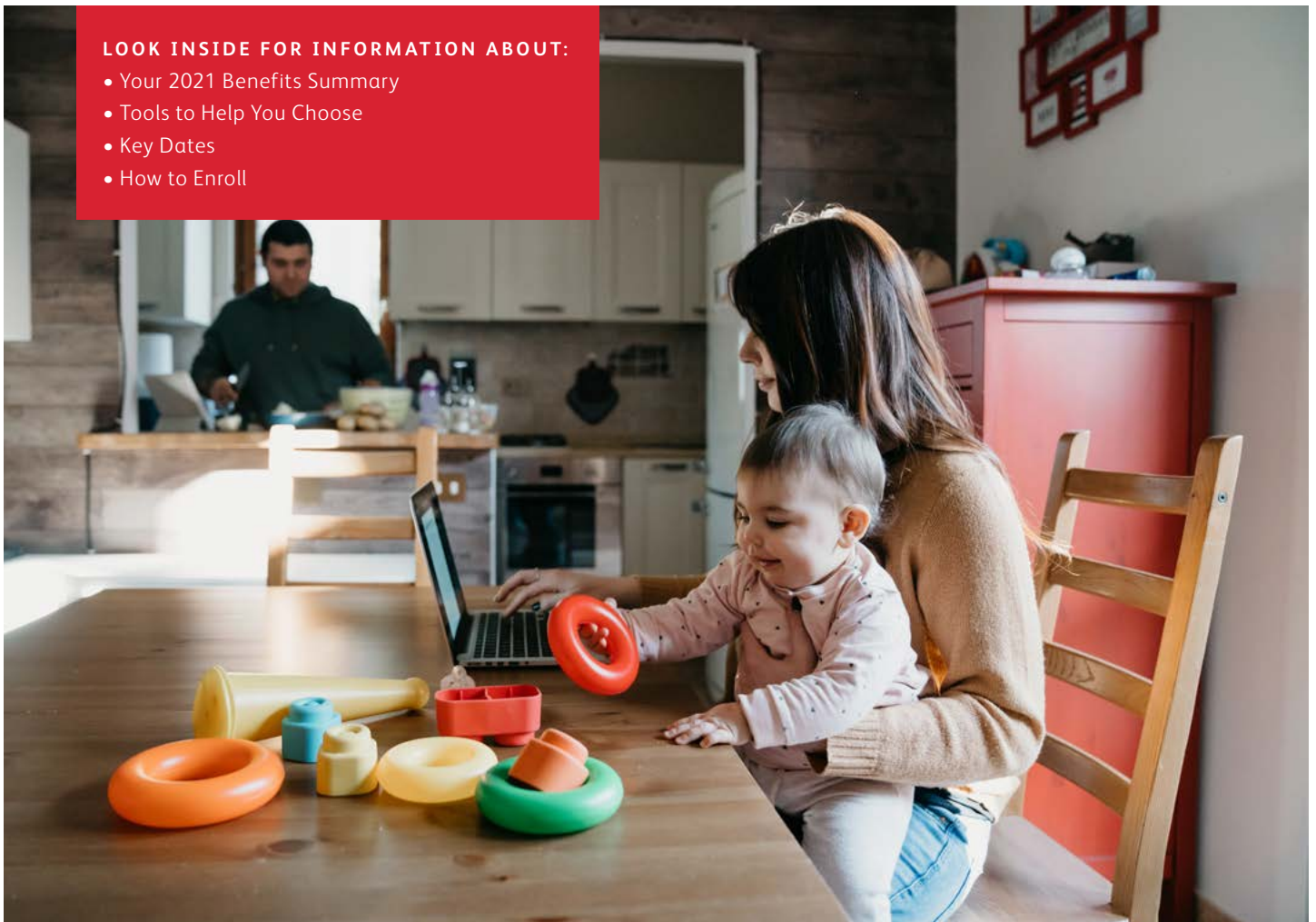


# Benefits You Can Count On

Enroll in or make changes to your Xerox benefits for 2021 between **October 19 and October 30.**

**LOOK INSIDE FOR INFORMATION ABOUT:**

- Your 2021 Benefits Summary
- Tools to Help You Choose
- Key Dates
- How to Enroll



# Your 2021 Benefits Summary

Your 2021 health care plans and payroll deductions are staying the same.

Throughout this pandemic, we heard from many of you about the importance of having access to affordable and quality health care coverage. We took this feedback to heart, as we evaluated our health care benefits and plans for 2021. As a result, we will continue to offer the same medical plan options next year as we do today, while keeping health care payroll deductions flat for 2021.<sup>1</sup>

In addition, you will continue to have access to:

- In-network preventive care, which is covered at 100% if you are enrolled in a Xerox medical plan.
- Savings and spending accounts that allow you to set aside money on a pre-tax basis to pay for eligible health care or dependent care expenses.
- Supplemental insurance, such as group accident insurance, critical illness insurance, and hospital indemnity insurance.
- Dental and vision plans that offer comprehensive coverage.
- Xerox-provided basic life insurance coverage as well as optional life and accidental death and dismemberment coverage.
- Xerox-provided short and long term disability coverage with the option to purchase buy-up long term disability coverage.
- Voluntary benefits, including legal services, identity theft protection, pet insurance, commuter benefits, and auto and home insurance.



If you enroll in employee-only coverage for the Choice Higher Deductible Plan and your annual salary is less than \$60,000, Xerox will continue to cover your monthly payroll deductions.

Visit the Annual Enrollment section of the [Digital Benefits Guide](https://www.myxeroxbenefits.com) at [www.myxeroxbenefits.com](https://www.myxeroxbenefits.com) to learn more about your 2021 benefits.

**Remember!** Annual Enrollment is your once-a-year opportunity to review your current elections and consider your choices for the coming year.



## 2021 CHANGES AT-A-GLANCE

- **401(k) provider.** Voya Financial will be the new 401(k) Savings Plan provider for Xerox and XBS employees starting in early 2021. With Voya, you'll have access to enhanced portal features, high-quality customer service, local support, and more. Be on the lookout for more information later this year.
- **Savings and Spending Accounts.** There are new annual limits for the Health Savings Account (HSA) and Health Care and Limited Purpose Flexible Spending Accounts (FSAs).
- **Supplemental insurance.** Beginning January 1, 2021, group accident insurance, critical illness insurance, and hospital indemnity insurance will be administered by Aflac. Aflac offers enhanced coverage with competitive rates.

**Note:** If you are currently enrolled in supplemental insurance, your current coverage will automatically continue with Aflac, but your rates may change.

For more information, review the Annual Enrollment section of the [Digital Benefits Guide](https://www.myxeroxbenefits.com).

<sup>1</sup>If you choose to enroll in supplemental insurance benefits, you may experience an increase in payroll deductions depending on your coverage level.

# Tools to Help You Choose

During Annual Enrollment, you have access to several tools and resources to help you make an informed decision that best meets the needs of you and your family.

- [Digital Benefits Guide](#). Visit the Annual Enrollment section of the [Digital Benefits Guide](#) for information about your 2021 benefits, tips for choosing coverage, and enrollment instructions. You can access the guide anytime from any device.
- [BenefitsWeb](#). Beginning October 19, use the decision support tool, compare medical plans, review FAQs, and use the online chat feature to get help from a benefits representative. Visit [www.xeroxbenefitsweb.com](http://www.xeroxbenefitsweb.com) for details.
- **Benefits Webinars**. Attend a virtual benefits webinar to learn more about your options for 2021 and get your questions answered.
- **Benefits Tutorial**. Beginning October 19, take a self-guided tour of your benefits, which you can access from the [Digital Benefits Guide](#).

## RESOURCES YOU CAN ACCESS YEAR-ROUND

As part of our commitment to supporting our employees' health and wellbeing, you and your family can access the following resources year-round:

- **The Employee Assistance Program (EAP)\*** offers access to helpful resources, such as child and/or elder care referrals that offer personalized assistance, confidential counseling, financial assistance, online resources for children at home, and more.
- **Health Advocate** offers free, personalized assistance to help you understand health care claims, choose providers, schedule appointments, and more. Health Advocate is available to employees enrolled in a Xerox medical plan.
- **Telemedicine** gives you access to 24/7 care from the comfort of your home through your mobile device or computer. Board-certified physicians provide fast, convenient diagnosis and treatment for many common conditions. Telemedicine is offered through Teladoc if you're enrolled in an Aetna plan and LiveHealthOnline if you're enrolled in an Anthem plan.
- **ConsumerMedical** can help you make more informed decisions about your medical treatment by offering personalized guidance and support on finding the right provider, determining the right procedure, and providing cost estimates. ConsumerMedical is available to employees enrolled in a Xerox medical plan.

Review the [Digital Benefits Guide](#) to learn more about these resources and the many other programs Xerox offers to support your health and wellbeing.



\*Union employees (SEIU 14Z, 14A hired before 1/1/2015), please contact Cigna at 1.800.806.2064.

# Key Dates

As you prepare for Annual Enrollment, keep these important dates in mind, including when certain events and resources will be available:

**Available now:** Read this brochure for a preview of your 2021 benefits and available tools and resources to help you make an informed decision. Then, visit the [Digital Benefits Guide](#) for detailed information about your benefits, including plan options and coverage, provider contact information, enrollment instructions, and more.

**October 19:** Go to [BenefitsWeb](#) to access the decision support tool and make your enrollment elections for 2021.

**October 21, 27 and 29:** Attend a virtual benefits webinar to learn more about your options for 2021 and get your questions answered. Visit the [Digital Benefits Guide](#) for registration details.

**October 30:** Take action by 11:59 p.m. ET to ensure you have the coverage that best meets your needs.


**January 1:** Your 2021 Health and Welfare benefits go into effect.




## How to Enroll

Annual Enrollment begins Monday, October 19 at 12:00 a.m. ET and ends Friday, October 30 at 11:59 p.m. ET.

**YOU HAVE TWO WAYS TO ENROLL – ONLINE OR BY PHONE.**

 **Online:** Visit [BenefitsWeb](#) 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 expert.

### IMPORTANT!

After Annual Enrollment, you will not have an opportunity to change your coverage in 2021 unless you experience a qualifying change in status, such as getting married or having a baby.

### IF YOU DO NOT TAKE ACTION:

- Your 2020 health care benefits will carry over into 2021.
- You will not be enrolled in Flexible Spending Accounts (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, you will default to tobacco user status.

**Important:** If you are **not currently enrolled in Xerox benefits** and do not make an active election, you will have **no coverage** for 2021, with the exception of Xerox-provided short term disability, long term disability, employee basic life insurance and access to the EAP.

**Note:** You may enroll in pet insurance at any time throughout the year.

### For union employees:

If you are a union employee, the supplemental insurance changes described in this communication may apply to you. For exact details on your coverage options, refer to your union's collective bargaining agreement or your enrollment guide, which will be posted on [BenefitsWeb](#) on October 19.

**IMPORTANT NOTE:** Please be aware that not all benefits in this communication apply to all employees.

This document, in conjunction with the Annual Enrollment content posted on the Digital Benefits Guide, serves as a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) of the applicable plans. It is each employee's (and his/her eligible dependents') responsibility to review the relevant SPD and/or other plan documents for specific information about the terms of your benefit plans. This document is intended for U.S. employees eligible to participate in the plans and programs described herein. It is intended only as a summary of your benefit options offered by Xerox Corporation, which may differ by business group or location, and does not create a contract between the company and any employee.\* The terms "you" and "your" as used in this document apply to Xerox employees, who meet all of the eligibility and participation requirements under the applicable plans and/or applicable collective bargaining agreement. Receipt of this document does not guarantee that the recipient is a participant under the plans or otherwise eligible for benefits under the plans. The benefits described herein are governed by the terms of the plan documents or insurance policies. In the event of any difference between the information contained in this communication and the plan documents or insurance policies, the latter documents will control. Xerox Corporation reserves the right to amend or terminate the plans or programs at any time and for any reason.

\*Certain temporary and part-time employees (except for certain cases in Hawaii), independent contractors, leased employees, supplemental contract workers, consultants, agents, other third party personnel, or employees covered by a collective bargaining agreement not expressly providing for eligibility, are not eligible to be covered by the plans and programs described in this document, unless they are eligible dependents.