

## **PARTICIPATING IN THE PLAN**

### ***Who Is Eligible***

Generally, you are eligible for **Company-paid basic life insurance coverage** if you are an **eligible retiree** (a former eligible employee of Avaya Inc. who retired from a **Participating Company** and who retired with a service or disability pension under the Service-Based Program provision of The Avaya Inc. Pension Plan for Salaried Employees). However, you may be excluded from some life insurance coverage if you were an executive who is eligible for coverage under other Avaya Inc. life insurance programs. You will be notified if this applies to you.

If you are not eligible for **Company-paid basic life insurance coverage**, you may convert the entire **Company-paid basic life insurance coverage** to an individual policy after your employment ends. Avaya Inc. will not provide you with post-employment life insurance coverage.

You may continue supplementary life insurance coverage if you had supplementary life insurance coverage immediately before your retirement and you are an **eligible retiree**.

### ***How to Enroll***

If you are eligible, the Life Insurance Plans automatically provides you with **Company-paid basic life insurance coverage** upon retirement. You do not need to enroll.

If you had supplementary life insurance coverage immediately before your retirement, your coverage can continue when you retire. The Insurer (see "Important Contacts") will contact you to continue your supplementary life insurance coverage during retirement through direct billing.

You may cancel or decrease the amount of your supplementary life insurance coverage during retirement by contacting the Insurer (see "Important Contacts") and completing the required form. Reduction or cancellation becomes effective on the first of the month following the month in which the required form has been received by the Insurer.

Once you have canceled or decreased your supplementary life insurance coverage, you cannot re-elect or increase coverage.

### ***Cost***

If you are eligible, the Life Insurance Plans provides **Company-paid basic life insurance coverage** at no cost to you.

Your cost for supplementary life insurance coverage depends on your age, your amount of coverage and if you are a **tobacco user**. You will be direct billed by the Insurer (see “Important Contacts”.)

### ***Name a Beneficiary***

After your retirement, the beneficiary(ies) for your basic life and supplementary life insurance coverage are the same as those designated while you were actively employed. You may change your beneficiary(ies) at any time (see “How to Change Your Beneficiary” below).

You may name one or more individuals as your beneficiary(ies), or you may designate almost any organization, a trust or your estate.

If you name more than one beneficiary, be sure to indicate the share payable to each one. If you do not indicate this, your beneficiaries will share equally.

If you are enrolled in the Supplementary Life Insurance Plan, any balance in your **Cash Accumulation Fund** will be added to your life insurance coverage and paid, tax-free, to your beneficiary(ies).

Generally, death benefits are paid to your **primary beneficiary(ies)**. If none of your **primary beneficiaries** are living when you die, payment will be made to your **contingent beneficiary(ies)** in equal shares unless you indicated otherwise. If none of your beneficiaries is living when you die, payment may be made to your lawful spouse, children, parents, siblings or to your estate.

However, if you have assigned your benefits, refer to the section “Benefits Can Be Assigned.”

### ***How to Change Your Beneficiary***

You may change your beneficiary at any time, unless you assign your benefits (see “Benefits Can Be Assigned”).

To change your beneficiary, use the online beneficiary designation form at [www.AvayaHealthyDecisions.com](http://www.AvayaHealthyDecisions.com) or contact the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) for the appropriate form(s). There are separate beneficiary elections for basic life insurance and supplementary life insurance. If you complete a paper form, return it to the Insurer at the address on the form. Your changes take effect on the date your forms are received by the Insurer or submitted online. If you have completed a paper form and made beneficiary designations online, the beneficiaries elected most recently will be the beneficiaries of record.