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DXC Benefits. *As unique as you.*

2025 Benefits Guide for Puerto Rico Employees

Benefits Annual Enrollment is November 1–15, 2024.

Make sure you and your family have the benefits you need to thrive.



Click & Explore

Look for the **Click & Explore** icon throughout this guide to discover more information.



Take Action

DXC offers benefits that are as unique as you, to help you and your family be your best and thrive.

Benefits Annual Enrollment is your one opportunity to review and make changes to your benefits for 2025, to ensure you and your family have the benefits you need for next year.

Because we are offering one new plan through MCS for 2025, **you must actively enroll to have medical/prescription drug, dental and vision coverage next year.** If you don't enroll, you will not have any of this coverage in 2025.

Discover What's New

Review the changes on the next page to learn what is new for 2025.

Enroll November 1–15

The [DXC Benefits Center enrollment portal](#) has been enhanced to be even easier for you to use. Starting November 1, log in to:

- Review your personalized benefits options
- Chat with Sofia, your virtual benefits assistant, who can answer questions about your options and share useful information
- Validate/update your beneficiary information for Life Insurance
- Choose your benefits for 2025

If You Don't Take Action

You will not have medical/prescription drug, dental and vision coverage next year.

Your current Supplemental Life, Supplemental AD&D, Short-Term and Long-Term Disability coverages will continue.

After November 15, you cannot elect or change your benefits until 2026 Benefits Annual Enrollment, unless you have a qualified life event (such as marriage or birth/adoption).



Chat with Sofia, your virtual benefits assistant, on the right-hand side of the enrollment portal while you enroll. She is multilingual and available to provide answers to common questions, as well as your specific questions.

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We continue to bring you benefits that are as unique as you, including new options to help simplify your decision-making and support your family's financial well-being.

One Medical Plan through MCS

For 2025, we're simplifying your medical plan options by offering one comprehensive PPO health plan through MCS, which is one of your current insurance provider options. Similar to the current MCS Silver, Gold and Platinum plans, there is no annual deductible to meet. You pay a set copay or coinsurance when you receive services, and you pay nothing more for covered in-network expenses once you reach the out-of-pocket maximum. See [page 6](#) for a summary of medical plan features. You can find your 2025 medical plan costs in the [DXC Benefits Center enrollment portal](#) during Benefits Annual Enrollment.

New! Life with Long-Term Care (LTC) Insurance

During this Benefits Annual Enrollment, DXC is offering a new Life with Long-Term Care (LTC) Insurance option through MetLife. This benefit, which helps you pay for services to care for yourself when you cannot perform activities of daily living on your own, is available to you and your spouse/domestic partner. Learn more about this benefit on the [Benefits Annual Enrollment page](#) at myDXCbenefits.com.

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Visit myDXCbenefits.com for easy access to Benefits Annual Enrollment information, resources and more.

What to Consider

As you prepare for Benefits Annual Enrollment, here are some questions to help you make the **best** choices for you and your family. Keep in mind that your medical plan option includes prescription drug, dental and vision coverage.

1 Are my providers in the MCS network?

Be sure to visit providers (doctors, specialists, hospitals) that are in the [MCS network](#) each time you need care. Seeing out-of-network providers costs you more because you have to pay higher billed amounts, a higher deductible and higher coinsurance. Health care providers can leave and join carriers' provider networks at any time.

2 What's the best plan for me?

You want to get the right amount of coverage for your needs at the best price. When you enroll on the [DXC Benefits Center enrollment portal](#), you can find resources to help you make the best choices for your needs and cost preferences.

3 What if I have additional questions?

Review additional materials available on [myDXCbenefits.com](#). You can call the DXC Benefits Center at **888.305.5499**, Monday through Friday, 8 a.m. to 5 p.m. EST (extended to 8 p.m. during Benefits Annual Enrollment). Representatives are available to help you in English or Spanish. You can also ask Sofia, your digital multilingual benefits assistant, questions 24/7 in the [DXC Benefits Center enrollment portal](#).

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It's up to you to understand who you can cover under your medical and other benefits and the documentation required to verify your dependents' eligibility. Learn more about [benefits eligibility and dependent verification](#).

Medical Plan Option

DXC offers you one medical plan through MCS, which includes prescription drug, dental and vision coverage.

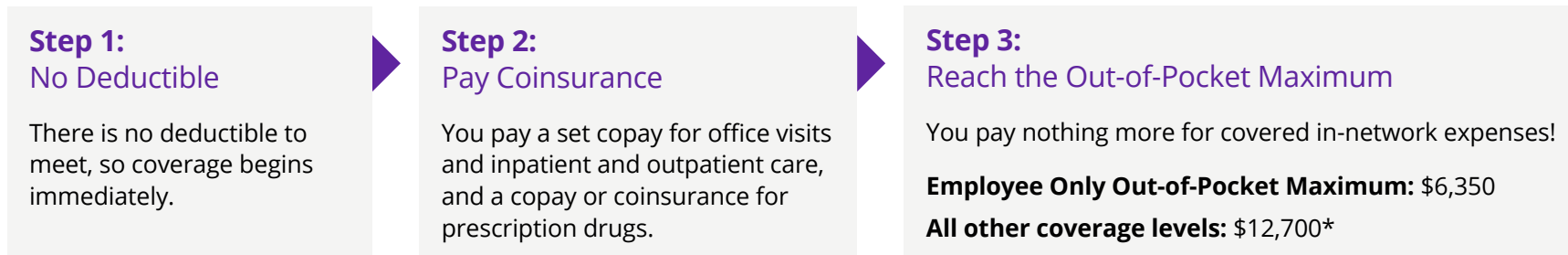
Explore the key features of the MCS PPO medical plan and review plan pricing to decide if this plan is right for you and your family.

Note: There is an additional \$20 charge per paycheck if you use tobacco products, and an additional \$50 charge per paycheck if you cover a spouse/domestic partner who is offered medical benefits by their employer.

Features	MCS PPO Medical
Includes medical, prescription drug, dental and vision coverage	✓
Covers in-network and out-of-network care	✓
Has no deductibles	✓
Has no cost for preventive care, including certain preventive drugs	✓

How the Medical Plan Works for In-Network Care

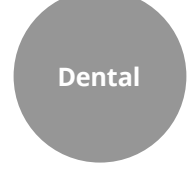
Preventive care, including certain preventive medications, is covered at 100%.



* The plan has a traditional “embedded” annual out-of-pocket maximum (e.g., if you cover dependents, no covered member will pay more than \$6,350 toward the family out-of-pocket maximum).



Out-of-network charges do not count toward your in-network out-of-pocket maximum. Similarly, in-network charges do not count toward your out-of-network out-of-pocket maximum. [Learn more](#) about annual out-of-pocket maximums to make sure you understand how these features work when choosing and using your health plan benefits.



Medical Plan Coverage

Following is a brief summary of the coverage provided by the medical plan. You can find additional details on the [DXC Benefits Center enrollment portal](#). For the most comprehensive information about any specific coverage, [contact the carrier directly](#).

Features	MCS PPO Medical
Annual Deductible (individual/family)	In-network: None Out-of-network: None
Annual Out-of-Pocket Maximum* (individual/family)	In-network: \$6,350/\$12,700 Out-of-network: \$6,350/\$12,700
In-network coverage is shown below. See your plan details for out-of-network coverage.	
Preventive Care	Covered 100%; no deductible
Primary Care Physician (PCP) Office Visit	You pay \$10
Specialist Office Visit	You pay \$15
Subspecialist Office Visit	You pay \$15
Urgent Care Clinic Visit	You pay \$50
Emergency Room (not followed by admission)	Accident: Covered 100% Illness: You pay \$50
Inpatient Hospital (semiprivate room)	You pay \$0 after per admission copay (Level 1: \$100 copay/Level 2: \$150 copay)
Outpatient Surgery	You pay \$0 after copay (Level 1: \$100 copay/Level 2: \$150 copay)
Prescription Drugs—Retail (up to a 30-day supply)	
Tier 1: Retail Generic	You pay \$8
Tier 2: Retail Formulary Brand	You pay 20% (\$15 minimum)
Tier 3: Retail Non-Formulary Brand	You pay 40% (\$25 minimum)
Tier 4: Specialty	You pay 20% (\$200 maximum cost share)

* Includes coinsurance and copays. The plan has a traditional “embedded” annual out-of-pocket maximum (e.g., if you cover dependents, no covered member will pay more than \$6,350 toward the family out-of-pocket maximum).

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Medical Plan Extras

In addition to prescription drug, dental and vision coverage, the MCS PPO medical plan comes with these valuable benefits:

- Through MCS medilíneaMD, you can consult with a certified doctor from any place (online or by phone) and at any time for non-emergency medical attention.
- MCS Care Clubs is a preventive health care program that can help you identify health risk factors, adopt lifestyle changes to help you be as healthy as possible, and prevent the occurrence or progress of illnesses and chronic conditions such as diabetes, hypertension and asthma.
- The MCS Balance program reimburses you for gym membership expenses up to \$120/year, up to 12 months, after completing a Health Risk Assessment (HRA) through an MCS Care Clubs center.
- MCS Alivia gives you access to integrated medicine therapies—including acupuncture and chiropractic care—to complement your traditional medical treatment for the management of pain and physical ailments such as herniated discs, arthritis, carpal tunnel syndrome, migraines, neuropathies and other health conditions.
- MCS provides Travel Assistance Services for members anywhere in the world while traveling for business or pleasure. With just one call, you can talk with assistance experts 24 hours a day, 365 days a year.

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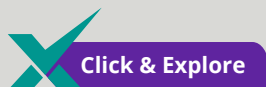
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[Learn more](#) about the special programs available to you and your covered family members through the MCS medical plan.

Prescription Drug Coverage: Additional Considerations



TAKE ACTION: If you or a covered family member regularly takes any medications, explore the [MCS website](#) or call MCS at **888.758.1616** before you enroll and tell them you are considering medical coverage offered through MCS.

Here are some important questions to address:

1 Is my prescription drug on the formulary?
A formulary is a list of generic and brand name drugs that are approved by the Food and Drug Administration (FDA) and are covered under your prescription drug plan. If your drug isn't on the MCS formulary, you'll pay more for it.

2 How much will my prescription drug cost?
Your prescription drug cost depends on how your medication is classified—either Tier 1, 2, 3 or 4. The higher the tier, the more you'll pay.

3 Will I have to pay a penalty if I choose a brand name prescription drug?
Because many brand name drugs are expensive, you generally pay more if you choose a brand name drug when a generic drug is available.

4 Is my prescription drug considered "preventive" (covered 100%)?
MCS determines which drugs it considers "preventive." If a drug isn't on the preventive drug list, you'll have to pay your portion of the cost.

5 Are there any quantity limits for my prescription?
Certain drugs have quantity limits—for example, a 30-day supply—to reduce costs and encourage proper use.

6 Will my doctor have to provide more information before my prescription can be approved?
Like most carriers, MCS requires approval or prior authorization of certain medications before covering them. This may apply for costly medications that are not considered medically necessary.

7 How do I take advantage of mail-order service if I don't currently use MCS mail order?
You'll likely need a new 90-day prescription from your doctor. And, because mail order can take a few weeks to establish, it's a good idea to ask your doctor for a 30-day prescription to fill at a retail pharmacy in the meantime.

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The MCS medical plan includes dental coverage at the same coverage level (e.g., employee, family) you select for medical care.

Dental Plan Coverage

Following is a brief summary of the dental coverage through the MCS medical plan. You can find additional details on the [DXC Benefits Center enrollment portal](#).

Features	MCS Dental
Annual Deductible	None
Preventive Care	Covered 100%
Minor Restorative Care (e.g., fillings, endodontics, periodontics)	You pay 30%
Major Restorative Care (e.g., implants, oral surgery)	You pay 50%
Orthodontia	You pay 50% up to \$1,000 lifetime max.

Please note: There are no out-of-network dental benefits.

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Vision

The MCS medical plan automatically includes vision coverage at the same coverage level (e.g., employee, family) you select for medical care.

Vision Plan Coverage

Following is a brief summary of the vision coverage provided under the MCS medical plan. You can find additional details on the [DXC Benefits Center enrollment portal](#).

Features	MCS Vision
Routine Vision Exam	In-network: \$15 specialist copay Out-of-network: included in allowance below
Lenses and Frames	
Single Vision	Up to \$150 allowance* Frequency: once every 12 months
Bifocal (lined)	
Trifocal (lined)	
Lenticular	
Frames	
Contact Lenses**	
Elective	Up to \$150 allowance*

* Allowance applies to all in-network and out-of-network vision services.

** In lieu of lenses and frames.



Additional Benefits

Disability Income Protection

Disability insurance helps replace part of your income, so you can continue to pay your bills and daily living expenses, if you are unable to work due to pregnancy, illness or injury. You have options for Short-Term Disability (STD) coverage and Long-Term Disability (LTD) coverage—both are voluntary benefits.

Short-Term Disability (STD)	Long-Term Disability (LTD)
<ul style="list-style-type: none">• Weekly benefit is equal to 60% of your base salary, up to a maximum weekly benefit of \$3,462.• Benefits start after a seven-day or 30-day waiting period, whichever you elect, and continue for up to 26 weeks from your initial date of disability—as long as you remain disabled.• Cost of coverage is based on the option you elect (seven-day or 30-day waiting period). You will be able to see the cost for each option when you complete Benefits Annual Enrollment.• Because you pay for STD insurance with after-tax dollars, any benefits you receive are tax-free.	<ul style="list-style-type: none">• LTD insurance can pick up where your STD coverage ends in the event you become disabled for more than six months.• Monthly benefit equal to 60% of your salary, up to a maximum monthly benefit of \$15,000.• Benefits start after a 180-day waiting period and continue up to the earlier of your disability ending or the maximum benefit duration based on age.• You will be able to see the cost when you complete Benefits Annual Enrollment.• Because you pay for LTD insurance with after-tax dollars, any benefits you receive are tax-free.

Consider these factors when evaluating your disability needs:

1 Do not wait to enroll in disability income protection
You must enroll during Benefits Annual Enrollment to be eligible for these benefits. You cannot wait to enroll when you need this coverage.

2 Consider your additional income source(s)
If you were unable to work, would other sources of income be available to you, such as sick pay, an individual short-term state disability plan or Social Security? If so, consider whether you would have enough money to pay your ongoing expenses for a period of time.

3 Submit your Evidence of Insurability (EOI)
To elect STD or LTD, you must prove that you are in good physical health. This is called providing Evidence of Insurability (EOI), which is reviewed and approved by the insurance carrier and is subject to denial.

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Life Insurance

Life Insurance protects your family financially in the event of a death. DXC automatically provides Basic Life Insurance for you free of charge. If you decide your family needs more protection, you can buy supplemental coverage for yourself and your dependents.

Federal tax law requires you to pay taxes on the cost of life insurance coverage over \$50,000. This is called “imputed income” and will be added to your gross taxable income. It will be included on your paychecks and on your Form W-2 each year. The amount of imputed income is based on your age and coverage amount.

Basic Life Insurance	Supplemental Life Insurance
<ul style="list-style-type: none">• DXC pays the full cost.• Equal to one times your base annual earnings, rounded up to the next \$1,000 (up to \$1,000,000).• You can choose a \$50,000 option to avoid imputed income.• Coverage amount is automatically provided as long as you remain eligible for benefits.	<ul style="list-style-type: none">• You can choose a benefit amount equal to one, two, three, four or five times your base annual earnings. Your total life insurance benefit amount, Basic plus Supplemental, cannot exceed \$1,000,000. Your cost depends on the coverage level elected and the employee’s age.• For your spouse/domestic partner, you can choose coverage equal to \$5,000, \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000. Your cost depends on the coverage amount elected and your spouse/domestic partner’s age.• For your dependent children, you can choose a benefit equal to \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000. Your cost depends on the coverage amount elected. Children are eligible for this coverage to the end of the month they turn age 26.

Consider these factors when evaluating your life insurance needs:

1 Your family’s needs
Life insurance is intended to help protect your family financially if a covered family member dies. Every situation is different, so consider your family situation carefully.

2 Evidence of Insurability (EOI)
To buy Supplemental Life Insurance for yourself and/or your spouse/domestic partner, you must prove that you and/or your spouse are in good physical health. This is called providing Evidence of Insurability (EOI), which is reviewed and approved by the insurance carrier and is subject to denial.

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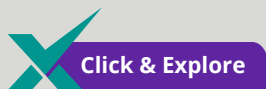
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You must designate your beneficiaries for Life Insurance and AD&D Insurance on the [DXC Benefits Center enrollment portal](#).

Accidental Death and Dismemberment (AD&D) Insurance

AD&D Insurance protects you and your family financially in the event of a tragic accident. DXC automatically provides basic AD&D coverage for you free of charge. If you want more protection, you can elect Supplemental AD&D coverage.

Basic AD&D	Supplemental AD&D
<ul style="list-style-type: none">• DXC pays the full cost.• Equal to one times your base annual earnings, rounded up to the next \$1,000 (up to \$1,000,000).• Coverage amount is automatically provided as long as you remain eligible for benefits.	<ul style="list-style-type: none">• You can choose a benefit amount equal to one, two, three, four or five times your base annual earnings.• Your total AD&D coverage, Basic plus Supplemental, cannot exceed \$1,000,000.• Your cost depends on the level of coverage you elect.

AD&D coverage protects your family financially if you die or suffer a serious injury resulting from an accident. Because AD&D only pays a benefit in the event of an accident, it is not a substitute for Life Insurance.

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Voluntary Optional Benefits

DXC offers voluntary optional benefits to help with your insurance, security and health needs.

Benefit	Carrier	Overview	When to Enroll	How You Pay
<u>Legal Services</u>	MetLife Legal Plans	<ul style="list-style-type: none"> • Access to an affordable network of 12,000 attorneys for you and your family • Attorneys provide telephone and office consultations on an unlimited number of personal legal matters (except employment issues) • Services include family matters, real estate, estates, civil suits, elder care, money matters, vehicle/driving and more 	Enroll during Benefits Annual Enrollment	Payroll deductions
<u>Identity Theft Protection</u>	Allstate	<ul style="list-style-type: none"> • Identity theft protection, monitoring (including the dark web), restoration • \$1M identity theft insurance for you and your family 	Enroll during Benefits Annual Enrollment	Payroll deductions
<u>New! Life with Long-Term Care (LTC) Insurance</u>	MetLife	<ul style="list-style-type: none"> • LTC benefits help to pay for services to care for you when you cannot perform activities of daily living on your own, which can range from help at home with meal preparation and housekeeping to personal care services like bathing, dressing, eating and moving around • LTC is typically received at home, in a nursing home, or in an assisted living facility, which is a home-like setting that offers safety and security • Available for you and your spouse/domestic partner 	Enroll during Benefits Annual Enrollment	Payroll deductions

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Visit myDXCbenefits.com for easy access to all your benefits options and needs, including:

- **Caregiver and Parent Support:** Access free support for all your caregiving needs, through Torchlight.
- **Enhanced Family Supports Program:** Access caregiver programs and education support for your family through Bright Horizons.
- **LifeManagement Employee Assistance Program (EAP):** Access free counseling (in person or virtual) and work-life resources (e.g., legal, financial, lifestyle coaching or referrals for work life services) to help you and your family be well.
- **Perks at Work:** Get discounts and save money on everyday expenses and services.

Still have questions?



Start with the **Benefits Annual Enrollment page** at myDXCbenefits.com.



Call the DXC Benefits Center at **888.305.5499**, Monday through Friday, 8 a.m. to 5 p.m. EST (extended to 8 p.m. during Benefits Annual Enrollment). If there is a hold time, you can use the callback option to have a representative return your call. Representatives are available to help you in English or Spanish. You can also ask Sofia, your digital multilingual benefits assistant available through the **DXC Benefits Center enrollment portal**.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various DXC Technology Company benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through DXC. Terms for employees covered by a collective bargaining agreement or the Service Contract Act may differ. If there is a discrepancy between the information displayed in this overview and the official plan documents, the official plan documents will govern. DXC reserves the right to amend, suspend or terminate the plan(s) or program(s) at any time. This overview does not constitute a contract of employment. Please also note that the information provided in this overview is intended to be a summary of the most common plan designs offered across insurance carriers. It does not take into account how each insurance carrier covers any state-mandated benefits, its plan administration capabilities or the approval from the state Department of Insurance of the benefits offered by the insurance carrier. If you have questions about a topic that isn't covered, please contact the insurance carrier for additional information.

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