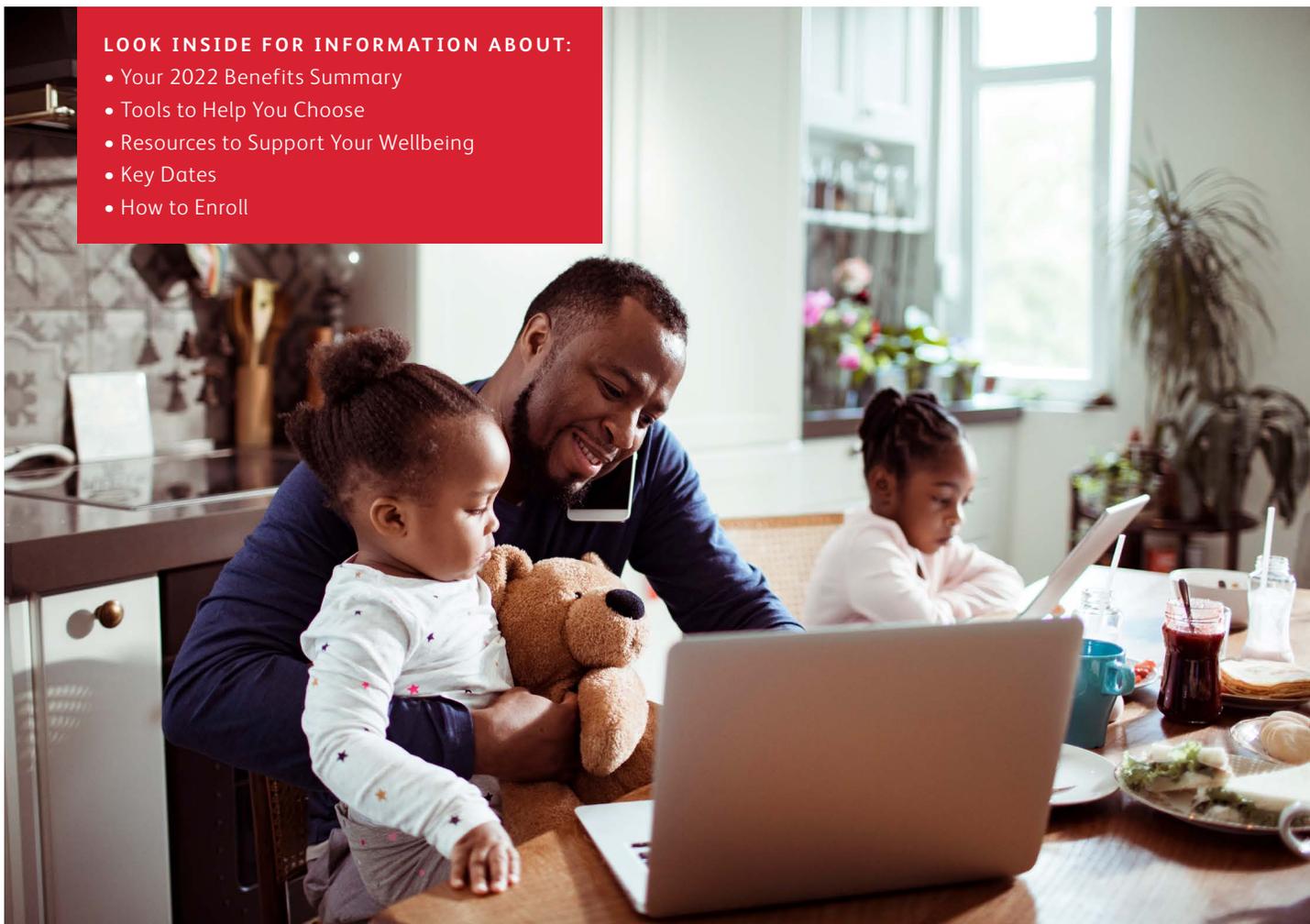


Benefits to Meet Your Needs

Enroll in or make changes to your Xerox benefits for 2022 between **October 18 and November 1**.

LOOK INSIDE FOR INFORMATION ABOUT:

- Your 2022 Benefits Summary
- Tools to Help You Choose
- Resources to Support Your Wellbeing
- Key Dates
- How to Enroll



Your 2022 Benefits Summary

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

We know that when people are healthy and well they are able to contribute more – whether that's to their families, their work or society at large. It's one of the reasons why we continue to invest in the health and wellbeing of our employees and offer a comprehensive benefits program. For 2022, there will be no health benefit cost increases and we will continue to offer the same options provided today. This means that if you keep the same plan and coverage level as 2021, your payroll deductions will remain unchanged. Xerox is absorbing the increase in cost for 2022 to ensure you have access to affordable and quality health care coverage.

In addition, you will continue to have access to benefits that support your total wellbeing, including:

-  **MEDICAL**
 - A choice of three medical plan options, which offer a range of options in coverage and costs.
 - In-network preventive care, which is covered at 100% if you are enrolled in a Xerox medical plan.
 - Telemedicine options for convenient care.
-  **HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNTS**
 - Health Savings Account (HSA) (if enrolled in a High Deductible Health Plan medical option) and Flexible Spending Accounts (FSAs) that allow you to set aside money on a pre-tax basis to pay for eligible health care or dependent care expenses.
-  **DENTAL**
 - A choice of three (in some locations) dental options that offer comprehensive coverage and a wide network of providers.
-  **VISION**
 - Coverage for eye exams, eyeglasses, and contact lenses as well as discounts for laser surgery.
-  **LIFE AND DISABILITY INSURANCE**
 - Xerox-provided basic life insurance as well as optional life and accidental death and dismemberment coverage.
 - Xerox-provided short and long term disability (STD and LTD) coverage with the option to purchase buy-up LTD.
-  **SUPPLEMENTAL INSURANCE**
 - Supplemental insurance, such as group accident insurance, critical illness insurance, and hospital indemnity insurance.
-  **WELLNESS**
 - An Employee Assistance Program (EAP) that offers confidential counseling and support for mental and emotional wellbeing, financial and legal services, and more.
-  **VOLUNTARY BENEFITS**
 - Access to legal services, identity theft protection, pet insurance, commuter benefits, and auto & home insurance.

Visit the **Annual Enrollment** section of the [Digital Benefits Guide](https://www.myxerobenefits.com) at www.myxerobenefits.com to learn more about your 2022 benefits.

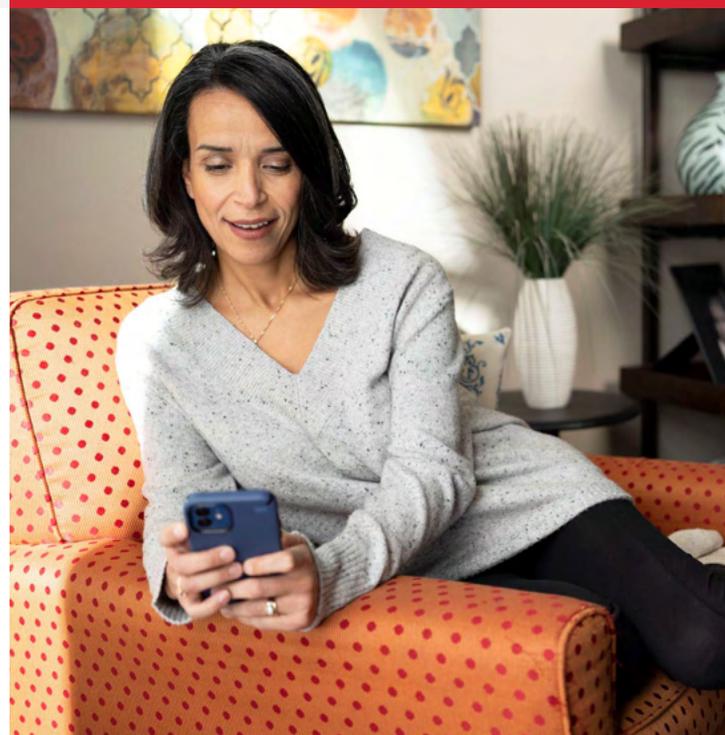
Remember! Annual Enrollment is your once-a-year opportunity to review your current elections and consider your choices for the coming year.

2022 Changes At-a-Glance

- **VSP network.** Your vision plan will now include coverage at Walmart, Sam's Club, and Eyeconic, providing you with more options for vision care.
- **LTD buy-up.** If you choose to elect additional LTD coverage, you will see a slight increase in cost compared to 2021.
- **HSA limits.** The IRS is increasing the HSA limits to \$3,650 if enrolled in employee only coverage and \$7,300 if enrolled in family coverage.
- **Expanded network for North Carolina employees.** Employees residing in North Carolina will now have access to the Anthem Blue Card PPO network. For more information, review the **Annual Enrollment** section of the [Digital Benefits Guide](https://www.myxerobenefits.com).

IMPORTANT

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.



Tools to Help You Choose

During Annual Enrollment, you have access to tools and resources to help you choose the best benefits for you.

- Visit the **Annual Enrollment** section of the [Digital Benefits Guide](#) for information about your 2022 benefits, including plan options and coverage, FAQs, enrollment instructions, and more. You can access the guide anytime from any device at www.myxeroxbenefits.com.
- Beginning October 18, watch the **Benefits Tutorial** for a walkthrough of your benefit options. You can access the Tutorial through the [Digital Benefits Guide](#).
- Beginning October 18, visit **BenefitsWeb** (www.xeroxbenefitsweb.com) to use the decision support tool to compare your plan options and rates. You can also use the online chat feature to get help from a benefits representative.
- Attend a **Benefits Webinar** to learn more about your 2022 benefit options and get your questions answered.
- Call the **Xerox Benefits Center** at 1.800.428.2203 between 8 a.m. and 8 p.m. ET, Monday through Friday for help with all your benefit questions.



LIFE@WORK MOBILE APP

Download the Life@Work mobile app to access your health coverage and important documents 24/7. To download the app, you must be registered on **BenefitsWeb**. Visit BenefitsWeb and click on the **Alert & Opportunities** tile from the homepage for instructions.

TEXT MESSAGING

Receive important benefit alerts and reminders on your mobile device. To sign up, log in to **BenefitsWeb** and from the homepage, click on your name in the upper-right corner and under the **Personal Info** tab, go to **Text Messaging** and select **Add**.*

*Messaging and data rates may apply.

Resources to Support Your Wellbeing

Xerox is committed to helping you and your family stay well throughout the year. Be sure to take advantage of the following resources so you can prioritize your health and wellbeing.

- **The EAP*** offers resources to help you manage issues that may be affecting your health, wellbeing, family life, or job performance. This benefit is completely confidential and available to all Xerox employees and their household members.
- **Health Advocate** provides free, personalized assistance to help you and your family navigate the health care system. Whether you have a question about coverage or are diagnosed with a medical issue, Health Advocate's team of doctors, registered nurses, and health care professionals are available to support you.
- **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.
- **ConsumerMedical** can help you make more informed decisions about your medical treatment by providing personalized research and support for any health condition, including finding the right provider, determining the right procedure, and providing cost estimates.
- **Mercer Health Advantage (MHA)** is a personalized care management program. You'll be connected with a registered nurse who can help you manage any health condition by providing decision support, helping you find additional care, and being there to support you. This program is 100% confidential, and you'll work with the same nurse throughout your time of need.

Review the [Digital Benefits Guide](#) to learn more about these programs and resources, including eligibility and contact information.

*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:

- **Available now:** Read this brochure to learn about your 2022 benefit options and the tools available to help you make an informed decision. Then, visit the **Annual Enrollment** section of the [Digital Benefits Guide](#) for detailed information about your benefits, including plan options and coverage, provider contact information, enrollment instructions, and more.
- **October 18:** Go to [BenefitsWeb](#) to access the decision support tool and make your benefit enrollment elections for 2022. You should also update your tobacco user status if it has changed.
- **October 21, 25, and 28:** Attend a **Benefits Webinar** to learn more about your 2022 benefit options and get your questions answered. Visit the [Digital Benefits Guide](#) for registration details.
- **November 1:** Take action by 11:59 p.m. ET to ensure you have the benefits coverage that best meets your needs.
- **January 1:** Your elected 2022 benefits go into effect.



How to Enroll

Annual Enrollment begins Monday, October 18 at 12:00 a.m. ET and ends Monday, November 1 at 11:59 p.m. ET.

YOU HAVE TWO WAYS TO ENROLL.



Online: Visit [BenefitsWeb](#) anytime during the Annual Enrollment period.



By Phone: Call 1.800.428.2203 between 8 a.m. and 8 p.m. ET, Monday through Friday to speak with a benefits representative.

IF YOU DO NOT TAKE ACTION:

- Your elected 2021 health care benefits 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 and your spouse/domestic partner's (if applicable) 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 2022, with the exception of Xerox-provided STD, LTD, employee basic life insurance, and access to the EAP.

Note: You may enroll in pet insurance, commuter benefits, and auto & home insurance at any time throughout the year.

FOR UNION EMPLOYEES

If you are a union employee, the 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 18.

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.