



**TAKE A
CLOSER LOOK**

2020 BENEFITS GUIDE

DTCC

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Eligibility

Who's Eligible

All full-time DTCC employees are eligible for the health plan and related insurance benefits. You are eligible on your first day of full-time employment. You can also enroll your eligible dependents.

Eligible Dependents

- Your spouse, as long as you are not divorced
- Your domestic partner, provided you have an ongoing and committed spouse-like relationship that has existed for at least six months, and you both meet at least three of the six criteria described in the Declaration of Domestic Partnership (available on the [DTCC Benefits Center](#))
- Your eligible dependent children up to age 26, including those who are not enrolled in school, not dependents on their parents' tax returns, and those who are married



Eligibility

Dependent Eligibility Documentation Requirements

When you enroll new dependents for coverage, you will need to verify eligibility. The table below outlines appropriate documentation options. After enrollment, you will receive a letter from the DTCC Benefits Center requesting this information.

Dependent's Relationship to You	Appropriate Documentation to Verify Eligibility
Spouse or Domestic Partner	<p>Two documents are required (one from Section A and one from Section B):</p> <p>Section A</p> <ul style="list-style-type: none"> • Government-Issued Marriage Certificate, including date of marriage (No other document from Section B is required if you were married in the past 12 months.) • Affidavit of Domestic Partnership (A copy can be found on the Dependent Verification Portal.) <p>Section B</p> <ul style="list-style-type: none"> • Federal Tax Return within last 2 years that lists your spouse or partner • Proof of Joint Ownership issued within the last 6 months
Child(ren)	<ul style="list-style-type: none"> • Biological Child: Government-Issued Birth Certificate (including parents' names) • Adopted Child: Government-Issued Birth Certificate, Adoption Certificate or Placement Agreement • Step-Child: Government-Issued Birth Certificate (including parents' names) AND one or both documents from Section A and Section B to verify Spouse or Partner • Legal Ward: Government-Issued Birth Certificate AND Court Ordered Document of Guardianship • Foster Child: Government-Issued Birth Certificate AND Foster Care Letter of Placement • Disabled Child: Documentation listed above AND Federal Tax Return within last 2 years claiming the child <p>Note: Disabled Adopted Child cannot verify with a placement agreement or petition</p>



Medical/R_x Plan Options

DTCC offers two medical/R_x plans from UnitedHealthcare (UHC):

- Point of Service Plan (PSP)
- Consumer Choice Plan (CCP)

Under both plans, you can select in- or out-of-network providers, and referrals are not required to see a specialist.

Both plans also cover in-network preventive care visits at 100% with no copay or coinsurance.

Both plans include prescription drug coverage.

Both plans feature the UHC Choice Plus provider network.

Spotlight on: Tier 1 Providers

UHC features a Tier 1 designation for medical providers that offer the greatest value in terms of service quality and cost. DTCC extends that savings to employees, with select discounts on copays and coinsurance when Tier 1 providers are used. To find Tier 1 providers, visit www.myuhc.com, click “Find a Doctor” and look for a blue “Tier 1” dot in the provider listing. [Learn more about Tier 1 providers.](#)

Compare Your Options with the Health Plan Cost Comparison Tool

The Health Plan Cost Comparison tool lets you compare your medical plan options to determine which choice will best meet your needs. After providing brief, confidential information about anticipated medical care needs in the coming year for you and your dependents, you can review estimates of total out-of-pocket costs, analyze the impact of pre-tax savings through a Health Savings Account (HSA) or Flexible Spending Account (FSA), and calculate estimated per-paycheck payroll deductions.

Visit <https://dtccplancompare2020.mybenefitwise.com> beginning October 21, 2019.



How Do The Medical Options Compare?

When choosing your medical plan, here are things to consider:

- The costs associated with each plan
- What you get from each plan
- What is important to you
- Which option offers the best overall value to you

	Point of Service Plan (PSP)	Consumer Choice Plan (CCP)
How You Pay	<ul style="list-style-type: none"> • Higher payroll contributions than the CCP • Lower out-of-pocket expenses, including a lower in-network deductible 	<ul style="list-style-type: none"> • Lower payroll contributions than the PSP • Higher out-of-pocket expenses, including a higher in-network deductible • Coinsurance – rather than copays – for office and ER visits
Preventive Care	In-network preventive care is covered at 100% with no deductible.	
Deductible	<ul style="list-style-type: none"> • Lower in-network deductible than the CCP • Each member must meet his or her individual deductible, subject to the family maximum, before coinsurance is available 	<ul style="list-style-type: none"> • Higher in-network deductible than the PSP • Family unit must meet the family deductible before coinsurance is available • You pay 100% of your health care costs (except for in-network preventive care) until you meet your annual deductible
Coinsurance	Once you meet the applicable deductible, both options pay 80% of in-network and 60% of out-of-network costs.	
Protection from Catastrophic Costs	Both options have an out-of-pocket maximum, which protects you from catastrophic health care expenses. Once you meet your annual out-of-pocket maximum, both options cover you at 100%.	
Pre-Tax Savings	<p>Flexible Spending Account (FSA)</p> <ul style="list-style-type: none"> • You can choose to contribute to a health care FSA if you are in the PSP (see pages 8-9 for details) • Allows you to set aside pre-tax money to pay for eligible health care expenses, including your deductible, copays and coinsurance • Contributions are 100% employee funded • “Use it or lose it” – meaning that you forfeit any unused balance at the end of the grace period for each plan year or if you leave DTCC 	<p>Health Savings Account (HSA)</p> <ul style="list-style-type: none"> • You can choose to participate in an HSA if you are in the CCP as well as a limited purpose FSA (see pages 8-9 for details) • Allows you to set aside pre-tax money to pay for eligible health care expenses, including your deductible and coinsurance • DTCC contributes \$500 (individual coverage) or \$1,000 (family coverage) to your HSA (prorated if you join after January 1) • Any unused balance rolls over to the next plan year and is yours to keep – even if you leave DTCC. Use these funds to pay for health care today and in the future.



Medical/R_x Plan Options At-a-Glance

	Point of Service Plan (PSP)		Consumer Choice Plan (CCP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eligibility	All full-time salaried employees			
HSA Employer Contribution	N/A		\$500 (individual), \$1,000 (family)	
Annual Deductible				
Individual	\$500	\$5,000	\$1,500	\$4,500
Family	\$1,000	\$10,000	\$3,000	\$9,000
Coinsurance	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible
Out-of-Pocket Maximum				
Employee Only	\$2,700	\$15,000	\$3,500	\$10,000
Family	\$5,400	\$30,000	\$6,850	\$20,000
Coinsurance	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible
Preventive Care	Plan pays 100%	Plan pays 60% after deductible	Plan pays 100%	Plan pays 60% after deductible
Office Visits	Primary care: \$35 copay (Tier 1: \$25) Specialist: \$55 copay (Tier 1: \$45) Urgent care: \$40 copay	Plan pays 60% after deductible	Plan pays 80% after deductible (Tier 1: Plan pays 85% after deductible)	Plan pays 60% after deductible
Virtual Visits	\$30 copay	N/A	Plan pays 80% after deductible	N/A
Emergency Room	\$150 copay		Plan pays 80% after deductible	
Inpatient Hospital	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible
Prescription Drugs				
Retail and Mail Order	Plan pays 80%, no deductible	N/A	Plan pays 80% after deductible	N/A
Retail Coinsurance Limits*	Generic: You pay \$10 minimum, \$25 maximum — Brand (no generic available): You pay \$25 minimum, \$50 maximum — Brand (with generic available): You pay \$50 minimum, \$100 maximum			
Mail Order Coinsurance Limits*	Generic: You pay \$20 minimum, \$50 maximum — Brand (no generic available): You pay \$50 minimum, \$100 maximum — Brand (with generic available): You pay \$100 minimum, \$200 maximum			

* Non-formulary medications are not covered.



Pre-Tax Savings Accounts

Health Care Expenses

DTCC offers three types of accounts that allow you to pay for eligible out-of-pocket health care expenses with pre-tax dollars:

- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Limited Purpose Flexible Spending Account (LPFSA)

You are eligible to participate in different types of accounts depending on the medical plan option you choose – FSAs can be used with traditional plan options like the PSP, while HSAs are designed to work with consumer-driven health plans like the CCP, and can help you build pre-tax savings to pay for healthcare needs in retirement. And the LPFSA is available to CCP participants for eligible dental and vision expenses.

Confused about what's right for you? You're not alone. The comparison chart on the next page will help explain the features of each account.

One unique feature of HSAs is the ability to carry over your savings from year to year – unlike an FSA, where you have to “use it or lose it” by the end of the grace period for each plan year. Also, only the HSA can provide three levels of tax savings:

1. Fund your HSA with pre-tax dollars
2. Save and invest unused HSA funds, with tax-free interest and investment earnings
3. Withdraw HSA funds tax-free to pay for qualified health care expenses

Unlike the FSA, DTCC makes a contribution into your HSA each year (\$500 for individual coverage, \$1,000 for family coverage), prorated if you join after January 1. Plus, the HSA is yours to keep, even if you leave DTCC.

Important information for current Health Care FSA participants

If you enroll in the CCP:

- You cannot have a health care FSA and an HSA at the same time.
- If you enroll in the CCP, you must spend any remaining health care FSA funds and submit all claims by December 31, 2019 – the normal grace period between January 1 and March 15 will not apply.
- If you don't have a \$0 balance in your health care FSA on December 31, 2019, you must wait until April 1, 2020, to receive the DTCC HSA contribution and start your pre-tax payroll contributions to your HSA.



HSA, FSA and LPFSA Comparison Chart

Feature	Health Care Flexible Spending Account (FSA)	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)
Account	Pre-tax dollars available to pay for eligible medical expenses, accessible through convenient debit cards		Pre-tax dollars available to pay for eligible dental and vision expenses
Account Ownership	The plan	The employee	The plan
DTCC's Account Contribution	N/A	<ul style="list-style-type: none"> • \$500 (Individual) • \$1,000 (Family) 	N/A
Your Account Contribution	For 2020, pre-tax contributions are expected to rise to \$2,750 (Individual or Family)	For 2020, pre-tax contributions up to IRS limits: <ul style="list-style-type: none"> • \$3,550 (Individual) <ul style="list-style-type: none"> – Additional \$1,000 if you will be 55 or older in 2020 • \$7,100 (Family) Note: The amounts above reflect the combined maximum you and DTCC can contribute to your account in 2020.	For 2020, pre-tax contributions are expected to rise to \$2,750 (Individual or Family)
Account Rolls Over from Year to Year	No	Yes	No
Tax Advantages	You can withdraw funds on a tax-free basis to pay for eligible expenses	The balance earns interest tax-free, and you can withdraw funds on a tax-free basis to pay for eligible expenses	You can withdraw funds on a tax-free basis to pay for eligible expenses
Account Portability	You will forfeit any balance if you leave DTCC, unless you enroll in COBRA	You own your HSA and may keep it if you leave DTCC	You will forfeit any balance if you leave DTCC, unless you enroll in COBRA
Eligible Expenses	Qualified medical expenses (as determined by the IRS) that you are responsible for paying. Examples of qualified expenses are deductibles, coinsurance, prescription drugs, dental and vision.		Qualified dental and vision expenses only
Account Administrator	UnitedHealthcare	Optum Bank	UnitedHealthcare



Pre-Tax Savings Accounts

Child/Elder Care Expenses

A dependent care FSA can help you manage the cost of care for children under the age of 13, as well as elder care. You pay for eligible expenses with pre-tax dollars that you set aside.

Dependent Care FSA Program At-a-Glance	
Benefit	You may save up to \$5,000 per year (\$2,500 if you are married and filing an individual federal income tax return) on a pre-tax basis, which may then be used for reimbursement of eligible child and/or elder care expenses. The minimum amount you can contribute is \$100 annually.
Special Restrictions	<ul style="list-style-type: none">• Child and/or elder care expenses must be incurred to enable you (and your spouse, if you are married) to work.• Children must be under age 13.• Once you have enrolled, you must remain enrolled until the end of the year. You may not change the amount you elect to contribute during the year unless you have a change in status.• In accordance with IRS regulations, money that you put into a flexible spending account is forfeited if you do not use it. The grace period allows employees to incur eligible expenses through March 15 of the following year. Claim filing deadlines must be adhered to.• Employees earning more than \$125,000 in 2019 may be subject to a dependent care spending limit (you'll be notified after Open Enrollment if this applies to you).



Dental Plan

The Cigna Dental PPO is DTCC's dental plan. It provides 100% coverage for preventive care twice a year, and allows you to see any dentist you choose – although you'll save more if you see an in-network dentist.

To look for dentists in the Cigna network, or for more information about your dental plan, visit www.myCigna.com.

Dental Benefits At-a-Glance	
Annual Deductible	\$125 (Individual)
	\$250 (Family)
Preventive Services (e.g., cleaning)	100% of Reasonable & Customary charges, no deductible. Includes: <ul style="list-style-type: none"> • Two visits per calendar year, anytime during the year • Two sets of bitewing x-rays per year
Restorative Services (e.g., filling)	80% after deductible
Major Services (e.g., bridgework)	50% after deductible
Periodontics Maintenance	80% after deductible
Annual Maximum Benefit	\$2,000 per covered member, excluding orthodontia
Orthodontia	80% after deductible, subject to lifetime maximum of \$2,000 per covered member



Vision Plan

The DTCC vision plan is also managed by Cigna. The plan provides a comprehensive exam plus allowances for lenses and frames or contact lenses every year. For more information, visit www.myCigna.com.

Vision Benefits At-a-Glance		
	In-Network	Out-of-Network
Examinations	One comprehensive examination every 12 months with \$15 copay.	An allowance of up to \$60. One comprehensive examination every 12 months.
Eyeglass Frames and Lenses	<ul style="list-style-type: none"> • Frames: \$150 • Lenses: Covered 100% after \$15 copay. • 20% discount on lens enhancements (e.g., tints/coatings) and any frames balance over \$150. 	Allowances will be provided every 12 months: <ul style="list-style-type: none"> • Frames: \$83 • Lenses: <ul style="list-style-type: none"> – Single: \$40 – Lined bifocal: \$65 – Lined trifocal: \$75 – Progressive: \$75 – Lenticular: \$100
Contact Lenses*	An allowance of \$150 will be provided toward your contact lenses every 12 months.	An allowance of \$135 will be provided toward your contact lenses every 12 months.

* Medically Necessary Contact Lenses are paid in full for In-Network. For Out-of-Network, the plan pays up to \$250.



Voluntary Benefits

DTCC offers a range of voluntary benefits that provide increased financial protection and security at times when you need it most.

Group Accident Insurance, Group Hospital Indemnity Insurance and Group Critical Illness Insurance supplement your medical coverage by providing cash payments to cover out-of-pocket expenses – such as your plan deductible, living costs, travel or other expenses – in the event that a covered incident occurs. Each of these options allows you to choose coverage based on your individual needs, making them a good addition to your standard medical coverage, especially under the DTCC Consumer Choice Plan. These benefits are provided through Allstate.

Legal Insurance provides you and your family with access to a network of licensed attorneys who can assist with legal issues such as preparing a will, purchasing a home, or resolving a traffic offense. Attorneys can draft or review documents, provide legal advice, and even represent you in court, all at no cost to you beyond low monthly premiums. Legal insurance is provided through ARAG.

Auto Insurance allows you to take advantage of discounted rates on automobile insurance. Automobile insurance is provided through MetLife.

Pet Insurance makes it easier to be prepared for the expense of vet visits. From wellness care to significant medical incidents, pet insurance is a smart way to protect your pet's health – and your pocketbook. Pet insurance is fulfilled by Nationwide and administered by MetLife.

Identity Theft Insurance provides identity theft protection and remediation services, including comprehensive identity monitoring, fraud remediation and restoration, and identity theft reimbursement. PrivacyArmor is provided through InfoArmor.

Participation and Rates

Participation in supplemental benefits is 100% voluntary. You pay the full cost of any coverage you elect, and you benefit from DTCC's group rate.

Please note: Tobacco use status is defined differently for these plans versus DTCC's medical plan. You'll be asked to provide your tobacco use status as part of the enrollment process. Pre-existing condition limitations may apply for certain coverage. Contributions for Critical Illness Insurance are based on your age and your tobacco use status.

An overview of each benefit begins on the next page. For more information, click on the benefit name in the table, which links to detailed brochures and rates.



Voluntary Benefits

Voluntary Benefits At-a-Glance

<u>Group Accident Insurance</u>	<p>With Group Accident Insurance, you can receive cash benefits in the event of an accident that requires emergency room treatment or hospitalization. The additional cash can help you pay for deductibles, copays and other costs related to the covered accident.</p> <p>Key highlights of the plan include:</p> <ul style="list-style-type: none">• No evidence of insurability is required, and there are no medical exams or tests to take;• Accident coverage for yourself or your entire family; and• Benefits are in addition to medical or any other benefits you may receive (e.g., Accidental Death & Personal Loss (AD&PL)) and are paid directly to you, unless you assign them to someone else.
<u>Group Hospital Indemnity Insurance</u>	<p>If you have to stay in the hospital due to illness or injury, Group Hospital Indemnity Insurance provides cash benefits to help pay for your overnight hospital stay. This includes hospital admission for maternity care. Key highlights of the plan include:</p> <ul style="list-style-type: none">• No pre-existing conditions clause;• No waiting period to receive benefits;• No evidence of insurability required; and• No medical exams or tests to take.
<u>Group Critical Illness Insurance</u>	<p>If you are ever diagnosed with a serious illness such as a heart attack, cancer or stroke, your focus should be on getting well, not on the financial strain a serious illness can cause. Group Critical Illness Insurance pays a lump-sum benefit (\$15,000 or \$30,000) upon diagnosis of a covered illness. This coverage can supplement your existing medical coverage, providing added financial security for you and your family.</p> <p>The plan includes an annual \$50 Wellness Benefit for each covered person. A Wellness Benefit claim can be filed online, and the money is deposited directly into your bank account within three days.</p> <p>Please note: you must have separate medical coverage to enroll in this plan; however, it does not need to be a DTCC medical plan option.</p>



Voluntary Benefits

Voluntary Benefits At-a-Glance

Legal Insurance

Legal Insurance provides you and your family with access to a network of licensed attorneys who can assist with legal issues such as preparing a will, purchasing a home, or resolving a traffic offense.

Attorneys can draft or review documents, provide legal advice, and even represent you in court, all at no cost to you beyond low monthly premiums.

Key highlights of the plan include:

- In-office services with a nationwide network of more than 12,000 credentialed attorneys;
- Unlimited legal advice by phone on preparing personal documents, letters or a will; and
- Online resources, including DIY Docs® to help you create any of 300+ state-specific, legally valid documents online.

Identity Theft Insurance

Identity Theft Insurance through InfoArmor provides identity theft protection, proactive fraud prevention and detection and includes fully-managed identity restoration. Coverage includes:

- Credit monitoring with reports, scores and Score Tracker
- Proactive identity monitoring of billions of data points
- Social media network alerts
- Comprehensive protection tools
- \$1,000,000 expense reimbursement coverage
- 100% resolution guarantee



Voluntary Benefits

Voluntary Benefits At-a-Glance

Automobile Insurance

Through MetLife, you may be eligible for special employee discounts or savings on your auto insurance, with personalized premium quotes from multiple leading carriers. This program includes:

- Multi-vehicle savings
- Safe driving discounts
- Good student discounts
- Tenure discounts based on the length of time you've worked for DTCC
- Discounts when you select to have premium payments automatically deducted from your paycheck

To obtain a quote, call 877-638-7515 and provide discount code DK3.

Pet Insurance

Pet Insurance from Nationwide is comprehensive and easy to use. Coverage is available for accidents, illnesses and preventive care – such as vaccines and flea control. A pet insurance policy helps pay for your pet's treatment, surgeries, lab fees, X-rays and much more. Nationwide has an extensive list of covered pets and you can use any vet, anywhere.

To enroll, visit www.metlife.com/mybenefits or call 800-438-6388.



Life Insurance

Protecting you and your family from the unexpected is an important part of the DTCC benefits program. That's why DTCC provides you with a range of life insurance options through Prudential.

Life Insurance Benefits At-a-Glance	
Basic Life Insurance	You automatically receive Basic Life coverage equal to two times your annual base salary subject to a maximum of \$1,000,000. Evidence of insurability is not required. To avoid imputed income, you may choose to elect \$50,000 in Basic Life coverage.
Supplemental Life Insurance	You may purchase Supplemental Life Insurance coverage in the following amounts: <ul style="list-style-type: none">• You may elect an amount equal to one, two, three, four or five times salary, rounded to the closest \$500 if not an even multiple thereof, subject to a maximum of \$1,000,000.• Evidence of insurability is required for supplemental employee coverage over the lesser of three times your salary or \$250,000.
Supplemental Spouse/ Domestic Partner Life Insurance	If you elect coverage for yourself, you may elect coverage for your spouse or domestic partner for up to the amount you elect for yourself or \$250,000, whichever is less. Evidence of insurability (EOI) is required for spouse/ domestic partner coverage of \$30,000 or more.
Supplemental Child Life Insurance	If you elect coverage for yourself, you may elect coverage for your eligible child(ren) for either \$5,000 or \$10,000. EOI is not required.



Accidental Death & Personal Loss Insurance

AD&PL insurance through Prudential covers death or specific types of injury that occur as a result of an accident.

Accidental Death & Personal Loss Insurance At-a-Glance

Automatic Enrollment

As a DTCC employee, you are enrolled automatically for this coverage and it is fully paid for by DTCC. The coverage is equal to either two times your annual base salary, capped at \$1,000,000 or \$50,000, whichever option you elected for Basic Life coverage.

Plan Features

- In the event of accidental death, benefits will be paid in addition to any basic and/or supplemental life insurance benefits that you are enrolled in.
- AD&PL coverage also provides benefits to employees who lose a limb or sight, or suffer permanent paralysis.



Disability Coverage

Disability coverage protects you against the financial burden that a prolonged illness can cause. DTCC offers two types of disability coverage through Prudential. (Prudential also administers parental, military, bereavement and Family and Medical Leave Act (FMLA) claims.)

Short-Term Disability Pay Program

DTCC provides Short-Term Disability (STD) coverage if you become disabled due to an illness or injury and are unable to perform your job responsibilities. The program provides full pay based on your years of service, up to a maximum of 13 weeks for an approved disability. Partial salary at 60% will be paid for the balance of the disability period, up to 26 weeks total. If a disability extends beyond 26 weeks, you may be eligible for Long-Term Disability benefits.

Long-Term Disability

If you suffer a disabling injury or illness, you may be unable to work for an extended period of time. DTCC offers you income protection coverage under the Long-Term Disability (LTD) plan.

The LTD plan replaces a portion of your basic monthly earnings if you become disabled due to illness or injury. You can choose to contribute 50% or 100% of the cost of LTD coverage with after-tax payroll contributions to offset the taxable income incurred upon receipt of LTD benefits.

If your LTD claim is approved, you will be eligible to receive LTD benefits payments after you have been disabled for more than 180 days (26 weeks) while on an approved period of STD. You can receive up to 60% of your basic monthly earnings at the time you became disabled, subject to benefit minimums and maximums. Your LTD benefit will be reduced by benefits you receive, or are eligible to receive, from other sources such as Social Security and workers' compensation.

During the calendar year in which you are hired, you will receive short-term disability benefits as follows:

If you have ...	You will receive 100% full salary for:	Followed by 60% of salary for up to:
2 months of service or less	5 days via PTO	4 weeks
3 – 5 months of service		8 weeks
6 – 8 months of service		12 weeks
9 – 12 months of service		16 weeks

After the calendar year in which you are hired, you will receive short-term disability benefits as follows:

If you have ...	You will receive 100% full salary for:	Followed by 60% of salary for up to:
1 year of service or less	2 weeks*	24 weeks
> 1 year up to 2 years of service	4 weeks*	22 weeks
> 2 years up to 3 years of service	6 weeks*	20 weeks
> 3 years up to 4 years of service	8 weeks*	18 weeks
> 4 years up to 5 years of service	10 week*	16 weeks
> 5 years up to 6 years of service	12 weeks*	14 weeks
More than 6 years of service	13 weeks*	13 weeks

* The first 5 days of your absence due to disability is deducted from your PTO bank, and is concurrent with the disability program.



DTCC Savings Plan

Preparing for retirement is easier when you get free money from DTCC! When you participate in the DTCC Savings Plan, DTCC matches 50% of your contributions, up to 6% of your eligible compensation.

Contribution Types

Under the DTCC Savings Plan, you can make three types of contributions:

- Before-Tax
- After-Tax
- Roth 401(k)

Here's how they compare:

Comparison of DTCC Savings Plan Contribution Types			
	Before-Tax	After-Tax	Roth 401(k)
Contribution Limits	Subject to IRS limit in combination with Roth 401(k)	Subject to limit on total employee and employer contributions to the Plan	Subject to IRS limit in combination with before-tax
Taxation of Contributions	Taxed at time of distribution	Taxed at time of contribution	Taxed at time of contribution
Taxation of Earnings	Taxed at time of distribution	Taxed at time of distribution	Qualified distributions are exempt from federal tax liability
Accessible for Loan	Yes	Yes	No
Accessible for Non-Hardship In-Service Withdrawal	No	Yes	No
Accessible for Termination Withdrawal	Yes	Yes	Yes
Accessible in a Qualified Roth 401(k) Withdrawal	No	No	Yes
Ability to Roll Over Plan Distribution to Continue Tax Deferral	Yes – to any IRA or a qualified plan that accepts rollovers	Yes – to a Roth IRA or a qualified plan that accepts after-tax rollovers	Yes – to a Roth IRA or a qualified plan that accepts Roth rollovers



DTCC Savings Plan

Savings Plan At-a-Glance

Eligibility	<p>You are eligible if you are a U.S. employee of DTCC and are not one of the following:</p> <ul style="list-style-type: none"> • A per diem employee, or • An independent contractor, or • An individual who is paid by a third party provider or a temporary service agency.
Your Contributions	<p>You may contribute:</p> <ul style="list-style-type: none"> • 1% to 30% of eligible compensation (base pay plus annual incentive bonus) on a before-tax, after-tax, or Roth 401(k) basis or a combination • Annual before-tax and/or Roth 401(k) contributions up to the IRS annual limit (\$19,500 for 2020) • Additional contributions (before-tax, Roth 401(k) or a combination) of \$6,500 for a total contribution of \$26,000, if you are at least age 50 or will reach 50 by December 31
Matching Contribution	<p>If you contribute, DTCC will match a portion of your contributions (\$0.50 on each dollar up to 6% of eligible compensation). You are always 100% vested in these contributions.</p>
Pension Contribution Account	<ul style="list-style-type: none"> • Employees hired or rehired on or after May 1, 2009, receive contributions based on eligible pay and service (ranging from 3% to 5% of eligible pay). You become vested in these contributions over 5 years, at the rate of 20% for each year of service. This is called the Pension Contribution Account (PCA) because employees hired or rehired on or after May 1, 2009, are not eligible for the DTCC Retirement Plan. • Employees hired before May 1, 2009, receive contributions based on eligible pay and service (ranging from 3% to 7% of eligible pay). You become vested in these contributions over 5 years, at the rate of 20% for each year of service. This plan replaces the Retirement Plan where accruals were frozen as of December 31, 2013.
Pension Transition Account <i>(for eligible employees hired before May 1, 2009 only)</i>	<p>If the sum of your age and your years of service as of December 31, 2013, was 55 or more, and you were hired before May 1, 2009, you are eligible to receive Pension Transition Account (PTA) contributions in addition to PCA contributions of up to 3% of eligible pay. PTA contributions are determined based on your age plus your years of service as of December 31, 2013.</p>



Other Benefits: Total Rewards at DTCC

When you think of your benefits, what comes to mind? If you're like most people, you think of things like medical care and retirement savings. But DTCC offers much more, including a wide variety of programs and resources designed to help support your physical, financial and emotional wellbeing.

For instance:

Back-up Child Care and Education & College Advising	Ayco Financial Counseling	Employee Assistance Program (EAP)
<p>Younger children at home? Bright Horizons offers affordable back-up child care.</p> <p>Teenagers preparing for college? Bright Horizons College Coach can help guide employees and their families through the admissions and finance process. (To register, use employee username: DTCC and password: BHCares4u)</p>	<p>Ayco* can assist with many financial matters, such as making open enrollment decisions, helping you determine if you're on track to retire, developing an appropriate investment strategy, cash flow planning and more. To get started, visit the Ayco digital platform or call 855-777-DTCC (3822).</p>	<p>EAP services provide practical information and counseling on personal issues that matter to you, such as reducing stress and surviving the loss of a loved one. To get started, visit www.liveandworkwell.com (Access Code: DTCC).</p>

** The Ayco Company, L.P. ("Ayco"), is a subsidiary of The Goldman Sachs Group, Inc. and an affiliate of Goldman Sachs & Co. LLC, a worldwide, full-service investment banking, broker-dealer and asset management organization.*



Tools and Apps

What It Is	Why Use It	How To Access
myHealthcare Cost Estimator	Want to know what your doctor bill or a procedure is going to cost you? Wondering if you'll save money by going to one specialist versus another? Use the myHealthcare Cost Estimator tool to get estimates of your upcoming costs. It also will help you find ways to keep more of your money where you want it – in your own pocket!	http://www.uhc.com/individual-and-family/why-uhc/programs-tools/myhealthcare-cost-estimator <i>You must be logged in to the UHC website to access this tool.</i>
Health4Me	Need to find a doctor on the go? How about checking on the status of a claim or speaking directly with a nurse on your lunch break? Grab your smartphone and get it done in minutes!	Available from the iTunes App Store and Android marketplace for free.
Health Plan Cost Estimator	Use the Health Plan Cost Comparison tool to compare plans and make sure you're enrolled in the plan that best meets your needs. This tool determines cost comparison based on: <ul style="list-style-type: none"> • Who will be covered under the plan • Age and gender of the employee and covered dependents • Level of medical usage (high, medium, low) • Location of the medical or Rx expense • Annual base salary • Risk profile 	https://dtccplancompare2020.mybenefitwise.com (beginning October 21, 2019)
Advocate4Me	Advocates support and build trusting relationships with members through a broad range of needs, including: <ul style="list-style-type: none"> • Benefits and claims questions • Finding the right doctor • Appointment scheduling • Health education • Clinical and wellness program enrollment, and more 	Call the member phone number listed on your health plan ID card, or email Advocate4Me@uhc.com . Advocates are available Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time.
Life Insurance Needs Estimator	Use Prudential's tool to help determine how much life insurance you may need to protect your family.	http://www.prudential.com/EZLifeNeeds



Phone Numbers and Websites

What	Who	How	
Information and enrollment in DTCC's benefits programs. Includes health and welfare benefits and retirement savings.	DTCC Benefits Center	855-800-DTCC (3822) Representatives are available Monday through Friday, 8:00 a.m. through 8:00 p.m. Eastern Time, excluding holidays.	http://mydtccbenefits.com
Medical/Rx	UnitedHealthcare	888-299-2270	www.myuhc.com
Dental; Vision	Cigna	800-CIGNA-24	www.mycigna.com
Health Savings Accounts (HSAs)	OptumHealth Bank	800-791-9361	www.myuhc.com
Health Care and Dependent Care Flexible Spending Accounts (FSAs)	UnitedHealthcare	877-311-7849	www.myuhc.com
Group Accident Insurance; Group Hospital Indemnity Insurance; Group Critical Illness Insurance	Allstate	866-828-8501	https://www.allstatebenefits.com/mybenefits/
Legal Insurance	ARAG	800-247-4184	https://ARAGLegalCenter.com , Access Code: 18286dtc
myNurseLine	UHC's MyNurseLine	888-887-4114	
Employee Assistance Program (EAP)	United Behavioral Health	866-248-4096	www.liveandworkwell.com , Access Code: DTCC
Short-term and Long-term Disability; FMLA	Prudential	877-367-7781	www.prudential.com/mybenefits
Life Insurance	Prudential	Status of a claim: 800-524-0542 Evidence of Insurability (EOI) questions: 877-367-7781	
Financial Counseling	Ayco	855-777-DTCC (3822)	www.ayco.com/login/dtcc
Back-up Child Care	Bright Horizons	877-242-2737	http://clients.brighthorizons.com/dtcc
Educational Counseling Services	Bright Horizons Education and College Advising	888-527-3550	http://clients.brighthorizons.com/dtcc
Identity Theft Insurance	InfoArmor	800-789-2720	www.MyPrivacyArmor.com
Pet Insurance	MetLife	800-438-6388	www.metlife.com/mybenefits
Auto Insurance	MetLife	877-638-7515, discount code DK3	www.metlife.com/mybenefits



Important Annual Notices

Each year, DTCC is required to provide you with important information about your health and retirement benefits, including:

- Summaries of Benefits and Coverage (SBCs) to medical/Rx plan participants, which will help you compare coverage options easily and help you to better understand your health benefits
- Your rights under The Women's Health and Cancer Rights Act of 1998
- The privacy practices of DTCC's health plans

Review these notices at the [DTCC Benefits Center](#).

This document contains information about DTCC employee benefits plans. The terms and conditions of each employee benefit plan are governed by the Plan Document. If there is a discrepancy between the information in this document and the Plan Document, the terms of the Plan Document will always govern. DTCC reserves the right to change, modify, eliminate or add employee benefits plans at its sole discretion. This information does not constitute a contract of employment between DTCC and any employee. You should contact the DTCC Benefits Center if you have any questions about your benefits.



DTCC

