

YOUR CONTRIBUTION

Your Monthly Contribution

There is one combined rate for both your medical and dental coverage. You will be billed monthly for the required premium payments. You may also arrange to have the **Avaya Health and Benefits Decision Center** automatically deduct the payment from your bank account. When you first become eligible and during **annual enrollment**, you will have access to cost information for all the available retiree health (medical and dental) options through the Avaya Healthy Decisions Web site (www.AvayaHealthyDecisions.com).

Maximum Company Contribution

The Maximum Company Contribution is the amount the company determines that it will pay towards the cost of retiree health (medical and dental) coverage. Please see “Maximum Company Contribution” in The Avaya Inc. Retiree Medical Expense Plan for Salaried Employees SPD for more details.

Avaya Inc. Contribution

The Avaya Inc. Contribution is for retiree health (medical and dental) coverage. Please see “Avaya Inc. Contribution” in The Avaya Inc. Retiree Medical Expense Plan for Salaried Employees SPD for more details.

Retiree Contribution

Your retiree contribution is the difference between the actual total cost of coverage (which changes annually to reflect the actual claims experience of the Plan, health care cost inflation, and any Plan design changes) and Avaya Inc.’s contribution. You are responsible for the increase in the cost of coverage from one year to the next. Conversely, if the cost of coverage decreases from year to year, the savings are passed on to you in the form of lower costs.