## DXC Technology Benefits Overview



### **Benefits overview**

DXC Flex Dollars		Medical, Dental, Insurance Choices		Left Over Flex \$: HCSA, RRSP, Cash	
<b>Medical options</b> 4 options for you and your family		<b>Dental options</b> 4 options for you and your family		<b>Long-term disability options</b> 4 options for you	
Life insurance options		ons	Accidental death and dismemberment options		
13 options for you	12 options for your spouse	5 options for your children	8 options for you	12 options for your spouse	5 options for Your children
Other DXC Benefits					
Employee Assistance Program		Flexible Workin	g Arrangements	Maternity/Parental Leave Top Up Benefits Employee Purchase Discounts Home and Auto Insurance	



## **Medical Options**

Benefit	Option 1	Option 2	Option 3	Option 4
<ul><li>Prescription drugs</li><li>Dispensing-fee cap</li><li>Formulary</li><li>Non-formulary</li></ul>		\$8 20%	\$8 80% 50%	\$8 90% 60%
Medical supplies and services		20%	80%	90%
Vision Care	No coverage	20% (\$150/person/eve ry 2 years)	80% (\$150/person/ev ery 2 years)	90% (\$250/person/ev ery 2 years)
Paramedicals		20%	80%	90%
Out-of-pocket maximum			\$700/\$1,000	\$350/\$500
Lifetime maximum	\$1 million per person			
Out-of-country	100% coverage for all options to a \$5 million lifetime maximum			



## **Dental options**

Benefit	Option 1	Option 2	Option 3	Option 4
<ul><li>Preventative and basic care</li><li>Reimbursement</li><li>Recall exams</li></ul>		80% 12 months	80% 6 months	90% 6 months
Major care		No coverage	50%	50%
Annual per-person maximum – Preventative + major care	No coverage	\$1,000	\$1,800	\$2,500
Orthodontia  Coverage  Lifetime maximum		No coverage	No coverage	50% \$2,500
Fee guide		Current provincial fee guide		



## **Short-term disability benefits**

- Fully paid by DXC Canada
- Benefit based on your years of service
- Paid for 26 weeks

Years of Service	Under 2	2 to 5	5 to 10	10 or more
Weeks at 100% of pay	2	6	12	16
Weeks at 66.7% of pay	24	20	14	10

- There is no annual sick day quota.
- If you are still disabled after 26 weeks, you may be eligible for long-term disability benefits

## Long-term disability benefits

- Paid by you through payroll deductions
- Premium is taxable; benefit is not

	Option 1	Option 2	Option 3	Option 4
Benefit amount	50% of first \$2,500 +45% of next \$1,500 +30% of the balance		60% of first \$2,500 +50% of next \$2,500 +40% of the balance	
Inflation protection	No	Yes	No	Yes



### Life insurance benefits

### For you



13 options
Multiples of pay
Up to 12x your pay

DXC provides enough flex dollars to purchase 1x your pay

### For your spouse



12 options \$500,000 maximum

Paid by you

Cost based on your or your spouse's age, gender and smoker status

### For your children



5 options \$20,000 maximum

Paid by you

Flat rate for all



## Accidental death and dismemberment (AD&D) insurance benefits

### For you



8 options
Multiples of pay
Up to 7x your pay

DXC provides enough flex dollars to purchase 1x your pay

### For your spouse



12 options \$500,000 maximum

Paid by you

### For your children



5 options \$20,000 maximum

Paid by you



## If you do not Enroll

Plan	Coverage	Coverage Level
Medical	Option 3	Employee Only
Dental	Option 3	Employee Only
Excess Flex Dollars	Taxable Cash	N/A
Employee Life and AD&D	1 x Base Pay	N/A
Spousal Life and AD&D	No Coverage	N/A
Child Life and AD&D	No Coverage	N/A
Long Term Disability	Option 1	N/A
DXC Retirement and Savings Program	2% Contribution Percentage/ 1% Employer Match	Zero RRSP Contribution Limit
Life and AD&D beneficiary	Assigned to Estate	N/A



## How the DXC Retirement & Savings Program works

The Program has several components to it:

Your Contributions (1% or more of eligible pay)

DXC's Matching
Contributions
(Up to 50% of 6% of eligible pay)

Eligible pay includes your base pay, shift premiums and eligible commissions.



Employee RRSP Account (tax sheltered and/or)

> Spousal RRSP Account (tax sheltered)





Non-Registered Account (not tax sheltered) for contributions above individual and government limits



Defined Contribution Pension Plan Account (tax sheltered)

Company contributions are made to a DC account in your name.

If you do not open an RRSP account with Sun Life, or you are based in Quebec, employee contributions will be directed to your DC account.



# Three key advantages of the DXC Retirement and Savings Program

The maximum 3% Company Matching Contributions
Automatic 100% return on your contributions

### Significantly reduced Investment Management fees

Average actively managed Canadian Equity Fund fee = 2% Under the DXC Program, fee = 0.5%

This means huge savings for you over the course of a career at DXC

### **Funds monitored by External Investment Consultants**

Helps ensure funds continue to meet expectations

