

FREQUENTLY ASKED QUESTIONS



XEROX 2022 BENEFITS PROGRAM FAQ

ELIGIBILITY

Can I cover my spouse or domestic partner under the Xerox medical plans?

Your spouse or domestic partner (same or opposite gender) **who does not have access to medical coverage through their employer's plan** is eligible for coverage under the Xerox medical plans. *Note: You will be required to submit dependent verification to the Xerox Benefit Center within 45 days of enrolling your dependents for the first time.*

Can I cover my child under the Xerox benefit plans?

Yes, you can cover your eligible child(ren) under the Xerox benefit plans until the end of the month in which your child turns age 26. Please refer to the [Xerox Digital Benefit Guide](#) for further details on who is considered an eligible dependent.

QUALIFIED LIFE EVENT / CHANGE IN STATUS

What happens if I have a qualified life event (QLE) during or after annual enrollment?

If you experience a QLE between October 18, 2021 – December 31, 2021, you will need to report the QLE within 31 days of the event (60 days for birth of a child) if you want to change your coverage for the remainder of 2021. *Note: After you submit the QLE, you will be given an opportunity to update your Annual Enrollment elections, which will become effective as of January 1, 2022.*

PAYROLL DEDUCTIONS & COSTS

Are payroll deductions increasing for 2022?

Medical, dental, and vision payroll deductions will remain the same for 2022. However, if you change plans or carriers, add or remove dependents, had a salary change, moved to a new age band, your premiums may be different for 2022. However, if you choose to enroll in Long Term Disability Buy-Up, your payroll deductions will increase slightly.

Are my medical payroll deductions based on my 2021 or 2022 salary?

- **If you are a Xerox employee**, your medical payroll deductions are based on your Base Annual Earnings, which means your pay as of September 1, 2021, or your date of hire, whichever is later.
- **If you are a XBS employee**, your medical payroll deductions are based on your Base Annual Earnings, which means your pay as of September 1, 2021, or your date of hire, whichever is later. For Sales employees, your medical payroll deductions are based on an Annual Benefit Base Rate (ABBR). The ABBR is based on gross wages from September 2020 through August 2021, or base pay as of September 2021, whichever is higher.

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What is a tobacco surcharge?

A tobacco surcharge is a provision of the Xerox Medical Plan that imposes an additional employee contribution toward the cost of coverage for an employee and/or a covered spouse/domestic partner who does not certify to non-use of tobacco products or completes 5 calls with the Quit for Life program by the required timeframe. If you and/or your covered spouse/domestic partner, if applicable, do not certify to non-use of tobacco products during 2022 Annual Enrollment, you can remove the tobacco surcharge by completing 5 calls with a Quit for Life coach between January 1 – March 31, 2022. Please refer to the [Xerox Digital Benefit Guide](#) for details.

MEDICAL & PRESCRIPTION DRUG COVERAGE

Are there any plan design or carrier changes for 2022?

There are no changes to the available options, deductibles, copays, coinsurance or out-of-pocket maximums for 2022.

Are annual preventive exams, including well-women visits, subject to a deductible, copay or coinsurance?

In-network preventive care is covered at 100% regardless of which plan option you choose. This includes age and gender appropriate screenings defined by the plan as preventive care (for example, flu shots, an annual well-woman visit, and annual well-child visits, among others).

If I enroll in the Network Only Plan, that provides in-network coverage only, what happens if I need emergency care?

Out-of-network emergency care will be covered under the Network Only plan.

What is the difference between a Preferred and Non-Preferred medical carrier?

When enrolling in a Xerox Medical Plan option, you have the choice of the Preferred or Non-Preferred carrier in your state. If you chose the Preferred carrier, you will have lower payroll deductions for the same level of coverage. If you choose a Non-Preferred carrier, your payroll deductions will be higher for the same level of coverage. For example, if you live in New Jersey, Aetna is the Preferred carrier; you can still choose to enroll in the Anthem option, but if you do so your payroll deductions will be higher for the same level of coverage. In some states you will have more than one Preferred carrier. For example, if you live in California, the Preferred carrier rates apply to all available options in 2022. Please refer to the [Xerox Digital Benefit Guide](#) to view the 2022 rates.

Where can I find the Preferred and Non-Preferred medical carrier for my state?

To see which carrier is the Preferred medical carrier in your state, visit [BenefitsWeb](#) during annual enrollment. The Preferred and Non-Preferred carriers will be listed during the enrollment process.

How do I find out if my medical provider is in-network?

Visit the [Xerox Digital Benefit Guide](#) and click the *Find a Doctor* icon for instructions on how to search for an Aetna or Anthem provider. As a reminder, if you enroll in the Network Only Plan, coverage is only provided in-network. It is also a good idea to confirm with your provider, as networks change from time to time.

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What happens if my medical carrier changes for 2022, and I'm in the middle of critical care or about to have a baby, but my doctor is not in-network with my new medical carrier?

If you are changing medical plan carriers and you or a dependent are in the middle of critical care, it's important to confirm if your doctor is in-network with your new carrier during Annual Enrollment. If your doctor is not in-network under your new carrier, you can submit for Transition of Care, which may allow you to continue care with your doctor for a limited time at the in-network reimbursement level

Is prescription drug coverage the same for all of the Medical Plan options?

The options offer similar coverage, but in the Choice Lower Deductible and Choice Higher Deductible options, the deductible applies to most prescription drug costs. The deductible does not apply to prescription drugs on the Network Only option.

DENTAL & VISION COVERAGE

Are there any plan design or carrier changes for 2022?

There are no changes to the available options, deductibles, copays, coinsurance or out-of-pocket maximums for 2022

How do I find out if my dental provider is in-network?

Visit the dental section on the [Xerox Digital Benefit Guide](#) for details on how to search for an in-network dental provider. It is also a good idea to confirm with your provider, as networks change from time to time.

How do I find out if my vision provider is in-network?

Visit www.vsp.com and click on *Find a Doctor* to search for an in-network VSP provider

ID CARDS

Will I receive new ID Cards?

You will receive new ID Cards if you are enrolling in medical or dental for the first time or changing plans and/or carriers. You should have access to your ID Card by January 1 on the carrier's website. As a reminder, there is no ID Card for vision coverage. HSA and/or FSA cards will be reissued based on the current expiration date. *Note: Those residing in North Carolina and enrolled in an Anthem medical plan will receive a new ID Card.*

SPENDING ACCOUNTS

Am I eligible to contribute to a Health Savings Account (HSA)?

In order to open and contribute to an HSA, you:

- Must be enrolled in the choice higher deductible or choice lower deductible plans
- Cannot participate in a General Purpose Health Care Flexible Spending Account
- Cannot be enrolled in other medical coverage, including Medicare, except what is permitted by the IRS
- Cannot be claimed as a dependent on someone else's tax return

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Visit the [Xerox Digital Benefit Guide](#) and review the *Health Savings Account* section for more information on who's eligible, as well as a link to the IRS rules for making HSA contributions.

Note that you can enroll in the Choice Lower Deductible and Choice Higher Deductible plans, even if you are not eligible to contribute to an HSA.

Where can I go to find a list of eligible expenses?

For the Health Care Flexible Spending Accounts, visit <https://www.irs.gov/publications/p502>.

For the Dependent Care Flexible Spending Accounts, visit <https://www.irs.gov/publications/p503>.

If I switch to the Network Only Plan or decline medical coverage for 2022, what happens to my existing HSA with HealthEquity?

You own your HSA even if you switch plans or leave Xerox. If you move to the Network Only Plan, you are not eligible to contribute to your HSA via payroll deductions because you are no longer covered under a Xerox qualified High Deductible Health Plan. However, you can continue to use the funds you have in your HSA for qualified medical, dental and vision expenses.

If you elect the Network Only Plan or decline medical, you are also eligible to enroll in the General Purpose Health Care Flexible Spending Account (Health Care FSA) where you can set aside pre-tax dollars for qualified medical, dental and vision expenses. The FSA is "use it or lose it" so you must use the funds for eligible claims incurred in the 2022 plan year or they will be forfeited.

Can a Limited Purpose Flexible Spending Account (FSA) be paired with a Health Savings Account (HSA)? What are the benefits of contributing to both a Limited Purpose FSA and an HSA?

If you are enrolled in the Choice Higher Deductible Plan or Choice Lower Deductible Plan, you may be eligible to have a Limited Purpose FSA and an HSA. A Limited Purpose FSA can be used for eligible dental and vision expenses only. By maximizing your pre-tax contributions into both accounts, you can lower your taxable income by setting aside pre-tax dollars to help offset your qualified medical, dental and vision expenses throughout the year. The Limited Purpose FSA is helpful in years you know you may have additional expenses such as orthodontia care for children, glasses, or more. Just remember, the FSA is "use it or lose it" so you must use the funds for eligible claims incurred in the 2022 plan year or they will be forfeited.

What is the maximum amount I can contribute into my Health Savings Account in 2022?

If you enroll in the Choice Higher Deductible Plan or Choice Lower Deductible Plan, and meet all remaining IRS requirements, you may be eligible to contribute to an HSA. The IRS maximum for 2022 is \$3,650 for individual coverage and \$7,300 for family coverage. This includes contributions from both you and Xerox, if applicable. The funds that you contribute into your HSA are available only as you contribute them. If you are age 55 and older, you can contribute an additional \$1,000 annually in catch-up funds.

What is the maximum amount I can contribute into my Health Care Flexible Spending Account in 2022?

The 2022 Health Care FSA limit is \$2,750. This limit will remain fixed for 2022 under Xerox's plan, even if the IRS increases the statutory limit.

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XEROX 401(K) SAVINGS PLAN

How do I enroll or make changes in the Xerox 401(k) Savings Plan?

Employees are eligible to enroll and make changes at any time throughout the year. To learn more about the Xerox 401(K) Savings Plan, visit <https://voyadelivers.com/xerox401k/>.

What is the maximum amount I can contribute to a 401(k) plan during 2021?

The IRS contribution limit for before-tax and/or Roth 401(k) contributions (combined) for 2021 is \$19,500. If you will turn age 50 or older in 2021, you can contribute an additional \$6,500 in catch-up contributions. Because this limit applies to all contributions you make to any 401(k) plan during 2021, you will need to consider how much you have already contributed during 2021 to any other plan in which you have participated in.

Does the Xerox 401(k) Savings Plan provide employer matching contributions?

The Xerox 401(k) Savings Plan design generally offers a year-end matching contribution of 50% of a participant's before-tax and/or Roth 401(k) contributions, up to 6% of eligible pay, for eligible participants employed on the last day of the plan year. However, matching contributions do not apply for the current plan year, which runs from January 1, 2021 through December 31, 2021. *Note: In March 2021, Xerox announced a suspension of company matching contributions for the entire 2021 plan year.*

What if I have questions about the Xerox 401(k) Savings Plan?

If you have a question about the Xerox 401(k) Savings Plan, contact the Xerox Retirement Service Center at 833-608-2886. Press '0' to speak to a Voya customer service associate.

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