

Avaya Benefits for Salaried Employees FAQ

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Enrollment

- 1. I did not get an e-mail to register for my benefits**
 - a. Go to my.adp.com to register for an account. If that does not work, e-mail benefits@avaya.com
- 2. What is the code to register for benefits?**
 - a. AVA-AVA
 - b. This information is in the enrollment guide
- 3. How many days do I have to enroll in benefits?**
 - a. Starting from your date of hire, you have 31 days to enroll in benefits.
 - b. You may enroll at any time for your 401(k)
- 4. How do I add dependents?**
 - a. After you've logged in, click on your 'New Hire' tile. A series of questionnaires will pop up and there will be a section where you can dependents and beneficiaries.

Health & Welfare Benefits

Medical

- 1. Should I enroll in CDHP Alt or Healthy Directions CDHP with HSA?**
 - a. While we cannot tell you which benefit to enroll in, please keep the following information in mind:
 - i. CDHP Alt has less of a per pay period contribution, but the deductible is higher than the Healthy Directions CDHP with HSA
 - ii. Healthy Directions CDHP with HSA has a higher per pay period contribution, the deductible is less than the Alt plan, and it comes with an HSA. Avaya will provide an employer contribution to you of either \$500 if you are enrolled in a single tier or \$1,000 for all other tiers. Note: the employee contribution is prorated depending on the month you open your HSA.
- 2. Why am I getting a medical and pharmacy insurance card when I did not elect for benefits?**
 - a. Avaya automatically enrolls all new hires in the CDHP Alt Plan. If you do not want insurance, you will need to go into <https://my.adp.com> and waive your medical benefit.
- 3. If my spouse lost their job and is not working, can the spousal surcharge be waived?**
 - a. Yes, the spousal surcharge can be waived, if your spouse is not working. Please call the Avaya Health & Benefits Decision Center at 1-800-526-8056 within 31 days of the event date to have spousal surcharge waived.
- 4. I have enrolled in medical but have not received my insurance card yet. I need to go see the doctor, what should I do?**
 - a. You can go to the aetna.com website to print a temporary card
 - b. If your enrollment is not showing, you will have to pay out of pocket first. You will be able to submit a claim, including a receipt indicating you paid out of pocket, so that you can be reimbursed by the provider once enrollment comes through
- 5. Will I receive insurance cards?**
 - a. You will receive insurance cards for Aetna medical.

6. **I enrolled in Aetna medical, but I do not see my plan is active at aetna.com?**
 - a. It takes about 72 hours for your information to display at aetna.com. If you still do not see your medical, please reach out to us again.
7. **Do the Aetna medical enhancement cost extra?**
 - a. No, these are built into the premiums.
8. **Does Avaya still charge for spousal surcharge?**
 - a. Yes, Avaya charges for spousal surcharge if your spouse/domestic partner is offered medical through their employer and does not take the medical plan.
9. **My doctor is unable to find the medical CDHP in their system. What is the name I should give them?**
 - a. The plan is called Aetna Choice II Program.
10. **For joint and back care, it states they will outreach to us. Are there any insights into how this determination is made, and when could we expect to be contacted?**
 - a. Hinge health will send out information on enrollment after January 1.
11. **I am 50 years old or older. Is the shingles vaccine considered preventative cost?**
 - a. The shingles vaccine is \$0 cost for those who are 50 years and older, and if you go to an approved vendor with Aetna's network (ie: CVS, Walmart).

HSA

12. **Will I receive a card for my HSA?**
 - a. Yes, once you've enrolled, you should receive your Fidelity HSA debit card within 1-2 weeks thereafter.
13. **Is the HSA taxable if I leave it to my dependents?**
 - a. The HSA is not taxable if your spouse is the beneficiary, but it is taxable for all other dependents.
14. **Do the HSA IRS limits exclude the employer funding?**
 - a. Yes, these contribution maximums exclude the Avaya's HSA company contribution.
15. **I have a Payflex HSA and Fidelity HSA, can I keep both?**
 - a. Yes, you may keep both.
16. **Can I invest with my Fidelity HSA?**
 - a. Yes, you may.
17. **How do I change my HSA election amount?**
 - a. You can do this by going to my.adp.com and declaring a Qualifying Life Event.
18. **Can I have an HSA if I've elected the CDHP Alt or PPO Plan?**
 - a. You may only contribute to the HSA if you are enrolled in the CHDP Alt or CDHP with HSA medical plan. The PPO plan is not an HSA eligible plan. You will only receive an employer contribution to the HSA if you are enrolled in the CDHP with HSA medical.
19. **Can I direct payroll to deposit my HSA contributions to an outside HSA?**
 - a. No. Payroll can only direct contributions towards the Fidelity HSA that comes with the CDHP w/HSA medical plan.
20. **I overcontributed to my HSA. How do I remove the funds?**
 - a. You can remove the funds by going to www.401k.com, selecting 'HSA,' and then the contributing tab. At the bottom of the webpage there is a Frequently asked questions

section. You should click on the plus sign next to the question ‘What if I contribute over the limit?’ You can then select ‘Submit a return of excess contribution request’

2nd.MD

- 1. I would like to sign up for 2nd MD. Do I have to be diagnosed by a doctor first or am I allowed to sign up?**
 - a. If you are enrolled in an Aetna medical plan through Avaya, you may sign up for 2nd MD at any time.

Dental

- 1. What is the difference between DMO and PPO dental plan?**
 - a. For a DMO, you have to go in network and have a primary dentist. If you need to see a specialist, you must get a referral.
 - b. For a PPO, you can see any dentist you want. If you go in-network, the dentist charges the negotiated rate. If you go out of network, your dentist may charge you for services that they bill over the negotiated rate. You can view this information at aetna.com
- 2. How does the \$100 increase to the dental benefit maximum work?**
 - a. When you go for a dental cleaning each year, \$100 is added to your dental maximum the following year, for up to 4 years. If you do not get a cleaning, then the benefit maximum goes back down to \$2,250. You can see your total dental benefit maximum at www.aetna.com
- 3. Will I receive insurance cards?**
 - a. You will not receive cards for Aetna dental or Eyemed vision. You will need to go to the provider’s website to print out your insurance card.

Vision

- 1. Will I receive insurance cards?**
 - a. You will not receive cards for Eyemed vision. You will need to go to the provider’s website to print out your insurance card.

COBRA

- 1. I plan to elect COBRA after I leave Avaya. I know there is a 14 day window from my off roll date for the COBRA package to be mailed. If I have to see a doctor during this window, will I be reimbursed for my out-of-pocket expenses?**
 - a. If you need to see a doctor before your COBRA coverage is showing active, you will pay out of pocket and then submit a claim to be reimbursed once the COBRA coverage is paid for and your COBRA coverage shows active.
- 2. I am Medicare eligible, am I eligible to enroll in COBRA when I leave Avaya?**
 - a. If you were already Medicare eligible before you leave Avaya, you are able to enroll in COBRA coverage (for 18 months). COBRA coverage pays secondary to Medicare so make sure you enroll in Medicare.
 - b. If you become Medicare eligible after leaving Avaya (for example, turning age 65) and are enrolled in COBRA, your COBRA coverage will end the first of the month that you

become Medicare eligible. This would be a secondary qualifying event if you have dependents so they would be able to continue on COBRA coverage.

Flexible Spending Accounts (LFSA, DCFSA)

- 1. Will I receive a card for my Health Care, Limited Care or Dependent Care Flexible Spending Account (FSA)?**
 - a. You will receive a debit card for the Health Care and Limited Care FSA accounts directly from Health Equity.
- 2. Can an employee front load the Flexible Spending Account (FSA)?**
 - a. You may use the full amount that you elected for the FSA and LFSA. For DCFSA, you can only use the amount that has been deposited into your account.
- 3. I had a Flexible Spending Account with my prior company. How much can I contribute towards the FSA with Avaya?**
 - a. You can contribute up to the annual limit, regardless of how much you contributed through your previous employer.

Magellan

- 1. I have adopted a child and heard I can be reimbursed for a portion of the adoption fees. Can you please let me know how I can receive the reimbursement?**
 - a. You may send an email to benefits@avaya.com to get your reimbursement started.
- 2. How can dependents of a deceased employee use Magellan's counseling services?**
 - a. Dependents are eligible to utilize counseling services through the end of the month in which the employee passes. Dependents are then extended an additional month. As long as the dependent schedules their 5 free sessions during their extended month, these sessions are good for 6 months.
 - b. For example: an Avaya member passes away on 6/2/2025. The dependents can utilize Magellan's services until the end of June. The dependent also has until the end of July to reach out to Magellan. If the dependent calls Magellan on July 15 to set up a case for EAP counseling, Magellan would authorize the counseling and the dependent can use those 5 sessions through the January 15, 2026.

Life Insurance

- 1. Why has my Supplemental Life coverage doubled in cost for the new plan year?**
 - a. Your premiums are based off your age as of 12/31 in the new plan year. If you reach a new age bracket at the end of the new plan year, your premium will increase.
- 2. Does the critical illness benefit have to be diagnosed after the inception of the plan?**
 - a. Yes.

Voluntary Benefits

- 1. My spouse/domestic partner has their own medical insurance. Am I still allowed to cover them under Critical Illness/Accident/Hospital Indemnity?**
 - a. Yes, you can cover them. Please make sure to add them as a dependent in my.adp.com and then you can select which benefit(s) you would like to cover them under.

2. **Can the Metlife Legal Plan (Parents Plus Option) cover parents who live outside the US?**
 - a. No, the parents plus plan only covers parents living in the US.

Medicare

1. **I am enrolled in the CDHP with HSA medical plan. However, my spouse is enrolled in Medicare. Am I allowed to contribute to the HSA and/or receive the company contribution for the HSA?**
 - a. Yes, your spouse's Medicare coverage does not impact your HSA eligibility.
2. **I am turning 65 and enrolling in Medicare; can I still contribute to the HSA and/or receive the company contributions?**
 - a. No, if you enroll in Medicare, you are no longer eligible to contribute to the HSA and you cannot receive the company contribution.
 - b. You will need to go to the ADP enrollment site <https://my.adp.com>, select Report a Qualifying Change, select HSA change and waive the HSA for the rest of the year
3. **I am turning 65, but I would still like to participate in the CDHP with HSA medical plan. What do I need to do?**
 - a. You will need to call Medicare to waive Medicare Part A. Once you have done so, you can contribute towards your HSA. If you plan on retiring, please make sure to stop your HSA contributions 6 months before your retirement date. Please note that once you leave Avaya, you will need to enroll in Medicare as soon as possible.
4. **I signed up for Medicare. Am I still allowed to receive employer contributions or can I still participate in the HSA?**
 - a. No, you are unable to receive employer contributions or participate in the HSA plan.
5. **What happens to my HSA once I've enrolled in Medicare? Can I roll it over to an IRA?**
 - a. The money in your HSA is yours to keep. You can use your HSA to pay for qualified medical expenses. You are unable to rollover your HSA to an IRA.
6. **I am currently in the Preferred Provider Organization (PPO) plan and am approaching Medicare age soon. Can you let me know who will pay primary for medical expenses if I enroll in Medicare Part A?**
 - a. Avaya will act as primary and Medicare will act as secondary as long as you are an active employee
7. **Is there Retiree Medical if I am eligible to retire from Avaya?**
 - a. If you retire from Avaya, there is no Retiree Medical. You can contact the Via Benefits Exchange to enroll in a medical plan (it is not subsidized). Via Benefits can be reached at 1- 855-535-7157 (this is the Medicare-eligible number). You will need your Medicare number to enroll.
8. **Does Avaya medical premiums go down if I qualify for Medicare?**
 - a. No, the premium does not go down.
9. **If my spouse is enrolled in Medicare, can they still be covered by Avaya's medical plan?**
 - a. Yes, our plan would be primary.

Annual Enrollment

1. **What is the website and registration code for first time users?**

- a. <https://my.adp.com> is the website and the initial registration code is AVA-AVA
- 2. If I do not have any changes for the new plan year, do I have to do anything for Annual Enrollment?**
 - a. No, you do not. Please note that Health Saving Account (HSA) contributions and Flexible Savings Account (FSA) do not rollover into the new plan year and you will have to re-elect those contributions for the new plan year.
- 3. Can I change my benefits even though I already confirmed elections?**
 - a. Yes, you are able to change your benefits as many times as you want as long as you confirm and submit your elections before the deadline. Please note that you cannot make any changes after Annual Enrollment unless you have a qualifying life event.

401(k)

- 1. When will I be able to enroll for the 401(k)**
 - a. You will be able to enroll on your date of hire. If you have trouble enrolling, please e-mail benefits@avaya.com
- 2. How long is the vesting period?**
 - a. You are immediately vested into the Avaya Savings Plan for Salaried Employees (ASPSE).
- 3. Am I allowed to make in-service distributions towards a Roth IRA and/or rollover money from after-tax contribution to Roth?**
 - a. Yes, you can do either or both. For more information, please call Fidelity at 1-877-208-0783 and a representative will be able to assist you.

Pension

- 1. I am a salaried retiree and need income verification for pension payments that I have already received. Who do I reach out to?**
 - a. You will need to reach out to the PBGC at 1-800-400-7242 to request a verification of earnings letter.