



Your Total Health

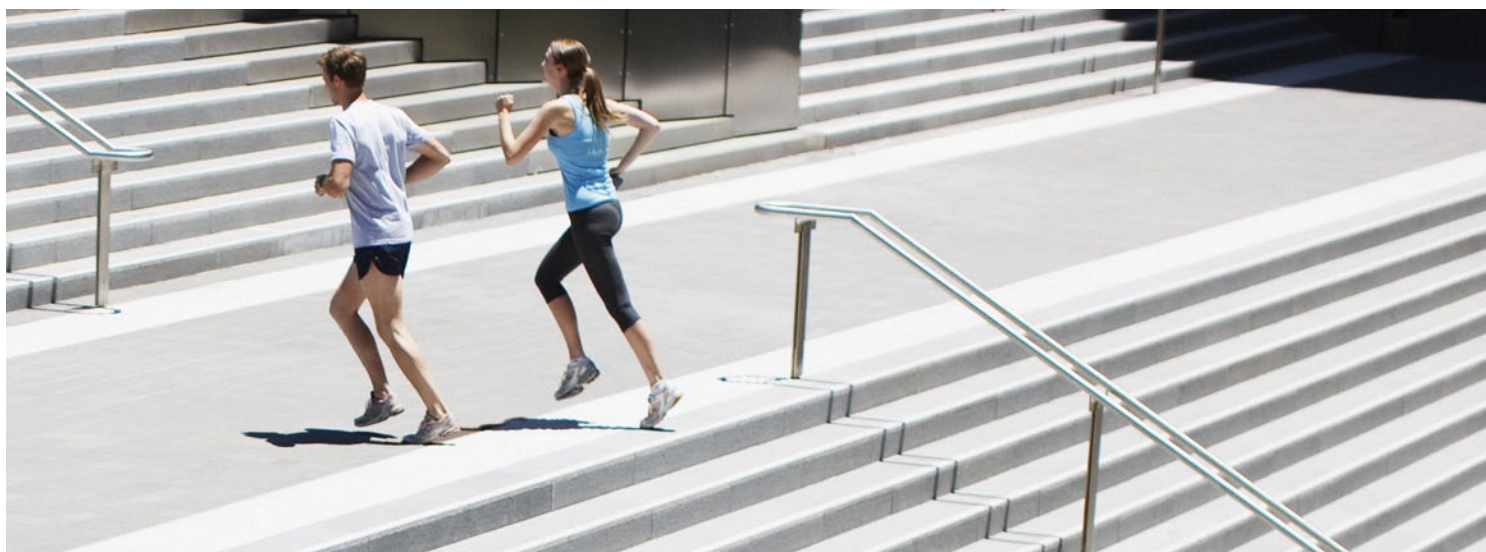
Resources for your physical,
emotional and financial health



Your Total Health

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The challenge of rising health care costs requires that we think differently about how we choose and use health care services. Xerox is putting information and tools in your hands to help you and your family members become healthier and to manage your rising health care costs. This combination of plans, programs, tools and resources is called Your Total Health.



Our Guiding Principles

The health of our organization is dependent on the health of our people. Healthy people are better able to contribute to the success of the organization, and lead better lives in general. Xerox promotes healthy living through preventive care services, support resources, personalized care to manage chronic disease, and incentives to promote healthy behaviors.

A new approach is needed to address rising costs. Curbing rising costs requires that we think and act differently in choosing and using health care services. Xerox provides education and resources to equip our people to make better informed health care decisions.

Responsibility for health care costs is a shared responsibility. Xerox provides competitive health care benefits and bears the majority of the cost; employees share in the cost and need to make good use of their benefits to gain the most value from them.

Xerox works with partners who are best able to meet our needs. Xerox seeks out and secures relationships with partners who have your and Xerox's interest as their top priority. We expect partners to bring innovative care and engagement to the forefront, while advocating for and providing the best and most efficient services to our people.

You're In Control

Your Total Health includes:

Comprehensive Benefits

Xerox's health care plans provide financial protection in the case of catastrophic illness or disease. They promote prevention and early detection by paying for (in-network) preventive care screenings at 100% with no copayment.

Health Improvement Programs

These programs provide assistance for chronic health conditions and coaching to support healthy living. The annual health assessment helps you understand your health status, and the steps you can take to live a healthier life.

Your Total Health

Tools and Training

Educational resources and online health courses are available to help you better understand your health care benefits so you can make good decisions when choosing and using health care services—and good decisions each day to improve your well-being.

Support Programs

The Employee Assistance Program and other resources provide support when faced with everyday life challenges.

Your Total Health makes you an active, engaged participant in your health and your health-related decisions. In other words, “you're in control” of your health and your health care spending. Xerox needs you to learn about your benefits and use the tools available to get the most value from your health care plans and to maintain or achieve a healthy lifestyle.

With Your Total Health, you can take control of your health and the decisions you make about your care and your costs.



Comprehensive Benefits

Managing Costs for You and Xerox

Despite escalating health care costs, Xerox is committed to maintaining a comprehensive benefits program to protect you and your family from the financial impact of catastrophic disease and illness.

Our benefits include:

Choice in How You Spend Your Health Care Dollars

To help curb escalating costs, Xerox is moving toward a single common health plan for all employees. Our current high-deductible health plan, the "Consumer Choice Plan", puts you the consumer in charge of the choices you make in using health care services. With the Consumer Choice Plan, you can contribute to a Health Savings Account (HSA) or a Flexible Spending Account (FSA) to pay for eligible health care expenses.

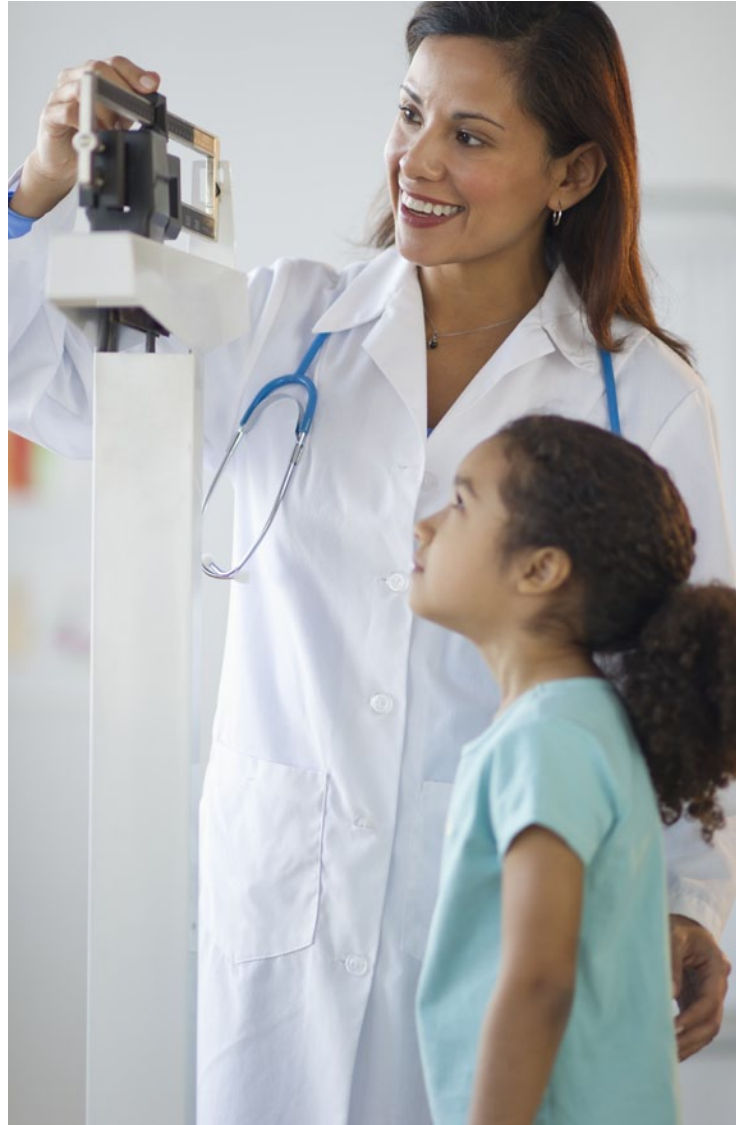
Preventive Care Paid at 100%

By actively managing your health today, you increase your chances of being healthy in the future. Prevention has to do with eating well, staying tobacco-free and getting enough exercise and sleep. But it also has to do with getting routine immunizations and screenings. These important tests will provide you with valuable information about your risk levels for various diseases. To support you in achieving your health care goals, we cover regular in-network annual physicals and age-based screenings and immunizations at 100%.

Coverage for Family Members

As always, Xerox makes coverage available to family members. However, if your spouse/domestic partner is eligible for medical benefits through his or her employer, but chooses to be covered by Xerox, there will be an additional charge for this coverage. This has become a common practice for employers.

More information about your benefits is available on BenefitsWeb at <https://www.benefitsweb.com/xerox.html>.



Health Improvement Programs

Better Health Starts with You

Xerox encourages healthy living through wellness programs. Whether you're trying to get healthy, stay healthy or manage a chronic illness, there are tools to improve your overall health and well-being.

Health Assessment

One of the most important tools Xerox gives you (and your spouse/ domestic partner) is a confidential Health Assessment to understand your health risks and ways to improve your health. The online questionnaire will help you identify your specific health needs, so you can target your health improvement efforts where you need them most.

Lifestyle Management Programs

Whether you need support to reduce stress, manage your weight or quit smoking, lifestyle management programs offer self-directed health coaching programs on these and other topics to help keep your health and well-being on track. During enrollment, when you certify that you're tobacco-free or willing to enroll in a tobacco-cessation program, you'll save on the cost of your benefits.

Chronic Condition Support

Whether you are newly diagnosed with, or already managing, a chronic illness, Xerox provides access to a personalized health management program that focuses on patient education and self-care.

24-Hour Health Information Line

This free resource offers decision support on things like prescription medications, self-care or when to seek urgent care or go to the emergency room. When you need answers to what is the right place, the right service or the right price, this is the resource to use.

Healthy Pregnancy Program

This personalized maternity wellness program provides support through every stage of pregnancy and delivery. When you enroll, you will receive valuable educational information and guidance.

Visit www.cigna.com/xeroxbenefits or call 1.800.806.2064 for more information. Note that you do not need to be enrolled in a Xerox medical plan to take advantage of these services.

What is a "Smart" Health Care Consumer?

A smart health care consumer:

- **Understands health care cost and quality issues**—as they relate to one's health and health care
- **Practices prevention**—getting age- and gender-recommended preventive care screenings
- **Communicates with his or her doctor and shares in decisions**—knows what questions to ask and actively takes part in decision-making
- **Researches health care information**—knows where to go for credible, accurate information
- **Makes healthy lifestyle choices**—eating well, getting regular physical activity, and enough sleep
- **Manages chronic conditions**—actively participates in disease management programs
- **Makes informed choices about health care providers**—chooses doctors, hospitals and other providers based on specific need, quality and cost.



Support Programs



Help When You Need It Most

Your emotional health is linked to your physical health. Unmanaged, stress takes a physical toll and can lead to illness. That's why Xerox makes several support programs available to help manage life's challenges.

Health Advocacy for Complex Care

When faced with a complex medical condition, this service assists you and your family with finding information about providers and facilities. It helps you manage complicated medical situations by coordinating care, travel, lodging and financial resources. Call **1.877.961.1124** or visit www.healthsystemsmanagementinc.com to learn more.

Employee Assistance Program

Free, confidential support is available to help you cope with a range of issues that may come up in your personal and professional life, such as family issues, substance abuse and grief, among other things. Services are available 24 hours a day, every day of the year. This program is completely confidential.

Elder Care

This service provides assessment, consultation and referral to elder care resources over the phone, as well as a customized package of elder care planning materials.

Child Care

This service provides for an individualized search and verified referrals for child care resources, consultation on selecting and monitoring child care providers and a customized parenting/child care information package.

Legal and Financial Support

This coverage provides legal benefits, including a free half hour consultation per issue with a network attorney and a 25% discount for services; the program provides free telephonic financial consultation and resources to assist you with identity theft, fraud, credit concerns, college savings, budgeting and more.

Visit www.cigna.com/xeroxbenefits or call **1.800.806.2064** for more information. Note that you do not need to be enrolled in a Xerox medical plan to take advantage of these services.

Tools and Training

Making Better Decisions Possible

Helping you become a knowledgeable health care consumer is a must if our strategy to improve employee health and manage rising health care costs is to work. Like anything else, the more you know, the better equipped you'll be to make good decisions. Xerox makes the following tools and training available to support you in being a smart health care consumer.

BenefitsWeb

Our benefits website gives you all the information you need to enroll for your benefits. Take time to explore the site and learn about your options. You'll find cost calculators and modeling tools to help you make the best choices for you and your family.

Benefits Expo

This interactive website is available through BenefitsWeb and contains a wide range of helpful information. When you visit, you'll be guided by an avatar who will direct you to the Conference Hall to view recorded presentations, to a virtual Benefits Fair to learn about your options, or to the Learning Center to take online training. New information will be available each month, so stop by often to see what's new!

Online Health Education Courses

Today's health care system is complex and can be difficult to navigate. To support you, Xerox offers online health education courses designed to help you understand how the system works so you can make informed choices when using health care services. At the end of each 15-minute course, you'll be quizzed on your understanding of key concepts.



Rewards for Healthy Living

Xerox offers you ways to manage your health care costs and improve your health. There are three things you can do to reduce the cost of your health care coverage:

- 1. Take the Health Assessment**—learn about your individual health status, risks, and steps you can take to become healthier.
- 2. Complete an online Health Education Course**—learn the “ins and outs” of the health care system and ways to be a smarter consumer of health care services.
- 3. Go smoke-free**—during enrollment, certify that you and your spouse/domestic partner are nicotine-free or plan to participate in a smoking cessation program.

Look for more information about incentive opportunities when you enroll for benefits.

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Details of the plans and programs referenced in this guide can be found in the plan documents that govern all aspects of the plan or program. In the event of a discrepancy between the information contained in this summary and the applicable plan documents, the relevant plan documents shall be controlling. The Company, in its sole discretion, reserves the right to amend or terminate the plans or programs at any time for any reason.

To find out more about your benefits, visit BenefitsWeb at <https://www.benefitsweb.com/xerox.html> or contact the Xerox Employee Service Center at 1.800.428.2203.

