



2022 Annual Enrollment Benefits Tutorial

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What's New for 2022

What's New for 2022

As you review your benefit options and make your 2022 enrollment elections, please be aware of the following changes:

Parental Leave

- We are enhancing our parental leave program to offer employees additional paid leave to care for and bond with a newborn or a newly adopted or newly placed child.

VSP Network

- Our vision plan now includes coverage at Walmart, Sam's Club, and Eyeconic, providing employees and their families with more options for vision care.

Buy-Up Long Term Disability (LTD) Payroll Deductions

- While your health care and other benefit costs are staying the same, you will pay slightly more for buy-up LTD in 2022.

Expanded Network for North Carolina Employees

- Employees residing in North Carolina will now have access to the Anthem Blue Card PPO network.

What's New for 2022 (cont.)

Health Savings Account (HSA)

- The IRS is increasing the HSA limit: \$3,650 if enrolled in employee only coverage; \$7,300 if enrolled in family coverage.
- HSA elections for Xerox employees will change from an annual election to a per paycheck election.

General Purpose Health Care & Limited Purpose Flexible Spending Account (FSAs)

- The 2021 General Purpose Health Care and Limited Purpose FSA limit is \$2,750. This limit will remain fixed for 2022 under Xerox's plan, even if the IRS increases the statutory limit.

Commuter Benefits

- The IRS may increase the commuter benefits before-tax limit for transit/vanpool and parking. The current limit is \$270 per month for transit/vanpool and \$270 per month for parking.

Your 2022 Benefits

Your 2022 Benefits

Eligibility



Employees

- Employees regularly scheduled to work at least 30 hours per week.

Dependents

- Spouse or domestic partner, who does not have access to medical coverage through their employer's plan (for medical coverage).
- Eligible children up to age 26 (or any age, if disabled) regardless of student or marital status, financial support, or whether they live with you.

Dependent Audit

- Adding dependents: Verification (such as a marriage or birth certificate) is required within 45 days of enrollment.
- Visit BenefitsWeb at www.xeroxbenefitsweb.com for more details.

Your 2022 Benefits

Paying for Coverage



- You pay for your coverage through **payroll deductions**.
- Some coverages are paid with **before-tax dollars**, while other coverages are paid with **after-tax dollars**.
- The amount you pay for **medical coverage** depends on your salary – visit BenefitsWeb for information on your cost for coverage.
- If you cover a domestic partner or a domestic partner's child(ren) you will pay imputed income tax.
- If you or your spouse/domestic partner use tobacco products, you will pay a **\$1,840 annual tobacco surcharge for medical coverage**. You can remove the surcharge by participating in the **Quit For Life program** and completing **five calls** with a Quit Coach by **March 31, 2022**.

Your 2022 Benefits

Medical



First you choose your plan...

- **Network Only Plan:** An Exclusive Provider Organization Plan (EPO) with greater predictability of costs with a low co-pay and deductible but higher payroll deductions; you only have access to in-network coverage (out-of-network services are not covered).
- **Choice Lower Deductible Plan:** A High Deductible Health Plan (HDHP) with access to a tax-free HSA; payroll deductions and deductibles are in between the Network Only Plan and Choice Higher Deductible Plan.
- **Choice Higher Deductible Plan:** An HDHP with access to a tax-free HSA; has the lowest payroll deductions but the highest deductibles.

...and then you choose your carrier.

- Aetna
- Anthem
- Kaiser (in select locations)

Save up to 20% on payroll deductions by choosing your state's preferred carrier. The plans cover the same services regardless of carrier.

Medical carriers have a lot in common, but they're not all the same. One carrier may be a better fit for you than the other.

Your 2022 Benefits

Medical Plan Options



	2022 Medical Plan Options		
	Network Only Plan Anthem/Aetna*	Choice Lower Deductible Plan HSA-Qualified Anthem/Aetna*	Choice Higher Deductible Plan HSA-Qualified Anthem/Aetna*
In-Network			
Deductible	\$1,000 / \$2,000	\$3,000 / \$6,000	\$6,000 / \$12,000
OOP Maximum	\$4,500 / \$9,000	\$6,500 / \$13,000	\$6,900 / \$13,800
Coinsurance	Plan pays 80%	Plan pays 70%	Plan pays 60%
Office Visit	\$25 Copay	Plan pays 70% after deductible	Plan pays 60% after deductible
Specialist	\$45 Copay	Plan pays 70% after deductible	Plan pays 60% after deductible
Inpatient Hospital	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible
Emergency Room	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Out-of-Network			
Deductible	No Coverage	\$6,000 / \$12,000	\$10,000 / \$20,000
OOP Maximum	No Coverage	\$13,000 / \$26,000	\$12,000 / \$24,000
Coinsurance	No Coverage	Plan pays 50% after deductible	Plan pays 40% after deductible

*Kaiser will also be offered in certain locations. Visit [BenefitsWeb](#) for details.

Your 2022 Benefits

Prescription Drugs



Your prescription drug benefits are administered by CVS/caremark. *(Note: Kaiser participants have prescription drug benefits through Kaiser)*

- Must use in-network pharmacy.
- Mail Order or CVS Maintenance Choice program is required for maintenance medications (e.g. used to treat conditions such as heart disease, high blood pressure, or diabetes).
- Certain preventive prescription drugs are not subject to the deductible*.

**Applies to the Choice Lower and Choice Higher deductible plan.*

Your 2022 Benefits

Prescription Drug Coverage—In-Network Benefits



	Network Only Plan Anthem/Aetna*	Choice Lower Deductible Plan Anthem/Aetna*	Choice Higher Deductible Plan Anthem/Aetna*
Prescription Drugs			
<u>Retail</u>	Plan pays 80%	Plan pays 70% after deductible	Plan pays 60% after deductible
<ul style="list-style-type: none"> • Generic • Brand • Non-preferred brand 	<ul style="list-style-type: none"> • \$4 min; \$25 max • \$25 min; \$70 max • \$40 min; \$100 max 	<ul style="list-style-type: none"> • \$4 min; \$25 max • \$25 min; \$70 max • \$40 min; \$100 max 	<ul style="list-style-type: none"> • \$4 min; \$25 max • \$25 min; \$70 max • \$40 min; \$100 max
<u>Mail Order</u>	Plan pays 80%	Plan pays 70% after deductible	Plan pays 60% after deductible
<ul style="list-style-type: none"> • Generic • Brand • Non-preferred brand 	<ul style="list-style-type: none"> • \$10 min; \$60 max • \$60 min; \$175 max • \$100 min; \$250 max 	<ul style="list-style-type: none"> • \$4 min; \$25 max • \$25 min; \$70 max • \$40 min; \$100 max 	<ul style="list-style-type: none"> • \$10 min; \$60 max • \$60 min; \$175 max • \$100 min; \$250 max

*Kaiser will also be offered in certain locations. Visit BenefitsWeb for details.

If you get a brand-name medicine when a generic equivalent is available: you'll pay the brand copay, plus the difference in cost between the brand-name and generic, even if your doctor writes Dispense as Written.

Your 2022 Benefits

Savings & Spending Accounts



	HSA	Limited Purpose FSA	General Purpose Health Care FSA	Dependent Care FSA
Available with...	Choice Lower Deductible Plan Or Choice Higher Deductible Plan		Network Only Plan Or Waive medical coverage	Any medical plan Or Waive medical coverage
Company contribution	Depends on your salary	No	No	No
Use the money for...	Eligible health care expenses	Eligible dental and vision expenses only	Eligible health care expenses	Eligible dependent child and elder care expenses
“Use it or lose it” at year-end	No	Yes	Yes	Yes
Money rolls over from year to year	Yes	No	No	No

For a list of eligible expenses, go to <https://www.irs.gov/publications/p502> or <https://www.irs.gov/publications/p503>.

Your 2022 Benefits

Your HSA Contributions



Benefits of contributing to an HSA

Triple-Tax Advantages

- **Put money in tax-free:** Contribute to your HSA anytime through before-tax payroll deductions.
- **Pay for care tax-free:** Pay for eligible health care expenses for you and your family using your HSA debit card.
- **Grow money for the future tax-free:** All the money in your HSA is yours to keep, and you can take it with you, even if you leave Xerox. You can also invest your money once your balance reaches \$1,000.

Use it to pay for eligible health expenses anytime, even in **retirement**.

Plus, Xerox may contribute to your account:

Annual Salary	Automatic Company Contribution
\$40,000 or less	\$400 Employee \$800 Family
\$40,000 to \$80,000	\$250 Employee \$500 Family
\$80,000 to \$120,000	\$125 Employee \$250 Family
More than \$120,000	None

Your 2022 Benefits

Dental



Covered Services	Enhanced Dental In-Network	Basic Dental In-Network	Aetna DMO In-Network Only
Annual Deductible	\$50/person (3 per family)	\$75/person (3 per family)	None
Diagnostic/Preventive Care	100% (no deductible)	100% (no deductible)	100%
Basic Care	80% after the deductible	60% after the deductible	100% of negotiated fees after \$5 copay
Major Care	50% after the deductible	50% after the deductible	60% of negotiated fees after \$5 copay
Maximum Annual Benefit	\$1,500/person	\$1,000/person	None
Orthodontia	50% for adults and children (no deductible)	50% for children only (no deductible; must be "banded"* before age 20)	100% after \$2,400 copay for adults and children
Maximum Lifetime Orthodontic Benefit	\$1,500/person	\$1,000/person	24 months of treatment plus 24 months of retention

*Orthodontia work must have begun by age 20 in order to be covered.

Your 2022 Benefits

Vision



Covered Services	Frequency	In-Network	Out-of-Network
Well Vision exam	Once every calendar year	You pay \$10	Reimbursed up to \$45
Retinal screening exam	Once every calendar year	You pay up to \$39	Not applicable
Frames	Every other calendar year	You pay 80% of the balance over \$150	Reimbursed up to \$70
Standard Plastic and Glass Eyeglass Lenses			
Single, bifocal, trifocal, lenticular	Once every calendar year	You pay \$25	Reimbursed up to \$30 - \$65
Standard progressive	Once every calendar year	You pay \$55	Reimbursed up to \$50
Contact UC lenses			
Contact lens exam (fitting, evaluation)	Once every calendar year	You pay \$15	Reimbursed up to \$105
Conventional or disposable	Once every calendar year in lieu of a pair of glasses	You pay the balance over \$150	Reimbursed up to \$105

Your 2022 Benefits

Supplemental Insurance



Supplemental insurance from Aflac offers financial protection in the form of **cash payments** that can help pay for expenses not covered by your medical plan.

Group Accident Insurance

- Pays cash benefits directly to you (unless otherwise assigned) if you or a covered family member has a covered accident.
- Covers dislocations or fractures, physical therapy, emergency room treatment, ambulance services, and more.
- Choose from two coverage options (Basic and Enhanced).

Group Critical Illness Insurance

- Pays cash benefits directly to you (unless otherwise assigned) if you or a covered family member experiences a covered critical illness.
- Covers illnesses such as cancer, heart attack, stroke, and more.
- Choose from two coverage amounts (\$15,000 or \$30,000).

Group Hospital Indemnity Insurance

- Pays cash benefits directly to you (unless otherwise assigned) if you or a covered family member is hospitalized due to a covered sickness or accident.
- Provides benefits for hospital admission, confinement, intensive care and more.
- Choose from two coverage options (Basic and Enhanced).

Your 2022 Benefits

Life Insurance



Employee Basic Life (company paid)

- 1 times annual salary, up to \$300,000.

Employee Optional Life

- 1 to 10 times annual salary, up to \$5 million.
- Tobacco user/non-user rates will apply.

Child Life Coverage

- Up to \$20,000 (\$5,000 increments).

Spouse/Domestic Partner Life

- Up to \$250,000 (\$25,000 increments).
- Couples who both work at Xerox can only elect supplemental employee life; not spouse/domestic partner coverage.

Your 2022 Benefits

Accidental Death & Dismemberment (AD&D) Insurance



Employee AD&D

- Up to \$1 million (\$50,000 increments).

Spouse/Domestic Partner AD&D

- Up to \$500,000 (\$50,000 increments).

Child AD&D

- Up to \$50,000 (\$25,000 increments).

Your 2022 Benefits

Disability Insurance



Short Term Disability

(company paid)

- Benefits begin after 7 calendar days of disability due to an accident or sickness.
- **Benefits continue for up to 26 weeks.**
 - Week 1: Elimination Period.
 - Weeks 2 – 6: Pays 100% of pay.
 - Weeks 7 – 26: Pays 70% of pay.

Basic Long Term Disability

(company paid)

- 60% of pay, up to \$10,000 per month.
- Benefits begin after 26 weeks of STD.

Buy-up Long Term Disability

(employee paid)

- Increase coverage to 66-2/3% of pay, up to \$15,000 per month.
- Benefits begin after 26 weeks of STD.

For unions, refer to your union's collective bargaining agreement.

Your 2022 Benefits

Voluntary Benefits



Commuter Benefits

Save money on your monthly parking or transit costs by paying for work transportation expenses with before-tax dollars.



Legal Services Plan

Receive unlimited legal services for your entire family for issues such as estate planning, divorce, civil law suits, and more.



Pet Insurance

Protect your wallet from unexpected health care expenses for your pet, such as illnesses, accidents, surgery, and more.



Auto & Home Insurance

Save money by comparing coverages, prices, and discounts from five of the leading auto and home insurance companies in the nation.



Identity Theft Protection

Protect yourself against identity theft with 24/7 identity and credit monitoring, fraud detection, and more.

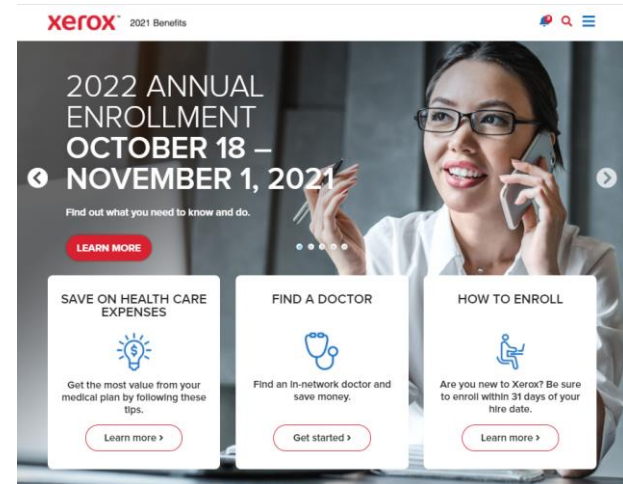
Tools & Resources

Tools & Resources

Digital Benefits Guide

www.myxeroxbenefits.com

- Your one-stop resource to access benefits information, including:
 - 2022 benefit details.
 - Tips for choosing and using coverage and saving money.
 - Contact information for all vendors and plan carriers.
 - How to enroll.
- Available anytime, from any device.



Tools & Resources

Decision Support Tool

- Compare your options and determine which benefits are right for you.
- Easily accessible via BenefitsWeb.

Life@Work Mobile App (through Conduent)

- Access your health coverage information and important documents on-the-go.
- Download from the App store or Google Play. For registration details, visit BenefitsWeb.

Text Messaging

- Receive important benefit alerts and reminders. Sign up via BenefitsWeb.

Note: Messaging and data rates may apply.

Tools & Resources

Mercer Health Advantage

- Receive personalized care management from a registered nurse to help you manage any condition you or a loved one is facing.
- They will help you understand what to expect, give you care instructions, and offer advice and support.
- For more information:
 - **If you're enrolled in an Aetna plan:** Call 1.855.695.3416.
 - **If you're enrolled in an Anthem plan:** Call 1.866.878.6177.

MERCER
HEALTH
ADVANTAGE

Tools & Resources

Telemedicine

- Access medical advice from board-certified physicians 24/7, 365 days a year.
- Fast, convenient diagnosis and treatment for many common conditions through video consult.
- Available with the Aetna, Anthem, and Kaiser medical plans:
 - **Aetna Teladoc:** Visit <https://member.teladoc.com/aetna> or call 1.855.TELADOC.
 - **Anthem LiveHealthOnline:** Visit www.livehealthonline.com or call 1.855.603.7985.
 - **Kaiser:** Visit kp.org or use the Kaiser Permanente app.



Tools & Resources

Employee Assistance Program (EAP)

- Access resources to help you deal with issues that may be affecting your health, wellbeing, family life, or job performance.
- Completely confidential and available to all employees and their household members.
- Receive up to five free sessions.
- Contact the EAP at 1.866.784.8454 or visit <https://www.guidanceresources.com/>.

Guidance
Resources

Tools & Resources

ConsumerMedical

- Receive personalized support for any health condition to help you make informed decisions about your medical treatment if you're enrolled in a Xerox medical plan.
- Learn about your diagnosis and treatment options – including providers, procedures, and their costs.
- Contact ConsumerMedical at 1.888.361.3944, visit the website at <https://consumermedical.com>, or download the MyMedicalAlly app for instant access.

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Tools & Resources

Health Advocate

- Get free, personalized assistance to help you understand claims, choose providers, schedule appointments, and more.
- Available to you and your family members if you're enrolled in a Xerox medical plan.
- Visit www.healthadvocate.com or call 1.866.695.8622.
- Download the Health Advocate app for articles, tools, and tips.



Tools & Resources

Additional Medical Plan Resources

- **NurseLine**
 - Available with the Aetna and Anthem medical plans.
 - Nurses available 24/7 to answer your health questions and help you get the most out of your medical plan.
 - Confidential, free service.
- **Disease Management**
 - Supplements your doctor's care for health conditions such as asthma, cancer, depression, diabetes, high blood pressure, and more, with access to experienced registered nurses.
- **Maternity Management**
 - Supports you through every stage of pregnancy and delivery with an experienced maternity nurse who can offer advice and answer your questions.

Enrollment Information

Annual Enrollment is October 18 – November 1, 2021



How to Enroll

You have two ways to enroll – online or by phone:

- **Online:** Visit BenefitsWeb at www.xeroxbenefitsweb.com at your convenience.
- **Phone:** Call **1.800.428.2203** between 8 a.m. and 8 p.m. ET, Monday through Friday to speak with a benefits representative.

After you enroll, confirm your elections and print a copy of your Confirmation Statement for your records.

What Happens if I Don't Enroll?

If you do not take action:

- Your elected 2021 health care benefits and coverage will carry over into 2022.
- You will not be enrolled in FSAs or Purchased Vacation, if eligible. These benefits require active enrollment each year.
- Your current tobacco user status will automatically roll over into next year. If you do not have a status on file for you and your spouse/domestic partner (if applicable), you will default to tobacco user status.

If you are not currently enrolled in Xerox benefits and do not make an active election, you will have no benefits coverage for 2022, with the exception of Xerox-provided short term disability, long term disability, employee basic life insurance and access to the EAP.

Top 5 Enrollment Missteps to Avoid



1. Remember to check your tobacco user status and make any applicable changes for you and your spouse/domestic partner. Your current status will automatically roll over into 2022.
2. Make sure your HSA is open in order to receive a contribution from Xerox, if eligible.
3. If you're adding a dependent, submit required dependent documentation.
4. Check your beneficiary designations and update them, if necessary.
5. Review your confirmation statement to be sure your selections are accurate.

Questions?

Xerox Benefits Center –
1.800.428.2203

www.xeroxbenefitsweb.com

Digital Benefits Guide –

www.myxeroxbenefits.com



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