

# 2025 U.S. Benefits Annual Enrollment

November 1-15, 2024



# Agenda

- Highlights
- Enrollment Overview
- Resources to Support You
- Reminders and Tips
- Q&A



# Highlights





# DXC Contribution

DXC is contributing significantly more towards U.S. medical coverage in 2025.

- DXC has raised its employer contribution to 77% of the total company premium. This represents a 17% increase over the 2024 contribution. DXC aims to mitigate rising healthcare costs and keep your expenses as manageable as possible.
- Even with DXC's increased contribution, it is possible your health plan prices could rise in 2025 if you remain in your current plan.

# Medical Plan Costs

- The potential increase in your health plan costs depends on several factors, such as your plan, carrier, location, and the dependents you choose to insure.
- You might be able to lower your premium increase by switching to a plan with a more affordable carrier.
- Utilize these tools to understand and compare your costs, helping you select the best option for your budget and healthcare needs

Interactive Pricing Tool	Help Me Choose Tool
<ul style="list-style-type: none"><li>• Use to preview your costs before you enroll</li></ul>	<ul style="list-style-type: none"><li>• Use to estimate your costs based on your health care needs and preferences</li></ul>
<ul style="list-style-type: none"><li>• Available on the 2025 Benefits Annual Enrollment page at <a href="https://myDXCbenefits.com">myDXCbenefits.com</a></li></ul>	<ul style="list-style-type: none"><li>• Available in the DXC Benefits Center enrollment platform during Benefits Annual Enrollment</li></ul>

# Medical Plan Changes – Deductibles & Out of Pocket

Bronze	Bronze Plus	Silver	Gold	Platinum
<p>No changes</p>	<p>Deductible is increasing:</p> <ul style="list-style-type: none"> <li>From \$2,450 to \$2,500 for employee only coverage</li> <li>From \$4,900 to \$5,000 for other coverage levels (\$4,950 for Health Net)</li> </ul> <p>In-network out-of-pocket maximum is increasing:</p> <ul style="list-style-type: none"> <li>From \$3,900 to \$4,500 for employee only coverage</li> <li>From \$7,800 to \$9,000 for other coverage levels</li> </ul>	<p>Deductible is increasing from:</p> <ul style="list-style-type: none"> <li>From \$1,600 to \$1,700 for employee only coverage</li> <li>From \$3,200 to \$3,400 for other coverage levels</li> </ul> <p>In-network out-of-pocket maximum is increasing:</p> <ul style="list-style-type: none"> <li>From \$3,800 to \$4,250 for employee only coverage</li> <li>From \$7,600 to \$8,500 for other coverage levels</li> </ul> <p>Out-of-network out-of-pocket maximum is increasing:</p> <ul style="list-style-type: none"> <li>From \$8,000 to \$8,500 for employee only coverage</li> <li>From \$16,000 to \$17,000 for other coverage levels</li> </ul>	<p>Member coinsurance share is decreasing from 25% to 20%, so you'll pay less when you receive care</p>	<p>No changes</p>

# Same Plans and Carriers

- All the current plan options and carriers for medical, dental, vision and other benefits except for the Puerto Rico medical plan (which we'll cover later).
- Healthy Behaviors Wellness Program continues with the same activities and incentives (available to Bronze, Bronze Plus and Silver medical plan participants).

Healthy Behaviors Wellness Program: Activities and Annual Incentive Amounts		
Activity	Employee Only Coverage	Employee + Dependent(s)
Health Screening	\$250	\$300
Health Check Survey	\$70	\$70
Next Steps Consult	\$70	\$70
Additional Healthy Activities	\$560 (\$140/quarter)	\$1,060 (\$265/quarter)
Total Annual Incentive Opportunity	\$950	\$1,500

Virgin Pulse is rebranding to Personify Health in 2025:



# Same Medical Plan Surcharges

Tobacco Surcharge	Working Spouse Surcharge
If you use tobacco products, or have within the past six months	To cover a spouse/domestic partner when they have access to subsidized coverage through their own employer
\$20 per paycheck (\$10 per week)	\$50 per paycheck (\$25 per week)



# Tax Advantaged Spending Accounts

Save money with increased contribution opportunities in these tax - advantaged accounts.

	Health Savings Account	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
<b>Who can participate:</b>	Bronze, Bronze Plus and Silver medical plan members	Gold and Platinum	Bronze, Bronze Plus and Silver medical plan members	Anyone who has dependent caregiving expenses
<b>Can be used for:</b>	Eligible health expenses	Eligible health expenses	Eligible <b>dental and vision expenses only</b> (not medical/prescription drugs)	Day care expenses for a <b>child under age 13</b> or adult family member
<b>Annual limit:</b>	Up to \$4,300* (individual) or \$8,550* (family maximum) (plus \$1,000 age 55+ catch-up)	Up to \$3,300	Up to \$3,300	Up to \$2,500 (individual) or \$5,000 (married/filing jointly)
<b>Special rules:</b>	<ul style="list-style-type: none"> <li>Enroll anytime</li> <li>Use today or save for future</li> <li>Money is yours forever</li> <li><i>Additional eligibility requirements apply**</i></li> </ul>	<ul style="list-style-type: none"> <li>You must enroll every year — current contributions do not automatically continue into 2025</li> <li>Use it or lose it — carefully estimate your anticipated expenses because unused money is forfeited (up to \$640 in unused funds can carry over from 2024 to 2025 in the Health Care and Limited Purpose FSA; <b>there is no carry over in the dependent care FSA</b>)</li> </ul>		

*\*These amounts include your contribution and DXC's wellness incentive contribution. If you want to take advantage of DXC's wellness incentive contribution and maximize your own contributions, **set your Total For Year amount at \$3,350 (yourself only) or \$7,050 (yourself and one or more) dependents.***

\*\* The CIP Process

# New Whole Life with Long-Term Care Insurance

- DXC is offering a new voluntary **Whole Life with Long-Term Care (LTC) benefit** through **MetLife**.
- Offered in addition to the current options which do not include a LTC benefit.
- "Whole" life insurance is different than our current Basic and Supplemental Life Insurance options.
- Learn more at **myDXCbenefits.com** (at the 2025 Benefits Annual Enrollment page).

**A link to the METLIFE site is accessible via the enrollment portal**

## What is a Long-Term Care benefit?

- This benefit assists in covering the cost of services you may need if you are unable to carry out everyday tasks on your own.
- These tasks can include personal care services like eating, dressing, bathing, and moving around as well as assistance with housework and meal preparation.
- Usually, care is given at home, in a nursing home, or in an assisted living facility.

# Puerto Rico Medical Plan for 2025

DXC is switching to a single carrier, MCS, for Puerto Rico.

This move is more economical than using multiple carriers and will help manage costs, considering our smaller employee population.

Most employees will see premium savings with a few plan changes

Metallics offered in previous years (Bronze, Silver, Gold, Platinum) are no longer applicable.



**The MCS PPO plan:**

**Includes coverage for medical/prescription drug, dental and vision**

**Has no annual deductible**

**Pays 100% for in-network preventive care**



## IMPORTANT!

All Puerto Rico employees will have to make an active election to maintain medical coverage for 2025.

# DXC Benefits Center Support Continues

- We continue to partner with Businessolver to bring you the DXC Benefits Center.
- Includes the enrollment portal and call center.
- The Help Me Choose decision support tool continues to be offered.

The enrollment portal is being enhanced to make it even easier for you to review your options and make your choices during Benefits Annual enrollment.



“Sofia” the digital assistant is still available to answer your questions 24/7.

Text messaging options continue as well.

# Enrollment Overview

A wide-angle photograph of a beach at sunset. The sky is a mix of deep purple, blue, and orange, with scattered clouds. The wet sand of the beach reflects the vibrant colors of the sky. In the distance, a pier or breakwater extends into the water. On the right side, a few buildings are visible on the horizon, their lights glowing. In the foreground, a man, a woman, and a dog are walking along the water's edge, their silhouettes reflected in the wet sand.

# Benefits You Can Elect/Update Now

These are all the benefits you can elect or update during Benefits Annual Enrollment, through the DXC Benefits Center enrollment platform. You also may be able to update these benefits within 30 days after a qualified life event such as marriage or birth/adoption.

Health Care	Disability Income Protection	Supplemental Insurance	Tax Savings Accounts
<ul style="list-style-type: none"> <li>• Medical</li> <li>• Dental</li> <li>• Vision</li> </ul>	<ul style="list-style-type: none"> <li>• Short-Term Disability (STD)</li> <li>• Long-Term Disability (LTD)</li> </ul> <p><i>Consider enrolling in Short-Term Disability (STD) and Long-Term Disability (LTD) insurance for partial income replacement if you're unable to work due to illness, injury, or pregnancy.</i></p> <p><u><i>Enrollment is only available now, so don't miss this opportunity.</i></u></p>	<ul style="list-style-type: none"> <li>• Supplemental Life Insurance</li> <li>• Supplemental AD&amp;D Insurance</li> <li>• Legal Services</li> <li>• Identity Theft Protection</li> <li>• <b>NEW!</b> Whole Life with Long-Term Care Insurance</li> <li>• Hospitalization</li> <li>• Critical Illness</li> <li>• Accident</li> </ul> <p><i>*DXC automatically provides and pays the full cost for basic Life and AD&amp;D. Consider the supplemental options if you feel you need additional coverage.</i></p>	<ul style="list-style-type: none"> <li>• Health Savings Account (HSA)</li> <li>• Flexible Spending Accounts (FSAs)               <ul style="list-style-type: none"> <li>○ Health Care FSA</li> <li>○ Limited Purpose FSA</li> <li>○ Dependent Care FSA</li> </ul> </li> </ul>



# Additional Benefits

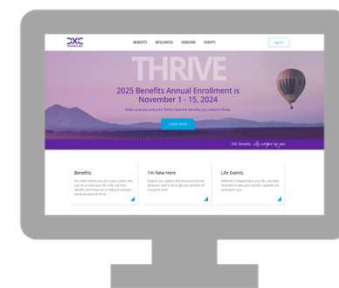
## Benefits You Can Elect or Sign Up for Anytime

- Home Insurance
- Auto Insurance
- Pet Insurance
- Discounts (Perks at Work)
- Commuter Reimbursement Account

## Benefits You Can Use Anytime — No Need to Enroll

- Life Management (EAP) (Magellan)
- Caregiver and Parent Support (Torchlight)
- Enhanced Family Supports Program (Bright Horizons)
- Business Travel Accident (BTA) Insurance (Zurich)

*Learn about these and all your DXC benefits at [myDXCbenefits.com](https://myDXCbenefits.com)*



# Resources to Support You

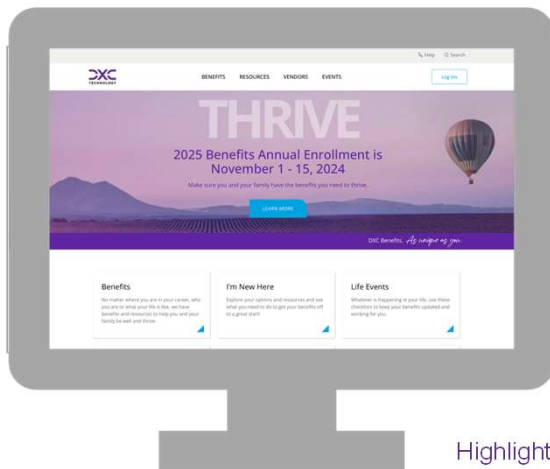
A wide-angle photograph of a beach at sunset. The sky is a mix of deep purple, blue, and orange, with scattered clouds. The ocean is calm, reflecting the colors of the sky. In the foreground, a man and a woman are walking on the wet sand, accompanied by a dog. The city lights are visible in the distance on the right side of the frame.

# myDXCbenefits.com

Our benefits website is updated with 2025 Benefits Annual Enrollment information — no password needed!

## Home Page

Select the blue Learn More button to go to the 2025 Benefits Annual Enrollment page.

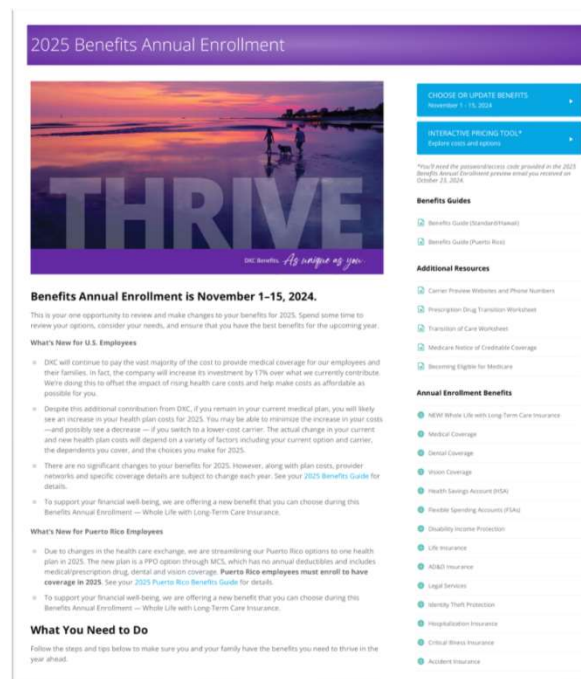


Highlights of what's new

Enrollment checklist/tips, including where to go for questions

## 2025 Benefits Annual Enrollment page

See highlights of what's new, an enrollment checklist, Benefits Guides and additional resources.



Links to the enrollment portal and pre-enrollment Interactive Pricing Tool

Benefits Guides (Standard/Hawaii and Puerto Rico)

Additional resources, including the carrier preview websites

Links to specific benefits pages

# Enrollment Support



## For Decision-Making Support (U.S. only)

Use the Help Me Choose tool in the DXC Benefits Center enrollment portal to:

- Compare and choose a medical plan option based on your health care needs and cost preferences
- Find out if your prescription drugs are on a plan's formulary
- Determine if your preferred providers (doctors, hospitals) are in-network

You can also use the interactive pricing tool at [myDXCbenefits.com](https://myDXCbenefits.com) to see your 2025 plan costs.

## For Enrollment Assistance

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

888-305-5499  
Monday - Friday  
8 a.m. to 5 p.m. ET  
*extended to 8 p.m. ET during Benefits Annual Enrollment*

Chat with "Sofia", your multilingual digital benefits assistant, available 24/7 in the DXC Benefit Center enrollment portal.

## For Specific Benefits Questions

Visit the carrier preview websites (accessible from the 2025 Benefits Annual Enrollment page at [myDXCbenefits.com](https://myDXCbenefits.com)).

Contact the carrier directly, including MetLife for questions about the HSA, FSA and the new Whole Life with LTC benefit.

# Reminders and Tips

A wide-angle photograph of a beach at sunset. The sky is a mix of deep purple, magenta, and orange, with scattered clouds. The sun is low on the horizon, creating a bright orange glow. The wet sand of the beach reflects the colors of the sky. In the distance, a pier or breakwater extends into the water. On the right side, a few buildings are visible, their lights glowing. In the foreground, a man and a woman are walking on the wet sand, accompanied by a large dog. Their reflections are visible in the shallow water on the sand.

# Benefits Annual Enrollment: November 1 – 15

Benefits Annual Enrollment is your one-time opportunity to review and make changes to your benefits for 2025.

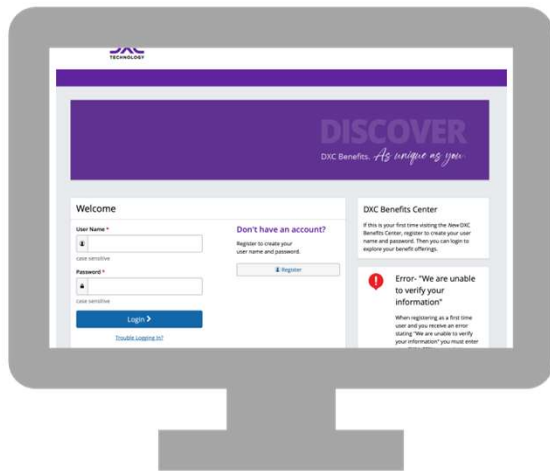
- You can:
  - Change your current medical, dental and vision plans
  - Choose HSA and FSA contributions — current elections do not continue automatically
  - Elect benefits you aren't already enrolled in — STD, LTD, Supplemental Life Insurance, etc.



**If you are a new hire or if you update your benefits elections after a life event, you will be prompted to complete your enrollment elections for 2025 immediately after you enroll in or update your benefits for 2024.**



# How to Enroll



- Enroll through the **DXC Benefits Center enrollment portal**, (supported by *'Businessolver'*)
- You can find links to the enrollment portal at **myDXCbenefits.com** and in the Benefits Annual Enrollment launch and reminder e-cards.
- Log in with your current username and password.
- If it's your first time at the portal, register with the last 4 digits of your SSN, DOB and ZIP code.

# If you don't act now

## U.S. Employees

- Current elections will continue (based on 2025 costs and coverage), except for HSA and FSA
- HSA will be set to waive for 2025
- No FSA contributions for 2025

## Puerto Rico Employees

- **No medical/prescription drug, dental or vision coverage in 2025**
- Other elections will continue

After Benefits Annual Enrollment, **IRS regulations** permit you to update your benefits elections within 30 days of a qualifying life event (e.g., marriage, birth/adoption) **except HSA contributions.**

# Remember...

- If you **add** a dependent(s) to your coverage:
  - You need to provide the dependent's name, birthdate, and SSN.
  - You must provide dependent verification documentation by November 24, 2024.

*(This is just for dependents you add, not for currently covered dependents).*

- If you **newly** enroll in a 2025 HSA, you will need to complete the Customer Identification Process (CIP).
- Evidence of Insurability (EOI) is required in some instances for LTD Insurance and Supplemental Life Insurance.



**Don't wait  
until the  
last day to  
enroll!**

# Q&A

# Appendix



# Becoming Eligible for Medicare

- Generally, other than stopping your HSA contributions, **you do not need to do anything** when you become eligible for Medicare while you are still working.
- There is no change to your DXC benefits (other than the HSA), and **you do not need to sign up for Medicare.**
- If you decide to sign up for Medicare, you can dis-enroll from DXC health care coverage for yourself and any dependents within 30 days of the date your Medicare coverage starts.

Learn more at:

- [DXCbenefits.com](https://www.dxcbenefits.com) (select Life Events, Becoming eligible for Medicare)
- [Medicare.gov](https://www.medicare.gov) (select Get Started)



# How the medical plan works – Bronze

STEP 1

STEP 2

STEP 3

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

*This plan has an “embedded” deductible.*

**TIP! Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses**

*All amounts shown assume in-network use. Different amounts apply for out-of-network use.*

# How the medical plan works – Bronze Plus

STEP 1

STEP 2

STEP 3

<b>Bronze Plus</b>	<p><b>Meet the Deductible</b></p> <p>You pay all covered medical and prescription expenses up to the deductible.</p> <p><b>Employee Only Deductible:</b> \$2,500  <b>All other coverage levels:</b> \$5,000</p>	<p><b>Pay Coinsurance</b></p> <p>After you reach the deductible, you pay 25% coinsurance for covered medical and prescription expenses.</p>	<p><b>Reach the Out-of-Pocket Maximum</b></p> <p>You pay nothing more for covered in-network expenses!</p> <p><b>Employee Only Out-of-Pocket Maximum:</b> \$4,500  <b>All other coverage levels:</b> \$9,000</p>
--------------------	---	---	--

*This plan has a “family” deductible.*

**TIP! Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses**

*All amounts shown assume in-network use. Different amounts apply for out-of-network use.*

# How the medical plan works – Silver

STEP 1

STEP 2

STEP 3

<b>Silver</b>	<p><b>Meet the Deductible</b></p> <p>You pay all covered medical and prescription expenses up to the deductible.</p> <p><b>Employee Only Deductible:</b> \$1,700</p> <p><b>All other coverage levels:</b> \$3,400</p>	<p><b>Pay Coinsurance</b></p> <p>After you reach the deductible, you pay 25% coinsurance for covered medical and prescription expenses.</p>	<p><b>Reach the Out-of-Pocket Maximum</b></p> <p>You pay nothing more for covered in-network expenses!</p> <p><b>Employee Only Out-of-Pocket Maximum:</b> \$4,250</p> <p><b>All other coverage levels:</b> \$8,500</p>
---------------	---	---	--

*This plan has a “family” deductible.*

**TIP! Enroll in the Health Savings Account (HSA) to help pay for your medical and prescription expenses**

*All amounts shown assume in-network use. Different amounts apply for out-of-network use.*

# How the medical plan works – Gold

STEP 1

STEP 2

STEP 3

Gold	Pay Copays and Meet the Deductible	Pay Coinsurance	Reach the Out-of-Pocket Maximum
<p><i>This plan has an “embedded” deductible.</i></p>	<p>You pay a set copay for office visits, emergency room admissions, urgent care visits and prescription expenses.</p> <p>For other services, you pay all covered medical expenses up to the deductible.</p> <p><b>Employee Only Deductible:</b> \$800</p> <p><b>All other coverage levels:</b> \$1,600</p>	<p>After you reach the deductible, you pay 20% coinsurance for covered medical expenses.</p> <p>You continue to pay copays for office visits, urgent care visits and prescription expenses.</p>	<p>You pay nothing more for covered in-network expenses!</p> <p><b>Employee Only Out-of-Pocket Maximum:</b> \$3,600</p> <p><b>All other coverage levels:</b> \$7,200</p>

**TIP!** Enroll in the Flexible Spending Account (FSA) to help pay for your medical and prescription expenses

*All amounts shown assume in-network use. Different amounts apply for out-of-network use.*

# How the medical plan works – Platinum

STEP 1

STEP 2

STEP 3

Platinum	STEP 1 Pay Copays and Meet the Deductible	STEP 2 Pay Coinsurance	STEP 3 Reach the Out-of-Pocket Maximum
<p><i>This plan has an “embedded” deductible.</i></p>	<p>You pay a set copay for office visits, emergency room admissions, urgent care visits and prescription expenses.</p> <p>For other services, you pay all covered medical expenses up to the deductible.</p> <p><b>Employee Only Deductible:</b> \$250</p> <p><b>All other coverage levels:</b> \$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, urgent care visits and prescription expenses.</p>	<p>You pay nothing more for covered in-network expenses!</p> <p><b>Employee Only Out-of-Pocket Maximum:</b> \$2,300</p> <p><b>All other coverage levels:</b> \$4,600</p>

**TIP! Enroll in the Flexible Spending Account (FSA) to help pay for your medical and prescription expenses**

*All amounts shown assume in-network use. Different amounts apply for out-of-network use.*