

INTRODUCTION

The Avaya Inc. Retiree Medical Expense Plan for Salaried Employees (Medical Plan) helps you pay the cost of medical care and treatment for an injury or illness. Depending on your coverage option, benefits also may be available for certain **covered** preventive medical services.

If you are an **eligible retiree**, Avaya Inc. offers you retiree medical coverage. Your geographic location, retirement date, and **Medicare** eligibility status all play a role in determining which of the following coverage options are available to you during retirement:

- **Standard Point-of-Service (POS)**
- **Salaried Retiree Indemnity**
- **Health Maintenance Organization (HMO)**
- **Waive**

This summary can help you compare the options and choose which one best meets your needs. While the options cover many of the same services and supplies, you will see differences in how you obtain care and how you pay for that care.

Special Note About Medicare

Coverage under the Medical Plan changes when you or a **covered dependent** reach age 65 or otherwise become eligible for **Medicare**. This summary includes a special section, "What You Need to Know About Medicare," to help you understand how your benefits are affected.