



AVAYA | Experiences That Matter

2023 Annual Enrollment What's New – U.S. Salaried

Enrollment Period October 6 – October 19, 2022

Agenda

- *2023 Highlights*
- *Reminders*
- *2023 Changes & Reminders*
- *Wrapping Up*

A man with grey hair and glasses is sitting in a large, orange, tufted armchair. He is wearing a light blue button-down shirt, dark jeans, and brown sneakers with white laces. He is looking at a silver laptop on his lap. The room has large windows in the background, letting in bright light. The floor is made of light-colored tiles.

2023 Highlights

2023 Highlights



Medical and Dental Increases

Vision Contributions – No Increases

Medical Deductible and Out-Of-Pocket Maximum – No Increases

Updated calendar year physicals for ages 3 - 22

Aetna Medical Enhancement- Transform Diabetes Program

A close-up photograph of a man with a beard and short dark hair, wearing a blue blazer over a light blue shirt. He is smiling broadly, looking down at a laptop screen. His right hand is resting on his head. The background is blurred, showing what appears to be an office or meeting room setting.

Reminders

Reminders

Annual Enrollment Dates: **October 6 – 19, 2022**



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 October 6, 11, 14, & 19 from 3 – 4 PM EST
<https://spaces.avayacloud.com/spaces/invites/5f58f3fb8dfa94eb86761f6a/meet>
By phone: +1 855-378-8822 Participant code: 646-826-516

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 2023: 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 2023 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

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



- Personalized
- Easy to Use
- Confidential

<https://www.myalex.com/avaya/2023>



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.

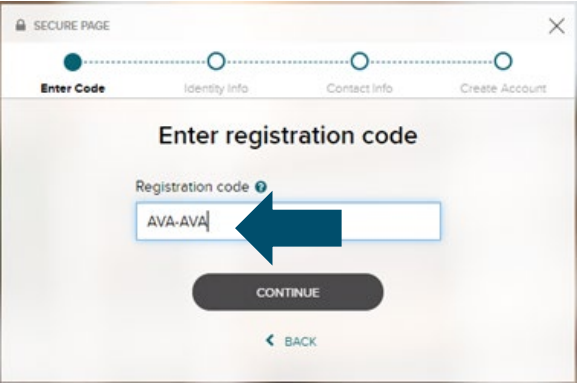
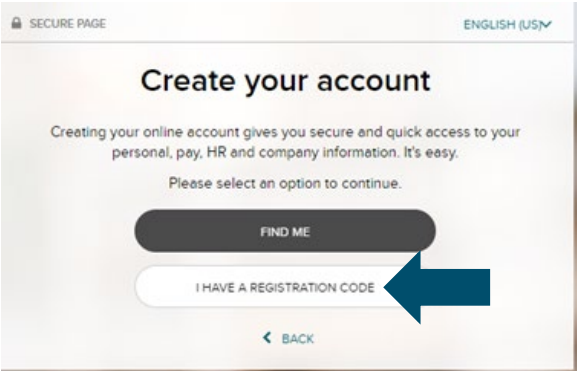
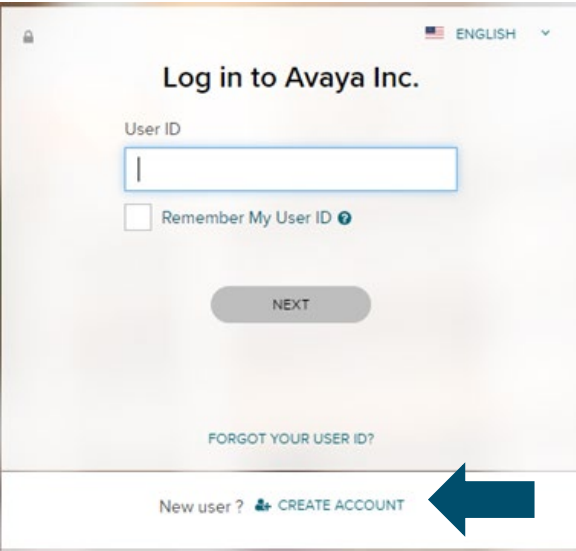
Enter my decision.

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?



Survey Questions

Survey Questions

1. EMPLOYEE TOBACCO CERTIFICATION

2. DEPENDENT TOBACCO CERTIFICATION

3. WELL-BEING PROGRAM

4. COMMUTER BENEFITS

Employee 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 non-tobacco user discount, or if it is medically inadvisable for you to attempt to achieve the standards for the discount, please call the Avaya Health & Benefits Decision Center at (option 1) to speak with a representative. Be prepared to provide medical documentation upon request.

By completing this page you understand your obligation to adhere to the Avaya Code of Conduct.

Are you a tobacco user?

Yes

No

Adding A Dependent/Beneficiary

REVIEW YOUR DEPENDENTS

[+ ADD NEW DEPENDENT](#) [+ ADD NEW BENEFICIARY](#)

Self VIEW

YOU

Covered For:

- MEDICAL PLAN
- DENTAL PLAN

Beneficiary Allocations:

Allocations cannot be assigned to the primary insured

Dependent EDIT REMOVE

Spouse

Covered For:

- DENTAL PLAN

Beneficiary Allocations:

No allocations assigned yet

Beneficiary EDIT REMOVE

Spouse

Covered For:

Coverage cannot be assigned to a beneficiary

Beneficiary Allocations:

- SUPPLEMENTARY EMPLOYEE LIFE INSURANCE
Primary Beneficiary 100%
- BASIC AD&D INSURANCE
Primary Beneficiary 100%

Enrollment Screen

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

 Needs Review (1)

 HEALTH CARE FLEXIBLE SPENDING ACCOUNT



Waived *Effective Date: Jan 1, 2022*
Waive HCFSA



 REVIEW

\$0.00 

2023 Changes & Reminders



Medical, Dental, & Vision Rates for 2023

Benefit Type	Benefit Plan	Status	Monthly Employee Contributions			
			Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Medical	Aetna CDHP Alternative	Salaried Non-Smoker	\$131.00	\$307.00	\$249.00	\$432.00
Medical	Aetna CDHP Alternative	Salaried Smoker	\$175.00	\$409.00	\$332.00	\$576.00
Medical	Aetna CDHP w/HSA	Salaried Non-Smoker	\$158.00	\$373.00	\$301.00	\$523.00
Medical	Aetna CDHP w/HSA	Salaried Smoker	\$211.00	\$497.00	\$401.00	\$697.00
Medical	Aetna Point-of-Service (POS)	Salaried Non-Smoker	\$206.00	\$511.00	\$400.00	\$712.00
Medical	Aetna Point-of-Service (POS)	Salaried Smoker	\$275.00	\$681.00	\$533.00	\$949.00
Medical	Kaiser (CA, CO, GA, MD and NW only)	Salaried Non-Smoker	\$223.00	\$500.00	\$441.00	\$718.00
Medical	Kaiser (CA, CO, GA, MD and NW only)	Salaried Smoker	\$297.00	\$667.00	\$588.00	\$957.00
Dental	Aetna DMO		\$11.00	\$20.00	\$29.00	\$45.00
Dental	Aetna PPO		\$24.00	\$62.00	\$50.00	\$89.00

Benefit Type	Benefit Plan	Status	Monthly Employee Contributions		
			Employee Only	Two-Person	Family
Medical	HMSA (HI residents only)	Salaried Non-Smoker	\$158.00	\$373.00	\$523.00
Medical	HMSA (HI residents only)	Salaried Smoker	\$211.00	\$497.00	\$697.00
Vision	EyeMed		\$8.01	\$15.21	\$22.33

Medical Enhancement (Aetna plans only)



Transform Diabetes

- Replaces the Express Scripts Diabetes Program.
- Available to adult members with Type 1 or Type 2 diabetes
- A member from the care team will reach out to you if you are eligible for the program and will help you with treatment and establish healthy behaviors.



Routine Physicals

- Calendar visits instead of every 12 months for dependents ages 3 -22

Medical Programs (Aetna plans only)

Expert Medical Opinion

- Once you receive a diagnosis, you can contact 2nd MD to review the recommended course of treatment.
- Go to <http://www.2nd.MD/Aetna> to sign up.

Aetna Behavioral Health Case Management

- Aetna clinicians available 24/7 to handle clinically urgent and complex needs to ensure access to appropriate behavioral health services and care (includes Autism advocacy).
- Aetna will provide support in navigating services and assist in identifying resources for your care.

Teladoc Behavioral Health (also for medical and dermatology)

- Speak with experienced psychiatrists, psychologists and Masters level therapists via an online video consultation. Visit Teladoc.com to sign up.

Teladoc - Caregiver

- You can use Teladoc not only for yourself and immediate family members that are covered under Aetna, but also for extended family members for whom you are a caregiver; such as a parent or grandparent.

Kaiser Mandated Plan Changes

Plan	Benefits	Mandated Plan Design
Kaiser All Regions	<ul style="list-style-type: none"> • Obesity Prevention in Women • Breastfeeding Services and Supplies • Contraceptives – Male Condoms • Well-Woman Preventive Visits 	All of these services will be provided with no cost share required from members
Kaiser CO Kaiser GA	Gender-affirming Facial Surgery	Gender-affirming facial surgeries will be covered as standard under the gender affirming benefits.
Kaiser CO	Infertility Services	IVF, oocyte retrievals, embryo transfers, and medications will be covered at the same cost share as other plan benefits for both infertility and standard fertility preservation services.



Health Savings Account Reminders

If you are enrolled in the Consumer Directed Health Plan (CDHP) with the Health Savings Account (HSA), the HSA is through Fidelity.

If you switch to the CDHP w/ HSA plan for 2023, you will need to activate your account at www.401k.com.

Your HSA election **does not** roll over from year to year. You **must** make an election in order to get 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.

2023 Employer Contribution (if HSA opened before 1/9/2023)
-\$500 single tier
-\$1000 all other tiers

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

Health Savings Account Limits

2023 IRS contribution limits for Health Savings Accounts*:

<p><u>Employee Only</u> \$3,850</p> <p><i>(was \$3,650 in 2022)</i></p>	<p><u>All Other Tiers</u> \$7,750</p> <p><i>(was \$7,300 in 2022)</i></p>
-----------------------------------------------------------------------------	-------------------------------------------------------------------------------

If you are turning age 55 in 2023 or are already over 55 you can contribute an additional \$1,000 in HSA catch-up contributions in 2023.

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 Healthy Direction CDHP w/HSA 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
- 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
- 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 \$570 per year that you can rollover into the next year if you continue to participate in the Aetna Healthy Direction CDHP with HSA Medical
- 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



2023 Flexible Spending Account	
2023 Contribution Maximum	\$2,850
Filing Deadline	April 15 th of the following calendar year
Rollover \$ into the following year	\$570

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

***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.

2023 Avaya Well-Being Rewards

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

- ***Don't Forget:*** Rewards that have been earned through November 30, 2022, must be redeemed by December 31, 2022. **Rewards do not carry over to 2023.**
- View the 2023 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.

COVID-19 Resources



- **Aetna** members: COVID-19 vaccine information by going to www.Aetna.com
- **Kaiser** members: learn more on how to protect yourself against COVID-19 and how to get care at <https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information>



- For information on market volatility & hardship withdrawals, visit www.401k.com
- **Avaya's Discount Marketplace** offers employees exclusive discounts on various products and services at <https://avaya.savings.beneplace.com/>



- **Magellan Resources**
 - **Employee Assistance Program-** employees and/or dependents who are feeling stressed or are having difficulty coping during this time of change and uncertainty are encouraged to call 1-877-804-9753 or go to MagellanAscend.com for **confidential** support.

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 8: The Mind-Body Connection: Healthy Aging and the Brain

Magellan
HEALTHCARESM

Wrapping Up

Annual Enrollment Highlights

- ❑ The last day to enroll is October 19. 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 2023.
- ❑ HSA
 - ❑ If you'd like to receive the employer match, but do not want to contribute, please enter \$0 in the contributions
 - ❑ 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.



Thank you