

# Section 8

## Accidental Death & Dismemberment Insurance Plans

# Accidental Death & Dismemberment Insurance Plans

## General Information, Eligibility & Enrollment

### Introduction

DXC automatically provides Employee Basic Accidental Death & Dismemberment (Basic AD&D) coverage for all eligible employees. DXC also offers voluntary, employee-paid Employee Supplemental AD&D (Supplemental AD&D) options. Contributions for Supplemental AD&D are made on a pre-tax basis.

This plan is insured and administered by Zurich American Insurance Company (Zurich or the Insurer).

For purposes of Basic AD&D and Supplemental AD&D, base annual earnings (BAE) means your annual base compensation, rounded to the next higher \$1,000 increment, if not already an even multiple of \$1,000 (excluding overtime, shift differential, bonuses, living or other allowances).

If you are covered by a formal sales incentive plan at the beginning of the payroll year, your premium and benefits will be calculated at the beginning of that payroll year and remain unchanged for the payroll year (as long as you continue to be an eligible enrolled employee). The calculation will include your usual base rate of pay on the last day of the prior payroll year, plus paid draws and any paid formal sales incentive amounts that exceed the draw amounts paid in the preceding payroll year.

Any change in the amount of coverage due to a change in compensation will not take effect unless, and until, an employee is at work.

For convenient reference in this Guidebook, Basic AD&D and Supplemental AD&D plans are described as separate plans. These benefits are provided through a sub-part of the same ERISA benefit plan through which other fully insured benefits are provided (such as Spouse/Child Supplemental Life and disability coverages). That ERISA plan is plan number 502.

For a list of participating employers for the overall ERISA plan of which this coverage is a part, see **Section 15, ERISA Information**. Section 15 also shows whether a participating employer offers the Basic AD&D and Supplemental AD&D Plans to its employees. Not all employers offer this coverage. Also, some participating employers only offer this coverage to certain employee groups. See **Section 15, ERISA Information** for more information.

### Employee Eligibility

For AD&D coverage, you are subject to the same provisions and definitions regarding eligibility as set forth in **Section 2, Medical Plans**.

You are eligible for coverage in the Basic AD&D and Supplemental AD&D plans on the first day you report to work.

If you do not meet the eligibility requirements on the first day you report to work, but later meet them due to a change in employment status from temporary, casual or part-time, you will become eligible at that time.

### Enrollment/Effective Date of AD&D Coverage

#### Basic AD&D

Participation in the Basic AD&D Plan is automatic; it does not require enrollment. Coverage is effective on the date you are first eligible for this coverage.

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### Enrolling in Supplemental AD&D Coverage

Employee Supplemental AD&D is a voluntary plan that requires enrollment. You can enroll yourself in Supplemental AD&D coverage at one of the following times:

1. Within 30 days of your hire date (or initial date of eligibility) or by the deadline on your enrollment notice (whichever is later); or
2. During the Annual Benefits Open Enrollment period; or
3. Within 30 days of a qualified change of status, special enrollment, or a specifically permitted event (all as described in **Section 14, DXC Technology Company Cafeteria Program** under **Changing Your Cafeteria Plan Elections**)

To enroll, you must complete your enrollment online by accessing the DXC Benefits Center portal ([myDXCbenefitscenter.com](http://myDXCbenefitscenter.com)) or by calling 1.888.305.5499.

#### The consequences for not enrolling in Supplemental AD&D benefits are as follows:

- If you do not enroll within one of the periods described above, your Supplemental AD&D election will default to waiver of coverage.
- If the annual enrollment period requires active enrollment for the following plan year, and you do not enroll, your Supplemental AD&D election will default to waiver of coverage.

***It is your responsibility to review your remuneration statement (paystub) to confirm deductions accurately reflect your elections.***

Your election is irrevocable and binding. Your next opportunity to enroll or make enrollment changes will be during the Annual Benefits Open Enrollment period, unless you have a qualified change of status, are eligible for a special enrollment, or have another specifically permitted event as described in **Section 14, DXC Technology Company Cafeteria Program** under **Changing Your Cafeteria Plan Elections**. The same provisions also apply to this benefit plan.

### Effective Date of Supplemental AD&D Coverage

Enrollment Event	Effective Date
New hire/newly eligible	Retroactive to hire date/initial date of eligibility
Annual Benefits Open Enrollment	January 1 of new plan year
Qualified change of status, special enrollment, or specifically permitted event	Date of election

#### Deferred Effective Date Provision

The effective dates above are subject to the deferred effective date provision. If you are absent from work due to sickness or injury on the date coverage or an increase in coverage would have otherwise been effective, the effective date of coverage will be deferred until you have returned to active work for one full work day.

## Annual Benefits Open Enrollment/Changing Your Elections

### Annual Benefits Open Enrollment Period

Once each year, you have an opportunity to change your Supplemental AD&D elections. The Annual Benefits Open Enrollment (Annual Enrollment) period is usually held in October/November for an effective date of January 1 of the new plan year.

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The elections you make during the Annual Enrollment period, including default elections, are irrevocable and binding until the next Annual Enrollment period unless you are eligible to change your elections as described in **Section 14**, under **Changing Your Cafeteria Plan Elections**. The same provisions also apply to this benefit plan.

Unless the company communicates otherwise prior to Annual Enrollment, your Supplemental AD&D coverage will continue each year as previously elected, but at new plan year prices, unless you make a change during the Annual Enrollment period. This must not be interpreted as a promise or guarantee that the same benefit plans will be available to you from one year to the next. (See **Introduction** on **page 8-1**, above.)

### Changing Your Elections

See **Section 14, DXC Technology Company Cafeteria Program under Changing Your Cafeteria Plan Elections**.

The same provisions also apply to this benefit plan.

### Cost of Participation in the Accidental Death & Dismemberment Plan

#### Cost of Basic AD&D

DXC pays 100% of the cost to provide eligible employees with Basic AD&D insurance coverage.

#### Cost of Supplemental AD&D

You pay the full cost of Supplemental AD&D. The cost of participating in Supplemental AD&D is available on the DXC Benefits enrollment portal when you are ready to enroll.

#### Pre-Tax Contribution for Supplemental AD&D Coverage

Your contributions for your elected Supplemental AD&D coverage will be taken from your gross salary through payroll deductions before federal income taxes are calculated and before state income taxes are calculated (in states where legally permitted). Your pre-tax contributions are governed by and pursuant to the **Pre-Tax Contribution Plan**, which is a component plan of the **DXC Technology Company Cafeteria Program** described in **Section 14**.

### Benefits Provided

A summary of key terms is provided below. In the event of a conflict between the benefits described here, and benefits described in the applicable carrier's Certificate of Coverage, the Certificate of Coverage shall control.

### Coverage Levels

#### Basic AD&D Insurance Coverage (Company-Paid)

DXC provides Basic AD&D insurance coverage to eligible employees in an amount equal to 100% of base annual earnings (BAE), see **page 8-1**.

#### Supplemental AD&D Insurance Coverage (Employee-Paid)

In addition to your Basic AD&D insurance coverage, you may elect Supplemental AD&D insurance coverage. The amount of your Supplemental AD&D coverage may be equal to one, two, three, four or five times your BAE (see **page 8-1**), subject to maximum benefit coverage provisions.

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Basic and Supplemental Life benefits for SCA/Individual Wage Determination and employees covered by collective bargaining agreements (CBAs) may vary.

### Maximum AD&D Insurance Coverage

Basic and Supplemental AD&D insurance coverages combined may not exceed \$1,000,000.

### Benefit Reductions

Your Basic and any Supplemental AD&D insurance coverage will be reduced in accordance with the table below on the date you attain the age indicated. These reductions also apply if you become covered or your coverage increases on or after the date you attain age 70.

Age	Amount By which Benefit is Reduced
70	35%
75	55%
80	70%

Regardless of age, no employee's principal sum amount will be less than \$5,000. Any reductions in coverage amount, because of age, take place on your birthday.

### Payment of AD&D Benefits

Please refer to the benefit booklet / certificate of coverage provided by the Insurer, incorporated herein by reference, to review (i) the schedule of benefits that will be paid for different types of accidental loss occurring within one year of the covered accident, (ii) the additional safety device benefit, (iii) coma benefit, (iv) terrorism benefit, (v) felonious assault benefit, (vi) home alteration and vehicle modification benefit, (vii) rehabilitation benefit, and (viii) therapeutic counseling benefit. All of these benefits are subject to specific terms and conditions which determine whether the benefit is available to you under applicable circumstances.

### Provisions Pertaining to Specific Circumstances

Coverage provided under the AD&D plan includes injury sustained due to specific circumstances (i.e., exposure to the elements resulting in a covered loss, hijacking, etc.). Please refer to the benefit booklet / certificate of coverage provided by the Insurer, incorporated herein by reference, to review the benefits available to you under specific circumstances, and the terms and conditions applicable to such benefits.

### Exclusions

No benefit will be paid for loss, fatal or nonfatal, caused by or resulting from specific excluded circumstances. Please refer to the benefit booklet / certificate of coverage provided by the Insurer, incorporated herein by reference, to review the exclusions to which this policy does not apply.

### Claims & Appeals

For information on how to submit an AD&D insurance claim for benefits or appeal a decision related to an AD&D insurance claim (Policy Number: GTU 0207328), please contact the insurance provider directly and reference the providers benefit booklet and certificate of coverage, incorporated herein by reference. The insurance provider is the claims administrator for your AD&D benefits. Contact information for your AD&D insurance provider is provided in the back of this Guidebook.

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Please keep in mind that a claim for AD&D benefits is subject to specific deadlines and procedures, all of which are set forth in the carrier's benefit booklet and/or certificate of coverage.

### Beneficiary

#### Election of Beneficiary(ies)

You select the beneficiary. You may elect or change your beneficiary on the DXC Benefits Center portal at [myDXCbenefitscenter.com](https://myDXCbenefitscenter.com).

#### Payment of Benefits to Beneficiaries

Unless you have requested something different, payment will be made as follows:

1. If more than one beneficiary is named, each will be paid an equal share, or as designated by you on your beneficiary form.
2. If any named beneficiary dies before you, his/her share will be divided equally among the named surviving beneficiaries.

#### Payment Where No Beneficiary is Named or No Beneficiary Survives You

If no beneficiary is named, or if no named beneficiary survives you, the Insurer, at its option, may pay:

1. All to your surviving spouse;
2. If your spouse does not survive you, in equal shares to your surviving children;
3. If no child survives you, in equal share to your surviving parents;
4. If there are no living parents, in equal shares to your living brothers and sisters; or
5. If there are no living brothers or sisters, to your estate.

## Termination Of Coverage and Continuation Options

### Termination of AD&D Insurance Coverage

Your Basic AD&D insurance coverage under this plan ends on the earlier of the following dates that:

- You terminate employment with DXC;
- You no longer meet the definition of eligible employee; or
- The plan ends.

Your Supplemental AD&D insurance coverage under this plan ends on the earlier of the following dates that:

- You stop making required contributions in accordance with plan provisions (See the **DXC U.S. Leaves of Absence with Pay** and **DXC U.S. Leaves of Absence without Pay** policies for premium continuation requirements while on a leave of absence);
- You terminate employment with DXC;
- You no longer meet the definition of eligible employee; or
- The plan ends.

Also see **Section 14, DXC Technology Company Cafeteria Program, Period of Coverage**. The same provisions also apply to this benefit plan.

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### **AD&D Conversion Privilege**

If you are under age 70 and your coverage ends because you cease to be eligible (for reasons other than age or termination of the policy), or due to termination of employment, you may apply for an individual AD&D (IAD) policy. The new IAD policy will be on approved forms and will not include all the benefits and additional benefits of the group policy. The Insured must make a written application for the IAD policy within sixty (60) days of the cessation of coverage under the group policy. To request a Conversion Application Form, the Insured must call 1.800.834.1959. The Insured does not have to show proof of good health.

The issuance of the IAD policy is subject to the following conditions:

- The Principal Sum for the IAD policy will be the lesser of the Insured's principal sum under the Basic AD&D or \$100,000;
- The premium for the IAD policy will be the rate on file with the proper regulatory authority, if such filing is required;
- Any IAD policy issued will take effect on the termination date of the Insured's insurance under the Basic AD&D Policy; and
- When an IAD policy becomes effective, the relationship between the Insured and the Insurer will be governed by that policy, including all terms and conditions, and benefits and termination dates.

Availability of the conversion privilege will cease when the Insured attains age 70.