partnership dependent**), you may enroll your new dependent if you do so within *31 days of the date he or she became your dependent*. Contact the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) for additional information. If you enroll the dependent *within* the specified 31-day time frame, he or she is **covered** from the date he or she became your dependent. *If you do not enroll the new dependent within 31 days, you will not be permitted to elect coverage for the dependent until the next **annual enrollment** period, unless you experience another applicable **qualified status change**.*

If a Dependent Loses Eligibility

See “Continuing Your Vision Coverage Through COBRA”.

If Your Physically or Mentally Handicapped Child Reaches Age 23

If your physically or mentally handicapped child is incapable of self-support when he or she reaches age 23, coverage may be continued beyond that age, if the child is fully dependent on you for support at that time. You must apply for this coverage. It is not automatic. To apply for coverage, contact your medical health care company at the telephone number printed on your medical ID card prior to the child's 23rd birthday.

If You Die While Covered Under the Vision Plan

If you die while **covered** under the Vision Care Plan, your **covered dependents** have the option of continuing coverage under **COBRA** for up to 36 months if they make the required contributions. For more information about continuing coverage under **COBRA**, see “Continuing Your Vision Coverage Through COBRA.”

If You Experience a Qualified Status Change

Between **annual enrollment** periods, coverage type changes are allowed for certain **qualified status changes**. The type of change you can make (e.g., a change in coverage category) depends on the event.

To make a change, call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”). You may only make a change in coverage that is consistent with your **qualified status change**. For example, if you marry, you may elect to change your coverage from “individual” coverage to “two-person” coverage.

Changes must be made *within* 31 days of the qualifying event or you will have to wait until the next **annual enrollment** period to make the change.

If You Have a Change in Dependent Status

You must update your dependent information whenever you have a change in dependent status, for example, if your dependent no longer meets the eligibility requirements (see “Participating in the Plan”). To update dependent information, contact the **Avaya Health and Benefits Decision Center** (see “Important Contacts”).