

YOUR COSTS

Avaya Inc. pays the full cost to provide you with **Company-paid basic life insurance coverage** of generally one times your **total annual pay**. If the value of your **Company-paid basic life insurance coverage** for life insurance is more than \$50,000, see “Imputed Income” for important tax information.

If you elect to continue supplementary life insurance, you pay the full cost for that coverage through direct billing from the Insurer (see “Important Contacts”).

Your Premium Costs

Your cost for supplementary life insurance appears on your bill.

The cost to you for your supplementary life insurance is determined by your age as of December 31st of the current Plan Year, whether or not you are a tobacco user (see “How Premium Costs Are Determined”) and your amount of supplementary life insurance coverage.

Supplementary Life Insurance

Insurance Age	Monthly Cost per \$1,000 of Supplementary Life Insurance Coverage if You Are a...	
	<i>Non-Tobacco User</i>	<i>Tobacco User</i>
Under 30	\$ 0.044	\$ 0.06
30 – 34	0.053	0.07
35 – 39	0.053	0.08
40 – 44	0.071	0.13
45 – 49	0.124	0.23
50 – 54	0.203	0.35
55 – 59	0.318	0.47
60 – 64	0.521	0.74
65 – 69	0.910	1.29
70 – 74	1.460	2.06
75 – 79	2.360	3.34
80 - 84	3.830	5.41
85 – 89	6.200	8.76
90 and over	10.040	14.20

How Premium Costs Are Determined

The cost for supplementary life insurance coverage is determined based on the amount of your supplementary life insurance coverage, your age as of December 31st of the current Plan Year, and whether or not you have been a tobacco user during the prior 12-month period.

If you reduce your supplementary life insurance coverage during the year, your cost is based on your reduced supplementary life insurance coverage, your age as of December 31st of the current Plan Year and whether or not you have been a tobacco user during the prior 12-month period.

How a Change in Tobacco Status Affects Cost

If you elect supplementary life insurance (see “Amount of Coverage Available”) and your tobacco status changes, call the Insurer (see “Important Contacts”) and request a Tobacco Use Form. **Tobacco use** constitutes any use of tobacco at any time during the prior 12-month period. A cost adjustment will become effective as early as the first of the month following the receipt of the change of Tobacco Use Form.