

WHEN PARTICIPATION ENDS

Your eligibility to make **pre-tax** contributions to the **HCRA** and/or the **CECRA** ends if any of the following events occur:

- Your employment with a **Participating Company** is terminated for any reason
- You become eligible for long-term disability benefits through Avaya Inc.
- You take a leave of absence (other than an **FMLA** leave) of more than 30 days (see “If You Take an Approved Leave of Absence”)
- The Company you work for ceases to be a **Participating Company**
- The Reimbursement Account Plan(s) is terminated

Although you are no longer eligible to make **pre-tax** contributions to your Reimbursement Account(s), your participation may not end at that time. For more information, see “What Happens When Participation Ends.”

Other Reasons Your Coverage Will End

In addition, when any of the following happens, you will receive written notice that your coverage has ended on the date identified in the notice:

- Fraud or misrepresentation, or because you knowingly gave the Plan Administrator or **Avaya Health and Benefits Decision Center** false, material information. Examples include false information relating to a person’s eligibility or status as an **eligible dependent**.
- You commit acts of physical or verbal abuse that pose a threat to the staff of the Plan Administrator or **Avaya Health and Benefits Decision Center**.
- You in any other way materially violates the terms of the Reimbursement Account Plan(s).

What Happens When Participation Ends

If your participation ends during the Plan Year, you cannot withdraw the cash remaining in your Reimbursement Account(s). However, you may continue to submit claims for eligible health care and/or child/elder care expenses up until April 15th of the following year, subject to certain limitations. After that date, you forfeit any balance remaining in your Reimbursement Account(s). If you die, your dependents, estate or representative

also has until April 15th of the following year to submit claims.

In addition, you may be able to continue your participation in the **HCRA**. However, continued **HCRA** contributions will be made on an after-tax basis. Contributions to the **CECRA** *cannot* be continued, but you may still be able to submit additional expenses for reimbursement.

For more information, see “When HCRA Participation Ends” and “When CECRA Participation Ends.”

When HCRA Participation Ends

You may submit claims for eligible health care expenses (see “Your Health Care Reimbursement Account”) incurred *before the end of the month in which your participation ended* up until April 15th of the following year.

In addition, you may be eligible to continue your participation in your **HCRA** for a limited period of time through **COBRA**. However, your future contributions will be made with after-tax dollars. If you elect to continue your participation, you may submit claims for expenses incurred for *as long as you participate in the HCRA*. For more information, see “Continuing Your HCRA Coverage Through COBRA.”

When CECRA Participation Ends

Participation in **CECRA** for a given Plan Year ends on the earlier of:

- December 31st of that Plan Year, or
- When there is no more money in your account.

However, you can continue to submit claims for eligible child/elder care expenses incurred at any time during that Plan Year until April 15th of the following year.

You cannot continue to make **CECRA** contributions after you leave the payroll.