

WHEN COVERAGE ENDS

When Coverage Ends

Your coverage under the Medical Plan ends on the last day of the month in which any of the following events occur:

- You fail to make any required contributions,
- You request that coverage be terminated,
- The company you retired from ceases to be a **Participating Company**, or
- The Medical Plan is terminated.

When your coverage ends, you may be able to continue coverage. For more information, see “Continuing Coverage.”

When Dependent Coverage Ends

Generally, dependent coverage under the Medical Plan ends on the:

- Date your coverage ends,
- Last day of the month in which your **covered dependent** is no longer an **eligible dependent**, or
- The last day of the sixth month following the date of death of the retired employee.

For information about what happens to dependent coverage following your death, see “If You Die While Covered Under the Retiree Medical Expense Plan for Salaried Employees.”

You *must* notify the **Avaya Health and Benefits Decision Center** (see “Important Contacts”) when your dependent no longer qualifies as an **eligible dependent**. Information about continuing coverage will be sent to your dependent, as long as notification is provided within 60 days of the date of the disqualifying event.

Other Reasons Your Coverage Will End

In addition, when any of the following happens, you will receive written notice that your coverage (and coverage for your **covered dependents**) has ended on the date identified in the notice:

- Fraud or misrepresentation, or because you (or one of your **covered dependents**) knowingly gave the Plan Administrator (see “Important Contacts”), **Claims Administrator** or **Avaya Health and Benefits Decision Center** false, material information. Examples include false information relating to a person’s eligibility or status as a **covered dependent**.
- You (or one of your **covered dependents**) permitted an unauthorized person to use one of your ID cards, or you (or one of your **dependents**) improperly use another person’s ID card.
- You (or one of your **covered dependents**) commit acts of physical or verbal abuse that pose a threat to the staff of the Plan Administrator, **Claims Administrator** or **Avaya Health and Benefits Decision Center**.
- You (or one of your **covered dependents**) in any other way materially violates the terms of the Medical Plan.

Creditable Coverage Certificates

If you or a **covered dependent** loses Medical Plan coverage (including continued coverage), you will receive a certificate of creditable coverage. This certificate shows that you were **covered** under the Medical Plan, and will indicate either the length of your coverage, or that you had at least 18 months of coverage. The certificate may be used to offset any exclusion of coverage for a pre-existing condition that may be imposed when you or your dependent seeks coverage under another group health plan.

A **covered** person may also request a certificate of creditable coverage from Avaya Inc. within 24 months after loss of coverage. Requests should be directed to the **Avaya Health and Benefits Decision Center** (see “Important Contacts”).