

Health Savings Account (HSA)

An HSA helps you save for the future. Set aside a few dollars from each paycheck now and then have access to funds for health care expenses that come up. The HSA can be used to pay current and future health care expenses with tax-free dollars.

You must enroll in the Bronze, Bronze Plus or Silver medical plans to be eligible. You may also contribute to a Health Flexible Spending Account (HFSA), however your HFSA will be “limited purpose” and can only be used for vision and dental expenses.

HSA Contributions

- DXC will contribute to your HSA if you participate in various activities under the [Healthy Behaviors Wellness Program](#)—up to \$950 for employee only coverage and up to \$1,500 for all other coverage levels.
- You can also make pre-tax contributions.
- For 2024, the annual IRS contribution limits are \$4,150 for employee only coverage and \$8,300 for all other coverage levels, which includes DXC’s contribution and your contributions.*
- When you elect your HSA contribution during Benefits Annual Enrollment, you can set a Total For Year or Total Per Pay Period amount. *If you want to take advantage of DXC’s wellness incentives contribution and maximize your own contributions, set your Total For Year amount at \$3,200 for employee only coverage or \$6,800 for all other coverage levels.**
- You can change or stop your contributions at any time.

* If you are age 55 or older, you can contribute up to another \$1,000 in catch-up contributions.

HSA Features

- Your balance rolls over year-to-year, so you can use it now or save for future health care expenses, even after you retire.
- When your balance reaches \$1,000, you can invest your money in several investment options.
- If you leave DXC, you can take your account with you.
- There is no minimum balance required.

After You Enroll

- MetLife will verify you are eligible to open an HSA according to the Customer Identification Program (CIP).
- If MetLife is unable to verify your eligibility, they will reach out to you to request additional documentation.
- If you currently have an HSA, you must decide if you want your existing HSA balance to be transferred to MetLife. Look out for email communications from MetLife with the timeline and details of this process. You may also check the [Benefits Annual Enrollment page](#) on myDXCbenefits.com for details.

Using Your HSA

- MetLife will send you a new Debit Card.
- Use the card to pay out-of-pocket expenses at the point of purchase.
- If you incur eligible health care expenses prior to having sufficient funds in your HSA, you will be able to pay yourself back for any eligible expenses that you paid with a different payment method.
- Online Bill Pay: Pay health care expenses directly from your account. You can schedule one-time or recurring payments online.

HSA Savings Adds Up

DXC Contributions

Up to \$950 for employee only or \$1,500 all other coverage levels



Your Contributions

Up to \$3,200* for employee only or \$6,800* for all other coverage levels



Interest and Investment Returns

(Interest earnings are not guaranteed)



Tax-Free Account Growth and Savings

* 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.