

Choices Your Way

2025 OPEN ENROLLMENT GUIDE



DTCC



2025 Open Enrollment begins on October 28, 2024, and there are several reasons why it's important that you actively enroll for coverage this year:

- If you do not attest to your tobacco use status during the enrollment process, and you have elected medical coverage, you will automatically be assigned a tobacco user premium of \$25 per pay period.
- You must re-enroll in the Health Care, Limited Purpose, and/or Dependent Care Flexible Spending Accounts (FSAs) every year, if you want to participate.

Elections are saved at each screen. If you close the window, exit the Benefits Center, or click continue, your last election will be saved, and you will be enrolled. Remember, you must hit "submit" to finalize the elections you have made.

This document will help you prepare for enrollment by covering the "need to know" essentials. For more information about your benefits, review the **Benefits Guide**.

The decisions you make during Open Enrollment matter, so carefully consider your needs for 2025 and make sure you participate in the plans that will best support you and your family.

Open Enrollment is Oct. 28 – Nov. 8, 2024

Are You a New Hire?

You will need to enroll for benefits twice: once for the rest of 2024, and once during this Open Enrollment period for 2025.

At a Glance: What's Changing for 2025

2025 Medical and Dental Plan Updates

Due to the evolving healthcare landscape and significant increases in the cost of certain medications, you will see a 6.6% cost increase for medical and a 7% cost increase for dental. These adjustments will allow us to continue providing comprehensive coverage while managing rising expenses so we may maintain a high standard of care and support for everyone.

NEW! Expert Help Navigating the Healthcare System

The new 24/7 health advocacy benefit through Health Advocate takes the hassle out of healthcare by helping you locate in-network providers, make appointments, clarify coverage, and research and resolve medical claims and billing issues. You will also have access to expert clinical decision support to explain diagnoses and treatment options, coordinate clinical services, identify leading specialists and Centers of Excellence for second opinions, and more.

NEW! Type 2 Diabetes Management Program

Level2 Specialty Care is an evidence-based clinical program that helps members work to lower glucose. Members will have access to a no-cost continuous glucose monitor (CGM) and a virtual care team of doctors, nurse practitioners, nurses, and more to build new habits and feel better.

2025 Contribution Limits for Health Care Flexible Spending Account (FSA), Limited Purpose FSA, and Health Savings Account (HSA)

The 2025 contribution limit for the Health Care FSA and Limited Purpose FSA is \$3,300.

The 2025 HSA contribution limit for individual accounts will rise to \$4,300 — and as always, this account includes \$500 in annual funding from DTCC. The family maximum will rise to \$8,550 with \$1,000 in annual funding from DTCC.

Remember you can elect to have a lump-sum HSA contribution withheld from any bi-weekly pay. [Learn more about the tax advantages of Health Savings Accounts.](#)

At a Glance: What's Changing for 2025 (continued)

NEW! Pregnancy and Postpartum Support	We're introducing a pregnancy and postpartum support app through Maven. With the app, you and your partner can access 24/7 personalized support from a dedicated care advocate, virtual appointments and messaging at any time, in any place, and on-demand classes, groups, and articles. Get support on things like creating your birth plan, breastfeeding or bottle feeding, managing your mental health, and more.
NEW! Employee Banking and Investing Program	The Employee Banking and Investing Program through Bank of America provides access to dedicated lending specialists, digital tools, financial literacy workshops, money management solutions, and affordable mortgage and home equity options to help you reach your financial goals. You will also be able to enroll in the Bank of America Preferred Rewards program with the \$20,000 minimum balance requirement waived and receive a special bundle of no-fee banking services on eligible personal Bank of America checking or savings accounts.
NEW! Group Accident Insurance Wellness Benefit	The Group Accident Insurance plan will include 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.
Enhanced ID Theft Benefit	We are making enhancements to our ID theft benefit through Allstate Identity Protection with expanded protection for desktop and mobile devices. The Pro+ Plan is being replaced by the Pro+ Cyber Plan at lower monthly rates, for both individual and family plans, and includes firewall security, anti-virus protection, webcam protections, and more. If you are currently enrolled in the Pro+ Plan, you will be automatically rolled over to the Pro+ Cyber Plan.

Benefits Snapshot

This table highlights some of the key benefits available to you as a DTCC employee. Plan details are available in the [Benefits Guide](#).

Medical / Prescription Drug	DTCC offers two plan options with UnitedHealthcare (UHC): The Consumer Choice Plan (CCP) and the Point of Service Plan (PSP).
Pre-Tax Savings Accounts	Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) let you set aside pre-tax funds for eligible expenses.
Dental and Vision	DTCC's dental and vision plans are managed by Cigna.
Voluntary Benefits	DTCC offers a range of voluntary benefit options. Group Accident Insurance, Group Hospital Indemnity* Insurance, Group Critical Illness Insurance, and Group Whole Life Insurance with Accelerated Death Benefit for Long Term Care Rider provide cash payments in the event that a covered incident occurs. You can also elect Legal Insurance, Identity Theft Insurance, Automobile Insurance, and/or Pet Insurance.
Life Insurance	DTCC provides Basic Life Insurance at no cost to you and offers Supplemental Life Insurance options, all through Prudential.
Accidental Death & Personal Loss Insurance	DTCC provides Accidental Death & Personal Loss (AD&PL) Insurance through Prudential at no cost to you.
Disability Coverage	DTCC provides Short-Term Disability (STD) and Long-Term Disability (LTD) coverage through Prudential at no cost to you.
DTCC Savings Plan	Under the DTCC Savings Plan, DTCC matches 50% of your contributions, up to 6% of your eligible compensation.



*** IMPORTANT:** DTCC offers a fixed indemnity policy; this is NOT health insurance. If you are considering purchasing this policy, please read this [notice](#) in its entirety.

Learn About Your Benefits

Virtual Benefits Fair

October 21-25

To help you learn more about DTCC's benefits offerings, we're hosting another convenient Virtual Benefits Fair this year. The Virtual Benefits Fair is a series of live and recorded sessions from our carriers, such as UHC and Cigna, that administer our benefits. Virtual Benefits Fair sessions will give you the opportunity to learn about your benefits for 2025 including what's changing, what's staying the same, and other features you need to know about before enrolling. You will be able to watch videos, ask carriers questions, and access resources about benefit options. Registration is simple and easy.

Attend a session, hear from the experts, and get your questions answered.

With so many benefits available to you, the Virtual Benefits Fair will help you learn and take advantage of the benefits that will work best for you and your family.

Have a question about a specific benefit?

Pick and choose which sessions you would like to attend, and get your questions answered.

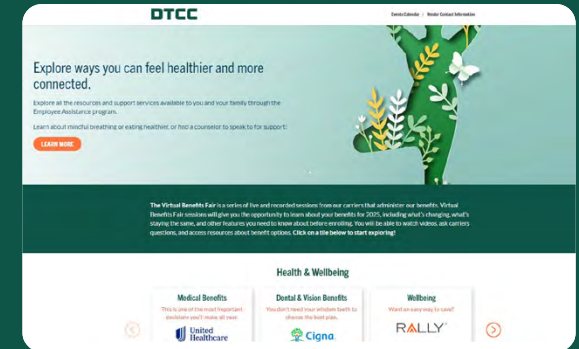
Unable to attend a certain session but still want to learn more?

If you are unable to attend any of the sessions during the timeframe noted above, the site will stay open so you can catch up on what you want to know more about through a recorded session.



Insure your furry family members, too!

Pet health insurance helps you protect your pet's health and your finances — [join a live session](#) to learn more and get answers to your questions.



Who's Attending?

Learn from the vendors who provide your health & wellness, financial security, life & family, and voluntary benefits. Click [here](#) for a full list of vendors and sessions.

Ready to Register?

Click [here](#) to sign up for a session, or go to bewellatdtcc.com (pw: bewell).



Why You Should Actively Enroll

- If you want to make any changes to your benefits, you need to complete the enrollment process.
- If you do not actively enroll, you and your covered dependents will keep your current medical, dental, and vision coverage, and your rate tier will be adjusted based on your enrolled dependents.
- If you enroll in a DTCC medical plan, you must actively attest your tobacco use each year during open enrollment, even if you do not change your medical plan. If you do not, you will be assessed a \$25.00 tobacco surcharge per pay period.
- If you elect Critical Illness Insurance through Allstate, you must complete a separate annual attestation to your tobacco use status to determine your contributions for 2025.
- Active enrollment is required to participate in the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) and the Limited Purpose Flexible Spending Account (LPFSA).

Wellbeing Update

At DTCC, we're committed to your wellbeing and to providing you with meaningful opportunities to improve your health. And while good health is its own reward, we're also offering financial incentives to all employees (and covered spouses/domestic partners) who completed designated wellbeing activities by August 31, 2024.*

- Approximately 50% of DTCC employees are eligible for discounts on their medical plan payroll deductions in 2025 because they completed activities to earn wellness incentives. Congratulations on taking these steps to improve your physical and financial wellbeing.
- If you missed the window to complete the required activities this year, you'll have the chance to earn your 2026 incentives beginning January 1, 2025. Watch for additional updates early next year.



HOW YOUR WELLBEING IMPACTS YOUR COSTS

WELLBEING INCENTIVES

2024 Activities for 2025 Incentives:

- If you completed your activities to earn wellness incentives, your payroll deductions for medical coverage will be reduced by \$20 each bi-weekly pay period (\$520 per year).
- If your covered spouse or domestic partner completed the activities to earn wellness incentives, your payroll deductions for medical coverage will be reduced by an additional \$8 each bi-weekly pay period (\$208 per year).

TOBACCO USE SURCHARGE

You'll pay a \$25 per pay period surcharge if you participate in the medical plan and:

- You are a tobacco user, and you have not completed a tobacco cessation program* by the time you enroll for your 2025 benefits, or
- You do not attest to your tobacco use status during Open Enrollment.

Reminder: "Tobacco Use" is the use of any tobacco product in the prior 60 days, including but not limited to: cigarettes, cigars, pipes, all forms of smokeless tobacco (chewing tobacco, snuff, dip, or any other product that contains tobacco), clove cigarettes, and any other smoking devices that use tobacco such as hookahs, e-cigarettes, etc.

* *Quit For Life is a comprehensive tobacco cessation program available at no cost to you. Visit www.myquitforlife.com/depositorytrust for more information.*

*If your provider has not submitted the claim by August 31, there may be delays in credit being reflected in the system.

Benefits for Total Wellbeing

Protecting your total wellbeing is important to maintain your physical, mental and emotional health — and you can continue to count on the valuable protection and resources provided by your DTCC benefits. A few resources to keep in mind:

FLU SHOTS	EMPLOYEE ASSISTANCE PROGRAM (EAP)	VIRTUAL VISITS	ENHANCED FAMILY SUPPORTS WITH BRIGHT HORIZONS
<p>Wipe out the flu this season by getting your flu shot right away. It's quick and covered, and a simple way you can help keep yourself and others healthy this flu season.</p> <p>If you are enrolled in a UnitedHealthcare (UHC) medical plan, you and your covered dependents can get the flu shot at no cost to you at an in-network pharmacy or at your primary care provider.</p> <p>If you are not enrolled in a UHC medical plan, be sure to check your health insurance plan to review your options to get a flu shot.</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.</p> <p>To get started, visit www.liveandworkwell.com (Access Code: DTCC) or call 866-248-4096.</p>	<p>Both the CCP and PSP medical plans offer access to Virtual Visits, which allow you to have an online appointment with a provider anytime, anywhere.</p> <p>This convenient service gives you access to care from the comfort of your home — including behavioral health.</p> <p>It is also useful for those times when your regular doctor is not available, you become ill while traveling, or if you are considering visiting an emergency room or urgent care center for a non-emergency health condition.</p>	<p>DTCC has partnered with Bright Horizons to help balance your personal and professional responsibilities and meet your families' needs through the Enhanced Family Supports program.</p> <p>Employees can access elder caregiving resources, learning pods, discounts on academic support, tutoring, test preparation services, and special privileges for full-time child care.</p> <p>To access these tools and resources, please follow the steps below:</p> <ol style="list-style-type: none">1. Visit Bright Horizons2. Select the resource you would like to use3. For new users, use the employer login credentials below to register:<ul style="list-style-type: none">– Employer Username: dtcc– Employer Password: BHCares4u

Find Peace of Mind

Review [Your Cheat Sheet to Peace of Mind](#) to understand all of the DTCC wellbeing resources available, and keep this handy so you can reference it during life's difficult moments. Stay up to date with DTCC benefits and resources by following the [Be Well](#) channel on [DTCC Exchange](#).

How Voluntary Benefits Work with Your Medical Plan



Emily wanted to determine which benefits were most cost effective for her family.

Her first choice was between the PSP and the CCP. After doing the math, Emily determined that the CCP option offered the best value. Although the deductible is higher, she'll save \$4,151.68 in annual premiums, and she'll receive a \$1,000 contribution to her Health Savings Account (HSA) from DTCC.

Her next choice was whether to elect voluntary benefits. Knowing that she was expecting a child in March 2025, Emily elected employee-only Group Hospital Indemnity coverage, at an annual cost of \$219.96. Based on a two-day hospital stay, Emily anticipates that this benefit will provide a cash payment of \$1,500.

It took some planning and homework, but Emily was able to select the best options for her needs this coming year.

Here's how she did the math:

MATERNITY EXAMPLE	PSP	CCP
Total out-of-pocket medical expenses (based on \$175 office visit and \$8,500 in hospital charges)	<i>\$2,530.00</i>	<i>\$4,535.00</i>
	<div>\$1,000.00 (Deductible)</div> <div>+ \$30.00 (Copay for 1 office visit)</div> <div>+ \$1,500.00 (20% coinsurance for \$7,500 in total hospital charges after deductible)</div>	<div>\$3,500.00 (Deductible)</div> <div>+ \$35.00 (20% coinsurance for 1 office visit)</div> <div>+ \$1,000.00 (20% coinsurance for \$5,000 in total hospital charges after deductible)</div>
Annual premium for employee + spouse / domestic partner + child(ren) (salary band \$100,000 – \$149,999)	<i>\$10,755.16</i>	<i>\$6,603.48</i>
DTCC contribution to HSA	<i>\$0.00</i>	<i>– \$1,000.00</i>
Total cost without Group Hospital Indemnity coverage	<i>\$13,285.16</i>	<i>\$10,138.48</i>
Total cost with Group Hospital Indemnity coverage	<i>\$12,005.12</i>	<i>\$8,858.44</i>
	<div>\$13,285.16</div> <div>+ \$219.96 (Annual premium for Group Hospital Indemnity coverage)</div> <div>– \$1,500.00 (Cash benefit from Hospital Indemnity coverage)</div>	<div>\$10,138.48</div> <div>+ \$219.96 (Annual premium for Group Hospital Indemnity coverage)</div> <div>– \$1,500.00 (Cash benefit from Hospital Indemnity coverage)</div>

EMILY'S BEST OPTION

The Consumer Choice Plan with Health Savings Account

Take a Closer Look at What It Offers

Consumer-driven health plans, such as DTCC's Consumer Choice Plan (CCP), give you more control over how your healthcare dollars are spent. This type of plan has a higher deductible, which encourages you to be a wise consumer of healthcare. In return, your payroll deductions are lower — and you receive up to \$1,000 from DTCC if you enroll in a Health Savings Account (HSA), which can help you build pre-tax savings to pay for healthcare needs in retirement.

CCP participants can also establish a Limited Purpose Flexible Spending Account (LPFSA) to save money on eligible dental and vision expenses.

Now is a great time to take another look at the many benefits of the CCP to help prioritize total wellbeing for you and your family.

To make sure you're enrolled in the plan that best meets your needs, use the Medical Expense Estimator, available as part of the enrollment process at the [**DTCC Benefits Center**](#) beginning October 28, 2024.

Remember that DTCC's consumer-driven health plan features a Health Savings Account (HSA) — with an up-front employer contribution each year. [Watch this video](#) to learn more about how HSAs work and better understand how this type of savings account might fit into your short- and long-term plans for physical and financial wellbeing.

Medical Plan Rates

2025 Bi-Weekly Deduction

For 2025, medical plan contribution rates will increase by 6.6% to help manage the costs of care and allow DTCC to continue to provide a highly competitive benefits package. You will also see small contribution increases for dental coverage. The amounts shown below do not reflect the reduction for completing the wellness activities and do not include the tobacco use surcharge — see [page 14](#) for details. For more information about each of these benefits, please review the [Benefits Guide](#).

Salary Band	Employee Only		Employee + Spouse / Domestic Partner		Employee + 1 Child		Employee + 2 or More Children		Employee + Spouse / Domestic Partner + Child(ren)	
	PSP	CCP	PSP	CCP	PSP	CCP	PSP	CCP	PSP	CCP
Less than \$65,000	\$78.71	\$48.51	\$171.65	\$105.27	\$171.65	\$105.27	\$261.99	\$160.85	\$261.99	\$160.85
\$65,000 – \$99,999	\$99.43	\$61.27	\$216.81	\$132.97	\$216.81	\$132.97	\$330.93	\$203.18	\$330.93	\$203.18
\$100,000 – \$149,999	\$124.29	\$76.57	\$271.01	\$166.20	\$271.01	\$166.20	\$413.66	\$253.98	\$413.66	\$253.98
\$150,000 – \$184,999	\$132.57	\$81.68	\$289.08	\$177.29	\$289.08	\$177.29	\$441.25	\$270.91	\$441.25	\$270.91
\$185,000 – \$224,999	\$140.86	\$86.79	\$307.16	\$188.36	\$307.16	\$188.36	\$468.82	\$287.86	\$468.82	\$287.86
\$225,000+	\$153.29	\$94.44	\$334.26	\$204.99	\$334.26	\$204.99	\$510.18	\$313.25	\$510.18	\$313.25

Dental and Vision Plan Rates

2025 Bi-Weekly Deduction

Salary Band	Employee Only			Employee + Spouse / Domestic Partner			Employee + 1 Child			Employee + 2 or More Children			Employee + Spouse / Domestic Partner + Child(ren)		
	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION
Less than \$65,000	\$2.00	\$6.00	\$2.60	\$3.00	\$13.00	\$3.90	\$3.00	\$13.00	\$3.90	\$3.00	\$16.00	\$6.50	\$4.00	\$16.00	\$6.50
\$65,000 – \$99,999	\$2.00	\$7.00	\$2.60	\$4.00	\$15.00	\$3.90	\$4.00	\$15.00	\$3.90	\$4.00	\$18.00	\$6.50	\$4.00	\$18.00	\$6.50
\$100,000 – \$149,999	\$2.00	\$9.00	\$2.60	\$4.00	\$17.00	\$3.90	\$4.00	\$17.00	\$3.90	\$4.00	\$21.00	\$6.50	\$5.00	\$21.00	\$6.50
\$150,000 – \$184,999	\$2.00	\$10.00	\$2.60	\$5.00	\$19.00	\$3.90	\$5.00	\$19.00	\$3.90	\$5.00	\$25.00	\$6.50	\$6.00	\$25.00	\$6.50
\$185,000 – \$224,999	\$3.00	\$11.00	\$2.60	\$5.00	\$20.00	\$3.90	\$5.00	\$20.00	\$3.90	\$5.00	\$26.00	\$6.50	\$6.00	\$26.00	\$6.50
\$225,000+	\$3.00	\$13.00	\$2.60	\$6.00	\$26.00	\$3.90	\$6.00	\$26.00	\$3.90	\$6.00	\$32.00	\$6.50	\$8.00	\$32.00	\$6.50

Factors that Affect Your Medical Rate

Wellbeing Activities

- If you completed **activities to earn wellness incentives** by August 31, 2024, you will receive a \$20 reduction in your bi-weekly medical plan deductions.
- If both you and your covered spouse completed activities to earn wellness incentives, you will receive an additional \$8 reduction in your bi-weekly medical plan deductions (\$28 reduction total).
- If you were hired on or after August 1, 2024, you automatically qualify for the \$20 reduction for 2025.



Tobacco Use Status

You'll pay a \$25 per pay period surcharge if you participate in the medical plan and:

- You are a tobacco user, and you have not completed a tobacco cessation program by the time you enroll for your 2025 benefits, or
- You do not attest to your tobacco use status during Open Enrollment.



EXAMPLE	BI-WEEKLY RATE	WHY?
<ul style="list-style-type: none">▪ Earns \$116,000 per year▪ Elects Employee + Spouse/Domestic Partner coverage under the CCP▪ Sandy and her spouse both completed an annual physical and the health survey▪ Does not use tobacco	\$166.20	The standard rate is \$166.20.
	– \$28.00	Sandy receives a \$28 incentive each pay period because she and her spouse completed an annual physical and the health survey.
	+ \$0.00	She does not have to pay the tobacco use surcharge since she attested to her status during Open Enrollment.
Sandy's Rate:	\$138.20	

Factors that Affect Your Medical Rate (continued)



EXAMPLE

- Earns \$91,000 per year
- Elects Employee Only coverage under the PSP
- Completed the health survey, but did not complete any other activities to earn wellness incentives
- Uses tobacco

Dean's Rate:

BI-WEEKLY RATE

\$99.43

– \$0.00

+ \$25.00

\$124.43

WHY?

The standard rate is \$99.43.

Dean pays a \$25 tobacco use surcharge each pay period.



- Earns \$138,000 per year
- Does not make an election for 2025 benefits
- Currently enrolled in Employee + Spouse / Domestic Partner + Child(ren) coverage under the CCP, covering his wife and two children
- Completed the health survey, wellness coaching program, and Rally quizzes (but his wife did not complete any activities to earn wellness incentives)
- Did not attest to tobacco use status

Eric's Rate:

\$253.98

– \$20.00

+ \$25.00

\$258.98

Because he did not make an election, Eric and his dependents keep their current coverage under the CCP.

The Family rate is \$253.98.

Eric receives a \$20 incentive each pay period for completing the health survey, wellness coaching program, and Rally quizzes.

Because he did not attest to his tobacco use status during Open Enrollment, Eric pays a \$25 tobacco use surcharge each pay period.

Pre-Enrollment Checklist

- ✓ Review this enrollment guide; for more information about each of these benefits, please review the [Benefits Guide](#).
- ✓ Evaluate if one or more of the voluntary benefits are right for you.
- ✓ Attend Virtual Benefits Fair sessions to get a deeper understanding of your benefits options and ask questions (see schedule on [page 19](#)).

Remember to...

- ✓ Attest to your tobacco use status
- ✓ Make your medical/Rx, dental, and vision plan elections
- ✓ Make your pre-tax savings account elections (e.g., HSA, Health Care FSA, Dependent Care FSA, Limited-purpose FSA)
- ✓ Enroll for voluntary benefits, if you want this coverage
- ✓ Check your beneficiary designations and make changes as necessary



If you want to see your current (2024) benefits elections, go to <http://mydtccbenefits.com> and click on the "Your Health & Insurance Coverage" tile. While you're there, explore the other sections to see personalized information about all your benefits in one place.

Remember, you must attest to your tobacco use status. If you're currently enrolled in our medical plan and don't actively enroll for 2025, you will pay the tobacco use surcharge (\$25 per pay period).

How to Enroll

Open Enrollment is Oct. 28 – Nov. 8, 2024

From Any Computer

1. Visit <http://mydtccbenefits.com> (please use Google Chrome)
2. Log in with your User ID and Password
3. Click on the "Open Enrollment" tile
4. Follow the prompts to complete the Open Enrollment process, including attesting to your tobacco use status

From Your Work Station:

Single Sign-On (SSO) from the DTCC Intranet — no user ID or password required!

From the Alight Worklife™ Mobile App:



Visit alight.com/app



App can be downloaded to personal mobile devices; it cannot be downloaded to DTCC corporate-issued devices

By Phone:

Call the DTCC Benefits Center at 855-800-DTCC (855-800-3822), Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time, excluding holidays.

What You'll Need:

- Your User ID*
- Your Benefits Center password*
- The names, birth dates, Social Security numbers, and addresses of your eligible dependents and/or beneficiaries
- Documentation for newly eligible dependents

* Unless you access through the DTCC Intranet SSO.

Your Elections Save Automatically

As you proceed through the Open Enrollment process, your elections will save automatically, even if you don't complete the process by clicking "Submit." So be sure you finalize your enrollment decisions by Friday, November 8, 2024, at 11:59 p.m. Central Time — any elections you've made by that point in time will become final.

Online Chat Available

The DTCC Benefits Center includes a "live chat" feature so you can interact with representatives during business hours, as well as an automated virtual assistant programmed to answer basic questions about your benefits.

Other Important Notes

- **Spend down your FSAs.** Unlike with an HSA, FSA funds do not roll over year to year; any unused contributions will be lost. For 2024 FSAs, the grace period runs through March 15, 2025.
- **You won't have another chance to change your benefits for 2025.** Your elections — or your default coverage, if you don't actively enroll — will remain in effect for 2025, unless you experience a change in status.

A change in status is an event that permits you to make certain changes to your benefits elections outside of Open Enrollment. Change in status rules are subject to federal regulations and affect medical/Rx, dental, vision, spending account, life insurance, and long-term disability plans.

Any change to your benefits that you make as a result of a change in status must be on account of and consistent with the event you experienced. You must request the benefits change within 31 days of the event.

Current Health Care FSA participants

If you switch from the PSP to the CCP:

- You cannot have a Health Care FSA and an HSA at the same time.
- CCP participants may have a limited-purpose FSA to cover eligible dental and vision expenses, along with an HSA.
- If you enroll in the CCP for 2025, you must spend any remaining Health Care FSA funds and submit all claims by December 31, 2024 — 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, 2024, you must wait until April 1, 2025, to receive the DTCC HSA contribution and start your pre-tax payroll deductions to your HSA.



Virtual Benefits Fair Sessions

WHAT	WHEN (ALL TIMES EASTERN)
Accident, Critical Illness, GWL-LTC, and Hospital Indemnity Insurance (Allstate)	<u>Monday, Oct. 21, 10:00 – 11:00 a.m.</u> & <u>Thursday, Oct. 24, 3:00 – 4:00 p.m.</u>
Wellbeing (Rally)	<u>Monday, Oct. 21, 12:00 – 12:30 p.m.</u> & <u>Thursday, Oct. 24, 10:30 – 11:00 a.m.</u>
Employee Assistance Program (United Behavior Health)	<u>Monday, Oct. 21, 1:00 – 1:30 p.m.</u> & <u>Thursday, Oct. 24, 9:30 – 10:00 a.m.</u>
Gym and Fitness Discounts (Active&Fit)	<u>Monday, Oct. 21, 2:00 – 2:30 p.m.</u> & <u>Tuesday, Oct. 22, 1:30 – 2:00 p.m.</u>
Dental & Vision (Cigna)	<u>Monday, Oct. 21, 2:30 – 3:00 p.m.</u> & <u>Wednesday, Oct. 23, 10:00 – 10:30 a.m.</u>
Employee Discounts (PlumBenefits)	<u>Monday, Oct. 21, 3:30 – 4:00 p.m.</u> & <u>Friday, Oct. 25, 1:00 – 1:30 p.m.</u>
Pet Insurance & Pet Discount Plan (Pet Benefit Solutions)	<u>Tuesday, Oct. 22, 10:00 – 10:30 a.m.</u> & <u>4:00 – 4:30 p.m.</u>
Financial Counseling (Ayco)	<u>Tuesday, Oct. 22, 1:00 – 1:30 p.m.</u> & <u>Thursday, Oct. 24, 1:00 – 1:30 p.m.</u>
Legal Insurance (ARAG)	<u>Tuesday, Oct. 22, 2:00 – 2:30 p.m.</u> & <u>Wednesday, Oct. 23, 12:00 – 12:30 p.m.</u>
Identity Theft Insurance (Allstate)	<u>Tuesday, Oct. 22, 3:00 – 3:30 p.m.</u> & <u>Wednesday, Oct. 23, 11:00 – 11:30 a.m.</u>
Family Care & Education Support (Bright Horizons)	<u>Wednesday, Oct. 23, 1:00 – 1:30 p.m.</u> & <u>Friday, Oct. 25, 2:00 – 2:30 p.m.</u>
Medical (UnitedHealthcare)	<u>Wednesday, Oct. 23, 2:30 – 3:15 p.m.</u> & <u>Friday, Oct. 25, 10:00 – 10:45 a.m.</u>
Home Lending (Chase Home Lending)	<u>Thursday, Oct. 24, 11:30 a.m. – 12:00 p.m.</u> & <u>Friday, Oct. 25, 11:30 a.m. – 12:00 p.m.</u>

Online Open Enrollment Q&A Sessions

Tuesday, October 29, 11 – 12 p.m. Eastern time

Wednesday, November 6, 3 – 4 p.m. Eastern time

This 2025 Benefits Enrollment Guide is a summary of material modifications ("SMM") for the Depository Trust & Clearing Corporation Welfare Benefits Plan, Plan #501. This SMM amends the most recent Summary Plan Description ("SPD"), available at <http://mydtccbenefits.com>, and should be read together with the SPD. The SMM describes changes and provides clarifications to the SPD regarding the rules applicable to and benefits provided by the plans.