

INTRODUCTION

The Avaya Inc. Reimbursement Account Plans allow you to set aside **pre-tax** dollars from your pay to cover certain health care and/or child/elder care expenses. There are two Reimbursement Accounts:

- The *Health Care Reimbursement Account (HCRA)* may be used to pay for eligible health care expenses for you and your **HCRA dependents**.
- The *Child/Elder Care Reimbursement Account (CECRA)* may be used to pay for eligible child/elder care expenses that allow you to work, or if you are married, that allow both you and your **lawful spouse** to work, or your **lawful spouse** to attend school full-time.

You may elect to participate in one, both or neither accounts. If you want to continue participating after your initial enrollment, you *must re-enroll each year* during **annual enrollment**. Your elections do *not* automatically continue from one year to the next. Under government rules, any amounts not used for expenses incurred during the year must be forfeited.