



2025 Annual Enrollment What's New – U.S. Salaried

**Enrollment Period November 7 –
November 20, 2024**



Agenda

2025 Highlights

Reminders

2025 Benefits



2025 Highlights

Contributions

- There will be some changes to the employee contributions for medical and dental plan contributions. If you do not make any changes during the annual enrollment period any contribution changes will automatically update in your paycheck in January 2025.

Aetna PPO Plan Offering

- To continue our commitment to provide meaningful choice for your healthcare coverage, all salaried employees will have access to elect the new Aetna PPO plan for 2025. This plan will be replacing the current Aetna POS plan that was available for employees hired prior to 2013.

Aura Protection Plus Identity

- A new voluntary benefit offering available through MetLife. Aura identity theft protection provides comprehensive coverage against identity theft, financial fraud and digital security.

Hinge Health's Women's Pelvic Health

- Under all Aetna medical plans through the Hinge Health digital app, you will have access to personalized care and resources for pelvic strength, bladder control, pregnancy/postpartum and managing pelvic pain



Reminders



Reminders

Annual Enrollment Dates: **November 7 – 20, 2024**



Two ways to enroll:

- <https://my.adp.com>
 - If prompted for an enrollment code, please enter **AVA-AVA**
- Call the Avaya Health & Decision Benefits Center at 1-800-526-8056 (TDD 1-800-952-0450)

Have a benefit question? We have answers!

- Benefits Genius Bar open November 7, 13 & 19 from 2 – 3 PM EST



[Click this link to join](#)

By phone: +1 323-792-6237 Participant code: 639 261 005#

Or

Call the Avaya Health & Decision Benefits Center at 1-800-526-8056 (TDD 1-800-952-0450) M-F, 8 AM - 8 PM ET



Reminders

- 1 Elections that do not rollover to 2025: FSAs (Healthcare, Limited and Dependent Care) and HSA
- 2 Review the dependents that you are covering on your benefits
- 3 Review your beneficiary information
- 4 Select "CONFIRM ELECTIONS" and "I AGREE AND CONFIRM ELECTIONS" on the pop up. If you do not confirm your enrollment, your changes will **not** feed over to the carriers.
- 5 Please make sure to keep a copy of your benefits confirmation statement
- 6 If you do not enroll during the annual enrollment period, you not will be able to change your 2025 benefits unless you have a qualified life event.



Reminders - ALEX

ALEX - Avaya's interactive Benefits Advisor to help you compare and understand your medical plan options

(The ALEX tool helps you to compare medical plans; **it is not the enrollment site**)



- Personalized
- Easy to Use
- Confidential

<https://start.myalex.com/avaya>



ALEX – Retirement Planning



MUTE CC || SKIP

How can I help you?

Help me figure out how much to save for retirement.

I'd like to learn about my retirement plan.

Show me the plan details page.

Enter my decision.

After completing your conversation with ALEX, **don't forget to visit [NetBenefits to enroll!](#)**

New hires, click here for some secret information!

[Read More](#)



Registering For The First Time?

Log in to Avaya Inc.

User ID

Remember My User ID

NEXT

FORGOT YOUR USER ID?

New user? [CREATE ACCOUNT](#)



SECURE PAGE

ENGLISH (US)

Create your account

Creating your online account gives you secure and quick access to your personal, pay, HR and company information. It's easy.

Please select an option to continue.

FIND ME

I HAVE A REGISTRATION CODE

< BACK



SECURE PAGE

ENGLISH (US)

Enter Code Identity Info Contact Info Create Account

Enter registration code

Registration code

AVA-AVA

CONTINUE

< BACK



Survey Questions

Survey Questions

Employee Tobacco Certification

Dependent Tobacco Certification

Avaya rewards non-tobacco users with a discount on their medical coverage contributions and reduced premium rates ("the discount") for their supplementary life insurance and critical illness. The discount applies to employees and their covered dependents, separately.


If you have not used any tobacco products in the past 12 months, you qualify for the medical coverage, supplementary life insurance and critical illness discount. Tobacco use is defined as any use of tobacco products, including the use of cigarettes, cigars, pipes, chewing tobacco and snuff, at any time, during the previous 12-month period.

If it is unreasonably difficult, due to a medical condition, for you to achieve the standards for the



Adding/Updating A Beneficiary

Review Your Info

 33 Days left to make changes
Event Date: Jan 1, 2024

Review your info to check if any changes are needed before you enroll.

[+ Add new dependent](#) [+ Add new beneficiary](#)



[Redacted]
You **Self**

Covered For

- Medical Plan
- Dental Plan
- Vision Plan

[View](#)

Beneficiary Allocations:
Allocations cannot be assigned to the primary insured



[Redacted]
Spouse **Dependent**

Covered For

- Medical Plan
- Dental Plan
- Vision Plan

[Edit](#) [Remove](#)


Beneficiary Allocations:
No allocations assigned yet



Enrollment Screen


You will need to make elections for all benefit options showing 'Needs Attention'

Needs Attention (1)



Health Care Flexible Spending Account

Effective Date: Jan 1, 2024



Current Election

Waived **\$0.00**

Waive HCFSA [Show price breakdown](#)

[→ Review](#)



2025 Benefits



Medical, Dental, & Vision Rates for 2025

Benefit Plan	Status	EE Only	EE + Spouse	EE + Child(ren)	Family
Medical Plans					
Aetna CDHP Alternative	Salaried Non-Smoker	\$91	\$258	\$207	\$381
Aetna CDHP Alternative	Salaried Smoker	\$121	\$344	\$276	\$508
Aetna CDHP w/ HSA	Salaried Non-Smoker	\$146	\$403	\$325	\$592
Aetna CDHP w/ HSA	Salaried Smoker	\$195	\$537	\$433	\$789
Aetna PPO	Salaried Non-Smoker	\$205	\$596	\$466	\$868
Aetna PPO	Salaried Smoker	\$273	\$795	\$621	\$1,157
Kaiser (CA, CO, MAS and NW only)	Salaried Non-Smoker	\$203	\$541	\$465	\$814
Kaiser (CA, CO, MAS and NW only)	Salaried Smoker	\$271	\$721	\$620	\$1,085
Dental Plans					
Aetna DMO		\$11	\$20	\$29	\$45
Aetna PPO		\$25	\$64	\$59	\$100
Vision Plan					
		EE Only	Two-Person	Family	
EyeMed		\$8.12	\$15.42	\$22.64	



Health Savings Account Reminders

If you are enrolled in either the Consumer Directed Health Plan (CDHP) or the CDHP Alt plan, you are eligible to enroll and contribute to a Health Savings Account (HSA). The HSA is administered through Fidelity.



Your HSA election **does not** roll over from year to year. You **must** make an election in order to receive the company contribution. You can elect to participate and contribute \$0 if you do not want to contribute but want to receive the company contribution.

If you enroll in the CDHP with HSA plan, you may be eligible to receive an employer contribution.

2025 Employer Contribution (if HSA opened before 1/9/2025)
-\$500 single tier
-\$1000 all other tiers

If your HSA is opened at a later date, the company contribution will be prorated.

There is no employer contribution into the HSA if you enroll in the CDHP Alt medical plan.

If this is the first time you enrolled in the HSA plan, Employees that enroll need certify and accept Fidelity's terms & conditions. The terms & conditions will be sent to you via email within the days following the submission of your ADP enrollment. You will receive an email from dse@docusign.net, on behalf of Fidelity, which must be signed before your account can be created with Fidelity.

Health Savings Account Limits

2025 IRS contribution limits for Health Savings Accounts*:

Employee Only

\$4,300

(was \$4,150 in 2024)

All Other Tiers

\$8,550

(was \$8,300 in 2024)

If you are turning age 55 in 2025 or are already over 55 you can contribute an additional \$1,000 in HSA catch-up contributions in 2025.

Important Notes

These limits include: the contributions you make via payroll deductions, any contributions you make to your HSA outside of payroll deductions, and the HSA dollars Avaya contributes to your HSA.

If you are enrolled in Medicare (Part A or B) or enroll for social security benefits, you cannot make HSA contributions. You will need to prorate your HSA contribution, the year that you enroll in Medicare. If you are six months beyond age 65 and apply for Social Security, they provide six months "back pay" in retirement benefits. This means you should stop contributing to the HSA six months prior to applying for Social Security or will receive tax penalties on your HSA.

*Only for those who are enrolled in the either Healthy Direction CDHP w/HSA medical plan or the CDHP Alternative medical plan



Health Savings Account vs. Limited Flexible Spending Account

Contribute to both accounts to maximize your savings.

Health Savings Account (HSA)

- For employees enrolled in Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Triple tax savings for contributing to the HSA:
 - Contributions are pre-tax*
 - HSA fund earnings are not taxed*
 - The money withdrawn to pay for qualified medical expenses is tax-free for federal tax purposes.
- Can be used for qualified medical, dental and vision expenses

Limited Flexible Spending Account (LFSA)

- For employees enrolled in Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Contributions are pre-tax and the money withdrawn to pay for qualified dental and vision expenses are tax-free for federal tax purposes
- The account is use-it or lose-it with the exception of \$640 per year that you can rollover into the next year if you continue to participate in the Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Can be used for dental and vision expenses only

* With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.



Health Care Flexible Spending Account (FSA)

2025 Flexible Spending Account

2025 Contribution Maximum	\$3,200
Filing Deadline	April 15 th of the following calendar year
Rollover \$ into the following year	\$640



MetLife Legal Plans

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Identity Management Services⁵ 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce, Dissolution and Annulment Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> Consultation & Document Review for your parents: Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets⁶ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

Services highlighted in blue are available to parents and parents-in-law through Plus Parents.

To learn more about your coverages, create an account at legalplans.com or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET)



Voluntary Benefits

Avaya offers voluntary benefits through MetLife.
See www.metlife.com/avaya for details on these benefits.



Critical
Illness



Accident
Insurance



Hospital
Indemnity



ID & Fraud
Protection

***Reminder:** If you and your dependents are enrolled in Critical Illness or Accident Insurance, you can claim your Health Screening Benefit of \$50 per Employee/Dependent.

- Call 1-800-GET-MET8. (800-438-6388) M-F 8am-8pm (EST)
- MetLife MyBenefits portal at www.metlife.com/mybenefits



Avaya Well-Being

All Avaya employees have access to a complete well-being platform through Aetna.

Go to [Aetna.com](https://www.aetna.com) to track your activity, get wellness advice, find healthy recipes, and much more.

- If you are an Aetna member that has not previously registered with the site, use your Aetna member ID or your SSN to create a user name and password.
- For non-members, create a user name and password using your SSN.
- Once registered, click “Avaya Well-Being Program”
- Employees* are also eligible to participate in the well-being rewards program by participating in activities through the Aetna website.

If your spouse or domestic partner is enrolled in the Avaya Medical Plan, they can create an account and use the platform too.



*The rewards program is for employees only. Spouse/domestic partners can use the Aetna platform but do not earn rewards.

2025 Avaya Well-Being Rewards

Take charge of your health and earn incentives for healthy activities.

- ***Don't Forget:*** Rewards that have been earned in 2024 must be redeemed by December 31, 2024. **Rewards do not carry over to 2025.**
- View the 2025 Avaya Well-Being Incentive Flyer:
 - <https://my.adp.com> – Forms & Plan *Documents-Avaya Well-Being Incentive Flyer*
- For further assistance contact Aetna at 877-508-6927.

Incentives will be subject to taxation, per applicable law.



Magellan

Magellan provides:

- ❑ 5 free, confidential counseling sessions on various topics
- ❑ Coaching
- ❑ Self-guided online programs around topics like depression and anxiety
- ❑ Guidance and referrals for childcare and adult care
- ❑ Apps such as BetterHelp, myStrength and Clickotine

To contact Magellan for their Employee Assistance and/or Family Resources Program:

1-877-804-9753

or

Member.MagellanHealthcare.com

Be on the look out for an email on the next Magellan webinar:

December 2024: Overcoming Stress and Burnout



Wrapping Up

Annual Enrollment Highlights

- ❑ The last day to enroll is November 20. Deadline is 11:59 PM EST via my.adp.com and 8:00 PM EST by phone (1-800-526-8056).
- ❑ All benefits except HSA and FSA elections will rollover
 - ❑ You will need to re-elect these benefits if you would like them for 2025.
- ❑ **HSA**
 - ❑ If you are enrolling in the HSA for the first time, please make sure to activate your account at www.401k.com
- ❑ If you add/remove dependents, you will need to submit documents to Dependent Verification Services (DVS).
- ❑ Please make sure you have confirmed your benefits and print/save a copy of your elections.



AVAYA

THANK YOU

