

2024 U.S. Benefits Annual Enrollment

November 1-15, 2023

DISCOVER

DXC Benefits. *As unique as you.*

Discover what is changing for 2024



Agenda

- **What's Not Changing for 2024?**
- **What's Changing for 2024?**
- **Discover Your Options**
- **Meet Denver**
- **Resources**
- **Enrollment Timeline / Next Steps**
- **Q&A**

What's NOT Changing for 2024?

- Same network of carriers and plans through Aon Exchange for Medical, Dental and Vision
- Medical plan surcharges remain the same:
 - Use of tobacco products (\$20 surcharge per paycheck)
 - Working spouse surcharge, i.e., covering your spouse/domestic partner in a DXC medical plan if they have access to subsidized coverage through their own employer (\$50 surcharge per paycheck).
- Healthy Behavior Wellness Program will still be managed by Virgin Pulse. Activities and incentive amounts will also remain the same.

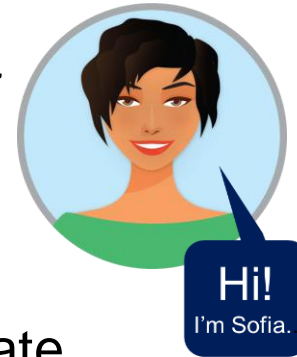
What's Changing for 2024?

New DXC Benefits Center

The DXC Benefits Center will now be managed by Businessolver



- New DXC benefits portal, which includes a user-friendly interface
- New portal credentials will be required – registration requires last 4 of SSN, DOB and Zip Code
- New DXC Service Center phone number 888.305.5499. Representatives will be available from 8:00 am to 8:00 pm ET *during Benefits Annual Enrollment* to provide assistance with 2024 benefits starting November 1.
- New digital benefits assistant, Sofia, will be available to answer questions 24/7
- New text messaging option available



2024 Benefits Annual Enrollment elections

- 2023 elections mapped to the new portal with the most recent 2023 effective date
 - You are encouraged to review and validate that your information is correct in the new portal

What's Changing for 2024?

New Spending Account Administrator

DXC Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Health Savings Account (HSA) and Commuter Reimbursement Accounts administration will be managed by MetLife starting January 1, 2024.

- *New MetLife participant portal URL*
- *New portal credentials will be required. You will need to provide your name, SSN and Zip Code*
- *New MetLife Customer Service phone number 833-675-2915. Representatives will be available from 8:00 am to 8:00 pm ET to provide assistance starting November 1.*

What's Changing for 2024?

New Spending Account Administrator

What to expect...

- A new debit card from MetLife
- This debit card will be applicable for any 2024 FSA, HRA and/or HSA
- MetLife will process FSA and HRA claims starting with expenses incurred in 2024
- If you enroll in a 2024 HSA, you will need to pass the Customer Identification Process (CIP).
 - For most employees, the demographic data in the system will be sufficient for this process. However, if MetLife is not able to confirm your identity, you may need to provide additional documentation.
- HSA beneficiary designations are **not** being carried over, you must designate your beneficiary for HSA in the new portal after your HSA has been set up in the MetLife portal.



What's Changing for 2024?

Actions for Transition to *New Spending Account Administrator*

FSA and HRA:

- Aight Smart Choice debit card for FSA and HRA will no longer be active after December 31, 2023
 - You can manually submit 2023 eligible claims to Aight Smart Choice through March 31, 2024
- After March 31, 2024, Aight will close out the 2023 plan year
 - FSA – any remaining funds, up to the IRS carryover limit, will be transferred to MetLife by the end of April
 - Your annual 2024 Health FSA election will be available to you on January 1, 2024
 - HRA – any remaining funds will be transferred to MetLife by the end of April

What's Changing for 2024?

Actions for Transition to New Spending Account Administrator

HSA:

- Actions required for DXC to transfer your 2023 DXC HSA to MetLife:
 - ***Between November 1 and December 15*** - consent to allow DXC to transfer your HSA from Alight to MetLife ([MetLife microsite](#) - Access code is **CZWHXL**)
 - **Prior to February 1, 2024** – Liquidate your investment account, if applicable, and turn off automatic investments (Alight HSA investment site)
- If actions are completed by the applicable deadlines, you will not have access to your Alight HSA starting on February 13, 2024, until the funds transfer is recorded by MetLife. The estimated date for funds to be available at MetLife is the week of February 26, 2024.
 - You may continue to use any balance that has accrued within your MetLife HSA for claims during this time frame
- If actions are not completed by the applicable deadlines, DXC cannot transfer your HSA and it will become a retail account under UMB Bank; you will be responsible for any associated account monthly management fees (\$2 per month if account balance is less than \$5K; \$2.50 per month for investment account).

What's Changing for 2024?

Medical Plan Pricing

Some of you may see higher medical plan prices depending on where you are located, as well as the plan and carrier you select. DXC continues to contribute towards your benefits program by providing a subsidy to help offset increasing costs.

Medical Plan Design

- Silver medical plan options - the deductible is increasing from \$1,500 to \$1,600 for employee only coverage; \$3,000 to \$3,200 for all other coverage levels.
- Gold and Platinum medical plan options - emergency room admissions will have a \$150 copay before the deductible.

What's Changing for 2024?

Life Insurance

- Basic Life - a *new* \$50K option available to avoid imputed income
- Supplemental Life – *new* rates will now be based on the age of the covered individual (employee or spouse/domestic partner).
 - Some employees might see higher or lower pricing for 2024.
 - Reduction of coverage due to age will no longer apply to Supplemental Life (still applies to Basic Life).

Short-Term/Long-Term Disability

- Both STD and LTD rates will be decreasing.

Voluntary Benefits

- Critical Illness, Hospital Indemnity and Accident Insurance are moving from Aetna to MetLife. As a result, you might see lower pricing for 2024 along with new enhancements to the benefits.

What's Changing for 2024?



Powerful *New* Health Savings Account (HSA) Feature

- You can elect a Total for Year or Total Per Pay Period amount and the number of pay periods you want to divide that over.
- This will allow more flexibility to fund your HSA more quickly.

Discover Your Options

Start Discovering

Visit [myDXCbenefits](#) to discover everything that's new for 2024, find Reference Guides, links to the carrier websites and the Interactive Pricing Tool.

Enroll November 1–15

Log in to the *New* [DXC Benefits Center enrollment portal](#) to find your personalized benefits options available through the Aon Active Health Exchange.

Use the Help Me Choose decision support tool and enroll for 2024.

If You Don't Take Action

Your current medical, dental, vision, supplemental life, AD&D, STD and LTD coverages as reflected in the *New* DXC Benefits Center enrollment portal will continue at 2024 prices.

Your Flexible Spending Account (FSA) and/or Health Savings Account (HSA) enrollment will default to waive for 2024.

Discover the Silver Medical Plan

STEP 1

STEP 2

STEP 3

Silver	Meet the Deductible	Pay Coinsurance	Reach the Out-of-Pocket Maximum
	<p>You pay all covered medical and prescription expenses up to the deductible.</p> <p>Employee Only Deductible: \$1,600</p> <p>All other coverage levels: \$3,200</p>	<p>After you reach the deductible, you pay 25% coinsurance for covered medical and prescription expenses.</p>	<p>You pay nothing more for covered in-network expenses!</p> <p>Employee Only Out-of-Pocket Maximum: \$3,800</p> <p>All other coverage levels: \$7,600</p>

- All figures shown assume in-network use. Separate amounts apply for out-of-network use.
- Has a Family style deductible
- Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses and a Limited Purpose Health FSA to help pay for your dental and vision expenses
- Refer to the Appendix to see how the other medical plans work

Discover the Health Savings Account

A Health Savings Account, or HSA, is a savings account that lets you set aside pre-tax money for medical costs.

To contribute to an HSA, you must enroll in a DXC high-deductible health plan, HDHP (i.e., Bronze, Bronze Plus, Silver).

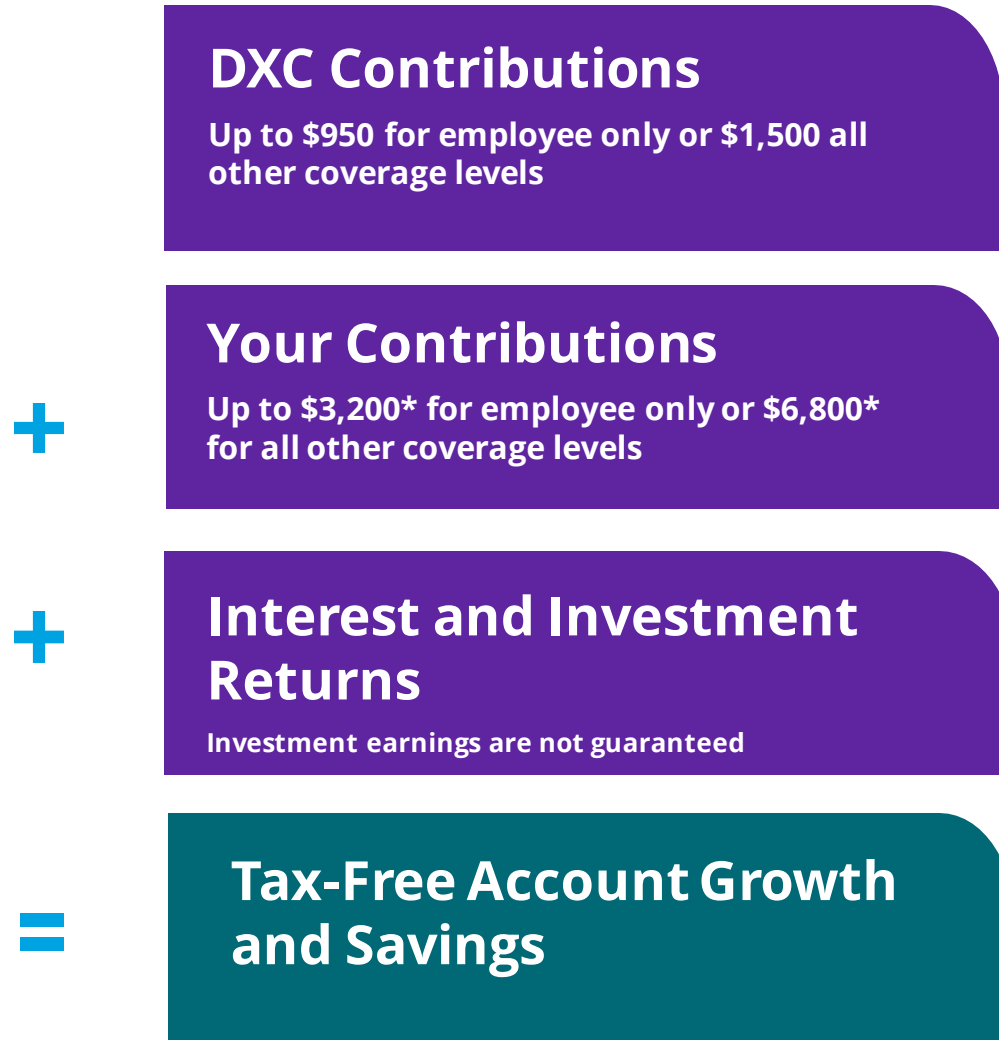
Annual contributions are limited by IRS rules. These limits apply to contributions from all sources, e.g., pre-tax contributions from your paycheck and DXC wellness incentives from the Healthy Behaviors Wellness Program.

Bronze

Bronze Plus

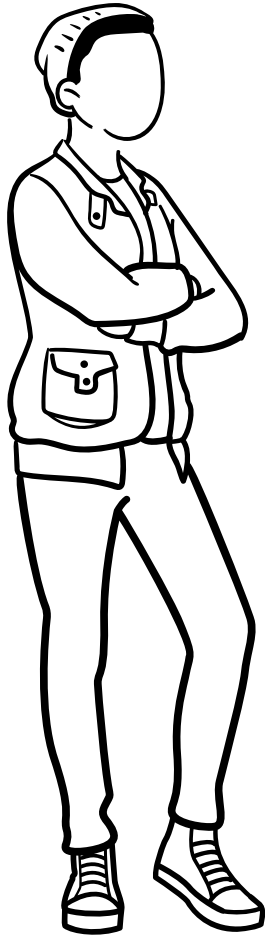
Silver

HSA Savings Adds Up



* These amounts are the 2024 annual maximum total contributions **minus** Healthy Behaviors Wellness Program contribution. If you are age 55 or older, you can contribute up to another \$1,000 in catch-up contributions.

Meet Denver



We are going to walk through how an employee, let's call her Denver, could explore her benefits.

- Currently single
- In her mid-20s
- Enrolled in Anthem Gold
- Over the past 5 years she has mostly had preventive care visits with only a few diagnostic doctor visits
- Takes two generic prescription drugs
- Each year enrolls for full amount of Health FSA, some years has unused funds at the end of the year that are forfeited

Denver's 2024 medical plan considerations:

- Stay in Gold but move to the lower cost carrier.
- Consider switching to a lower cost plan.

Denver Discovers Plan Pricing

Plan Option	Deductible	Coinsurance/ Copay Maximum	Anthem		Aetna	
			Payroll Contributions	Total Cost	Payroll Contributions	Total Cost
Bronze	\$3,300	\$3,100	\$2,337	\$8,737	\$1,221	\$7,621
Bronze Plus	\$2,450	\$1,450	\$3,705	\$7,605	\$1,980	\$5,880
Silver	\$1,600	\$2,200	\$4,478	\$8,278	\$2,823	\$6,623
Gold	\$800	\$2,800	\$7,214	\$10,814	\$4,652	\$8,252
Platinum	\$250	\$2,050	\$10,205	\$12,505	\$6,433	\$8,733

These costs are consistent
across carriers

These costs change
across carriers

Costs provided for
illustrative purposes only,
costs vary by region, salary
and coverage tier.

Denver's 2024 Enrollment

Based on Denver's discovery, here's what she will elect for her benefits coverage for 2024.

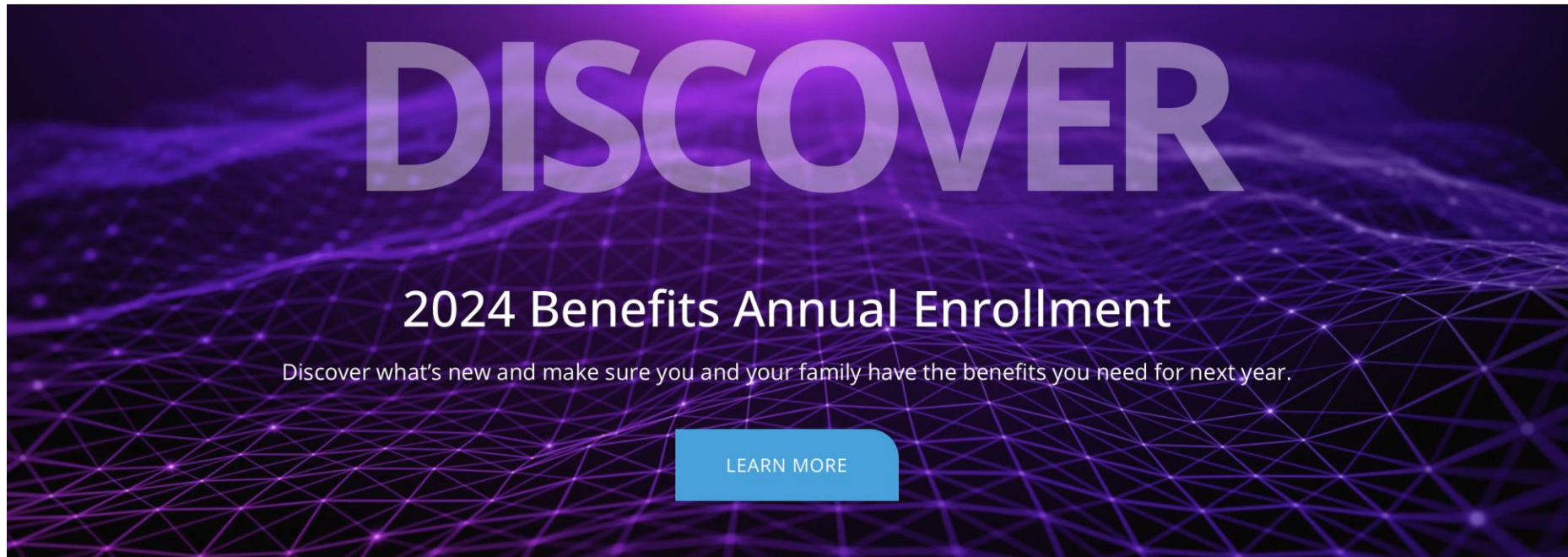
Benefit	Coverage Choice	Why is this right for Denver?
Medical Plan	Bronze Plus Plan; Employee Only	Wants a lower per-paycheck deduction from what she would be paying in the Gold Plan with the lowest potential total cost.
Dental Plan	Silver Plan; Employee Only	Wants to have coverage where minor and major restorative care are covered.
Vision Plan	Silver Plan; Employee Only	Needs contacts
HSA	Annual Contribution of \$2,450	Wants to set money aside in her HSA just in case she needs to meet her deductible
FSA	Annual Contribution of \$300	Wants to set money aside in her Limited Purpose FSA to pay for her contacts

Denver's 2024 Enrollment, cont'

Based on Denver's discovery, here's what she will elect for her benefits coverage for 2024.

Benefit	Coverage Choice	Why is this right for Denver?
Supplemental Life	Increases to 2X Base Annual Earnings (BAE)	Due to the lower supplemental life rates, Denver increases her coverage so she has enough coverage for her family to pay off her debt. She will need to complete her EOI for this change.
Supplemental AD&D	Increases to 5X BAE	Denver likes to hike with her dog and wants to have some extra protection in the event of an accident.
Short-Term Disability	Continues 7-Day Option	Doesn't have a large sick balance built up, so stays covered in the 7-day STD option.
Long-Term Disability	Enrolls in coverage	Wants to apply what she is saving in her STD rate for LTD protection; enrolls while healthy and can pass EOI for this change.
Pet Insurance	Enrolls in coverage	Enrolls her 3-year golden retriever.

Resources – DXC Benefits Discovery



myDXCbenefits.com

Features

- Reference Guide (Standard/Hawaii)
- Reference Guide (Puerto Rico)
- Interactive Pricing Modeler
- Links to carrier preview sites
- Enrollment Resources (*New DXC Benefits Center & New Spending Account Administrator*)
- Important information related to the Spending Account transition to MetLife
- Dual Year Enrollment

Resources – During Enrollment

Help Me Choose

A decision support tool to help:

- compare and choose a medical plan option based on health care needs and cost preferences
- find out if prescription drugs are on the plan's formulary
- determine if preferred providers (doctors, hospitals) are in the plan's network

Answer a Few Questions



Choosing the right medical coverage can be tricky. By taking a few minutes to answer some questions, you'll learn which options may best match your needs.

Note: The information you provide here doesn't affect the underlying design or cost of your employer's medical plans. Your individual responses won't be shared with your employer. Your responses will only be shared with your health plan if you agree.

[← Back](#)

[Begin Help Me Choose >](#)

Resources – 2024 Enrollment

2024 Enrollment Questions

Call the *New* DXC Benefits Center managed by Businessolver for questions about the enrollment process.

Phone: 888-305-5499

Representatives available Monday through Friday 8:00 AM to 5:00 p.m. ET (extended to 8 p.m. EST during Benefits Annual Enrollment).

Chat with Sofia, your new multilingual digital benefits assistant, 24/7.

2024 Spending Account Questions

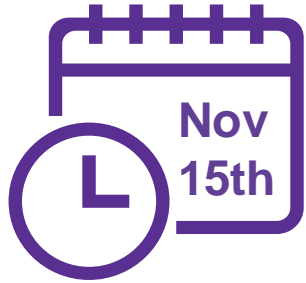
Call MetLife Customer Service for questions about your 2024 Spending Accounts.

Phone: 833-675-2915

Representatives available Monday through Friday 8:00 AM to 8:00 p.m. ET.



Enrollment Timeline / Next Steps



Do not wait
until the last
day to enroll.

- Benefits Annual Enrollment is November 1 – 15
- Use *New DXC Benefits Center* enrollment portal to enroll
- Have your 2023 Benefits Summary handy to compare your current plans/pricing to 2024 options
- Adding Dependents to your coverage:
 - You will need the name, date of birth and Social Security number for the dependents you will be adding
 - You will need to submit your dependent verification forms by November 24
- You will need to designate beneficiaries even if you don't enroll in medical, dental or vision insurance
- If no action is taken, current enrollments as reflected in the *New DXC Benefits Center* enrollment portal for medical, dental, vision, life insurance, Short-and Long-Term Disability will carry over at 2024 prices. Flexible Spending Account and Health Savings Account will be defaulted to waived.

Resources – Dual Year Enrollment

You must enter your benefit elections twice if you:

- Are a new employee hired on/after October 18, 2023.
- Are a new employee who has not enrolled in your 2023 DXC benefits prior to October 18, 2023.
- Recently updated (or need to update) your benefits after a qualified life event (e.g., marriage or birth/adoption) on/after October 18, 2023.

For the remainder of 2023

Enter your benefit elections in the [current DXC Benefits Center enrollment portal](#)

Visit the *current* DXC Benefits Center enrollment portal (managed by Alight) at YourBenefitsResources.com/DXC to:

- Complete your 2023 enrollment.
- Make your benefit elections.
- Add/update your dependents.

If you don't already have an account with the [current DXC Benefits Center enrollment portal](#), you must register for one and create your username and password.

AND

For 2024

Enter your benefit elections in the [New DXC Benefits Center enrollment portal](#)

Visit the *New* DXC Benefits Center enrollment portal (managed by Businessolver) at myDXCbenefitscenter.com to:

- Complete your 2024 enrollment.
- Make your benefit elections.
- Add/update your dependents.
- Submit dependent verification documentation for any new dependents added.

If you don't already have an account with the [New DXC Benefits Center enrollment portal](#), you must register for one and create your username and password.

Q&A



Appendix

The background features a dark teal to black gradient. On the right side, there are numerous glowing, curved lines that resemble fiber optic cables or data paths. These lines are punctuated by small, bright teal dots, creating a sense of movement and connectivity. The overall aesthetic is modern and technological.

Discover Your Benefits

New DXC Benefits Center Enrollment Portal		Enroll on Carrier Site
Medical	Supplemental Life Insurance	Home & Auto Insurance
Dental	Supplemental AD&D Insurance	Pet Insurance
Vision	Legal Services	
Short-Term Disability (STD)	Identity Theft Protection	
Long-Term Disability (LTD)		
Pre-Tax Accounts:	Health Protection Plans:	No Enrollment Required
Health Savings Account (HSA)	•Hospitalization	• LifeManagement (EAP)
Flexible Spending Accounts (FSAs)	•Critical Illness	• Caregiver and Parent Support (Torchlight)
•Health FSA	•Accident	• Enhanced Family Supports Program (Bright Horizons)
•Limited Purpose Health FSA		
•Dependent Care FSA		

DXC Benefits. *As unique as you.*

How the Medical Plan Works (Bronze Plan)

STEP 1

STEP 2

STEP 3

Bronze	Meet the Deductible	Pay Coinsurance	Reach the Out-of-Pocket Maximum
	You pay all covered medical and prescription expenses up to the deductible.	After you reach the deductible, you pay 25% coinsurance for covered medical and prescription expenses.	You pay nothing more for covered in-network expenses!
	Employee Only Deductible: \$3,300		Employee Only Out-of-Pocket Maximum: \$6,400
	All other coverage levels: \$6,000		All other coverage levels: \$12,800

- All figures shown assume in-network use. Separate rates apply for out-of-network use.
- Has an embedded deductible
- Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses

How the Medical Plan Works (Bronze Plus Plan)

STEP 1

STEP 2

STEP 3

Bronze Plus	Meet the Deductible	Pay Coinsurance	Reach the Out-of-Pocket Maximum
	<p>You pay all covered medical and prescription expenses up to the deductible.</p> <p>Employee Only Deductible: \$2,450</p> <p>All other coverage levels: \$4,900</p>	<p>After you reach the deductible, you pay 25% coinsurance for covered medical and prescription expenses.</p>	<p>You pay nothing more for covered in-network expenses!</p> <p>Employee Only Out-of-Pocket Maximum: \$3,900</p> <p>All other coverage levels: \$7,800</p>

- All figures shown assume in-network use. Separate rates apply for out-of-network use.
- Has a Family style deductible
- Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses

How the Medical Plan Works (Gold Plan)

STEP 1

Gold

Pay Copays and Meet the Deductible

You pay a set copay for office visits, emergency room admissions and prescription expenses.

For other services, you pay all covered medical expenses up to the deductible.

Employee Only Deductible: \$800

All other coverage levels: \$1,600

STEP 2

Pay Coinsurance

After you reach the deductible, you pay 25% coinsurance for covered medical expenses.

You continue to pay copays for office visits and prescription expenses.

STEP 3

Reach the Out-of-Pocket Maximum

You pay nothing more for covered in-network expenses!

Employee Only

Out-of-Pocket Maximum: \$3,600

All other coverage levels: \$7,200

- All figures shown assume in-network use. Separate rates apply for out-of-network use.
- Has an embedded deductible
- Enroll in the Flexible Spending Account (FSA) to help pay for your medical and prescription expenses

How the Medical Plan Works (Platinum Plan)

STEP 1

STEP 2

STEP 3

Platinum	Pay Copays and Meet the Deductible	Pay Coinsurance	Reach the Out-of-Pocket Maximum
	<p>You pay a set copay for office visits, emergency room admissions and prescription expenses.</p> <p>For other services, you pay all covered medical expenses up to the deductible.</p> <p>Employee Only Deductible: \$250</p> <p>All other coverage levels: \$500</p>	<p>After you reach the deductible, you pay 15% coinsurance for covered medical expenses.</p> <p>You continue to pay copays for office visits and prescription expenses.</p>	<p>You pay nothing more for covered in-network expenses!</p> <p>Employee Only</p> <p>Out-of-Pocket Maximum: \$2,300</p> <p>All other coverage levels: \$4,600</p>

- All figures shown assume in-network use. Separate rates apply for out-of-network use.
- Has an embedded deductible
- Enroll in the Flexible Spending Account (FSA) to help pay for your medical and prescription expenses

Meet Xochilt



We are going to walk through how an employee in Puerto Rico, let's call her Xochilt, could discover her benefits.

- Currently married with two children
- In her mid-30s
- Enrolled in Triple-S Platinum
- Over the past 5 years she and her family have mostly had preventive care visits with only a few diagnostic doctor visits
- She and her family take a few generic prescription drugs

Xochilt's 2024 medical plan considerations:

- Stay in Platinum but move to MCS, the lower cost carrier.
- Explore switching to a lower cost plan.

Xochilt Explores Plan Pricing

	Triple-S				MCS	
	Deductible	Coinsurance/ Copay Maximum	Payroll Contributions	Total Cost	Payroll Contributions	Total Cost
Bronze Plan	\$300	\$12,700	\$1,917	\$14,617	\$340	\$13,040
Silver Plan	\$0	\$12,700	\$2,581	\$15,281	\$793	\$13,193
Gold Plan	\$0	\$12,700	\$4,245	\$16,945	\$1,985	\$16,685
Platinum Plan	\$0	\$12,700	\$4,854	\$17,554	\$2,443	\$17,554

These costs are consistent across carriers

These costs change across carriers

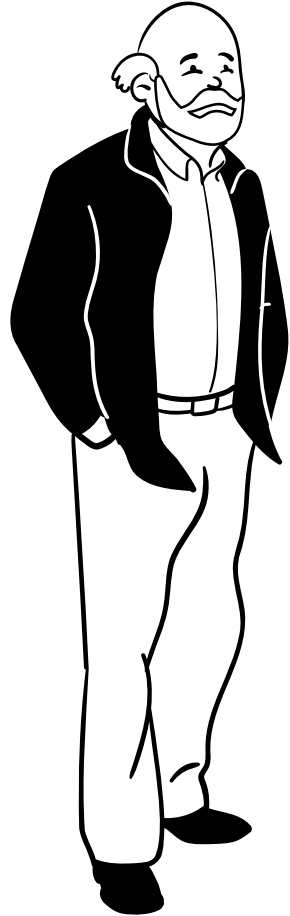
Costs provided for illustrative purposes only, costs vary by region, salary and coverage tier.

Xochilt's 2024 Enrollment

Based on Xochilt's discovery, here's what she will elect for her benefits coverage for 2024.

Benefit	Coverage Choice	Why is this right for Xochilt?
Medical, Dental, Vision Plan	MCS Silver Plan; Family	Chooses MCS Silver for a lower per-paycheck deduction from what she would be paying in the Triple-S Platinum Plan. Dental and Vision are bundled with Medical.
Supplemental Life	Increases to 3X Base Annual Earnings (BAE)	Xochilt's children are young; she takes the opportunity of lower supplemental life rates to increase her coverage. She will need to complete her EOI for this change.
Supplemental AD&D	Increases to 3X BAE	Xochilt decides it's wise to increase her AD&D coverage in the event of an accident.
Short-Term Disability	Enrolls in 30-Day Option	Although Xochilt is covered by the Puerto Rico statutory disability plan, she takes the opportunity of the lower STD rates to enroll in the 30-day STD option. She will need to complete her EOI for this change.
Long-Term Disability	Continues coverage	Confirms she has enrolled in LTD coverage; continues coverage for 2024

Meet Charlie



We are going to walk through how an employee, we are calling him Charlie, could explore his benefits.

- Currently married
- In his mid-50s
- Enrolled in Cigna Gold
- Over the past 5 years he and his spouse have started to have more diagnostic doctor visits
- He and his spouse each take a few prescription drugs
- Each year enrolls for and uses the full amount of Health FSA

Charlie's 2024 medical plan considerations:

- Stay in Gold but move to the lower cost carrier.
- Explore switching to a lower cost High Deductible Health Plan with an HSA.

Charlie Explores Plan Pricing

	Cigna				UHC	
	Deductible	Coinsurance/ Copay Maximum	Payroll Contributions	Total Cost	Payroll Contributions	Total Cost
Bronze Plan	\$6,000	\$6,800	\$5,512	\$18,312	\$3,141	\$15,941
Bronze Plus Plan	\$4,900	\$2,900	\$5,812	\$13,612	\$6,226	\$14,026
Silver Plan	\$3,200	\$4,400	\$7,205	\$14,805	\$7,281	\$14,881
Gold Plan	\$1,600	\$5,600	\$17,572	\$24,772	\$13,536	\$20,736
Platinum Plan	\$500	\$4,100	\$23,757	\$28,357	\$19,243	\$23,843

These costs are consistent across carriers

These costs change across carriers

Costs provided for illustrative purposes only, costs vary by region, salary and coverage tier.

Charlie's 2024 Enrollment

Based on Charlie's exploration, here's what he will elect for his benefits coverage for 2024.

Benefit	Coverage Choice	Why is this right for Charlie?
Medical Plan	Silver Plan; Employee + Spouse	Takes advantage of a lower per-paycheck deduction from what he would be paying in the Gold Plan with a lower potential total cost.
Dental Plan	Gold Plan; Employee + Spouse	Wants to have coverage where minor and major restorative care are covered.
Vision Plan	Gold Plan; Employee + Spouse	Both Charlie and his spouse need glasses
HSA	Annual Contribution of \$9,300	Uses the difference between the Gold and Silver plans to fund an HSA in case he needs to meet his current deductible and start saving for retirement
FSA	Annual Contribution of \$300	Sets aside money in a Limited Purpose FSA to pay for his and his spouse's glasses

Charlie's 2024 Enrollment, cont'

Based on Charlie's exploration, here's what he will elect for his benefits coverage for 2024.

Benefit	Coverage Choice	Why is this right for Charlie?
Supplemental Life	Reduces from 3X to 2X Base Annual Earnings (BAE)	Charlie and his spouse have paid off their home and don't feel like they need as much life insurance now that their children are grown.
Supplemental AD&D	Maintains to 3X BAE	Charlie maintains some coverage to protect his family in the event of an accident..
Short-Term Disability	Continues 7-Day Option	Doesn't have a large sick balance built up and with the lower STD premiums, he decides to stay covered in the 7-day STD option.
Long-Term Disability	Maintains LTD coverage	Charlie maintains his LTD coverage.