A Guide to CSC Benefits

United States

Summary of Benefits, United States

At CSC, we believe that our greatest asset is our people—the dedicated individuals who contribute their skills, passion, and creativity to our shared success. As an organization, we're committed to fostering a supportive and inclusive work environment where every colleague feels valued, respected, and cared for.

Our comprehensive benefits package reflects this commitment. We understand that life is multifaceted, and our offerings aim to address various aspects of your well-being. We're here to support you every step of the way. Our comprehensive benefit offerings are outlined below.

Eligibility

Colleagues regularly working more than 30 hours per week are eligible for benefits after 30 days of employment, with coverage starting on day 31. Colleagues working less than 30 hours per week, including part-time and temporary, are eligible for single-only medical, dental, and vision coverage.

Elections must be submitted in MyCSC within your first 30 days of employment.

Spousal and dependent coverage

Spousal coverage: CSC offers spousal medical coverage to those who cannot receive group medical coverage from their own employer or if the coverage offered to them does not meet the coverage and affordability requirements of the Affordable Care Act. Spouses are eligible to participate if legally married or required by law.

Dependent coverage: Children are eligible up to age 26.

Disclaimer

This summary provides a general overview of your benefits. Full details, including eligibility, coverage limits, exclusions, and legal notices, are available in the official plan documents and on our CSC Central.

Well-being benefits

Your physical and mental well-being are a priority, and we recognize that a healthy mind and body are essential for overall happiness and productivity. Here's how we demonstrate our commitment:

Medical insurance

CSC partners with Quantum Health to provide members with one-on-one guidance, support with benefit questions, provider searches, prior authorization, and care coordination. Their team makes navigating health care easier by resolving issues, explaining coverage, and connecting you to the right resources.

The medical insurance plans network is **Aetna Choice POS II (Open Access),** offering our colleagues a wide range of providers and flexible care options. Your medical plan also includes pharmacy coverage.

Medical plans biweekly rates

Plan	Employee only	Employee and spouse	Employee and child(ren)	Family
CDHP	$60	$145	$100	$200
EPO	$105	$265	$180	$370
POS	$130	$325	$220	$450

Coverage	CDHP		EPO		POS	
	In network	Out of network	In network	Out of network	In network	Out of network
Annual deductible						
Individual	$2,000	$3,500	$500	No coverage	$600	$1,200
Family	$4,000	$7,000	$1,000	No coverage	$1,800	$3,600
Out-of-pocket maximum						
Individual	$3,000	$6,000	$3,000	No coverage	$3,000	$6,000
Family	$6,000	$12,000	$6,000	No coverage	$6,000	$12,000
Health savings account (employer funding)						
Individual	$500		N/A	N/A	N/A	N/A
Family	$1,000		N/A	N/A	N/A	N/A
Coinsurance level	10% after deductible	30% after deductible	0%	No coverage	10%	30%
Preventive care	0% (no deductible)	30% after deductible	$0 (no deductible)	No coverage	$0 (no deductible)	30% after deductible
Physician's office visits						
Primary care	10% after deductible	30% after deductible	$25 copay	No coverage	$25 (no deductible)	30% after deductible
Specialists	10% after deductible	30% after deductible	$40 copay	No coverage	$40 (no deductible)	30% after deductible
Rehabilitation and chiropractic care	10% after deductible	30% after deductible	$30 copay	No coverage	10% (no deductible)	30% after deductible
Hospital care and urgent care						
Hospital facility	10% after deductible	30% after deductible	$250/day (five-day max)	No coverage	10% after deductible	30% after deductible
Urgent care	10% after deductible	30% after deductible	$50 copay	No coverage	$50 after deductible	30% after deductible
Emergency care						
Emergency room services	10% after deductible	10% after deductible	$200 copay	$200 copay	$200 copay	$200 copay

Prescription coverage	CDHP		EPO		POS	
	In network	Out of network	In network	Out of network	In network	Out of network
Generic (retail/90-day)	10% after deductible	No coverage	$15/$40	No coverage	$15/$40	No coverage
Preferred brand drugs (retail/90-day)	10% after deductible	No coverage	$30/$80	No coverage	$30/$80	No coverage
Non-preferred brand drugs (retail/90-day)	10% after deductible	No coverage	$65/$130	No coverage	$65/$130	No coverage

Telemedicine

If you are enrolled in one of the three medical plans CSC offers, you have access to the following telemedicine resources. Applicable copay or coinsurance varies by plan.

Teladoc 360

Teladoc 360 provides virtual access to a wide range of health care services, including primary care, urgent care for common illnesses, mental health support, dermatology, and nutrition management.

Teladoc Chronic Care Complete

Teladoc's Chronic Care Complete program provides personalized support to colleagues managing chronic conditions such as prediabetes, diabetes, hypertension, and weight management.

Hinge Health

Access personalized one-on-one virtual physical therapy designed to help ease joint and muscle pain, recover from injuries, improve mobility, and relieve pelvic discomfort, all from the comfort of your home.

Dental insurance

Your dental coverage is provided through Aetna, giving you access to a large network of participating dentists for convenient and cost-effective care.

Dental plan biweekly rates

Plan	Employee only	Employee and spouse	Employee and child(ren)	Family
Aetna Dental PPO	$10	$25	$17	$36

Aetna Dental PPO Plan (In network)	
Individual annual deductible	$25
Family annual deductible	Does not apply
Preventive	100% (no deductible)
Basic treatment	80% after deductible
Major treatment	50% after deductible
Annual maximum	$2,000
Orthodontic treatment lifetime max	50% after deductible (adult and child)/$2,000

Vision insurance

Your vision insurance is provided through VSP, offering access to a large network of participating eye-care providers for affordable and convenient services.

Vision plan biweekly rates

Plan	Employee only	Employee and spouse	Employee and child(ren)	Family
VSP	$4.09	$8.18	$8.73	$13.95

VSP benefit	In network
Eye exam	$10 copay every 12 months
Frames	$150–$170 allowance every 24 months
Lenses	$25 copay included in prescription glasses—single-vision, bifocal, or trifocal
Enhancements	$0 copay for progressive lenses or anti-glare coating, and an average of 40% savings on other lens enhancements
Contacts	$150 allowance (if bought instead of glasses)
Lasik or PRK	15% off retail or 5% off promotional price at contracted facilities

Health savings account (HSA)

CSC will make a one-time HSA contribution for consumer-driven health plan (CDHP) enrollees. CSC will contribute $500 for individual coverage and $1,000 for family coverage. **New hires in 2027 will receive prorated contribution in the quarter following their benefits waiting period.**

Colleagues are eligible to pair their CDHP with an HSA. An HSA is a personal account that lets you save pretax dollars for current and future qualified healthcare expenses. **Key features:**

- Your funds roll over year to year—there's no "use-it-or-lose-it" rule.
- You can change your contributions at any time throughout the year.
- Your contributions are tax-free, your account grows, and you can make withdrawals for eligible expenses.
- You own the account and keep the funds if you leave CSC or retire.
- Once your account balance reaches a certain limit, you may choose to invest your funds.

2027 HSA limits: Individual $4,500; family $9,000; catch-up (age 55+) $1,000

Important: The IRS sets annual limits on how much you can contribute to your HSA. CSC's contribution counts toward that limit, which means the maximum amount you can contribute from your own funds will be reduced by the amount CSC provides.

Flexible spending account (FSA)

You can set aside pretax dollars for eligible health and dependent care expenses. Be mindful of your election—under the IRS's "use-it-or-lose-it" rule, unused funds beyond the allowed carryover are forfeited at year-end.

- **Healthcare flexible spending account:** Allows you to pay for out-of-pocket medical, dental, and vision expenses not covered by insurance. The maximum plan year election for 2027 is **$3,500** and the carryover limit is **$700.**
- **Dependent care flexible spending account:** Allows you to pay for eligible dependent care expenses. The maximum plan year election for 2027 is **$7,500** for those single or married filing jointly and **$3,750** per spouse if married filing separately.

- **Limited-purpose flexible spending account:** Allows you to pay for out-of-pocket dental and vision expenses not covered by insurance. This plan may be paired only if you are enrolled in the CDHP medical plan. The maximum plan year election for 2027 is **$3,500** and the carryover limit is **$700.**
- **Transit and parking flex spending accounts:** These spending accounts allow you to contribute through pretax payroll deductions to pay for transit and parking expenses related to work. The maximum contribution allowed for 2027 is **$350** per month.

Health and well-being resources

CSC provides many health and well-being strategies to help you care for yourself and your family. Our 24x7x365 confidential employee assistance program (EAP) connects you to licensed counselors and aims to help you find solutions for the everyday challenges of work and home, as well as for more serious issues involving emotional and physical well-being.

There are more than 80 health and well-being champions located in our offices around the world, committed to bringing our health and well-being agenda to life locally and helping you tap into the wealth of available resources.

CSC highlights and encourages self-directed learning focused on mental and physical well-being.

Financial benefits

We're dedicated to offering our colleagues a range of financial benefits aimed at supporting your financial well-being and helping you plan for a secure future. Here's how CSC is committed to helping you achieve your financial goals:

401(k)

CSC offers a 401(k) plan through Vanguard to help you save for retirement. CSC will provide a 100% match on up to 6% of eligible pay per pay period.

You may enroll and make changes at any time through your Vanguard account once you're eligible to contribute.

- **Eligibility:** Colleagues age 19 and above are eligible starting on day 31 of employment.
- **Automatic enrollment:** You're enrolled at 6% pretax on day 61 unless you opt out; funds go to an age-based target retirement fund.
- **Contribution options and vesting:** You can choose pretax or Roth (post-tax). You're always 100% vested in both your contributions and CSC's match.

Morgan Stanley—financial wellness partner

CSC partners with Morgan Stanley to offer personalized consultation, assessments, and access to webinars and newsletters to help you plan for your financial future.

Basic life and AD&D insurance (company-paid)

Colleagues receive coverage equal to twice their base annual earnings up to a maximum of $200,000. Accidental death and dismemberment (AD&D) benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

Supplemental life and AD&D insurance

Colleagues can purchase supplemental life insurance for themselves, their spouse, or children. AD&D benefits are paid in addition to life insurance. Evidence of Insurability may be required for higher levels of coverage.

Employee supplemental life and AD&D:

Colleagues can purchase supplemental life insurance in the amounts of $50,000, $100,000, $250,000, $500,000, $750,000, and $1 million, regardless of annual salary.

Spouse supplemental life

Colleagues can purchase spouse supplemental life insurance in the amounts of $25,000, $50,000, $75,000, or $100,000.

Dependent child supplemental life

Colleagues can purchase child life insurance coverage in the amount of $20,000 for any dependent up to age 26.

Short-term disability (STD)

CSC offers 100% employer-paid short-term disability benefits that will pay 80% of your pre-disability weekly earnings, minus any payments you may receive from any state-sponsored disability or paid family leave (PFL) plan, beginning one week into your absence for a period of up to 12 weeks. Payment adjustments are made in accordance with applicable state laws. For example, if a state mandates a higher benefit amount or offers a state-sponsored disability program, the payment may be increased or reduced accordingly.

Long-term disability (LTD)

When you suffer an illness that prevents you from working for more than three months, CSC provides long-term disability income equal to 60% of base monthly earnings up to $10,000 per month to allow you time to focus on your recovery.

Supplemental LTD

Colleagues can purchase supplemental LTD insurance that will pay 66.67% (maximum up to $15,000 per month).

Voluntary benefits

CSC offers a range of voluntary insurance options to help you and your family manage unexpected health-related expenses. These plans are designed to complement your medical coverage and provide financial protection against unexpected medical costs, helping offset higher out-of-pocket expenses.

Accident insurance

Accident coverage provides a lump-sum payment to help cover out-of-pocket costs related to unexpected injuries on things like X-rays, stitches, ambulance services, fractures, lacerations, rehabilitation facility confinement, and more.

Critical illness insurance

Critical illness insurance covers costs like daily living expenses, child care, or copays for recovery from conditions such as heart attacks, cancer, stroke, and more. Benefit payments are up to $30,000 per instance for colleagues and $15,000 per instance for spouses and dependent children.

Hospital indemnity

Unexpected costs from a hospital stay or rehabilitation center can add up quickly. Benefit payments are up to $2,000 as an admission benefit, up to eight admissions per calendar year. There are also daily benefit payments, which are typically between $100 and $200 starting on day two of your stay, for up to 10 days per confinement, dependent upon facility type.

ARAG Ultimate Advisor Plus legal plan

ARAG is a professional legal network that provides members with a wide range of legal support regarding criminal, debt, and driving matters, tax issues, will and real estate, and more. Attorney fees are 100% paid in full for most covered matters.

Allstate Identity Protection

With the Allstate Identity Protection plan, you can protect personal information and your family (everyone under your roof and wallet). You have access to powerful tools to help monitor, manage, and secure your identity through real-time alerts, and you can also get reimbursed for fraud-related losses.

Nationwide Pet Insurance

With Nationwide Pet Insurance, you can gain financial protection from veterinary expenses for dogs, cats, birds, and other exotic pets, with coverage that travels with you worldwide. Choose and customize a plan that fits your pet's needs and your budget. Plus, unlike many other benefits, you can enroll in pet insurance coverage at any time during the year.

Work-life balance

At CSC, we value work-life balance and our colleagues' diverse needs. We foster a supportive environment where taking time off is encouraged, whether for personal health, family, mental well-being, or recharging. Here's how we demonstrate that commitment:

Annual leave

Colleagues are eligible for 18 days of annual leave. After each five years of service, colleagues receive an additional five days, with a maximum cap of 33 days per year. All colleagues also receive one Diversity and Belonging floating holiday annually. Leave time is prorated based on the colleague's hire date. A maximum of 40 hours may be carried over into the next calendar year, unless otherwise required by state regulations.

Public holidays

Colleagues are entitled to seven paid public holidays.

Other applicable leaves

CSC provides you with time off to bond with your new addition and transition back to work. You are eligible for these benefits after 30 days of employment:

- **Maternity:** 12 weeks of fully paid leave starting on the date on which the colleague delivers.
- **Parental:** Six weeks of fully paid parental leave taken within the first six months following birth.

In some states, additional benefits may be available through state-sponsored programs. If applicable, you can use these benefits in coordination with CSC's leave policies. For details on how state programs may impact your leave or payment amounts, and for a complete list of available leave types, please visit CSC Central.

CSC Gives Back

Through our CSC Gives Back program, individuals and teams give back to our local and global communities. CSC provides volunteer T-shirts for colleagues and matches colleague donations to charities between $50 and $1,000 or equivalent, per year, per organization.

Recognition and rewards

Outstanding performance is celebrated through peer recognition aligned with Our Values, milestone tenure awards, and incentives for referring top talent. We believe that acknowledging these efforts boosts morale and fosters a supportive and thriving workplace culture. Join us in celebrating the exceptional contributions that drive our success:

LOV badges

Our Values are at the core of who we are and the standards we aspire to live by each day. Colleagues regularly "show some LOV" by taking the time to recognize each other for Living Our Values (LOV).

Service awards

We deeply value the dedication and commitment of our colleagues. Our service award program recognizes and celebrates the milestones achieved by our team members for each five-year milestone reached.

Colleague referral awards

Good people know good people. As a result, a financial award is provided to colleagues who refer external candidates who are subsequently hired and remain with CSC for at least six months.

Career growth

Career growth is a top priority at CSC. We believe investing in your professional development benefits both you and the organization. We take pride in the talent we hire and want to promote and allow our colleagues to grow. Your next career opportunity is right here! Here's how we foster career growth:

Internal learning

We provide many resources for colleagues to become more knowledgeable in their current role or take on new roles with the company. Self-directed resources are available, such as career self-assessments, thousands of courses through Open Sesame, other internally curated content, podcasts, mentoring programs, webinars, and more.

Continuing education program (CEP)

CSC offers reimbursement for certain educational courses, with preapproval from your leader. Colleagues with at least six months of service can seek financial assistance up to $5,250 (or equivalent) per calendar year for relevant learning.

For full policy details on our continuing education program, please visit CSC Central.

We pay for performance

We believe that both what we do and how we do it are equally important. Therefore, our performance evaluations are balanced, with 50% based on achieving goals and 50% on how well we align with our core values.

Merit increases

CSC pays for performance. Leaders work together with their team members to set goals at the beginning of employment and each calendar year, in alignment with our line of sight. Throughout the year, leaders have continuous conversations with their team members to discuss progress toward achieving goals and career growth. Most colleagues are eligible for a discretionary merit increase based on consistent and sustained performance in the first quarter of each calendar year.

Success Sharing bonus

CSC may pay a taxable bonus to eligible colleagues at the company's discretion in the first quarter of each year. The distribution amount, if any, is generally determined by the company's profit and growth in the preceding fiscal period. Colleagues hired in the last quarter of the calendar year (Oct. 1 through Dec. 31) will not be eligible for Success Sharing paid for that year.

Note: Success Sharing does not apply to those covered under other incentive compensation programs.

Your voice is important

Colleague feedback is invaluable to us. Fostering an open dialogue and actively seeking input from our colleagues leads to better decision-making and a more inclusive work environment. Here's how we demonstrate our commitment:

- Colleagues are formally asked for feedback through an onboarding survey and, later, a new hire survey in their first year of employment. Companywide surveys are also conducted once or twice per year.
- CSC has an open-door policy, encouraging colleagues to have regular conversations with their leaders and to work together with others to innovate, continuously improve, increase colleague satisfaction, and maintain a culture of trust.