

WHEN COVERAGE ENDS

Basic Life Insurance

Your **Company-paid basic life insurance coverage** will continue until your death or until the last day of the month in which the Plan or benefit is terminated.

If your coverage ends for reasons other than your death, you may be able to convert the coverage to an individual policy. For more information see “Converting Coverage to an Individual Policy.”

Supplementary Life Insurance

Your supplementary life insurance coverage can be continued in retirement until age 95. In retirement, you have a number of options. You may:

- Continue coverage up to the Plan maximums by continuing to pay the contributions to the Insurer (see “Important Contacts”),
- Purchase a paid-up life insurance policy which would provide death benefit coverage for the remainder of your lifetime with no further premium payments, or
- Receive the cash value, if you have a balance in your **Cash Accumulation Fund**.

Coverage will end if you elect to cancel the insurance or turn age 95. Contact the Insurer (see “Important Contacts”) for the cancellation form. Coverage will continue through the end of the month in which you make your election to discontinue coverage. Any balance in your **Cash Accumulation Fund**, after satisfaction of any unpaid premiums or loan balances, will be returned to you.

Supplementary life insurance is generally not converted to an individual policy since it may be continued.

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, Insurer (see “Important Contacts”) or **Avaya Health and Benefits Decision Center** false, material information. Examples include false information relating to a person’s eligibility or status.

- You commit acts of physical or verbal abuse that pose a threat to the staff of the Plan Administrator, Insurer or **Avaya Health and Benefits Decision Center**.
- You in any other way materially violates the terms of the Life Insurance Plans.

Converting Coverage to an Individual Policy

You may be able to convert all or part of your **Company-paid basic life insurance coverage** to an individual policy without proof of insurability if your coverage ends or is reduced (see “When Coverage Ends”).

To convert your coverage, you must request the conversion within 90 days after the date coverage ends or is reduced. During the first 31 days of the conversion period, your coverage continues. However, such coverage does not continue during the remaining conversion period. No proof of insurability is required during this period. If you are interested in converting your insurance, call the Insurer (see “Important Contacts”).

The individual policy will be one customarily issued by the Insurer for conversions.

You may not convert your supplementary life insurance because it may be continued by paying your premiums directly to the Insurer (see “Important Contacts”).