

Leaving Dell: A guide to U.S. benefits

Non-executive version

Effective December 1, 2020

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Overview

When you leave Dell, you'll need to make some important decisions about your team member benefit plans. For example you have options with your Dell 401(k) account balance and whether to continue your Dell health coverage. You may have to take steps to continue certain programs, while other benefits will no longer be available to you. Additionally how you access your benefits may change after your employment ends. This guide, which applies to Dell non-executive benefits, outlines what you need to know and do when you leave the company.

Using this guide

This guide includes information about each of your Dell benefits and certain pay programs. You'll also find a list of resources with contact details so you can access additional information if needed. Be sure to review this information carefully to help you make the choices that work best for you. You can find this document online in your benefits account at [MyWellatDell.com](https://mywellatdell.com). To access personalized content, click the "Your health and insurance coverage" tile on the Home page. You will need your benefits user ID and password to access the site outside of the Dell network.

Which sections apply to me?

This guide provides general information about how pay and benefits are affected by leaving Dell, but not everything will apply to your specific situation.

It is important that your home address in the Dell HR system of record is up to date, as any materials or communications Dell sends to you will be delivered to the home address you have established in that system. **If after reading this document you still have questions, please use the Contact Information on page 2 to determine where to direct your inquiry.**

Other special considerations

Other special considerations may apply if you are leaving Dell for any of the following reasons:

Situation	When it applies	Special considerations
Workforce reduction	If you're an eligible team member leaving in accordance with an eligible Dell cost reduction program.	Your termination date will be identified in your severance package. Look to your separation agreement for information about severance pay and benefits, and contact Americas.WFR.Operations@Dell.com if you have questions related to severance pay and the Dell Benefits Center if you have questions regarding benefits.
Termination while approved for disability benefits	If your employment status is terminated while you are receiving benefits under one of Dell's disability plans.	You will be eligible to continue medical benefit coverage through COBRA if you are enrolled in an eligible plan at the time your employment status is terminated.

** Note: This information reflects Dell's current benefit plan designs. Dell reserves the right to terminate or modify these plans at any time, even if your benefits were negotiated.*

To learn more

To find out more about how your benefits are affected when you leave Dell, see the Summary Plan Descriptions (SPDs) available at MyWellatDell.com, or you can request a hard copy by calling the Dell Benefits Center at **1-888-335-5663**, 7 a.m. to 7 p.m. CT, Monday through Friday.

You may continue to contact your Benefit Pro for questions and issues related to Dell benefits after you leave the company. Your Benefit Pro is a highly-trained expert who leads a team of people that will help you and your family navigate complex benefits and health care issues. To contact the Benefit Pro team, call 1-877-964-5313 or email DellBenefitPro@Alight.com. Benefit Pros are available 7a.m. to 6 p.m. CT, Monday through Friday.

Your pay

The types of payments and other compensation you may receive from Dell will depend on your reason for leaving. Not everyone will be eligible for payments above and beyond their regular pay.

Your last paycheck

You will be paid your normal pay through your last day of employment. All payments will be processed as part of the normal, scheduled pay processes, unless otherwise required by law. If you are due to be paid a shift differential, this will also be paid to you through your last day of employment.

If you are a nonexempt (overtime-eligible) employee, your last timecard will be completed for the workweek ending on your last day of employment. If you have an arrangement to be paid for hours you did not work that week, those will be included on your last paycheck as well. Your leader will record any necessary time to ensure that your final paycheck is accurate. This final paycheck will be made via direct deposit (if available).

Benefit premiums are not prorated for the last pay period you were actively at work. Your final paycheck will include benefit deductions for the entire two-week pay period that includes your last day of employment. Your health and welfare coverage ends as of your last day of employment at 11:59 p.m.

Paystubs and direct deposit

You may view or print paystubs, W2s or submit changes for direct deposit information via the online check stub tool at <https://my.adp.com>. You will have access to the external ADP site indefinitely from your termination date:

- You will need to setup a user ID and password prior to your last day of employment; **registration code** is DELLCORP-IPAY
- You must keep the account active by logging in at least once every 12 months
- If you need help with this tool, contact **Americas_Payroll@dell.com**.

Credited sales incentives: what action you must take and when

Incentives paid will include any commissions earned prior to your last day of employment (as defined by the terms of that particular plan or program). Any sales incentives due under your sales incentive compensation plan prior to your last day of employment will be paid on the normal commission pay dates. Because of Dell's normal commission crediting and auditing processes, it is not possible to make these payments outside of the normal process. Final payment amounts will include 401(k) deductions, as long as the payout occurs within 30 days after your last day of employment, and all applicable taxes will be withheld.

You must take action!

Regardless of your situation, it's important to make sure Dell has your current address in order to mail your W-2 form for wages. Make sure the following steps are taken care of **before your last day of employment** with Dell:

- **Update your mailing address** with Dell so that you can continue to receive communications, including any COBRA enrollment details, password resets, and/or the 1099-R form if you take a distribution from your 401(k) account. Remember, any medical coverage for which you're eligible is based on your home address, if different from your mailing address. Active team members can update home and/or mailing address by going to **MY HR Profile > Personal Information > Contact Information > Edit > Change My Home Contact Information**: select the pencil icon under primary address to make updates and **click the checkbox to save**, and **click submit to complete**. Check your MyHR inbox and click & review the W-4 Pending Task, adding a note stating that you have reviewed it before clicking "Submit". If you have any questions, please chat with an HR representative or [submit a case](#). You can also update/add your personal email address and phone number in your Contact Information. If you experience issues with updating your information please open a MY HR case. To update your address after you leave Dell, send an email to dell@service-now.com and use this exact email subject: ***Dell Alumni Question-Do not change email subject***. We recommend that you copy and paste that email subject into your email to avoid a typo. In the email body, please tell us your name, your Dell Employee ID number, the country in which you were based, and your query. An HR representative will then be in contact with you shortly.
- **Update your email address** to a personal email address so you can receive password resets at your personal email address, if necessary. To update your email address, go to **MyWellatDell.com** (benefits user ID and password required to access personalized content). Additionally, if you have a Dell 401(k) account, please visit netbenefits.com/Dell to update your email address for your 401(k) account.
- **Submit all outstanding expenses** by reconciling your current [American Express](#) account balance against your Concur charges. Pay any outstanding personal American Express charges. Your account must be brought to a zero balance. Verify that your mailing address, email and phone contacts are up-to-date with American Express. If for any reason, you are unable to submit your report prior to leaving Dell, contact your leader for the process and requirements. Other inquiries may be directed to Global_Travel_Department@Dell.com.
- **Cancel any upcoming travel reservations** by contacting your local American Express Travel office.
- **L-Dell: If you currently carry an AMEX Purchasing Card (P-Card)**, please notify the Program Administrator at Global_P-Card_Administrator@dell.com so the card can be closed/cancelled. **Reconcile any open items for the P-Card** in the CAR tool for all cycles with outstanding matters.
- **L-EMC: If you currently carry a PNC Bank or Citibank Purchasing Card (P-Card)**, please notify the Program Administrator so the card can be closed/cancelled. **Reconcile any open items for the P-Card** in the ActivePay (PNC) or GCMS (Citi) tool for all cycles with outstanding matters

- **PNC Bank:** p_card_pnc@dell.com
 - **Citi (EMEA):** gbs_emea_pcards@dell.com
 - **Citi (APJ):** gbs.api.pcards@dell.com
 - The physical P-Card can be cut-up and destroyed, as we do not need it returned to us.
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- **Return Dell property to your leader** when you leave Dell. This includes home loan equipment, computer equipment, Dell-issued software, Dell badge(s) and ID card(s), corporate card(s), calling card(s), security access card(s), and other items or information belonging to Dell. If you work remotely, you will receive instructions via email on how to return your Dell equipment and materials.
 - **If needed, submit changes for direct deposit** information via the online check stub tool at <https://my.adp.com>. You will need to enter your payroll user ID and password. If you need help with this tool, contact Americas_Payroll@Dell.com.
 - **If needed, your personal belongings** will be boxed up by your leader and sent/delivered to you.

Severance

If you are leaving due to a workforce or cost reduction program

For information about the Dell Severance Plan, see the *Dell Inc. Severance Pay Plan for Select Employees Summary Plan Description* available at MyWellatDell.com. Request a hard copy by calling the Dell Benefits Center at **1-888-335-5663** or visiting MyWellatDell.com.

Taxation and withholding

Severance pay is considered supplemental pay; therefore, the federal income tax withholding on these earnings generally must be at the supplemental tax rate of 22 percent. Additional applicable withholding will include Social Security, Medicare and state/local taxes as required. Severance payments will not include 401(k) or any other benefits-related deductions.

Child support orders

If you have an active child support order in a state that requires additional child support withholding, Dell Payroll will withhold additional child support in compliance with the law of the state where the team member works.

Payment timeline

Contact Americas.WFR.Operations@Dell.com for verification of receipt and estimation of payment timing. Remember that you must return all pages of your agreement: *Attachment A* (initialed) and all pages of the signed *Separation Agreement and Release* (not just the signature page) or it will not be processed. For information about the *Separation Agreement and Release*, email Americas.WFR.Operations@Dell.com. Payroll will be notified of your severance payment after your *Separation Agreement and Release* has been received by Dell. For additional information, see the *Dell Inc. Severance Pay Plan for Executive Employees Summary Plan Description*.

Taxes

Severance pay, long-term incentive (LTI) pay, incentive payouts, lump-sum benefit payments, and payment in lieu of WARN notices are all taxable and will be reported to the IRS as income.

Reimbursements

Travel and expense reimbursement

Submit all outstanding expenses by reconciling your current American Express account balance against your Concur charges. Pay any outstanding personal American Express charges. Your account must be brought to a zero balance. Verify that your mailing address, email and phone contacts are up-to-date with American Express. If for any reason, you are unable to submit your report prior to leaving Dell, contact your leader for the process and requirements. Other inquiries may be directed to L-Dell contact Global_Travel_Department@Dell.com.

Tuition reimbursement

If you leave Dell as part of a designated workforce reduction program and you are taking an outside class at the time you leave, you may be eligible for reimbursement for this class. To be reimbursed, you will need to turn in all required paperwork upon class completion and meet all requirements as outlined in the Dell educational reimbursement policy. The fax number is **(512) 283-0915**. For 2019 course work, contact EdAssist at **(855) 500-8881**.

Long-term incentives (LTI)

At the time of termination, regardless of any subsequent employment with VMware, Inc., SecureWorks Corp., or their respective subsidiaries, all unvested portions of any long-term incentive awards will be immediately canceled. Any vested portion of any long-term incentive awards will already have been paid out and is yours to keep (subject to the terms and conditions of your original cash award agreements). Any vested portion of any RSUs issued to you pursuant to a long-term incentive award will have already been converted to shares and are yours to keep and trade on the open market (subject to the terms and conditions of your award agreements, Dell's Securities Trading Policy, and applicable law).

What happens to the post-employment restrictions contained in the long-term incentive award agreements? The terms and conditions of your long-term incentive award agreements remain in full force and effect following the termination of your employment. Your agreements may require you to return shares of stock, share value, option proceeds, or cash if you engage in certain conduct detrimental to Dell after the termination of your employment. For additional information about these restrictions, please refer to your long-term incentive award agreements.

Access your account online through the Fidelity website, or contact Fidelity at the phone number listed in the "Contact Information" section of this guide.

If you're leaving the company as part of a workforce reduction

As noted above, typically all unvested LTI awards are canceled upon termination per the terms and conditions of the LTI award agreements, except as otherwise provided therein. However, in the case of termination due to workforce reductions (WFR), although your unvested awards will still be canceled in accordance with their terms, you may be eligible to receive a one-time payment equal to the prorated value of certain unvested LTI awards as part of your severance package if you sign (and do not revoke) a Separation Agreement and Release. For details, see the *Dell Inc. Severance Pay Plan for Select Employees Summary Plan Description* available at MyWellatDell.com. Request a hard copy by calling the Dell Benefits Center at 1-888-335-5663 or visiting MyWellatDell.com.

Inspire Points & Service Awards

What happens when a team member has accumulated awards and leaves Dell?

Team members are advised to redeem all awards before their departure from the company and may be reminded of this during the exit process. However, an award is considered the property of the team member once received and is redeemable even after termination by contacting Workhuman customer service toll-free at 1-844-732-5501.

Effective May 4, 2015, Fidelity is Dell's long-term incentive (LTI) service provider.

If you have not activated your Fidelity account, you can do so by visiting netbenefits.com and following the link to **Forgot User Name/Password** or by calling Fidelity at **(800)544-9354 (within the US) or by dialing your country-specific access code found at: http://www.business.att.com/bt/dial_guide.jsp then +800-544-0275 (outside the US).**

You should also complete your Form W-9 if you are a U.S. citizen or Form W-8BEN if you are a foreign national, if not on record with Fidelity.

Your health and insurance benefits

In this section, many of your questions will be answered regarding health and insurance coverage after you leave Dell. Many of these sections have been formatted to walk you through each step of the process and answer your questions along the way. If you can't find the answer to your question, contact the Dell Benefits Center at **1-888-335-5663**.

Medical (includes prescription drug & mental health and substance use disorder benefits), dental and vision coverage

If you were enrolled in a medical, dental and/or vision plan immediately prior to leaving Dell, **your coverage under these plans will end at 11:59 p.m. on your last day of employment with Dell.**

As described in the COBRA section below, you generally can elect to continue your medical (which includes prescription drug and mental health benefits), dental, and/or vision coverage for up to 18 months after your last day of employment. You can elect to continue your Healthcare Flexible Spending Account until Dec. 31 of the year you leave Dell.

If you elect to continue your medical coverage under COBRA, your prescription drug coverage, the associated mail-order drug program and mental health benefits will automatically continue, provided you make your monthly COBRA payments on time.

If you will be added to a medical plan outside of Dell, you may be required to provide proof of your Dell medical coverage dates. This is not available prior to separation, but will be mailed to your home address after separation as part of the COBRA materials described below.

What is COBRA coverage and how do I get it?

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) allows you and your eligible dependents to continue portions of your health coverage after you leave Dell. COBRA applies to medical (which includes prescription drug and mental health benefits), dental, vision and the Health Care Flexible Spending Account. Generally, COBRA coverage lasts for 18 months. You are required to pay the full premiums for coverage, plus a two percent administrative fee. For your Healthcare Flexible Spending Account, your COBRA coverage is only available until Dec. 31 of the year you leave Dell; you are required to pay the two percent administrative fee for continuing your Health Care Flexible Spending Account until year end. (See "How Will I Pay for This Coverage?" on page 14). The COBRA enrollment notice you receive will contain information regarding the cost for your COBRA coverage. In some cases, COBRA coverage can be extended for up to 36 months, but special COBRA coverage extension rules may apply.

Good news!

You can access all of your health and insurance benefits information on [MyWellatDell.com](https://mywellatdell.com) or by calling the Dell Benefits Center.

You will need your benefits user ID and password.

Reminder

Your coverage ends at 11:59 p.m. on your last day of employment with Dell. Be sure to fill all prescriptions before that deadline.

For more information about COBRA, please refer to the Dell Summary Plan Description or call the Dell Benefits Center.

You must take action!

To enroll in COBRA, you must go online to [MyWellatDell.com](https://mywellatdell.com) or call the Dell Benefits Center and speak with a representative. You must complete the COBRA enrollment process **on or before the 60th calendar day** after your last day of employment or on or before the 60th calendar day from the date the COBRA notice is mailed. **If you do not complete the enrollment within the required period, you will not be eligible to continue your benefits coverage through COBRA.** Once enrolled, you must continue to make your monthly payments on time for as long as you choose to stay covered under COBRA and remain eligible.

Once you leave Dell:

- A COBRA enrollment notice will be mailed to your home address on file in Dell's HR system. This notice will show your COBRA-eligible coverage level on your last day of employment, your options, and your prices.
- COBRA coverage will be offered for medical (which includes prescription drug and mental health benefits), dental, vision and the Health Care Flexible Spending Account, if you were eligible and enrolled in these plans as of your last day of employment at Dell.
- By electing and paying for COBRA coverage, you will continue coverage in the health care plan in which you were enrolled immediately prior to leaving Dell.
- COBRA coverage is "retroactive." When you elect COBRA, your COBRA coverage is effective the day after your active coverage ends. This means there will be no break in coverage, even if you wait until day 59 to make your COBRA election. Of course, because the coverage is retroactive, the payment will also be retroactive.
- You will be responsible for making the entire required initial COBRA payment within 45 days after electing the COBRA coverage, and for continuing to make the required monthly payments on time. If you do not make your initial required COBRA payment within 45 days after electing coverage, or if you do not continue to make your required monthly payments on time, your COBRA coverage will end and cannot be reinstated.

Coverage election process

- Make election for COBRA coverage within 60 days after your last day of employment or within 60 days from the date the COBRA notification letter is mailed.
- If you are transferring to another location which requires you to choose another health plan provider (for example, moving from Aetna to BlueCross Blue Shield of IL service area), you will need to contact your current carrier to obtain a current copy of your year-to-date Explanation of Benefits (EOB) statement, and then provide it to your future carrier to get credit for out-of-pocket expenses you've already incurred during the year.

- Once you have made your enrollment election, you must make your first required payment within 45 days after that election. (See “How Will I Pay for This Coverage?” on page 14.) Coverage and payment are retroactive from the date your active coverage ended through the end of the month in which you make your COBRA election. If timely payment is not received, your COBRA coverage will not take effect and any health plan claims incurred after your active coverage ends will be denied.
- After the initial payment, subsequent payments are for one month of coverage only and are due on the first of each month. A grace period of 30 days applies. For example, the June payment is due June 1 but will be accepted if it is postmarked by June 30. Payments received beyond the grace period cannot be accepted and your coverage will end on the last day of the prior month.

You will pay copays, deductibles and coinsurance amounts, as well as the premiums associated with your particular health plan.

How will I pay for this coverage?

After you have elected COBRA coverage, a bill will be mailed to your home address within 10 business days. You are responsible for making your first required payment within 45 days after making the election, and for making required payments each month in order to continue coverage.

If you leave the company under Dell’s Severance Plan and enroll in COBRA, and you sign and do not revoke a Separation Agreement and Release, Dell may pay the full cost of your first two months of COBRA coverage. If you’re eligible, your COBRA enrollment worksheet for your first two months of COBRA coverage will reflect a \$0 amount due. At the end of this two month period, you will begin receiving a bill for 100 percent of the cost of COBRA coverage.

It is your responsibility to make payments each month on time. Additionally, you can make arrangements to pay your premiums via a direct debit payment from your checking account by visiting MyWellatDell.com. **Failure to make the full monthly payment on time will result in forfeiture of your coverage and you will not be able to reinstate coverage.**

Please note: If you made any changes to your coverage on or after the “Statement Date” that appears on your COBRA enrollment notice, your coverage and premium amount may not be accurately listed.

Important: You have more time to enroll in and pay for COBRA coverage

On May 4, 2020, the U.S. Departments of Labor and the Treasury issued guidance that temporarily extends the deadlines in place for certain benefit changes and processes associated with election, notification, payment and claims/appeals. **To protect individuals from losing benefits, the agencies are adjusting deadlines that may be missed during the “Outbreak Period.” This is the period beginning March 1, 2020 and ending 60 days after the end of the National Emergency associated with COVID-19, which has yet to be announced.**

Need help?

For more information about deadline extensions, contact the Dell Benefits Center 1-888-335-5663 7 a.m. to 7 p.m., CT, Monday through Friday or visit MyWellatDell.com.

Election of COBRA coverage during Annual Enrollment

If you decide to enroll in COBRA coverage and your last day of employment is in October, November or December, you will need to make a new enrollment election for the upcoming plan year at the time you enroll in COBRA coverage. Any elections you may have made during Annual Enrollment as an active team member will not carry forward. Your Annual Enrollment election is for coverage effective the next plan year (Jan. 1). You can enroll in COBRA coverage online by accessing MyWellatDell.com or by calling the Dell Benefits Center at **1-888-335-5663**.

You should keep your Confirmation of Enrollment letter for future reference and call the Dell Benefits Center if you need to make an adjustment for your election.

Can I change my coverage?

Generally, you cannot change your health care plan options or your coverage categories once you enroll in COBRA coverage, because you are subject to the same rules and responsibilities as with current coverage. However, you may change your coverage:

- During the plan year if you experience a qualified status change, including moving into a geographic area not covered by your current plan; or
- At the beginning of each year if you are eligible for Annual Enrollment (enrollment period is generally in October each plan year).

Remember!

You have access to the Dell Benefits Center. Call if you have questions about your enrollment.

If you are electing COBRA medical coverage for the first time, you can change your coverage category from family to individual coverage, and you can choose not to elect coverage that you currently have. You can also choose not to cover yourself under COBRA, but to cover anyone else under COBRA who had coverage as your dependent prior to your last day of employment.

If it is more than 60 days after your last day of employment with Dell, you can only make changes to your coverage during an Annual Enrollment event or if you experience a qualified status change. Some examples of a qualified status change are marriage, divorce, or the birth/adoption of a child. **You have 31 calendar days from the date of the qualified status change to make applicable changes to your benefits** (or within 60 days when adding a new child due to a birth, adoption or placement for adoption for medical coverage).

You should review the Summary Plan Description by accessing MyWellatDell.com or by calling the Dell Benefits Center at **1-888-335-5663** for an explanation of the qualified status change rules.

You can stop your payments and thereby forfeit your COBRA coverage at any time. However, you should be aware that once coverage is dropped, it cannot later be reinstated, even during Annual Enrollment.

Dell Annual Enrollment once you're enrolled in COBRA coverage

If you are still eligible for coverage by a Dell health care plan at the time of the next Dell Annual Enrollment, you will be able to make changes to your benefit elections. You will be notified of the Annual Enrollment dates and plan changes for the next year. This notification will be mailed to your home address on file in Dell's HR system. To learn more about Dell benefit plans, visit MyWellatDell.com.

Are there medical coverage alternatives available?

There may be other medical coverage options available through the Health Insurance Marketplace, Medicaid, or other group health plan coverages (such as a spouse's plan). You should compare your coverage options and choose the coverage that is best for you. You can access the Marketplace for your state and learn more about coverage and available tax credits at [HealthCare.gov](https://www.healthcare.gov).

You have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. In addition, during a Marketplace open enrollment period, anyone can enroll in Marketplace coverage.

If you sign up for COBRA continuation coverage, there are restrictions on when you can change to Marketplace coverage:

- You can switch to a Marketplace plan during the Marketplace open enrollment period.
- If you have a qualifying event such as marriage or birth of a child, you can end your COBRA continuation coverage early and switch to a Marketplace plan through something called a "special enrollment period." **Please note:** if you terminate your COBRA continuation coverage early without another qualifying event, you will have to wait until the next open enrollment period to enroll in Marketplace coverage.
- Once your COBRA coverage expires, you will be eligible to enroll in Marketplace coverage through a "special enrollment period."

If you sign up for Marketplace coverage instead of COBRA continuation coverage, you will not be able to elect COBRA continuation coverage at a later time.

If you are over 65 and/or eligible for Medicare

If you (and/or your covered spouse/domestic partner) are over the age of 65 at the time you leave Dell, regardless of your years of service, you and your dependents have the option to temporarily extend group coverage through COBRA for up to 18 months, but **medical COBRA coverage is secondary to Medicare coverage**. This means that the Dell plan will cover services on a secondary basis to what Medicare would have paid regardless of your Medicare Part B enrollment, so you will need to enroll in Medicare prior to leaving Dell to ensure continuous coverage. Domestic partners are not eligible for COBRA; however, Dell offers domestic partners and their children continuation coverage similar to COBRA coverage. If you and/or your covered spouse/domestic partner are, or will be Medicare eligible, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan for information about the impact of that eligibility and when group coverage will be secondary to Medicare coverage. For more information, contact the Dell Benefits Center at **1-888-335-5663**. If you are enrolling in Medicare and need Dell to provide you with the CMS-L564 form, please send your request via email to Benefits_Administrator@Dell.com.

Life insurance and accidental death and dismemberment (AD&D) insurance

Once you leave Dell, you can convert or port your term life insurance policies into individual policies.

If you would like to convert your or your dependents' life insurance coverage to individual policies (premiums to be paid by you) or port your coverage, **you must do so within 31 days after your last day of employment.** You will be responsible for your entire premium. A notice will be mailed to your home with instructions on how to convert or port coverage. **You cannot convert your AD&D insurance to an individual policy, but you may be eligible to port your AD&D coverage.** If you have questions regarding insurance porting, conversion or a combination of the two, contact AIG at 1-877-244-6871.

Disability insurance

If you are unable to work as a result of a qualified disability and you are already receiving disability benefit payments on your last day of employment, you will continue to receive disability payments for as long as your current disability remains a qualified disability and you continue to comply with any applicable plan requirements. If your qualified disability continues beyond 180 days **and** you were enrolled in long-term disability (LTD) coverage prior to leaving Dell, you **may** be eligible to apply for LTD benefits. Please note that while you are on disability, you do not pay your portion of the benefit coverage premiums within the timeframe noted on the monthly billing notice, your medical, dental, and/or vision coverage may terminate and you will not be eligible for COBRA benefits continuation.

If you become disabled after leaving Dell, you will not be eligible for disability benefits. If you are enrolled for LTD coverage but do not have a qualified disability as of your last day of employment, your coverage ends on the last day of your employment. Call the Dell Benefits Center at **1-888-335-5663** for answers to your disability questions. LTD coverage is not available under COBRA.

It is important that you report your disability immediately to the Dell Benefits Center if you are enrolled in COBRA coverage. In some cases, health care coverage through COBRA can be extended up to 29 months if it is determined that you, your covered spouse, or a covered dependent were disabled during the first 60 days of COBRA coverage (or were disabled for Social Security purposes before COBRA coverage began) and remain disabled. Call the Dell Benefits Center to discuss COBRA coverage extension due to a disability.

Voluntary Supplemental Long-Term Disability

If you are currently enrolled in the Voluntary Supplemental Long-Term Disability program, this program is portable. When you port the policy, it is considered an individual policy, held and paid for by you. Your current policies will remain in effect as long as you continue to make premium payments. You will receive a benefit continuation letter from the plan provider, Unum, outlining the process to continue or terminate your coverage.

Terms to know!

Port — the portability or “port” option allows you to continue your coverage as group term coverage. This means you can keep the advantage of group rates, which are generally lower than those for individual policies.

If you are actively at work and terminate your employment with your current employer, you have the option to bring your insurance contract with you. By doing this, you maintain your life insurance coverage and send your premiums directly to MetLife.

For more details such as eligibility and coverage reductions, refer to the plan certificate.

Conversion — Converting your current life insurance coverage to an individual life policy with MetLife.

Please note

There is a 31-day deadline to convert or port your life insurance. Look for your notice in the mail and take action quickly!

Flexible spending accounts (FSAs)

If, on your last day of employment, you are a participant in the Dell Health Care Flexible Spending Account (FSA) and/or the Dependent Care (Day Care) FSA, your eligibility for these accounts will end on your last day of employment. Any claims **incurred prior to or on your last day of employment are eligible for reimbursement as long as they are submitted by the claims submission deadline**. For claims submission information and deadlines, please refer to the Dell Summary Plan Description.

If, on your last day of employment, you are a participant in the Health Care Flexible Spending Account (FSA), you can continue your participation through COBRA until Dec. 31 the year you leave Dell (see COBRA section). You cannot continue participation in the Dependent Care (Day Care) Flexible Spending Account. Your COBRA enrollment notice will show your Health Care FSA COBRA coverage options and prices

You will have until April 30, 2020 to submit your eligible 2019 claims. All 2019 claims will be processed through Optum.

UPDATE: Due to the recent pandemic of COVID 19, the US Federal Government has issued requirements related to 2019 Health Care and Dependent Care Flexible Spending Accounts.

- For Health Care FSA, the requirements allow you to file claims for expenses incurred in 2019 through December 31, 2020.
- For Dependent Care FSA, the requirements allow you to file claims for both 2019 and 2020 claims through December 31, 2020.

Note: All expenses incurred prior to or on your last day at Dell, unless you elect the Health Care FSA through COBRA. All 2019 claims will be processed through Optum. You can submit claims when you are logged into [MyWellatDell.com](https://mywellatdell.com) and select the "Your 2019 Optum HSA or FSA" tile, or by logging on to optumbank.com or call 844-723-5476.

Also due to the recent pandemic of COVID 19, a new IRS ruling allows for changes to your 2020 Health Care Flexible Spending Account contributions (if applicable) without a qualified status change.

For more information regarding the above noted newly issued requirements, please call the Dell Benefits Center at 1-888-335-5663, Monday through Friday, from 7 a.m. to 7 p.m. ET.

Health Savings Account (HSA)

When you leave Dell, the funds in your Health Savings Account (HSA) are yours to keep and use. Within a few weeks of your separation from Dell you will receive a notice from Alight SmartChoice detailing your options with regard to your HSA funds.

Your access to your HSA will change within one week after leaving Dell; you will need to access the new account directly at www.smartchoiceaccounts.com/hsa; use Employer Name **Smart-Choice PNC HSA** during your online registration, along with your Dell Badge number. You will receive a letter with additional details, and you will receive new HSA cards. If you need additional assistance you may contact the Smart-Choice team at 1-833-769-4784.

Once you separate from Dell, you will be responsible for all fees affiliated with your Smart-Choice HSA. Dell will no longer make contributions to your account.

Options for your HSA upon separation from Dell:

You may:

- Keep your Health Savings Account with Alight SmartChoice.
- Move/transfer your Health Savings Account funds to another Health Savings Account. The new financial institution you select can initiate and facilitate this process for you.
- Close your Health Savings Account. You may be subject to taxes and possible penalties if HSA funds are not used for eligible expenses or rolled over to another HSA.

For information or questions, please contact Alight SmartChoice at 1-888-335-5663.

Commuter benefits program

The commuter benefits program is designed for you to use commuter products to get to and from work. It's important to understand how the plan works. Your account will be closed as soon as administratively possible following your date of separation. If your employment is terminated, you will forfeit the balance in your commuter account.

Well at Dell programs

Your eligibility to participate in My Health Perks, such as the WebMD Health Survey and lifestyle improvement programs, will end the day you leave Dell unless you elect COBRA coverage. COBRA participants are eligible to participate in My Health Perks, but are not eligible to earn the My Health Perks discount.

Your eligibility to participate in Abacus Good Health Gateway Programs will end the day you leave Dell unless you elect COBRA coverage. Onsite Health Coaching through Wellness Coaches will end the day you leave Dell and cannot be continued through COBRA

Your Dell 401(k) account

You will continue to have access to your Dell 401(k) account through the Fidelity NetBenefits website and the Dell Retirement Service Center. The status of your account depends on your account balance and your age at the time you leave Dell.

If:	Balance is \$1,000 or less	Balance is between \$1,001 and \$5,000	Balance is more than \$5,000
Then:	If your balance is \$1,000 or less and you do not take a distribution from the Plan, you'll automatically receive your balance in cash via a check or direct deposit.	If your balance is more than \$1,000 but less than or equal to \$5,000 and you do not take a distribution from the Plan, your balance will automatically be rolled over to an IRA and/or Roth IRA (depending on the type of contributions you made while participating in the Dell 401(k) Plan) in your name at Fidelity .	If your balance is more than \$5,000, you can do one of the following: <ul style="list-style-type: none"> Request your balance in cash. Roll over your account balance to an IRA and/or Roth IRA or to an eligible employer plan. Leave your balance in your Dell 401(k) account until you reach age 72.
When:	The last business day of the month following the 90th day after the date you leave Dell.	The last business day of the month following the 90th day after the date you leave Dell.	Anytime.

You will receive a notice in the mail that explains the available forms of distribution, the rights you may have associated with your distribution, the distribution options that may be available to you, and certain tax consequences related to distribution. **Final distributions have a required wait time of 30 days from your last day of employment before the money can be removed from your account.**

You will receive further detailed information in the mail at your home address on file in Dell's HR system verifying your account balance and any outstanding loan balances as of your last day of employment. You can also log in to or call the Dell Retirement Service Center to review your current account balance or request a final payment from your 401(k) account. You can find more details in the Dell Inc. 401(k) Plan Summary Plan Description, posted within your account at [Fidelity NetBenefits](#).

What is a rollover?

Simply put, a rollover is moving your money from one employer account or IRA to another employer account or IRA. There are two types of rollovers: direct and indirect.

Before you initiate your rollover(s) from the Dell 401(k) Plan to an IRA and/or Roth IRA or to another qualified plan, make sure you have a new IRA and/or Roth IRA account set up to receive your money, or a new 401(k) account set up through your new employer. This way, you'll have the appropriate account numbers and addresses for receiving your money.

With a 401(k) rollover, be sure you have correctly filled out the election form. If you are rolling your money to an IRA and/or Roth IRA, include the new IRA account number and custodian's address.

With a rollover to a new 401(k) plan, check to see if your new plan accepts rollovers of pretax 401(k) balances (not all plans do), check to see if your new plan accepts rollovers of Roth 401(k) balances (many plans do not) if you made Roth 401(k) contributions to the Plan, check to see if your new plan accepts rollovers of after-tax contributions (many plans do not), and then make sure you have the correct information about the trustee who will accept your money.

Direct rollover

A direct rollover is a distribution of your 401(k) account assets to a traditional IRA, Roth IRA, 403(b) plan, governmental 457 plan, 401(k) plan or any other eligible retirement plan.

Direct rollover assets are made payable to the eligible retirement plan or IRA custodian/trustee — never to the individual.

A direct rollover is reportable but not taxable.

Indirect rollover

An indirect rollover enables you to directly receive your Dell 401(k) account assets and decide to roll over either all or a portion of the assets into another eligible retirement plan within 60 days after receiving the distribution. **Please note that the Dell 401(k) Plan is required to withhold an amount equal to 20 percent of your pretax contributions and applicable earnings, matching contributions, after-tax contribution earnings, and ineligible Roth 401(k) earnings and will remit these income tax withholdings to the IRS on your behalf.**

If you decide to roll the money over, you will deposit it into the new employer account or IRA and will be required to make up the taxes that were withheld at the time of distribution (when payment was made to you) in order to avoid tax consequences. The withheld taxes will be credited against your tax obligation, and some or all of the taxes may be returned to you when you file your taxes for the year.

Loan repayment

When you leave Dell, you have the option of continuing your loan payments or paying the loan in full. Please contact the Dell Retirement Service Center at 1-800-466-2900 or access NetBenefits to set up monthly recurring payments via ACH or request a pay-off amount. If your loan payments are not continued or the loan itself isn't paid in full, your loan will be considered in default.

Default of a loan means the loan is no longer being paid back to your 401(k) account and instead is considered a withdrawal that is subject to taxes and penalties. A defaulted loan is not reportable on your credit history, however, the balance(s) of the outstanding loan(s) will be subject to federal income taxes, and may also be subject to a 10 percent early distribution penalty tax and, in some areas, state income taxes. Your personal tax advisor can help you report this taxable distribution on your personal income tax return and determine if you are required to pay the 10 percent early distribution tax penalty. The defaulted loan(s) value will be offset from your 401(k) account balance, and a 20 percent income tax withholding will be taken from the vested balance of your 401(k) distribution. If you request a final distribution prior to paying your loan(s) in full, your loan(s) will immediately be foreclosed, even if 90 days have not passed since your last day of employment. For filing your income tax return, a 1099-R tax form will be mailed to you in January of the year following the tax year to which the taxable distribution relates.

Work/Life balance programs

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) helps you deal with a wide range of life issues. This program provides up to eight professional counseling visits per issue per calendar year, to help manage stress, relationship issues, loss/grief, financial stress, depression, etc. Dell will pay for EAP services (provided by Optum) for you and members of your household for 36 months after you leave the company. Contact Optum for more information.

Please Note: Mental health and substance abuse coverage is covered under the Dell Medical Plan. To continue access to those benefits after you leave Dell, you must enroll in COBRA continuation coverage for the Dell Medical Plan.

Unused vacation

Per the Dell policy, when you leave Dell, you will forfeit any vacation unused as of your last day of employment. You will therefore not receive payment for any unused vacation except in those states that prohibit forfeiture policies.

Voluntary Benefits & Employee discount programs

Your eligibility for employee discounts through BenePlace, group auto and home insurance programs, Nationwide Pet Insurance, Hyatt Legal, Infoarmour, and Cigna Critical Illness/Accident insurance and the employee purchase programs will end on your last day of employment. Please contact the carrier to continue your coverage after your termination date.

Onsite Fitness Center memberships

Your membership in the onsite Well at Dell Fitness Center will end on your last day of employment. No deductions will be taken from your pay or additional severance benefits for membership dues.

Other programs

Unless noted above, access to all other Well at Dell and Work/Life programs ends on your last day of employment.

Contact information

After reading these materials, if you have questions about:		Contact:
Your Pay/Overtime, etc.		Americas_Payroll@Dell.com
Online Check Stub Tool		SSO: MyADP Single Sign-On , External: https://my.adp.com/ For L-Dell TMs needing to access historical pay slips dated before June 29, 2018, please use the following: ADP Payroll WorkCenter Single Sign-On or ADP Payroll WorkCenter External Site .
Travel and Entertainment Expense Reimbursement		Global_Travel_Department@dell.com
Long-Term Incentive/Stock Options		Fidelity: (800) 544-9354 (within the US) or by dialing your country-specific access code found here (http://business.att.com/bt/dial_guide.jsp) then +800-544-0275 (outside the US) Administrator before May 4, 2015: Morgan Stanley: (866) 603-1245 (in the US) or (801) 617-7414 (outside the US). Or access online at benefitaccess.com (enter your user name and password). Administrator before February 2, 2008: UBS: (800) 553-3119 (in the US) or (713) 654-4738 (outside the US)
Verification of Employment		The Work Number: (800) 367-5690 (Dell code: 10097)
Collecting Personal Items		Your leader at the time you leave the company
Updating Your Email or Mailing Address		Prior to leaving Dell: MY HR > Personal and Work Information > My Address Address After leaving Dell: To update your address after you leave Dell, send us an email to: dell@service-now.com and use this exact email subject: Dell Alumni Question-Do not change email subject We recommend that you copy and paste that email subject into your email to avoid a typo. In the email body, please tell us your name, your Dell Employee ID number, the country in which you were based, and your query. An HR representative will then be in contact with you shortly.
Severance Agreement Status		Americas.WFR.Operations@Dell.com
Severance Pay Questions		Questions about amount or timing of severance pay: Americas.WFR.Operations@Dell.com

**After reading these materials,
if you have questions about:**

Contact:

Health and Insurance COBRA Life Insurance Coverage	MyWellatDell.com You may call the Dell Benefits Center toll free at 1-888-335-5663 . Hours of operation are 7 a.m. to 7 p.m. CT Monday through Friday. To call or access personalized content on the website, you will be asked for your benefits user ID and password. If you do not know or can't remember your benefits user ID and/or password, a representative from the Dell Benefits Center will be able to assist.
401(k)	netbenefits.com/Dell You may also call the Dell Retirement Service Center toll free at (800) 466-2900. Representatives are available from 7:30 a.m. to 7:30 p.m. Central time Monday through Friday.
Leave and Disability	The Leave and Disability Center: 855-857-0325 claimlookup.com/dell

Provider	Phone	Website
Dell Benefits Center	(888) 335-5663	MyWellatDell.com (Chat available M-F, 7a to 7p CT)
Benefit Pro	(877) 964.5313	MyWellatDell.com Email: DellBenefitPro@Alight.com
Aetna (US)	(800) 522-6710	aetna.com
Aetna International (Expat)	(800) 231-7729	aetnainternational.com
Blue Cross Blue Shield of Illinois	(888) 907-7925	bcbsil.com/Dell
Kaiser Permanente (California)	(800) 464-4000	My.kp.org/Dell/
Kaiser Permanente (Hawaii only)	(800) 966-5955 (outside Oahu) (808) 432-5955 (Oahu)	my.kp.org/Dell/
CVS Caremark. (Prescription Drug Program)	(855) 248-3445	caremark.com
Delta Dental	(800) 693-2659	Deltadentalins.com/Dell
VSP (Vision Plan)	(800) 877-7195	vsp.com
Alight SmartChoice (2020 Health Care and Dependent Care FSAs, Commuter, Fitness Reimbursement, and Financial Planning Benefits)	(888) 335-5663	MyWellatDell.com
Optum Bank (2019 Health Care and Dependent Care FSAs, HSA, Commuter, Fitness Reimbursement, and Financial Planning Benefits)	(844) 723-5476	www.optumbank.com
MetLife (to port life insurance coverage)	(800) 638-6420	

After reading these materials, if you have questions about:	Contact:	
AIG (to port AD&D insurance coverage)	(877) 244-6871	aig.com/us/travelguardassistance Email: assistance@AIG.com
Optum (All team members: EAP or Aetna & BCBS IL members: Mental Health)	(855) 910-3355	liveandworkwell.com (Access code: Dell)
Sedgwick (Dell Leave and Disability Center (for Short Term Disability and Leaves)	(855) 857-0325	claimlookup.com/dell
Cigna (Long Term Disability)	855-857-0325, Option 3	
Unum (Voluntary Supplemental Disability Program)	800-633-7490	
Lee Hecht Harrison (Outplacement)	(866) 689-1128	LHH.com
Fidelity (LTI)	(800) 544-0275	netbenefits.com/Dell

Important benefits information

Reservation of right to amend or terminate benefit plans

Dell Inc. reserves the right to amend or terminate any of the plans and programs described in this guide at any time.

Plan documents govern

This guide contains information about certain ERISA and non-ERISA benefit plans and programs offered by Dell. For more information about these plans and programs, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Descriptions. Dell Summary Plan Descriptions are available at MyWellatDell.com, or you can request a hard copy by calling the Dell Benefits Center at **1-888-335-5663**.

In the event of any inconsistency between this guide, the Summary Plan Descriptions, and the terms of the plans or programs, the terms of the plans or programs will control.