

PROOF OF INSURABILITY

When You Must Provide Proof of Your Insurability

Proof of your insurability, through a Statement of Health form, is required for supplementary life insurance if:

- You enroll more than 31 days after you receive your new employee benefits enrollment material,
- You increase your supplementary life insurance after you initially enroll, or
- You elect supplementary life insurance above two times your **total annual pay** in the initial enrollment.

For more information, see “How to Provide Proof of Insurability.”

Proof of insurability is never required for supplementary **AD&D** insurance.

When Proof of Insurability Is Required for Dependent Life Insurance

Proof of your **lawful spouse’s** or **domestic partner’s** insurability is required if:

- You were previously eligible for dependent life insurance and are requesting coverage for the first time or requesting increased coverage on your **lawful spouse** or **domestic partner**,
- You elect or increase dependent life insurance coverage on your **lawful spouse** or **domestic partner** more than 31 days after the later of the date you receive your new employee benefits enrollment material or the date you marry, or
- You elect the \$50,000 spousal coverage option at any time.

For more information, see “How to Provide Proof of Insurability.”

Proof of insurability is never required for your **eligible dependent children** or for dependent **AD&D** insurance on your **lawful spouse, domestic partner** or **children**.

How to Provide Proof of Insurability

To provide medical evidence of insurability satisfactory to the Insurer (see “Important Contacts”) for yourself, or your **lawful spouse** or **domestic partner**, call the **Avaya Health and Benefits Decision Center** (see “Important Contacts”). Alternatively, you

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*This information is intended for Avaya Inc. Plan participants.
More detailed information is provided in the Plan Documents, which are controlling.*

may obtain this form by logging on to the Avaya Healthy Decisions Web site at www.AvayaHealthyDecisions.com. Click “Reference Materials & Forms” on the left navigation bar. The Statement of Health form (see “When You Must Provide Proof of Insurability”) should be completed and returned to the address on the form. After the form is received, you, or your **lawful spouse** or **domestic partner** may be asked to provide additional information or to have a physical examination.

The enrollment or increase in coverage takes effect on the date the Insurer approves the evidence as satisfactory, provided you are **actively at work** on that day (see “You Must Be Actively at Work”).