

## **WHEN COVERAGE ENDS**

### ***When Employee Coverage Ends***

#### **Basic Life Insurance**

Your basic life insurance coverage ends on the last day of the month in which any of the following events occur:

- You terminate your employment with a **Participating Company** for any reason other than retirement on a service or disability pension (see “If You Retire”).
- The continuation period following short-term disability benefits expires (see “If You Become Disabled”).
- The continuation period following layoff expires (see “If You Are Laid Off”).
- The Company you work for ceases to be a **Participating Company**.
- The Plan or benefit is terminated.

When your coverage ends, you may be able to convert the coverage to an individual policy. For more information see “Converting Coverage to an Individual Policy.”

#### **Supplementary Life Insurance**

Your supplementary life insurance coverage can be continued after you leave the Company for any reason (see “Employment-Related Events Affecting Coverage” and “If You Retire”). You may:

- Continue coverage up to the Plan maximums by continuing to pay the contributions to the Insurer (see “Important Contacts”),
- Purchase a paid-up life insurance policy which would provide death benefit coverage for the remainder of your lifetime with no further premium payments, or
- Receive the cash value, if you have a balance in your **Cash Accumulation Fund**.

Coverage will end if you elect to cancel the insurance or turn age 95. Contact the Insurer (see “Important Contacts”) for the cancellation form. Coverage will continue through the end of the month in which you make your election to discontinue coverage. Any balance in your **Cash Accumulation Fund**, after satisfaction of any unpaid premiums or loan balances, will be returned to you.

Supplementary life insurance is generally not converted to an individual policy since it may be continued.

### **Basic and Supplementary AD&D Insurance**

Your basic and supplementary **AD&D** insurance ends on the last day of the month in which any of the following events occur:

- You terminate your employment with a **Participating Company** for any reason.
- You fail to make any required contributions.
- Short-term disability benefits end for any reason other than your return to work (see “If You Become Disabled”).
- The continuation period following layoff expires (see “If You Are Laid Off”).
- The Company you work for ceases to be a **Participating Company**.
- The Plan or benefit is terminated.

Basic and supplementary **AD&D** insurance cannot be converted to an individual policy.

### ***When Dependent Coverage Ends***

Dependent life and dependent **AD&D** insurance end on the last day of the month in which any of the following events occur:

- You terminate your employment with a **Participating Company** for any reason.
- You fail to make the required contributions.
- Short-term disability benefits end for any reason other than your return to work (see “If You Become Disabled”).
- The continuation period following layoff expires (see “If You Are Laid Off”).
- The Company you work for ceases to be a **Participating Company**.
- Your covered dependent is no longer eligible.
- The Plan or benefit is terminated.

Refer to “If a Dependent Loses Eligibility” for more information.

Conversion to an individual policy may be available for dependent life insurance (see “Converting Coverage to an Individual Policy”) when coverage ends. Dependent **AD&D** insurance cannot be converted.

### ***Other Reasons Your Coverage Will End***

In addition, when any of the following happens, you will receive written notice that your coverage (and coverage for your **covered dependents**) has ended on the date identified in the notice:

- Fraud or misrepresentation, or because you (or one of your **covered dependents**) knowingly gave the Plan Administrator, Insurer (see “Important Contacts”) or **Avaya Health and Benefits Decision Center** false, material information. Examples include false information relating to a person’s eligibility or status as a **covered dependent**.
- You (or one of your **covered dependents**) in any other way materially violates the terms of the Life Insurance Plans.

### ***Converting Coverage to an Individual Policy***

You may be able to convert all or part of your basic and dependent life insurance to an individual policy when your coverage ends or is reduced (see “When Coverage Ends,” “If You Work Beyond Age 65” and “If You Retire”).

To convert your coverage, you must request the conversion within 90 days after the date coverage ends or is reduced. During the first 31 days of the conversion period, your coverage continues. However, such coverage does not continue during the remaining conversion period. No proof of insurability is required during this period. If you are interested in converting your insurance, call the Insurer (see “Important Contacts”).

The individual policy will be one customarily issued by the Insurer for conversions. It will not include disability or **AD&D** benefits.

Conversion is not available for basic, supplementary or dependent **AD&D** insurance. You also may not convert your supplementary life insurance because it may be continued by paying your premiums directly to the Insurer (see “Important Contacts”).