

INTRODUCTION

The Avaya Inc. Medical Expense Plan for Salaried Employees (Medical Plan) helps you pay certain costs of medical care and treatment for an injury or illness. Depending on your coverage option, benefits also may be available for certain **covered** preventive medical services.

If you are an **eligible employee**, Avaya Inc. automatically covers you from your first day on the job. You must enroll to cover eligible family members or to select a medical option other than the **assigned option**.

The Medical Plan offers five types of coverage options:

- Standard **Point-of-Service (POS)**
- Enhanced **POS**
- Enhanced **Indemnity**
- International **Indemnity**
- **Health Maintenance Organization (HMO)**

In addition, you may decline Avaya Inc.'s coverage to be a dependent of another **eligible employee** or, if you can certify that you have medical coverage outside of Avaya, you may elect to decline Avaya Inc.'s coverage, which may allow you to receive cash back in your paycheck.

This summary can help you compare the options and choose which one best meets your needs. While the options cover many of the same services and supplies, you will see differences in how you obtain care and how you pay for that care.