ARE YOU READY TO RETIRE?
Traveling, spending time with your grandchildren, playing golf, doing charity work . . . Before you pursue your retirement dreams, it’s important to take the time to review your CSC benefit plan options.

If you are a CSC employee who is nearing retirement,* this document will help you think about important decisions you will need to make before you retire.

Research and planning are critical to ensure that you have adequate financial protection in the years after leaving CSC. This document provides a summary of CSC standard benefits at retirement and retirement resources outside of CSC. Find more detailed descriptions of benefits at retirement within each respective section of the CSC Employee Benefits Guidebook and 2013 Summary of Material Modifications (SMM) located on the Corporate Shared Services website.

If you are covered by a collective bargaining agreement (CBA) or enrolled in a retirement plan continued through a company acquisition, refer to your Summary Plan Description (SPD) in conjunction with your CBA and/or Transition Addendum for more information.

If you have questions or require more information, please call the CSCAnswers Contact Center at 1.877.612.2211 (toll free) or 703.318.2800 (Washington, D.C., metro area); select phone menu option 1 (HR).

WHAT HEALTH COVERAGE WILL YOU NEED?
Medical and prescription drug coverage for you and your covered dependent(s) ends at 11:59 p.m. on the date of retirement. If eligible, a retiree may elect to continue this coverage under the terms of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) for up to 18 months (or, in limited circumstances, 36 months for dependents), depending on Medicare eligibility. Also, if you are eligible for CSC Retiree Medical/Life Insurance coverage, refer to the CSC Retiree Medical/Life Insurance information in this document.

Dental coverage for employees and covered family members will end at 11:59 p.m. on the date of retirement. You may elect, if eligible, to continue this coverage for up to 18 months under the terms of COBRA.

Vision coverage for an employee and covered dependents will terminate at 11:59 p.m. on the date of retirement. Coverage may be continued under the terms of COBRA.

*The term “retirement” as used in this guide does not provide any retirement benefits rights. Rights to benefits are based on the criteria applicable to each plan.
YOUR OPTIONS FOR CONTINUING HEALTH INSURANCE COVERAGE

Coverage through COBRA. Information about COBRA and monthly health plan premiums are included in the CSC Separation Package, which generally is sent once the termination request has been submitted by your manager. A few weeks after termination of employment, you will be sent detailed information and enrollment forms from Aon, CSC’s COBRA administrator. Be sure to review carefully all information from Aon and comply with all requirements (e.g., deadlines) if you wish to continue coverage through COBRA.

You must complete and return the election form and premium payments directly to Aon.

*Individuals who reside in California may have additional rights to continued benefits under Cal-COBRA at the expiration of federal COBRA rights.


Insurance carriers offer individual medical policies to retired individuals in some states:

- Aetna offers individual coverage in many states. For additional information, go to: http://www.aetna.com/members/individuals.
- Blue Cross/Blue Shield offers comprehensive plans in most states. To find a plan in your state, go to http://www.bluecares.com.
- You may also refer to your region’s Yellow Pages or a local insurance agent for information on other insurance carriers and Medicare supplement plans in your area.

CSC Retiree Medical/Life Insurance Plan. If you are enrolled in this plan on the date you terminate employment with CSC, or if your employment changes to something other than regular, full-time status, you are eligible for retiree medical/life coverage if you meet one of the following eligibility criteria on that date:

- **Criterion A:** You are at least age 62 and have completed at least 10 years of continuous, full-time CSC service on the date you terminate from CSC. Benefits may continue for the remainder of you and your enrolled spouse’s (if applicable) lifetime.
- **Criterion B:** You were hired prior to April 1, 1985, and you were at least age 55 and have completed at least 10 years of continuous, full-time CSC service on the date you terminate from CSC. Benefit eligibility/coverage terminates when the employee is eligible for Medicare.
- **Criterion C:** The sum of your age and your years of continuous, full-time CSC service equals 75 or more on the date you terminate from CSC. Benefit eligibility/coverage terminates when the employee is eligible for Medicare.

Employees who are eligible based on criterion B or C will receive a refund of contributions plus/minus investment income, as required under the plan.

This plan includes employee life insurance coverage in the amount of $5,000.

Benefits are provided through Aetna Retiree Health Access (RHA). If you meet one of the eligibility criteria above, you will receive a package of information with details about the plan design and rates. If you are a transitioned employee who is eligible for nonstandard retiree medical and/or life benefits, please advise the CSCAnswers Contact Center at 1.877.612.2211 (toll free) or 703.318.2800 (Washington, D.C., metro area); select phone menu option 1 (HR).

Medicare. Below is a high-level overview of Medicare. For specific information regarding eligibility, enrollment procedures, premium costs, and frequently asked questions, visit http://www.medicare.gov.

Medicare is a three-part medical insurance program primarily for individuals who are age 65 or older. Part A is hospital insurance, Part B is the medical reimbursement plan, and Part D is prescription drug coverage. Most individuals do not have to pay a monthly premium for Part A because they (or a spouse) paid Medicare taxes while working. Part B and Part D require a premium. This premium amount normally changes every January first.

**Medicare Part A:** Helps pay for care in hospitals, at skilled nursing facilities, and in hospice, after payment of a deductible amount and the applicable coinsurance. It also covers some home healthcare services.
Medicare Part B: Also has a deductible amount and coinsurance. Part B helps pay for doctor services, outpatient hospital care, and some other medical services that Part A does not cover, as long as these expenses are medically necessary.

Medicare Part D: If you are a Medicare beneficiary, you are eligible to purchase Medicare prescription drug coverage, regardless of your income, health status, or current prescription expenses.

Medigap Supplement Policies. Once you become eligible for Medicare, you also may want to elect a Medigap supplement plan. Visit the Medicare website that offers information on Medigap supplement plans by state at http://www.medicare.gov/medigap/default.asp.

For more information on Medicare supplement plans, visit http://www.cms.hhs.gov.

WHAT LIFE INSURANCE COVERAGE WILL YOU NEED?

Coverage for life and AD&D insurance ends at 11:59 p.m. on the date of your retirement. However, life insurance benefits are payable if your death occurs within 30 days of termination of coverage. You may elect to “convert” your basic life insurance and AD&D coverage under the terms and provisions of your group life insurance policy with Aetna and Zurich respectively. Your group life insurance policy with Aetna also allows an option to “port” your supplemental life insurance. If you wish to convert your basic life or port some or all of your supplemental life insurance coverage in force at termination, you must do so within 31 days of termination from CSC. The portability provisions under Aetna’s group life insurance policy have certain limitations.

If you are interested in converting your AD&D coverage, follow the directions that will be included in your separation package. You must apply for conversion within 31 days of termination. The conversion provisions under Zurich’s AD&D policy have certain limitations.

OPTIONS FOR CONTINUING LIFE INSURANCE AND AD&D INSURANCE COVERAGE

Portability Provision (Supplemental Employee Life Insurance Only). The portability provision applies only to supplemental employee life insurance in effect on the date your supplemental employee life insurance terminates. You may apply for life insurance coverage through Aetna’s portability provision. Application and first payment must be made within 31 days of the date of termination. The minimum amount of coverage available under the portability provision is $5,000. The maximum amount of coverage available is $250,000 (may not apply to residents of some states).

You are NOT eligible under the portability provision if:

1. You are ill or injured and away from work on the date your coverage stops under this plan
2. Coverage under the group policy is canceled because your employer has gone out of business
3. Coverage has been converted to an individual life policy in accordance with the plan’s conversion privilege

Consult the CSC Employee Benefits Guidebook for additional information. The portability provision does not apply to your basic life insurance coverage.

Conversion Privilege. If your CSC employment ends for any reason, or if you no longer meet the definition of an “eligible employee,” you may apply for an individual whole life insurance policy (not term insurance) customarily issued by the insurance company. You must apply for the conversion policy and pay the first month’s premium within 31 days of your termination of employment. The amount of the individual whole life policy may not be greater than the amount of your basic and supplemental life insurance coverages combined.

WHAT DEPENDENT LIFE INSURANCE COVERAGE WILL YOU NEED?

Dependent life insurance ends at 11:59 p.m. on the date of your retirement, but it may also be ported or converted to an individual policy per the plan provisions. If you or your covered dependent(s) wish to convert or port some or all of this insurance, you or your dependent(s) must complete the conversion or portability form that will be included in the separation package and return it to the life insurance carrier within 31 days of your termination date.

If porting dependent life insurance, you also must send the initial payment along with the forms to the insurance carrier within 31 days of termination. Refer to the following information for more details.

OPTIONS FOR CONTINUING DEPENDENT LIFE INSURANCE COVERAGE

Portability Provision (Dependent Life Insurance Only). The portability provision applies only to dependent life insurance in effect on the date your dependent life coverage terminates. Your dependent’s portability election is subject to your election of portable coverage. You may apply for life insurance coverage through Aetna’s portability provision. Application and first payment must be made within 31 days of the date of
termination. The minimum amount of coverage available under the portability provision is $5,000. The maximum amount of coverage available is $50,000 for an eligible spouse and $10,000 for (an) eligible child(ren).

**Conversion Privilege.** Dependent spouses and children whose life insurance ceases because your employment terminates or you no longer meet the definition of an eligible employee, dependent spouses who are no longer eligible because of divorce, and children who are no longer eligible because of age limitations, may convert the terminated dependent life insurance to individual life insurance policies.

**WHAT HAPPENS TO YOUR OTHER CSC BENEFIT PLANS?**

**Disability Plans.** Short-term disability (STD) and long-term disability (LTD) coverage ends at 11:59 p.m. on the date of retirement. There is no conversion privilege for the STD plan. If you have concluded your working career and/or are receiving retirement plan payments from CSC, you are considered to be “retired.” As a retiree, you cannot convert your LTD plan participation to an individual policy.

**Vacation.** All accrued vacation will be paid to you following the retirement date in accordance with CSC policy or as otherwise provided by law.

**Sick Leave.** CSC policy stipulates that accrued sick leave benefits shall be forfeited at termination.

**Educational Assistance.** Educational assistance ends on your retirement date. Reimbursement for classes in progress will not be paid. An employee who terminates employment for reasons that, in the opinion of CSC management, are within his/her control, will be required to make a prorated repayment of the benefit. Note that “termination” includes termination for cause or voluntary resignation from CSC prior to the 12 months following completion of any reimbursed coursework associated with the pursuit of a master’s-level degree or its equivalent, or a PhD-level degree or its equivalent.

**Corporate Credit Cards** will be cancelled on your retirement date. You are personally liable for any unpaid balance.

**CSC EMPLOYEE PENSION PLAN: DISTRIBUTION OPTIONS AT RETIREMENT**

You may have questions relating to your CSC Employee Pension Plan benefits, if eligible. We recommend that you review the “Pension Plan” section of the CSC Employee Benefits Guidebook before you make your pension benefit decisions. The guidebook is an excellent source of information on the CSC Employee Pension Plan and will provide you with important plan details and information. Special provisions may apply if you participate in certain groups or contracts acquired by CSC.

**WHEN DO YOU WISH TO BEGIN YOUR MONTHLY PENSION BENEFIT?**

You should run a pension estimate as soon as you have an approximate date of retirement. This will give you needed information to make a decision for the start of your retirement.

Based on your anticipated age at retirement, your spouse's age (if applicable), your contributions to the plan, and the interest your contributions have accrued, an estimated statement of account will be specially prepared for you to help you with your retirement planning. It may take up to four weeks to receive an estimate.

You can run a pension estimate on the Your Pension Resources website at [www.resources.hewitt.com/csc](http://www.resources.hewitt.com/csc). To request forms to begin your benefit, call the CSC Pension Center toll-free at 1.877.627.4015, preferably 90 days prior to your retirement date.

In the standard CSC Employee Pension Plan, you may elect to begin monthly pension benefits as early as age 55 for a reduced benefit or wait until the normal retirement age of 65 for a full benefit. You may retire any time between ages 55 and 65.

- If you elect early retirement from the standard CSC Employee Pension Plan, your accrued monthly benefit will be permanently reduced by 6 percent for each year between the date of your retirement and the normal retirement age of 65.
- If you are age 65 or older when you retire from CSC, you must elect retirement benefits immediately upon retirement.

**DO YOU WANT A LUMP-SUM DISTRIBUTION OF YOUR CONTRIBUTIONS AND INTEREST?**

**If you are 0% vested,** you may either:

- **Leave them:** If your contributions and interest total more than $5,000, you may leave your contributions and interest in the plan until age 65 at the latest.

**Distribute them:** You may request a distribution or rollover of your contributions and interest in a lump-sum payment.

**If you are 100% vested,** you may either:

- **Leave them:** Leave your contributions and the interest from
your contributions in the plan to receive a monthly check that includes both CSC’s and your contributions and interest.

A small portion of each monthly check (the portion attributable to your after-tax contributions to the plan) will be considered nontaxable income.

**Distribute them:** Distribute the value of your contributions and interest from your account as a lump-sum distribution and receive a reduced monthly pension benefit that includes CSC’s contributions to the plan.

- Most of your lump-sum distribution will be considered to be taxable income in accordance with the basis recovery rule. Information on the basis recovery rule and how much of your contributions plus interest are considered taxable and nontaxable will be included in the Employee Pension Plan Retirement Election Kit which will be sent to you when you retire. You may elect to roll the taxable portion to a tax-deferred plan (such as an IRA or other qualified retirement account) to defer the tax consequence.
- A small portion of your monthly check will be considered nontaxable income.

We strongly advise you to consult with your tax advisor for information about taxation on all retirement plan distributions.

**WHICH BENEFIT PAYMENT OPTION IS BEST FOR YOU?**

Regardless of whether you choose early, normal, or late retirement, you may elect one of the following benefit payment options within 90 days prior to your retirement. Once benefit payments begin, you cannot change your payment option. Also, if you are married and elect an option other than the “Joint and Survivor” option, your spouse must provide notarized consent. Benefit payment options are:

**Normal Life Annuity Option**
- Maximum benefit allowable
- No death benefit provided to spouse or other beneficiary
- Notarized spousal consent required (if married)

**Guaranteed Income Option:** Choice of 5- or 10-Year Guaranteed Period Options
- Retiree receives benefit for life with 5 or 10 years (depending on option elected prior to retirement) of benefits guaranteed
- Upon death, spouse (or other beneficiary) receives guaranteed benefit for the remaining months of the guaranteed period
- Notarized spousal consent required (if married)

**Joint and Survivor:** Choice of 50 percent, 75 percent, or 100 percent benefit payment options
- Retiree receives benefit for life
- Upon death, spouse (or other beneficiary) receives 50 percent, 75 percent, or 100 percent (depending on option elected prior to retirement) of the retiree’s benefit for the remainder of the survivor’s life
- Spouse must be the beneficiary or notarized consent is required (if married)

Your pension estimate will provide you with an estimate of monthly benefits payable under each option.

**DO YOU NEED ADDITIONAL HELP TO MAKE YOUR DECISION?**

For more information, you can:

- Read the section on the CSC Pension Plan in your CSC Employee Benefits Guidebook.
- Consult with your tax or financial advisor. Your advisor also can provide information on the latest forward tax averaging rulings for retirees, and help you make decisions based on your personal financial needs and circumstances.
- If you have questions regarding your CSC retirement plans, call the CSC Pension Center toll free at 1.877.627.4015.

**CSC MATCHED ASSET PLAN: DISTRIBUTION OPTIONS AT RETIREMENT**

Important Note: If you have questions about your Matched Asset Plan (MAP), call the MAP Information Line toll-free at 1.877.627.4015.

There are several questions relating to the CSC MAP that you will need to consider as you plan your retirement from CSC. A quick look at the options and information you will need to know when making your retirement decisions can be found in this summary. You also should read the section that covers the MAP in the CSC Employee Benefits Guidebook before you make decisions about your MAP funds. The guidebook is an excellent source of information on the MAP that will provide you with important plan details and information.

**DO YOU WANT TO DEFER YOUR MAP DISTRIBUTION UNTIL A LATER DATE?**

- By deferring distribution, you also defer paying taxes on your account until a later date. You can defer
your account until 60 days after the end of the year in which you turn age 70½.

- If your account balance is more than $5,000, you may elect a deferral.

DO YOU WANT A DISTRIBUTION OF YOUR TOTAL ACCOUNT BALANCE?

Option 1: Roll over your entire account to another qualified plan [such as another 401(k) plan] or rollover/conduit IRA. You have the option of rolling it as all cash or cash and CSC stock.

Option 2: Have the entire account paid to you. You have the option of paying it out in all cash or cash and CSC stock.

Option 3: Roll over part of your account, and have part of the account paid to you. Elect portion to be rolled over and the rest is paid to you.

DO YOU WANT YOUR TOTAL ACCOUNT BALANCE DISTRIBUTED VIA AN INSTALLMENT PLAN?

You may elect a:

- Calculated amount based on your account balance and the term of the installments. If you elect a calculated payment, you indicate the number of years you wish to receive payments, OR a

- Fixed-dollar amount to receive until your account balance is $0.00, or until you reach age 70½, when your payments may revert to a variable amount within your life expectancy.

Installment payments can be paid on an annual, quarterly, or monthly basis. If monthly or quarterly checks are elected, you may be charged for each check although there is currently no fee. Once installment payments are initiated, the terms of the installment cannot be changed. However, the entire remaining balance can be distributed or rolled over per the options explained above.

We strongly advise you to consult with your tax advisor for information about taxation on 401(k) distributions. Your tax advisor also can provide information on the latest forward tax averaging rulings for retirees.

SOCIAL SECURITY RETIREMENT

The amount of your Social Security benefit will depend upon the age at which you retire and the amount paid into your account. The Social Security Administration (SSA) can provide you with personalized information.

Normal Retirement Benefit: If you were born in or before 1937, the retirement age for full or normal Social Security benefits is 65 years. If you were born in 1938 or later, the normal retirement age for receiving full benefits is increased beyond age 65.

Early Retirement: You may be eligible for an early retirement Social Security benefit at age 62. However, the benefit amount is reduced based upon your age when you start receiving benefits. The early retirement benefit is less than what your full retirement amount would have been if income had begun at your full retirement age.

For more information about Social Security benefits, go to http://www.ssa.gov or visit your local SSA office.

IF YOU'RE READY TO RETIRE SOON

1. Submit your resignation to your manager to ensure that termination is processed in a timely manner.

2. Contact the CSC Pension Center at 1.877.627.4015 to start your paperwork.

3. Once you receive your separation packet from CSC, review it promptly and submit the required paperwork, such as your Retiree Medical form (if applicable).

- Contact Aetna per the instructions in your separation packet for life insurance and/or dependent life insurance (optional).

- Contact Zurich to continue AD&D coverage (optional).

INFORMATION RECAP

YOUR MATCHED ASSET PLAN (MAP) ACCOUNT

To request a MAP distribution:

- Access the MAP website (www.resources.hewitt.com/csc) or call the Information Line toll free at 1.877.627.4015.

- Designation of Beneficiary Form: It is recommended that you update your designation if you elect to leave your account in the plan.

PENSION PLAN BENEFITS

Depending on your pension plan participation and plans to access those benefits in the future:

- Run Pension Estimate on the Your Pension Resources website (www.resources.hewitt.com/csc) or request one by calling the CSC Pension Center at 1.877.627.4015. Otherwise, you will receive information about your pension benefits and forms (if applicable) approximately 45 days after termination.

- Nonvested Employees. If you were a pension plan participant but are not vested in pension benefits at the time of your termination of employment or retirement, call the CSC Pension Center at 1.877.627.4015 to request a pension plan benefit. If you were a nonvested employee, you have the option of following the procedures described above for a plan benefit. If you were a nonvested employee but would like to have your plan benefit paid directly to you, contact the CSC Pension Center at 1.877.627.4015.
distribution form so that your contributions and interest can be sent to you.

- **Electing Start of Retirement Benefits.** If you are vested in pension benefits and want to begin your retirement benefit in the next 90 days, call the CSC Pension Center at 1.877.627.4015. You will be sent a CSC Employee Pension Plan Retirement Election Kit.

- Upon receipt of the Employee Pension Plan Retirement Election Kit, select your benefit payment choice(s). The kit includes:
  - Direct Deposit Agreement (as applicable): Designate the financial institution and account that is to receive pension fund distributions
  - Form W-4P Federal Withholding Election for Recipients of Periodic Payments: Indicate your federal income tax-withholding instructions

**FORM W-4P (SUBSTITUTE) STATE WITHHOLDING ELECTION FOR RECEPIENTS OF PERIODIC PAYMENTS: INDICATE YOUR STATE INCOME TAX-WITHHOLDING INSTRUCTIONS**

**OTHER ACTIONS**
- Contact SSA or access the SSA website
- Enroll in Medicare plans
- Begin Social Security benefits

**FUTURE STEPS**
After you retire:
- Provide change-of-address information (as appropriate) to CSS – U.S. and the CSC Pension Center.
- If you wish to change your direct deposit instructions or your federal or state income tax withholding instructions for monthly pension plan payments, contact the CSC Pension Center at 1.877.627.4015 to request the applicable forms.

- If you wish to change your Designation of Beneficiary for CSC Retiree Life Insurance (if participating in that plan), contact the CSCAnswers Contact Center at 1.877.612.2211 (toll free) or 703.318.2800 (Washington, D.C., metro area) and/or the CSC Pension Center at 1.877.627.4015 to request the applicable forms.

- If you elect a pension payment option that includes survivor benefits, your survivor should contact the CSC Pension Center to initiate a change in the payment information for future pension payments.

- If you have questions regarding your pension payments, contact the CSC Pension Center at 1.877.627.4015.

- If you are enrolled in (or eligible to enroll in) CSC Retiree Medical and/or Life Insurance plans and wish to begin receiving benefits, call the CSCAnswers Contact Center at 1.877.612.2211 (toll free) or 703.318.2800 (Washington, D.C., metro area).

This summary does not contain complete terms of conditions of any of the benefit plans or policies currently offered by CSC. It is intended to provide general information. This information is not contractual and should not be relied upon as a contract. While we have attempted to accurately reflect the terms of applicable group plans, plan documents and policies, in an instance of conflict between this summary and the applicable policy or plan, the plan of benefits, plan documents, and the various policies will govern.