

AMOUNT OF COVERAGE PROVIDED

Under the Business Travel Accident Plan, the Company provides you with an accidental death and dismemberment benefit of up to four times your **total annual pay**, to a maximum of \$3,000,000, and a permanent total disability benefit of up to four times your **total annual pay**, to a maximum of \$3,000,000. The Company also provides coverage of up to \$100,000 for your **lawful spouse** or **domestic partner** and up to \$50,000 for each **eligible child**. Coverage cannot be waived.

Effect on Coverage if You Work Beyond Age 70

If you continue to work after age 70, your accidental death and dismemberment benefits under the Business Travel Accident Plan will be reduced as follows:

Age at Date of Loss	Benefit Is Reduced By
70 – 74	17.5%
75 – 79	42.5%
80 – 84	62.5%
85 and over	80.0%

The permanent total disability benefit does not continue after age 70.

Coverage When Both You and Your Spouse Work for the Company

When both you and your **lawful spouse** or **domestic partner** work for Avaya Inc., you are both covered under the Business Travel Accident Plan. However, you cannot collect benefits as both an **eligible employee** and as an **eligible dependent** when traveling together. Benefits are paid based on which employee's department approved and paid for the travel arrangements for the trip in which the loss occurred. Benefits for your **eligible children** will only be paid once, to the employee whose department has approved and paid for the **eligible child's** travel arrangements.