

INTRODUCTION

The Avaya Inc. Life Insurance Plans for salaried employees (Life Insurance Plans) offer basic life, supplementary life, basic **accidental death and dismemberment (AD&D)**, supplementary **AD&D**, dependent life and dependent **AD&D** insurance coverages.

The Company pays the full cost to provide you with basic life and basic **AD&D** insurance of one times your **total annual pay**. You may elect to waive basic life and/or basic **AD&D** insurance and receive additional cash, which is taxable. You may elect supplementary life and/or supplementary **AD&D** insurance of an additional one to seven times your **total annual pay**. You pay the full cost for any supplementary coverage you elect.

You also have the option of purchasing dependent life and/or dependent **AD&D** insurance for your **eligible dependents**.