



DXC Retirement Guide

For U.S. Employees

Effective January 1, 2020



Planning Your Retirement from DXC

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Are You Ready to Retire?

Before you pursue your retirement dreams, it's important to review your DXC benefit plan options. Research and planning are critical to ensure that you have adequate financial protection in the years after leaving DXC.

If you are a DXC employee who is nearing retirement¹, this document will help you think about decisions to make before you retire. It includes a summary of your DXC benefit options and retirement resources outside of DXC.

If you have questions, see [How to Contact DXC HR Support Teams](#).

Your Options for Continuing Health Insurance Coverage

Medical and Prescription Drug, as well as Dental and Vision coverage for you and your covered dependent(s) ends at 11:59 p.m. Eastern time on your last day worked. Options for continuing DXC coverage or securing coverage elsewhere are described below.

COBRA Coverage

If eligible, you may elect to continue your Medical, Dental, Vision, and DXC LifeManagement coverage under the terms of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)² for up to 18 months (or, in limited circumstances, 36 months for dependents), depending on Medicare eligibility. General information on COBRA is available in your current [DXC Employee Benefits Guide](#) (and Summary Plan Description), which is posted on HRConnect.

A few weeks after termination of employment, you will receive detailed information and enrollment forms from the DXC Benefits Center. Carefully review all information and comply with all requirements and deadlines if you wish to continue coverage through COBRA. You must complete and return the election form and premium payments directly to the DXC Benefits Center. If you enroll and submit payment by the deadline, your coverage will be retroactive to your retirement date.

If you are currently receiving DXC medical, dental, or vision benefits through the U.S. Aon Active Health Exchange™, the following web site is available to help you plan:

- <https://benefitspricing.com/dxc/2020/>: Provides a pre-enrollment pricing modeler for COBRA medical coverage to assist you with your planning. Just use the password

¹ The term "retirement" as used in this Guide does not provide any retirement benefits rights. Rights to benefits are based on the criteria applicable to each plan.

² Individuals who reside in California may have additional rights to continued benefits under Cal-COBRA at the expiration of federal COBRA rights.

“Medical2020” (case sensitive) to access the tool, and select “COBRA” from the drop-down options under “Status.”

Medicare

Below is a high-level overview of Medicare. For information regarding eligibility, enrollment procedures, premium costs and frequently asked questions, visit <https://www.medicare.gov>.

Medicare is a three-part medical insurance program primarily for individuals who are age 65 or older. Part A is Hospital Insurance, Part B is the Medical Reimbursement Plan, and Part D is Prescription Drug coverage. Most individuals do not have to pay a monthly premium for Part A because they (or a spouse) paid Medicare taxes while working. Part B and Part D require a premium. This premium amount usually changes every January 1st.

- *Medicare Part A:* Helps pay for care in hospitals, skilled nursing facilities and hospice, after payment of a deductible amount and the applicable coinsurance. It also covers some home healthcare services.
- *Medicare Part B:* Also has a deductible amount and coinsurance. Part B helps pay for doctor services, outpatient hospital care and other medical services that Part A does not cover, as long as these expenses are medically necessary.
- *Medicare Part D:* If you are a Medicare beneficiary, you are eligible to purchase Medicare prescription drug coverage, regardless of your income, health status or current prescription expenses.

Plans That Augment Medicare

Once you become eligible for Medicare, you also may want to elect a Medigap Supplemental Plan, or a Medicare Advantage Plan (also known as Medicare Part C).

For information on Medigap Supplemental plans, visit <https://www.medicare.gov>.

Medicare Advantage Plans are sometimes referred to as Medicare Part C. They are Medicare- approved private health insurance plans for individuals enrolled in Original Medicare, Part A and Part B. When you join a Medicare Advantage Plan, you are still in the Medicare program and must continue paying your Part B premium. Medicare Advantage Plans provide all of your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage. They generally offer additional benefits, such as Vision, Dental, and Hearing, and many include Prescription Drug coverage.

If you are required by Medicare to have DXC complete the CMS-L564 form to verify your group coverage, submit a request through HRConnect (see How to Contact DXC HR Support Teams) and attach the applicable form. This form will be completed and returned to you electronically.

Retiree Medical Coverage for DXC Employees

If you are a legacy Enterprise Services employee, you are not eligible for retiree medical under any plans administered by DXC or Hewlett Packard Enterprise. If you believe you are eligible for retiree medical under either of the plans listed below, please contact the HP Benefits Center at 1.800.890.3100:

- Pre-2003 Hewlett Packard Retiree Medical Program
- Digital Retiree Medical Program

If you are a legacy CSC employee and are eligible for Retiree Medical coverage you will receive information after your retirement has been processed. The DXC Benefits Center, managed by Alight Solutions, is unable to provide information concerning your Retiree Medical benefits until your eligibility information has been received. If you are considering retiring, and are a participant in one of the plans listed below, you can obtain more information about your Retiree Medical eligibility by submitting a request via HRConnect (see How to Contact DXC HR Support Teams):

- CSC Welfare Benefits Plan for Dupont/Conoco and Zurich Retirees
- CSC Welfare Benefits Plan for TMG/TMD Retirees
- Computer Sciences Corporation 1992 Employee Welfare Benefits Plan (including CSC Welfare Benefits Plan for Logmod Retirees)
- CSC Welfare Benefits Plan for DIS (Former GTE) Retirees

Other Healthcare Insurance Options for Retirees

Whether you're looking for a Medigap Plan, Medicare Advantage Plan, or are not yet eligible for Medicare, there may be health insurance options available to you in the individual insurance marketplace. Note: DXC does not endorse any specific Individual or Retiree Health Plan.

Private Market: You may have other healthcare coverage options in the private individual insurance marketplace. Insurance carriers offer individual Medical and Medicare supplemental policies to retired individuals in some states. You can contact the insurance companies directly for more information.

DXC does not endorse any particular resource for locating or securing private medical insurance, however, the following information may help you in your search:

- The following websites may help you shop for private individual coverage:
 - <https://www.ehealthinsurance.com>
 - <https://my.viabenefits.com/>
 - <https://retiree.aon.com/>
 - <https://www.aarp.org/benefits-discounts>
- You may also refer to your region's Yellow Pages or a local insurance agent for information on other insurance carriers and Medicare supplement plans in your area.
- The Healthcare Marketplace (Public Exchanges): If you are not yet eligible for Medicare, you might have access to individual policies through the public healthcare marketplace established through healthcare reform, and may even qualify for a subsidy. For more information, visit <https://www.healthcare.gov>.

Your Life and AD&D Insurance Options

You may have options to port or convert certain insurance coverages. Please consult the current DXC Employee Benefits Guidebook for details.

Employee Basic, Supplemental, and Dependent Life

Life insurance ends at 11:59 p.m. Eastern time on your last day worked. However, note the following:

- Life insurance benefits are payable if your death occurs within 30 days of termination of coverage;
- You may elect to port Basic, Supplemental, and Dependent Life if you are leaving prior to Social Security Normal Retirement Age as defined under the United States Social Security Act as amended;
- Alternatively, you may elect to “convert” your Employee Life and Dependent Life to an individual policy.

Following your termination from DXC, you will receive information regarding portability and conversion from MetLife, DXC’s Life Insurance carrier. Please review this information carefully and adhere to all application requirements and deadlines.

Portability and conversion are subject to certain rules and limitations. Please consult the current [DXC Employee Benefits Guidebook](#) for additional information on conversion and portability options for Life insurance.

Employee AD&D Insurance

Accidental Death and Dismemberment Insurance ends at 11:59 p.m. Eastern time on your last day worked, but it may be converted if you are under age 70. Conversion is subject to certain rules and limitations. Please consult the current DXC Employee Benefits Guidebook for additional information. To apply for a conversion policy, you must call Zurich American Life, the DXC AD&D carrier at 1.800.834.1959 and request a conversion application form. The form must be submitted within 60 days of termination of coverage.

Other DXC Benefits

DXC LifeManagement Program

You will have access to the DXC LifeManagement Program through the end of the month in which your employment terminates. You can continue coverage through COBRA (see above) for a very modest cost (less than \$1.20 per month). DXC LifeManagement provides access to personal counseling, coaching, as well as other resources that can help you and your family manage your personal and work lives. Please refer to Section 5 of the [DXC Employee Benefits Guidebook](#) located on HRConnect for further details.

Disability Plans

Short-term Disability (STD) and Long-term Disability (LTD) coverage ends at 11:59 p.m. Eastern time on your last day worked. There is no conversion privilege for the STD plan. If you have concluded your working career and/or are receiving retirement

plan payments from DXC, you are considered to be "retired." As a retiree, you cannot convert your LTD plan participation to an individual policy.

Vacation

Under the DXC Flexible Vacation Policy, employees do not accrue vacation. However, if you are holding any accrued vacation as part of the transition to Flexible Vacation, it will be paid to you following the retirement date in accordance with DXC policy or as otherwise provided by law.

Sick Leave

DXC policy stipulates that accrued/unused sick leave benefits shall be forfeited at termination.

Educational Assistance (Legacy CSC only; as of August 2018)

Educational Assistance ends on your last day worked. Reimbursement for classes in progress will not be paid. An employee who terminates employment for reasons that, in the opinion of DXC management, are within his/her control, will be required to make a pro-rated repayment of the benefit. Note that "termination" includes termination for cause or voluntary resignation from DXC prior to the 12 months following completion of any reimbursed coursework associated with the pursuit of a degree or its equivalent.

DXC Matched Asset Plan: 401(k)

Important Note: If you have questions about your Matched Asset Plan (MAP), call the DXC Wealth & Retirement Center: 1-877-839-2627 from Monday through Friday, 8:30 a.m. to 8:30 p.m. (Eastern Time).

This summary offers a quick look at the DXC MAP options and information you need to know when making your retirement decisions. You should also read the MAP Summary Plan Description and Prospectus (MAP SPD) before you make decisions about your MAP funds. The MAP SPD is an excellent source of information and plan details.

Distribution Options at Retirement

You have several distribution options for your 401(k) balance upon retirement:

Deferral: If your account balance is more than \$5,000, you may elect to defer any distribution. By deferring distribution, you also defer paying taxes on your account until a later date. You can defer your account until 60 days after the end of the year in which you turn age 70½. It is recommended that you update your Designation of Beneficiary election on the MAP website if you elect to leave your account in the plan. If you have an outstanding MAP loan, call DXC Wealth & Retirement Center: 1-877-839-2627 from Monday through Friday, 8:30 a.m. to 8:30 p.m. (Eastern Time) to discuss repayment options after your employment with DXC ends.

Distribution of Total Balance: You can elect distribution of your entire account balance several ways:

- *Option 1:* Roll over your entire account to another qualified plan (such as another 401(k) plan) or rollover/conduit IRA. You have the option of rolling it as all cash or cash and DXC stock.
- *Option 2:* Have the entire account paid to you. You have the option of paying it out in all cash or cash and DXC stock.
- *Option 3:* Roll over part of your account, and have part of the account paid to you. Elect portion to be rolled over and the rest is paid to you.

Distribution in Installments: You can also elect to have your balance distributed to you in installments. You may elect a:

- Calculated amount based on your account balance and the term of the installments. If you elect a calculated payment, you indicate the number of years you wish to receive payments; or
- Fixed-dollar amount to receive until your account balance is \$0.00, or until you reach age 70½, when your payments may revert to a variable amount within your life expectancy.

Installment payments can be paid on an annual, quarterly or monthly basis. If monthly or quarterly checks are elected, you may be charged for each check although there is currently no fee. Once installment payments are initiated, the terms of the installment cannot be changed.



However, the entire remaining balance can be distributed or rolled over per the options explained above. It is recommended that you update your Designation of Beneficiary election on the MAP website if you elect to leave your account in the Plan.

We strongly advise consulting your Tax Advisor about taxation on 401(k) distributions. He/she can provide information on the forward tax-averaging rulings for Retirees.

To Request a MAP Distribution

Access the Fidelity website (<https://www.netbenefits.com>) or call the DXC Wealth & Retirement Center: 1-877-839-2627 from Monday through Friday, 8:30 a.m. to 8:30 p.m. (Eastern Time).

Pension Plans – Legacy ES Employees

If you participated in a pension plan listed below, it is sponsored by Hewlett Packard (not DXC or HPE), and you will need to contact Fidelity at 1.800.457.4015:

- HP Retirement Plan
- HP Deferred Profit Sharing Plan
- HP Cash Account Pension Plan
- EDS Retirement Plan

Pension Plans – Legacy CSC Employees Plans Moved to CSRA

If you participated in a pension plan listed below, which is now sponsored by CSRA, you can run a pension estimate on CSRA's Your Pension Resources website (ypr.aon.com/csra) or discuss your options by calling the CSRA Benefits Center at 1.844.335.9041.

- CSC Employee Pension Plan (including merged benefits from Dupont, Conoco, General Dynamics, Hughes, DynCorp Salaried, Raytheon, etc.)
- Eagle Alliance Employee Pension Plan
- DynCorp Union Pension Plan

If your benefit is payable from one of these plans and you meet the applicable age and service requirements, you are eligible to begin receiving your pension even while actively employed by CSC or one of its affiliated employers. To request forms to begin your benefit, call the CSRA Benefits Center preferably 60-90 days prior to your desired benefit commencement date.

Plans Sponsored by CSC

If you participated in a union pension plan listed below, which is still sponsored by CSC, you can request a pension estimate or discuss your options by calling the CSC Pension Center (managed by Aon) at 1.877.627.4015. To request forms to begin your benefit, call the CSC Pension Center preferably 60-90 days prior to your retirement date.

- CSC Outsourcing Hourly Pension Plan
- CSC Outsourcing CUTW Hourly Pension Plan

Distribution Options at Retirement

You may have questions relating to your CSC Pension benefits. We recommend that you review the Summary Plan Description for your pension plan before you make your pension benefit decisions. The SPD is an excellent source of information on your pension plan and will provide you with important plan details. Special provisions may apply if you participate in certain groups or contracts acquired by CSC. The SPD for your plan is available on your applicable Your Pension Resources website listed above or by calling the Pension Center.

We strongly advise you to consult with your Tax Advisor for information about taxation on pension distributions.

Social Security

The amount of your Social Security benefit will depend upon the age at which you retire and the amount paid into your account. The Social Security Administration can provide you with personalized information.

Normal Retirement Benefit

If you were born in or before 1937, the retirement age for full or normal Social Security benefits is 65 years. If you were born in 1938 or later, the normal retirement age for receiving full benefits is increased beyond age 65.

Early Retirement

You may be eligible for an early retirement Social Security benefit at age 62. However, the benefit amount is reduced based upon your age when you start receiving benefits. The early retirement benefit is less than what your full retirement amount would have been if income had begun at your full retirement age.

For more information about Social Security benefits, go to <https://www.ssa.gov> or visit your local SSA office.

When You Are Ready to Retire

When you decided to retire, follow these steps:

- Submit your resignation to your manager.
- **Your manager MUST initiate a Voluntary Termination in Workday on your behalf. This action will kick-off the workflow to start the retirement process in DXC's HR and payroll systems.**
- Review the Quick Guides on the retirement process and retiree medical plan (CSC only) in this document.
- Once you receive your Out-Processing packet from DXC, review it promptly and submit the required paperwork, such as your Retiree Medical form (if applicable).
- **Legacy CSC:** Contact the CSC Pension Center (managed by Aon Hewitt) at 1.877.627.4015 (or, if applicable, the CSRA Pension Center 1.844.335.9041) to start your paperwork (if applicable).
- **Legacy ES:** Contact Fidelity if you participated a pension plan sponsored by Hewlett Packard (not DXC or HPE), at 1.800.457.4015.
- If you want to convert your AD&D insurance coverage you must call Zurich American Life, the DXC AD&D carrier, at 1.800.834.1959 and request a conversion application form.

Steps to Take After You Retire

After you retire, please remember the following:

- If you move, please provide change-of-address information (as appropriate) to:
 - DXC by submitting a request via HRConnect (see How to Contact DXC HR Support Teams)
 - **Legacy CSC:** Contact the CSC Pension Center (managed by Aon Hewitt) at 1.877.627.4015 (or, if applicable, the CSRA Pension Center 1.844.335.9041) to start your paperwork (if applicable)
 - **Legacy ES:** Contact Fidelity if you participated a pension plan sponsored by Hewlett Packard, Inc. (not DXC or HPE), at 1.800.457.4015.
 - The DXC Benefits Center at 1.877.627.4015 if you are on a pre-65 retiree medical plan sponsored by CSC (or the CSRA Health & Wellness Center at 1.844.458.7430, if you are on a pre-65 medical retiree medical plan sponsored by CSRA)
- If you wish to change your direct deposit instructions or your federal or state income tax withholding instructions for monthly pension plan payments, contact the CSC Pension Center at 1.877.627.4015 to request the applicable forms (or, if applicable, the CSRA Pension Center at 1.844.335.9041) or Fidelity if you participated a pension plan sponsored by Hewlett Packard (not DXC or HPE), at 1.800.457.4015.
- You will receive a letter from MetLife outlining your options for porting or converting your life insurance. Please review and follow the directions carefully.
- To withdraw your DXC Matched Asset Plan account or start installment payments, contact the DXC Benefits Center at 1.877.627.4015.
- If you wish to change your Designation of Beneficiary for CSC Retiree Life Insurance (if participating in that plan) or the DXC Matched Asset Plan, contact the DXC Benefits Center at 1.877.627.4015.
- If you elect a pension payment option that includes survivor benefits, your survivor should contact the CSC Pension Center or CSRA Pension Center or Hewlett Packard (Fidelity) to initiate a change in the payment information for future pension payments.
- If you have questions regarding your pension payments, contact the CSC Pension Center at 1.877.627.4015 or the CSRA Pension Center 1.844.335.9041 or Fidelity/Hewlett Packard, at 1.800.457.4015.
- If you are enrolled in (or eligible to enroll in) CSC Retiree Medical and/or Life Insurance plans and wish to begin receiving benefits please review the Quick Guide to Legacy CSC Retiree Medical Benefits, below.

How to Contact DXC HR Support Teams

DXC uses HRConnect for its global HR help portal. Please note that there are two links for the portal:

- **Current DXC employees who have Global Pass** can use this link for [HRConnect](https://dxchr.service-now.com/hrportal) (<https://dxchr.service-now.com/hrportal>) to submit an inquiry under Make a Request > Benefits > Retiree or Retirement or engage in a live chat. Live chat is available during core business hours.
- **Former employees who no longer have Global Pass** can use [this link](https://dxchr.service-now.com/csp) (<https://dxchr.service-now.com/csp>) to contact us. If this is your first visit to our external portal, you must complete a one-time registration process so that you can submit your question under Make a Request > Former Employee > General Inquires.

IMPORTANT

- For best results, use Chrome or Firefox. Do not use Internet Explorer or Edge.
- Please be alert to email requests from the agents for more information. If you do not reply within five business days, your case will be automatically closed.

Quick Guide to the DXC Retirement Process

Here are highlights of what you need to know concerning your 401(k), Pension, Retiree Medical, and COBRA benefits. Your retirement must be processed in Workday and DXC's payroll systems in order for these actions to occur. (See *When You Are Ready to Retire*).

1. **Retiree Medical:**

- a. If you are a legacy ES employee and participated in the Pre-2003 HP retirement Medical Program or the Digital Retiree Health Program, please contact the HP Benefits Center at 1.800.890.3100.
- b. If you are a legacy CSC employee, and are considering retiring:
 - View the *Quick Guide to Legacy CSC Retiree Medical Coverage*, below.
 - If you would like information about eligibility, please submit a request via HRConnect (see How to Contact DXC HR Support Teams).
 - Employees eligible for Retiree Medical will receive information after their retirement has processed
 - The DXC Benefits Center (managed by Alight Solutions) cannot provide upfront information concerning Retire Medical

2. **COBRA:** After the DXC Benefits Center (managed by Alight Solutions) is informed of your retirement date, you will receive a COBRA packet issued by DXC's COBRA Administrator. This process can take up to two weeks. If you have questions about COBRA, please contact the DXC Benefits Center at 1.877.627.4015 and select the "COBRA & Direct Bill" option from the menu.

3. **Pension:**

- a. If you are a legacy ES employee who participated in the HP Retirement Plan, HP Deferred Profit Sharing Plan, HP Cash Account Pension Plan, or the EDS Pension Plan, you will need to contact the HP Retirement Service Center at Fidelity at 1.800.457.4015.
- b. If you are a legacy CSC employee who participated in the CSC Employee Plan, Eagle Alliance Employee Pension Plan, or DynCorp Union Pension Plan, and wish to commence your pension benefit, call the CSRA Benefits Center at 1.844.335.9041 approximately 60-90 days prior to your desired benefit commencement date. You must request the forms to begin your benefit.
- c. If you are a legacy CSC employee who participated in the CSC Outsourcing Hourly Pension or CUTW Hourly Pension Plans and wish to commence your pension benefit, call the CSC Pension Center (managed by Aon) at 1.877.627.4015 approximately 60-90 days prior to your retirement date. You must request the forms to begin your benefit. Please listen to all prompts to ensure you are routed to the correct department.

4. **MAP 401(k):** After the DXC Benefits Center (managed by Fidelity) is informed of your retirement date by DXC, you will receive a separation of employment notice

that will describe the options for your account. This process can take up to two weeks.

- a. You can request to withdraw your account, if desired, once the DXC Benefits Center has received your retirement date.
- b. Withdrawal requests must be made via the MAP website (<https://www.netbenefits.com>) or by calling the DXC Wealth & Retirement Center: 1-877-839-2627 from Monday through Friday, 8:30 a.m. to 8:30 p.m. (Eastern Time).
- c. If your reason for termination in the DXC payroll system is “retirement,” and you are at least 55 years old at the time of termination, you will receive your accrued company matching contributions for the current year in your account within 30 days of your retirement.

Quick Guide to Legacy CSC Retiree Medical Coverage

Below is a general guide to what you can expect if you are eligible to participate in a CSC Retiree Medical plan. This plan does not apply to former legacy ES employees.

If you are considering retiring and would like information about retiree medical eligibility, please submit a request via HRConnect (see How to Contact DXC HR Support Teams) for information on your retiree medical coverage.

If eligible, you will receive information after your retirement has been processed (see *When You Are Ready to Retire*). The DXC Benefits Center, managed by Alight Solutions, cannot provide information regarding retiree medical benefits until your eligibility information has been received from DXC.

If You Retire Prior to Age 65

If you are not yet age 65 when you retire, you will enroll in healthcare benefits through the Aon Active Health Exchange™, just as active employees do today. You will be able to choose the plan design as well as the insurance carrier.

Once you receive your information, call the DXC Benefits Center (managed by Alight Solutions) at 1.877.627.4015 for information on how to enroll.

In the meantime, view retiree pre-65 plan plans and rates: (Password: Medical2020 (case sensitive)) <http://benefitspricing.com/dxcretiree/2020/>

If You Retire at or After Age 65

If you are age 65 or older, your medical benefits will be delivered differently:

- DXC will offer you access to healthcare coverage through the Aon Retiree Health Exchange (Aon Retiree Exchange), a supplemental Medicare healthcare marketplace.
- The Aon Retiree Exchange offers individual insurance policies, rather than a group plan sponsored by CSC.
- On the Aon Retiree Exchange, you will be able to choose personalized coverage; insurers compete directly for your business and you are able to choose a carrier, plan, and price that works best for you.
- Depending on the terms of your retiree medical plan, CSC will provide you with an annual, tax-free healthcare subsidy through a Retiree Health Reimbursement Account (RHRA), which can be used to pay your healthcare insurance premium or out-of-pocket medical expenses (amounts you don't use can be rolled over to subsequent years).
- Your RHRA will be administered by Alight Solutions' Your Spending Account (YSA) platform.
- In addition, CSC will provide catastrophic Prescription Drug coverage should your Prescription Drug coverage reach maximum coverage limits under Medicare.



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Once you receive your enrollment information, call the Aon Retiree Health Exchange at 1.844.786.6585 or visit <https://www.aonhewittnavigators.com/csc>. Please note DXC is unable to provide plan or rate information for the post-65 retirees. Aon Hewitt can provide this information after your retirement has processed (allow up to two weeks).