

Medicare Notice of Creditable Coverage

Important Notice to Medicare Eligible Participants from DXC Technology Regarding Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with DXC Technology and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. If you consider joining, you should compare your current coverage, including which drugs are covered and at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The DXC Employee Benefits Fiduciary Committee, as Plan Administrator, has determined that the prescription drug coverage offered by the medical plans that are part of the DXC Fully Insured Employee Welfare Benefits Plan are, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered "creditable coverage."

Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15 through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current DXC coverage will not be affected.

For details of the prescription drug benefits available through the DXC medical plans, log in to the [DXC Benefits Center enrollment portal](#) or call your [medical plan carrier](#) directly.

If you decide to join a Medicare drug plan and drop your DXC prescription drug coverage, be aware that you and your dependents will be able to get this coverage back if the plan(s) are still available and you meet the eligibility requirements for health coverage.

Please call the DXC Benefits Center (1.888.305.5499) for more information about what happens to your coverage if you join a Medicare prescription plan.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your coverage under the DXC Plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage . . .

Call the DXC Benefits Center (1.888.305.5499). **NOTE:** You will receive this notice each year. You will also receive it before the next period that you can join a Medicare drug plan and also if this coverage through DXC changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage . . .

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare and You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug plans:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the Medicare and You handbook for the telephone number) for personalized help.
- Call 1.800.MEDICARE (1.800.633.4227). TTY users, call 1.877.486.2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit the Social Security Administration (SSA) at www.socialsecurity.gov or call SSA at 1.800.772.1213 (TTY 1.800.325.0778).

Effective Date: January 1, 2025	
Name of Entity/Sender:	DXC Technology c/o DXC Employee Benefits Fiduciary Committee (Plan Administrator)
Contact—Position/Office:	DXC Benefits Center/Businessolver
Address:	DXC Technology 1025 Ashworth Rd West Des Moines, IA 50265
Phone Number:	1.888.305.5499

Remember: Keep this creditable coverage notice. If you join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).