

# Leidos Benefits Summary Plan Description

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## Life and Accidental Death and Dismemberment (AD&D) Insurance Plans

Leidos offers several types of financial protection for participants and their families if they were to die or be injured in an accident, including:

- [Basic Term Life Insurance:](#)
- [Group Universal Life \(GUL\) Insurance:](#)
- [Basic Accidental Death and Dismemberment \(AD&D\) Insurance:](#)
- [Voluntary Accidental Death and Dismemberment \(VAD&D\) Insurance; and](#)
- [Business Travel Accident Insurance.](#)

Prudential insures the Basic Life Insurance and the Group Universal Life (GUL) Insurance plans. CIGNA Group Insurance insures the Accidental Death and Dismemberment plans, and the plans are underwritten by the Life Insurance Company of North America.

### Basic Term Life Insurance

Basic Term Life Insurance may provide a benefit to employees and their eligible dependents if any were to die while the employee was working for Leidos.

- [Evidence of Coverage](#)

### How Basic Term Life Insurance Works

[Eligible employees](#) automatically receive Basic Term Life Insurance coverage for themselves and their eligible dependents, including their spouse or registered domestic partner and their dependent children\*.

Leidos pays the full cost of Basic Term Life Insurance coverage.

\*To qualify for this benefit, a stepchild or registered domestic partner's child must reside with the Leidos employee.

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## Employee Coverage

The amount of coverage that an employee may receive is based on his or her classification, as follows:

Employee Coverage	
CLASS	BASIC TERM LIFE INSURANCE BENEFIT
<b>Class 1</b> — All regular full-time employees working at least 30 hours per week and regular part-time employees working 12 – 29 hours per week and who are benefits eligible	1 times annual compensation, rounded to the next higher \$1,000, to a maximum of \$1 million (Benefits for part-time employees will be based on their regularly scheduled hours.)
<b>Class 5</b> — All eligible employees waiving Basic Term Life Insurance coverage amounts over \$50,000	\$50,000

**Important:** "Annual compensation" means an employee's annual wage or salary as reported by his or her employer for the work performed as of the date of loss. It does not include earnings received as bonuses, overtime pay or other extra compensation.

Basic Term Life Insurance benefit amounts over \$50,000 are subject to income tax. The value of an employee's life insurance coverage over \$50,000 will be added each year to his or her W-2 form as taxable income. This is called "imputed income."

The employee may choose to waive any coverage over \$50,000 at any time. However, if he or she waives this excess coverage and later wants to reinstate it, the employee may have to provide evidence of insurability to Prudential.

## Employees Ages 70+

When an employee reaches age 70, the total amount of the employee's Basic Term Life Insurance benefit will be reduced by 35%. The amount lost due to age reductions is not eligible for port or conversion.

## Dependent Basic Life Coverage

Coverage for an employee's eligible dependents equals \$2,000 per person. Under the Basic Term Life Insurance plan, eligible dependents may include the employee's spouse or registered domestic partner\* and/or their dependent children\*\*. See "[Eligibility](#)" in the Participating in the Plans section for more information about eligibility requirements.

\*\*To qualify for this benefit, a stepchild or registered domestic partner's child must reside with the Leidos employee.

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## Additional Benefits

Basic Term Life Insurance also pays additional benefits, including:

- **Accelerated Benefits** — If an employee or his or her spouse or registered domestic partner becomes terminally ill and is not expected to live for more than 12 months, he or she may request an accelerated benefit equal to a maximum of 50% of his or her combined life insurance benefit (Basic Life Term Insurance, ~~Optional Dependent Life Insurance, and Group Universal Life (GUL) Insurance~~). The maximum accelerated benefit amount for Basic Life Insurance is \$250,000. The maximum accelerated benefit amount for Group Universal Life (GUL) Insurance is \$250,000.

Any remaining benefit amount will be paid to the employee's, spouse's or registered domestic partner's **designated beneficiary** upon his or her death.

## Limitations and Exclusions

Benefits for **part-time employees** will be calculated using their pay for a standard number of hours worked per week.

## Group Universal Life (GUL) Insurance

Employees can purchase an added measure of protection for themselves through Prudential. Group Universal Life (GUL) Insurance provides benefits that go beyond term life insurance. GUL helps protect your family and builds a secure financial future.

## Coverage Options

Group Universal Life (GUL) insurance pays a benefit if you die while covered. If you participate, you have the option to purchase either:

- Life insurance only, called GUL insurance; or
- GUL insurance and contribute to a cash accumulation fund that earns tax-deferred interest at a guaranteed minimum rate.

Employees can purchase GUL in amounts equal to 1, 2, 3, 4, 5, 6, 7, or 8 times their annual compensation, to a maximum of \$4 million. Any coverage purchased through GUL is in addition to Basic Term Life Insurance coverage.

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Employees pay the full cost of coverage of Group Universal Life Insurance, which is purchased on an after-tax basis.

### Cash Accumulation Fund

In addition to providing a life insurance benefit for your loved ones, the GUL features a Cash Accumulation Fund that allows you to earn interest on a tax-deferred basis.

You can:

- **Earn guaranteed interest** - The Cash Accumulation Fund has a guaranteed interest rate that will never be less than 4 percent.
- **Keep it even after your employment with Leidos ends** - Insurance can continue at the full coverage amount up to age 100, on a direct-billed basis.
- **Enjoy tax benefits** - Earnings and interest credited on contributions to the Cash Accumulation Fund are tax-deferred. The death benefit (typically the face amount of insurance plus the Cash Accumulation Fund) is generally income tax-free to beneficiaries.
- **Access funds easily** - You can take loans or make withdrawals from the cash accumulation fund at any time and for any reason. You can also use the Cash Accumulation Fund to pay premiums or purchase fully paid up coverage.
- **Qualify for special benefits if you become disabled or terminally ill** - Our Waiver of Premium provision for qualifying disabled employees and the Accelerated Benefit Option for terminally ill employees provide extra support when it's needed most.

If you elect to cancel coverage or withdraw from your Cash Accumulation Fund, you must complete the Owner Transaction Form.

### Withdrawals

You can make a full or partial withdrawal from your cash accumulation fund for any reason. You can make up to 12 cash withdrawals per year. You can withdraw a minimum of \$200 (or your total balance, if your total balance is less than \$200). If you make a cash withdrawal, the cash accumulation fund will be reduced by the amount of that withdrawal.

The maximum partial withdrawal you can make is equal to your fund balance less any loan, loan interest and unpaid cost of premium due. If you make a partial withdrawal request for an amount greater than this, it will be treated as a full cash withdrawal.

Under current tax laws, the interest earned on your cash accumulation fund is not taxed until you withdraw more than your "cost basis." Generally, the cost basis is equal to your contributions made (including cost of insurance premium and contributions to your cash accumulation fund), less any untaxed portion of amounts previously withdrawn. Tax laws may change from time to time, so consult your tax advisor for information on taxability.

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To make a withdrawal, submit a written request to the Program Manager.

### Loans

You may borrow up to the current value of your cash accumulation fund, subject to plan limitations. The minimum loan amount allowed under the plan is \$200. The maximum loan amount is 90% of your cash accumulation fund minus the cost of premium for one month of insurance. You will be charged up to 2% more than the interest rate earned. You may take one loan per year and only one loan can be in effect at any time.

You may repay all or part of your loan with interest by making payments directly to the Program Manager. You cannot repay a loan through payroll deductions.

### Evidence of Insurability

When an employee enrolls for Group Universal Life (GUL) Insurance, he or she will be required to provide **evidence of insurability (EOI)** if he or she:

- Elects coverage in excess of (the lesser of) three times annual compensation or \$500,000 when first eligible to enroll;
- Elects to increase coverage by more than one benefit level or any amount exceeding three times annual compensation during Open Enrollment or within 31 days of a qualified life event; or
- Elects to enroll for coverage after having waived coverage when first eligible

If the elected amount requires EOI, Prudential will either mail or email the required form and instructions for completion. Prudential may request that the employee complete a brief medical questionnaire. He or she may need to provide additional information.

Any evidence of insurability must be satisfactory to the plan's underwriter before coverage can be approved. The plan's underwriter uses standard underwriting rules and procedures for reviewing applications and has sole authority to approve or reject any application on the basis of health. Group Universal Life (GUL) Insurance coverage will be provided at the existing level while the decision on the participant's evidence of insurability is pending.

### Optional Dependent Life Insurance

If employees elect Group Universal Life (GUL) Insurance, they can also elect to purchase Dependent Life Insurance for their **eligible dependents**.

In no case may covered employees also be covered as dependents. Therefore, if you are married to another Leidos employee, you cannot be covered as both an employee and a dependent for Optional Life insurance (which includes Group Universal Life insurance). Therefore, you may cover your spouse or domestic partner as a dependent only if your spouse or domestic partner is not enrolled in any Company sponsored Life insurance plan.

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In addition, your eligible dependent child(ren) can be covered by only one employee — so either you or your spouse (or domestic partner) may cover each dependent child.

- [Evidence of Coverage](#)

### Spouse Life Insurance

Employees can purchase Spouse Life Insurance for their spouse or [registered domestic partner](#)\*. Coverage is available for:

- \$10,000;
- \$25,000;
- \$50,000\*\*;
- \$100,000\*\*
- \$150,000\*\*;
- \$200,000\*\*
- \$250,000\*\*

\*\* If you elect coverage to exceed the Guaranteed Issue, your spouse/domestic partner will be subject to EOI. Refer to [Evidence of Insurability](#) for more information.

### Child Life Insurance

Employees can purchase Child Life Insurance for their eligible children, including their registered domestic partner's children\*.

Coverage is available for:

- \$5,000;
- \$10,000
- \$25,000

\*To qualify for this benefit, a stepchild or registered domestic partner's child must reside with the Leidos employee.

### Requirements for Dependent Coverage

On the date life insurance would otherwise be effective, if an eligible spouse, registered domestic partner or dependent child is:

- **an inpatient in a hospital, hospice, rehabilitation center, convalescence center, custodial care facility, or**
- **confined to his or her home under the care of a physician**

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Then life insurance will become effective on the date he or she is no longer an inpatient in these facilities or confined at home.

### Evidence of Insurability

When an employee enrolls for Optional Dependent Life Insurance, he or she will be required to provide **evidence of insurability (EOI)** if he or she:

- Elects Spouse Life coverage in excess of \$25,000 for his or her spouse or registered domestic partner when first eligible to enroll;
- Elects more than one level increase to Spouse Life coverage during a qualified life event or Open Enrollment

If the elected amount requires EOI, Prudential will either mail or email the required form and instructions for completion. Prudential may request that the spouse/domestic partner complete a brief medical questionnaire.

Any evidence of insurability must be satisfactory to the plan's underwriter before coverage can be approved. The plan's underwriter uses standard underwriting rules and procedures for reviewing applications and has sole authority to approve or reject any application on the basis of health. Dependent Life Insurance coverage will be provided at the existing level while the decision on the participant's evidence of insurability is pending.

### Additional Benefits

Spouse Life Insurance also pays additional benefits, including:

- **Accelerated Benefits** — If an employee's spouse or registered domestic partner becomes terminally ill and is not expected to live for more than 12 months, he or she may request an accelerated benefit equal to a maximum of 50% of his or her Spouse Life Insurance benefit. The maximum accelerated benefit amount is \$250,000.

Any remaining benefit amount will be paid to the employee upon the spouse or registered domestic partner's death. (The employee is automatically the beneficiary for any covered dependent). For a covered person to qualify for an accelerated benefit, two doctors must certify his or her condition.

### Limitations and Exclusions

Spouse Life Insurance will not be payable if the employee commits suicide within the first two years of being covered.

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## Basic Accidental Death and Dismemberment (AD&D) Insurance

Basic AD&D insurance provides additional benefits to employees if they were to die or suffer dismemberment in an accident while employed by Leidos in an eligible fringe package.

### How Basic AD&D Insurance Works

**Eligible employees** automatically receive coverage equal to one times their annual compensation, rounded to the next higher \$1,000. This is known as the "principal sum." The maximum Basic AD&D Insurance benefit is \$250,000.

Leidos pays the full cost of Basic AD&D Insurance.

- **Evidence of Coverage**

**Important:** "Annual compensation" means an employee's annual wage or salary as reported by his or her employer for the work performed as of the date of loss. It does not include earnings received as bonuses, overtime pay or other extra compensation.

### Employees Ages 70+

When an employee reaches age 70, the Basic AD&D Insurance benefit amount - or principal sum - will be reduced by 35%.

In the event of an employee's death, benefits will be paid to the employee's **beneficiary**. If an employee accidentally suffers dismemberment, the benefits will be paid directly to the employee. The chart below shows the benefit payments under the Basic AD&D Insurance plan:

#### Basic Accidental Death and Dismemberment (AD&D) Insurance

FOR THE LOSS OF:*	THE EMPLOYEE WILL RECEIVE:
<ul style="list-style-type: none"><li>• Life</li><li>• Two or more members</li><li>• Loss of site in both eyes</li><li>• Loss of one hand or one foot and sight in one eye</li><li>• Both upper and lower limbs (quadriplegia)**</li><li>• Speech and hearing in both ears</li></ul>	100% of the principal sum

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## Basic Accidental Death and Dismemberment (AD&D) Insurance

FOR THE LOSS OF:*	THE EMPLOYEE WILL RECEIVE:
<ul style="list-style-type: none"> <li>• One member</li> <li>• Both lower limbs (paraplegia)**</li> <li>• Upper and lower limbs on one side of the body (hemiplegia)**</li> <li>• Loss of site in one eye</li> <li>• Speech</li> <li>• Hearing in both ears</li> </ul>	50% of the principal sum
<ul style="list-style-type: none"> <li>• Thumb and index finger of the same hand</li> <li>• All four fingers of the same hand</li> <li>• Hearing in one ear</li> </ul>	25% of the principal sum

• An employee's loss must occur within 365 days of the date of the accident. "Member" means hand, foot or eye. "Loss of a hand or foot" means complete severance through or above the wrist or ankle joint. "Loss of sight" means total, permanent and irrevocable loss by natural, surgical or artificial means. "Loss of speech" means total, permanent and irrevocable loss of audible communication. "Loss of hearing" means total and permanent loss of hearing in both ears which cannot be corrected by any means. "Loss of a thumb and index finger" means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand).

\*\* These injuries - or paralyzes - mean the loss of use, without severance, of a limb. Such a loss must be determined by a doctor to be complete and not reversible.

## Additional Benefits

Basic AD&D Insurance also pays additional benefits, including:

- **Monthly Coma Benefit** — If an employee is in a coma for at least 31 consecutive days as a result of an accident, a monthly coma benefit of 1% of the **principal sum** will be paid. This benefit will be paid until the employee's recovery, the 11th month of payment, or the employee's death, whichever is earliest.

If the employee dies while in a coma or remains comatose after 11 months of benefit payments, the plan will pay a lump sum to the employee's **beneficiary** equal to the principal sum minus any amounts paid for covered losses or paralysis.

- **Seat Belt(s) and Airbag Benefit** — If an employee dies as a direct result of injuries sustained in a covered accident while driving or riding in an automobile and he or she was wearing a seat belt, CIGNA will pay a seat belt benefit to the **designated beneficiary**.

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The seat belt benefit will be at least \$1,000, to a maximum of 20% of the employee's benefit or \$25,000, whichever is less. An employee's beneficiary will receive the seat belt benefit if:

- The automobile the employee was driving/riding in was equipped with seat belts;
- The seat belt(s) was in actual use and properly fastened at the time of the covered accident; and
- The position of the seat belt(s) was certified in the official report of the covered accident or by the investigating officer. A copy of the police accident report must be submitted with the claim. If certification is not available but it is clear that the employee was properly wearing a seat belt, CIGNA will pay the additional benefit. If, however, certification is not available and it is not certain that the employee was wearing a seat belt, then the benefit will be fixed at \$1,000.

Additionally, CIGNA will pay an additional 10% of the employee's benefit, to a maximum of \$25,000, if a seat belt benefit is payable to him or her, and he or she was positioned in a seat that was protected by a properly functioning, original, factory-installed supplemental restraint system (airbag) that inflates on impact.

Verification of the proper inflation of the supplemental restraint system at the time of impact must be part of the official accident report or be certified, in writing, by the investigating officers.

"Automobile" means a self-propelled, private passenger motor vehicle with four or more wheels that is of a type both designed and required to be licensed for use on the highway of any state or country. Automobiles include but are not limited to sedans, station wagons, sport utility vehicles, Jeeps, pickups, vans, campers or motor homes. Automobiles do not include mobile homes or motor vehicles used for mass or public transportation.

No benefit will be paid if the accident causing the employee's death occurred as a result of participation in a race, or a speed or endurance test.

- **Exposure and Disappearance Benefits** — If an employee is unavoidably exposed to the elements as a result of an accident, and because of exposure suffers a loss for which a benefit is otherwise payable, he or she will receive 100% of the **principal sum**.

If an employee was riding in a vehicle which has disappeared, wrecked or sunk and has not been found within one year from the date of the disappearance, wreckage or sinking, it will be presumed the employee has sustained loss of life as a result of injury, provided the vehicle's disappearance, wreckage or sinking occurred under circumstances that would otherwise be covered.

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- **Common Accident Benefit** — If an employee and his or her spouse or registered domestic partner die as a result of a common accident, the spouse's or registered domestic partner's benefit amount will increase to 100% of the employee's principal sum, to a maximum of \$500,000. "Common accident" means the same or separate accidents occurring within the same 24-hour period.
- **Child Care Center Benefit** — If a participant dies as the result of a covered accident, the plan will pay child care center benefits for each covered dependent under age 13 equal to 5% of the employee's benefit amount, to a maximum of \$5,000 a year. The plan will pay benefits for five consecutive years, or until the child turns age 13, whichever happens first. To receive benefits, the covered child must be enrolled in a child care center on the date of the participant's death or must enroll within 365 days after the participant's date of death.

If, at the time of the accident, coverage for a dependent child is in force but there is no dependent who qualifies, the plan will pay a benefit of \$1,500 to the participant's beneficiary.

"Child care center" means a facility that is licensed; is operated according to law, including laws and regulations applicable to child care facilities; and provides care and supervision for children in a group setting on a regular daily basis. It does not include hospitals, the child's home or care provided during normal school hours while a child is attending grades one through twelve.

- **Terrorism Benefits** — If an employee suffers a loss of life or dismemberment due to an act or acts of terrorism, and such loss occurs within 365 days of the act(s) of terrorism, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

Terrorism benefits do not apply if the loss is caused by or results from nuclear radiation or the release of nuclear energy.

"Act of terrorism" refers to a hostile or violent act carried out by a group of persons having political, military or territorial goals, but who are not operating on behalf of a sovereign state. Their purpose is to compel an act or omission by any other person or any government entity.

- **War Risk Benefits** — If an employee suffers a loss of life or dismemberment due to war or an act of war, whether declared or undeclared, and such loss occurs within 365 days of the covered accident, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

War risk benefits do not apply if the loss occurs in the United States or in any nation in which the employee is a citizen.

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- **Brain Damage** — If a participant becomes brain damaged within 120 days and as a result of a covered accident, the plan will pay 100% of the principal sum. The participant must be hospitalized for treatment of the brain damage at least 7 of the first 120 days of the injury, and the brain damage must continue for at least 12 months.

If, after 12 months of continuous brain damage, a physician determines that the participant is permanently and totally disabled due to the brain damage, benefits will be paid in a lump sum at the beginning of the 13th month following the original date of the injury.

- **Rehabilitation** — If a participant suffers a covered loss due to an accident, the plan will pay a benefit equal to 20% of the principal sum, to a maximum of \$10,000, for covered rehabilitative expenses. Rehabilitative expenses must be incurred within two years of the covered accident.
- **Bereavement/Trauma Counseling**— If a participant suffers a covered loss, the plan will pay a benefit for bereavement and trauma counseling equal to \$150 per session for a maximum of 10 sessions. The participant and/or his or her immediate family members are eligible.
- **Home Alterations and Vehicle Modifications** — If a participant suffers a covered loss, other than a loss of life, due to an accident, the plan will pay a benefit equal to 10% of the principal sum, to a maximum of \$10,000, for home alterations and vehicle modifications to accommodate the participant's injury.
- **CIGNA Secure Travel Worldwide Assistance** — While traveling, if an employee experiences an unforeseen medical emergency that requires him or her to be evacuated to a medical facility for treatment, Worldwide Assistance will arrange and cover, when deemed necessary by a Worldwide Assistance-designated physician, for transportation to the nearest medical facility that can properly treat the condition.

In the event an employee should die while traveling, Worldwide Assistance will arrange for all necessary government authorizations and will cover payment for the return of the employee's remains to his or her place of residence for burial.

## Limitations and Exclusions

Basic AD&D Insurance will not pay benefits for death or dismemberment resulting directly or indirectly from:

- Intentionally self-inflicted injury, or any such attempt, while sane or insane;
- Voluntary ingestion of any narcotic, drug, poison, gas or fumes not prescribed by, and taken according to the directions of, a doctor (where applicable) — accidental ingestion of a poisonous substance is not excluded;

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- War or an act of war whether declared or undeclared or while serving on full-time active duty in any armed forces (reserves or National Guard active duty for training is not excluded unless it extends beyond 31 days);
- Travel or flight in (including getting in or out of, on or off) any aircraft device that can fly above the earth's surface, if:
  - The aircraft or device is being used:
    - For crop dusting, spraying or seeding; giving and receiving flying instruction; firefighting; skywriting; sky diving or hang-gliding; pipeline or power line inspection; aerial photography or exploration; racing, endurance tests, stunt or acrobatic flying; or any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on); or
    - By or for any military authority (aircraft flown by the U.S. Military Airlift Command (MAC) or similar service of another country are not excluded); or
    - For travel, or is designed for travel, beyond the earth's atmosphere; or
    - By or for Leidos (this applies whether the aircraft or device is owned, leased, operated or controlled by the participant or Leidos); or
  - The employee is:
    - Serving as pilot or crew member (or a student taking a flying lesson) and is not riding as a passenger;
    - Hang-gliding; or
    - Parachuting, except when necessary for self-preservation;
- Commission or attempt to commit a felony or assault by the employee;
- Commission of or active participation in a riot or insurrection; and
- Sickness, disease, bodily or mental infirmity, or medical or surgical treatment of a bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental cut or wound, or accidental food poisoning.

Only one amount, the largest to which the employee is entitled, will be payable for all losses resulting from one covered accident.

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## Voluntary Accidental Death and Dismemberment (VAD&D) Insurance Coverage

Employees can purchase additional accidental death and dismemberment insurance for themselves and their eligible dependents which:

- Pays a benefit to an employee's or covered dependent's **designated beneficiary(ies)** if he or she dies in an accident; and
- Pays a benefit to the employee if the employee or his or her covered dependents suffer a covered loss in an accident.

Any coverage purchased through VAD&D Insurance is in addition to **Basic AD&D Insurance** coverage.

## How Voluntary Accidental Death and Dismemberment (VAD&D) Insurance Works

There are two types of coverage under VAD&D Insurance:

- Employee coverage, which covers the employee only; and
- Dependent coverage, which covers an employee's spouse or registered domestic partner and/or their dependent children.

Employees pay the full cost of coverage of any VAD&D Insurance, which they purchase on a pre-tax basis.

### Employee Coverage

Employees can purchase VAD&D Insurance in dollar increments of a factor times salary benefit. Employees will be able to elect a coverage amount that best fits their needs in increments beginning at ½, and increase in whole increments to 10 times salary to a maximum of \$1,000,000.

- **Evidence of Coverage**

**Important:** "Annual compensation" means an employee's annual wage or salary as reported by his or her employer for the work performed as of the date of loss. It does not include earnings received as bonuses, overtime pay or other extra compensation.

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## Employees Ages 70+

When an employee reaches age 70, the total amount of the VAD&D Insurance benefit will be reduced by 35%.

## Dependent Coverage

Coverage for each dependent is equal to a percentage of an employee's VAD&D Insurance coverage amount as follows:

Dependent Coverage		
ELIGIBLE DEPENDENTS	PERCENTAGE OF EMPLOYEE COVERAGE	MAXIMUM DEPENDENT COVERAGE
SPOUSE OR REGISTERED DOMESTIC PARTNER ONLY	60%	\$250,000
SPOUSE OR REGISTERED DOMESTIC PARTNER AND CHILD(REN)*	50%	\$250,000
<ul style="list-style-type: none"> <li>Spouse or Registered Domestic Partner</li> <li>Each Child</li> </ul>	10%	\$50,000
CHILD ONLY	25%	\$50,000

\*To qualify for this benefit, a stepchild or registered domestic partner's child must reside with the Leidos participant.

## Benefits Payments

### Voluntary Accidental Death and Dismemberment (VAD&D) Insurance

FOR THE LOSS OF:*	THE EMPLOYEE WILL RECEIVE:
<ul style="list-style-type: none"> <li>Life</li> <li>Two or more members</li> <li>Both upper and lower limbs (quadriplegia)**</li> <li>Loss of one hand or one foot and sight in one eye</li> <li>Loss of site in both eyes</li> <li>Speech and hearing in both ears</li> </ul>	100% of the principal sum

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<ul style="list-style-type: none"> <li>• One member</li> <li>• Both lower limbs (paraplegia)**</li> <li>• Upper and lower limbs on one side of the body (hemiplegia)**</li> <li>• Loss of site in one eye</li> <li>• Speech</li> <li>• Hearing in both ears</li> </ul>	50% of the principal sum
<ul style="list-style-type: none"> <li>• Thumb and index finger of the same hand</li> <li>• All four fingers of the same hand</li> <li>• Hearing in one ear</li> </ul>	25% of the principal sum

• A participant's loss must occur within 365 days of the date of the accident. "Member" means hand, foot or eye. "Loss of a hand or foot" means complete severance through or above the wrist or ankle joint. "Loss of sight" means total, permanent and irrevocable loss by natural, surgical or artificial means. "Loss of speech" means total, permanent and irrevocable loss of audible communication. "Loss of hearing" means total and permanent loss of hearing in both ears which cannot be corrected by any means. "Loss of a thumb and index finger" means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand).

\*\* These injuries - or paralyse - mean the loss of use, without severance, of a limb. Such a loss must be determined by a doctor to be complete and not reversible.

Only one amount, the largest to which the participant is entitled, will be payable for all losses resulting from one covered accident. Dependents' benefit amounts are reduced proportionally.

## Additional Benefits

VAD&D Insurance also pays additional benefits, including:

- **Monthly Coma Benefit** — If a participant is in a coma for at least 31 consecutive days as a result of an accident, a monthly coma benefit of 1% of the principal sum will be paid. This benefit will be paid until the participant's recovery, the 11th month of payment, or the participant's death, whichever is earliest.

If the participant dies while in a coma or remains comatose after 11 months of benefit payments, the plan will pay a lump sum to the participant's beneficiary equal to the principal sum minus any amounts paid for covered losses or paralysis.

- **Seat Belt(s) and Airbag Benefit** — If a participant dies as a direct result of injuries sustained in a covered accident while driving or riding in an automobile and he or she was wearing a seat belt, CIGNA will pay a seat belt benefit to the designated beneficiary. The benefit will be at least \$1,000, to a maximum of 20% of the participant's benefit or \$25,000, whichever is less. A participant's beneficiary will receive the seat belt benefit if:

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- The automobile the participant was driving/riding in was equipped with seat belts;
- The seat belt(s) was in actual use and properly fastened at the time of the covered accident; and
- The position of the seat belt(s) was certified in the official report of the covered accident or by the investigating officer. A copy of the police accident report must be submitted with the claim. If certification is not available but it is clear that the participant was properly wearing a seat belt, CIGNA will pay the additional benefit. If, however, certification is not available and it is not certain that the participant was wearing a seat belt, then the benefit will be fixed at \$1,000.

In the case of a child, "seat belt" means a child restraint — as required by state law and approved by the National Highway Traffic Safety Administration — that is properly secured at the time of the accident and is being used as recommended by its manufacturer for children of like age and weight.

Additionally, CIGNA will pay an additional 10% of the employee's, spouse's or registered domestic partner's benefit, to a maximum of \$25,000, if a seat belt benefit is payable to him or her, and he or she was positioned in a seat that was protected by a properly functioning, original, factory-installed supplemental restraint system (airbag) that inflates on impact. This benefit is not available for covered dependent children.

Verification of the proper inflation of the supplemental restraint system at the time of impact must be part of the official accident report or be certified, in writing, by the investigating officers.

"Automobile" means a self-propelled, private passenger motor vehicle with four or more wheels that is of a type both designed and required to be licensed for use on the highway of any state or country. Automobiles include but are not limited to sedans, station wagons, sport utility vehicles, Jeep, pickups, vans, campers or motor homes. Automobiles do not include mobile homes or motor vehicles used for mass or public transportation.

No benefit will be paid if the accident causing the participant's death occurred as a result of participation in a race, or a speed or endurance test.

- **Common Accident Benefit** — If an employee and his or her spouse or registered domestic partner die as a result of a common accident, the spouse's or registered domestic partner's benefit amount will increase to 100% of the employee's principal sum, to a maximum of \$500,000. "Common accident" means the same or separate accidents occurring within the same 24-hour period.
- **Education and Training Benefit** — If an employee elects coverage for his or her covered dependents, VAD&D Insurance will pay an additional benefit for education assistance, as follows:

## Leidos Benefits Summary Plan Description

- For an employee's covered spouse or registered domestic partner: The plan will pay an additional 5% of the employee's principal sum, to a maximum of \$5,000, for up to three years when the spouse or registered domestic partner enrolls in any accredited school within one year of the employee's death. Enrolling in school must be for the purpose of retraining or refreshing skills needed for employment. The spouse or registered domestic partner must incur expenses that must be paid directly to, or approved and certified by, the same school.
- For an employee's covered dependent children: The plan will pay an additional 5% of the employee's principal sum, to a maximum of \$5,000, for up to four consecutive years when the child enrolls as a full-time student before age 25. The school must be a college, university, or other institute of higher education. The expenses of higher education should be related to tuition, fees, books, room and board, and transportation, and must be paid directly to, or approved and certified by, the same school.

If the employee does not have a qualifying dependent for the Education and Training Benefit, \$1,000 will be paid to the employee's beneficiary.

- **Child Care Center Benefit** — If a participant dies as the result of a covered accident, the plan will pay child care center benefits for each covered dependent under age 13 equal to 5% of the employee's benefit amount, to a maximum of \$5,000 a year. The plan will pay benefits for five consecutive years, or until the child turns age 13, whichever happens first. To receive benefits, the covered child must be enrolled in a child care center on the date of the participant's death or must enroll within 365 days after the participant's date of death.

If, at the time of the accident, coverage for a dependent child is in force but there is no dependent who qualifies, the plan will pay a benefit of \$1,500 to the participant's beneficiary.

"Child care center" means a facility that is licensed; is operated according to law, including laws and regulations applicable to child care facilities; and provides care and supervision for children in a group setting on a regular daily basis. It does not include hospitals, the child's home or care provided during normal school hours while a child is attending grades one through twelve.

- **Increased Dependent Child Living Benefits** — If a participant's covered child suffers a covered accidental injury, the plan will pay double the benefit amount, to a maximum of \$100,000. If the child subsequently dies within 90 days of the same covered accident, the plan will pay only the death benefit, to a maximum of \$50,000.

If a covered child sustains more than one covered loss from a single covered accident, the plan will pay double the benefit amount only for the largest amount to which the child is entitled.

- **Exposure and Disappearance Benefits** — If a participant is unavoidably exposed to the elements as a result of an accident, and because of exposure suffers a loss for which a benefit is otherwise payable, he or she will receive 100% of the principal sum.

## Leidos Benefits Summary Plan Description

If a participant was riding in a vehicle which has disappeared, been wrecked or sunk and has not been found within one year from the date of the disappearance, wreckage or sinking, it will be presumed the participant has sustained loss of life as a result of injury, provided the vehicle's disappearance, wreckage or sinking occurred under circumstances that would otherwise be covered.

- **Terrorism Benefits** — If a participant suffers a loss of life or dismemberment due to an act or acts of terrorism, and such loss occurs within 365 days of the act(s) of terrorism, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

Terrorism benefits do not apply if the loss is caused by or results from nuclear radiation or the release of nuclear energy.

"Act of terrorism" refers to a hostile or violent act carried out by a group of persons having political, military or territorial goals, but who are not operating on behalf of a sovereign state. Their purpose is to compel an act or omission by any other person or any government entity.

Dependents' benefit amounts are reduced proportionally.

- **War Risk Benefits** — If a participant suffers a loss of life or dismemberment due to war or an act of war, whether declared or undeclared, and such loss occurs within 365 days of the covered accident, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

War risk benefits do not apply if the loss occurs in the United States or in any nation in which the participant is a citizen.

Dependents' benefit amounts are reduced proportionally.

- **CIGNA Secure Travel Worldwide Assistance** — While traveling, if an employee experiences an unforeseen medical emergency that requires him or her to be evacuated to a medical facility for treatment, Worldwide Assistance will arrange and cover, when deemed necessary by a Worldwide Assistance-designated physician, for transportation to the nearest medical facility that can properly treat the condition.

In the event an employee should die while traveling, Worldwide Assistance will arrange for all necessary government authorizations and will cover payment for the return of the employee's remains to his or her place of residence for burial.

- **Brain Damage** — If a participant becomes brain damaged within 120 days and as a result of a covered accident, the plan will pay 100% of the principal sum. The participant must be hospitalized for treatment of the brain damage at least 7 of the first 120 days of the injury, and the brain damage must continue for at least 12 months.

## Leidos Benefits Summary Plan Description

If, after 12 months of continuous brain damage, a physician determines that the participant is permanently and totally disabled due to the brain damage, benefits will be paid in a lump sum at the beginning of the 13th month following the original date of the injury.

- **Rehabilitation** — If a participant suffers a covered loss due to an accident, the plan will pay a benefit equal to 20% of the principal sum, to a maximum of \$10,000, for covered rehabilitative expenses. Rehabilitative expenses must be incurred within two years of the covered accident.
- **Bereavement/Trauma Counseling** — If a participant suffers a covered loss, the plan will pay a benefit for bereavement and trauma counseling equal to \$150 per session for a maximum of 10 sessions. The participant and/or his or her immediate family members are eligible.
- **Home Alterations and Vehicle Modifications** — If a participant suffers a covered loss, other than a loss of life, due to an accident, the plan will pay a benefit equal to 10% of the principal sum, to a maximum of \$10,000, for home alterations and vehicle modifications to accommodate the participant's injury.

## Limitations and Exclusions

VAD&D Insurance will not pay benefits if a loss results, directly or indirectly, from or is caused by:

- Self-inflicted injuries or suicide;
- Any felony committed by the insured;
- Any act of war, declared or undeclared;
- Sickness, disease, physical or mental impairment, medical or surgical treatment of a bacterial or viral infection, regardless of how contracted. (This does not include bacterial infection that is the natural and foreseeable result of an accidental external cut or wound, or accidental food poisoning.)

Benefits are also not payable if the loss occurs while the participant is:

- On full-time active military duty for more than 30 days in the armed forces;
- Traveling in an aircraft that is owned, leased or controlled by the sponsoring organization;
- Traveling in an experimental aircraft or one designed to be used in outer space;
- Traveling in an aircraft that is being operated by or for a military authority other than U.S. Military Airlift Command (MAC), or similar foreign service;
- Hanggliding;
- Parachuting, except for self-preservation;
- Piloting or serving as a crew member in any aircraft; and
- Taking a flying lesson in any aircraft.

# Leidos Benefits Summary Plan Description

## Business Travel Accident Insurance

Business Travel Accident Insurance provides additional coverage for eligible employees traveling on Leidos-related business. Any benefits paid are in addition to [Basic Term Life Insurance](#) and [Basic AD&D Insurance benefits](#).

### How Business Travel Accident Insurance Works

Employees automatically receive coverage equal to three times their annual compensation, to a maximum of \$500,000. This is known as the "principal sum."

Leidos pays the full cost of coverage.

**Important:** "Annual compensation" means an employee's annual wage or salary as reported by his or her employer for the worked performed as of the date of loss. It does not include earnings received as bonuses, overtime pay and other extra compensation.

#### Employees Ages 70+

When an employee reaches age 70, the Business Travel Accident Insurance benefit amount — or principal sum — will be reduced by 35%.

In the event of an employee's death while traveling on [Leidos-related business](#), benefits will be paid to the designated beneficiary. If an employee accidentally suffers dismemberment, the benefits will be paid directly to the employee. The chart below shows the benefit payments under the Business Travel Accident Insurance plan:

#### Business Travel Accident Insurance

FOR THE LOSS OF:*	THE EMPLOYEE WILL RECEIVE:
<ul style="list-style-type: none"><li>Life</li><li>Two or more members</li><li>Both upper and lower limbs (quadriplegia)**</li><li>Loss of one hand or one foot and sight in one eye</li><li>Loss of site in both eyes</li><li>Speech and hearing in both ears</li></ul>	100% of the principal sum
<ul style="list-style-type: none"><li>One member</li><li>Both lower limbs (paraplegia)**</li><li>Upper and lower limbs on one side of the body (hemiplegia)**</li><li>Loss of site in one eye</li><li>Speech</li><li>Hearing in both ears</li></ul>	50% of the principal sum

## Leidos Benefits Summary Plan Description

FOR THE LOSS OF:*	THE EMPLOYEE WILL RECEIVE:
<ul style="list-style-type: none"> <li>• Thumb and index finger of the same hand</li> <li>• All four fingers of the same hand</li> <li>• Hearing in one ear</li> </ul>	25% of the principal sum

• An employee's loss must occur within 365 days of the date of the accident. "Member" means hand, foot or eye. "Loss of a hand or foot" means complete severance through or above the wrist or ankle joint. "Loss of sight" means total, permanent and irrevocable loss by natural, surgical or artificial means. "Loss of speech" means total, permanent and irrevocable loss of audible communication. "Loss of hearing" means total and permanent loss of hearing in both ears which cannot be corrected by any means. "Loss of a thumb and index finger" means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand).

\*\*These injuries — or paralyse — mean the loss of use, without severance, of a limb. Such a loss must be determined by a doctor to be complete and not reversible.

### Defining Leidos-Related Travel

"Leidos-related travel" means that the employee is traveling on a required business trip away from where he or she is permanently assigned to work. Coverage will begin from the start of a planned trip. The employee may leave from his or her place of work, home or another location. Coverage ends upon the employee's return to his or her place of work or home, whichever occurs first. These benefits are subject to the conditions, limitations and exclusions of the policy.

Business-related travel does not include any commuting travel or time the employee is regularly commuting directly from his or her place of work to home, or vice versa.

### Additional Benefits

Business Travel Accident Insurance also pays additional benefits, including:

- **Monthly Coma Benefit** — If an employee is in a coma for at least 31 consecutive days as a result of an accident, a monthly coma benefit of 1% of the principal sum will be paid. This benefit will be paid until the employee's recovery, the 11th month of payment, or the employee's death, whichever is earliest. If the employee dies while in a coma or remains comatose after 11 months of benefit payments, the plan will pay a lump sum to the employee's beneficiary equal to the principal sum minus any amounts paid for covered losses or paralysis.
- **Seat Belt(s) and Airbag Benefit** — If an employee dies as a direct result of injuries sustained in a covered accident while driving or riding in an automobile and he or she was wearing a seat belt, CIGNA will pay a seat belt benefit to the designated beneficiary. The benefit will be at least \$1,000, to a maximum of 20% of the participant's benefit or \$25,000, whichever is less. An employee's beneficiary will receive the seat belt benefit if:
  - The automobile the employee was driving/riding in was equipped with seat belts;

## Leidos Benefits Summary Plan Description

- The seat belt(s) was in actual use and properly fastened at the time of the covered accident; and
- The position of the seat belt(s) was certified in the official report of the covered accident or by the investigating officer. A copy of the police accident report must be submitted with the claim. If certification is not available but it is clear that the employee was properly wearing a seat belt, CIGNA will pay the additional benefit. If, however, certification is not available and it is not certain that the employee was wearing a seat belt, then the benefit will be fixed at \$1,000.

Additionally, CIGNA will pay an additional 10% of the employee's benefit, to a maximum of \$25,000, if a seat belt benefit is payable to him or her, and he or she was positioned in a seat that was protected by a properly functioning, original, factory-installed supplemental restraint system (airbag) that inflates on impact.

Verification of the proper inflation of the supplemental restraint system at the time of impact must be part of the official accident report or be certified, in writing, by the investigating officers.

"Automobile" means a self-propelled, private passenger motor vehicle with four or more wheels that is of a type both designed and required to be licensed for use on the highway of any state or country. Automobiles include but are not limited to sedans, station wagons, sport utility vehicles, Jeeps, pickups, vans, campers or motor homes. Automobiles do not include mobile homes or motor vehicles used for mass or public transportation.

No benefit will be paid if the accident causing the employee's death occurred as a result of participation in a race, or a speed or endurance test.

- **Exposure and Disappearance Benefits** — If an employee is unavoidably exposed to the elements as a result of an accident and because of exposure suffers a loss for which a benefit is otherwise payable, he or she will receive 100% of the principal sum.

If an employee was riding in a vehicle which has disappeared, been wrecked or sunk and has not been found within one year from the date of the disappearance, wreckage or sinking, it will be presumed the employee has sustained loss of life as a result of injury, provided the vehicle's disappearance, wreckage or sinking occurred under circumstances that would otherwise be covered.

- **Terrorism Benefits** — If an employee suffers a loss of life or dismemberment due to an act or acts of terrorism, and such loss occurs within 365 days of the act(s) of terrorism, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

## Leidos Benefits Summary Plan Description

Terrorism benefits do not apply if the loss is caused by or results from nuclear radiation or the release of nuclear energy.

"Act of terrorism" refers to a hostile or violent act carried out by a group of persons having political, military or territorial goals, but who are not operating on behalf of a sovereign state. Their purpose is to compel an act or omission by any other person or any government entity.

- **War Risk Benefits** — If an employee suffers a loss of life or dismemberment due to war or an act of war, whether declared or undeclared, and such loss occurs within 365 days of the covered accident, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.
- **CIGNA Secure Travel Worldwide Assistance** — While traveling, if an employee experiences an unforeseen medical emergency that requires him or her to be evacuated to a medical facility for treatment, Worldwide Assistance will arrange and cover, when deemed necessary by a Worldwide Assistance-designated physician, for transportation to the nearest medical facility that can properly treat the condition.

In the event an employee should die while traveling, Worldwide Assistance will arrange for all necessary government authorizations and will cover payment for the return of the employee's remains to his or her place of residence for burial.

- **Owned Aircraft Benefits** — If an employee suffers a loss of life or dismemberment due to an accident while traveling on business in an aircraft owned, leased or operated by Leidos, and such loss occurs within 365 days of the covered accident, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

At the time of the accident, the aircraft must have had a valid certificate of worthiness, must have been flown by a pilot with a valid license, and must not have been used for crop dusting, spraying or seeding; giving and receiving flying instruction; firefighting; skywriting; sky diving or hang-gliding; pipeline or power line inspection; aerial photography or exploration; racing, endurance tests, stunt or acrobatic flying; or any operation that requires a special permit from the FAA, or for which a charge is made.

- **Personal Deviation** — If an employee suffers a loss of life or dismemberment due to an accident while outside the employee's city of permanent assignment which occurs seven days before or seven days after a scheduled business trip, and such loss occurs within 365 days of the covered accident, benefits are payable. For more information about these benefits and any provisions, refer to the plan's certificate of coverage.

# Leidos Benefits Summary Plan Description

## Limitations and Exclusions

Business Travel Accident Insurance will not pay benefits resulting from:

- Intentionally self-inflicted injury, suicide, attempted suicide;
- Voluntary ingestion of any narcotic, drug, poison, gas or fumes not prescribed by, and taken according to the directions of, a doctor (where applicable) — accidental ingestion of a poisonous substance is not excluded;
- Sickness, illness, disease, bodily or mental infirmity, or medical or surgical treatment thereof, or infection of any kind, other than bacterial infections due to an accidental cut, wound, botulism or ptomaine poisoning;
- Active duty in the armed forces;
- Commission of or attempt to commit a felony;
- Travel or flight in any spacecraft; or flight in any aircraft, except to the extent that this is provided for under the policy.

Only one amount, the largest to which the employee is entitled, will be payable for all losses resulting from one covered accident.

The total amount the plan will pay as the result of any one accident is \$20 million. If multiple employees are involved in a single accident and their claims for benefits total more than \$20 million, the employee's benefit will be determined using the following formula: \$2 million divided by the total amount claimed by all employees. The result of applying this formula will be a percentage, and the employee's benefit will be this percentage of the amount he or she originally claimed.

## Naming a Beneficiary for Life and AD&D Insurance

An employee can name any person or persons\* as beneficiary(ies) for his or her [Basic Term Life Insurance](#), [Group Universal Life \(GUL\) Insurance](#), [Basic AD&D Insurance](#), [VAD&D Insurance](#) and [Business Travel Accident Insurance](#) by accessing the Leidos Human Resources System, Workday. If the employee wishes to name a minor (under age 18 in most states) or a trust as beneficiary, the employee should obtain legal advice, since special rules may apply.

The beneficiary the employee designates for these coverages may be different for each plan Leidos offers. The employee may change his or her beneficiary(ies) at any time via Workday.

If you fail to designate your beneficiaries with Leidos, your benefits will be paid based on the preferential beneficiary designation clause at the time of a claim. This means that any amount of insurance for which there is no beneficiary at your death will be payable to the first of the following:

## Leidos Benefits Summary Plan Description

- Your surviving spouse
- Your surviving child(ren), in equal shares or if none
- Your surviving parents, in equal shares or if none
- Your surviving siblings, in equal shares or if none
- Your estate

The employee is automatically the beneficiary for any covered dependents.

\*Community Property Laws – If you are married and reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin) and name someone other than your spouse as beneficiary, it is possible that payment of benefits may be delayed or disputed unless your spouse also signs the beneficiary designation.

### Continuing Life and AD&D Insurance After Coverage Ends

When an employee leaves Leidos or transfers to an ineligible class, he or she may be able to continue his or her life and AD&D coverage through individual policies.

#### Basic Term Life Insurance

An employee may port or convert his or her **Basic Term Life Insurance** coverage to an individual life insurance policy issued by Prudential Insurance Company of America\*. The employee must make this election within 31 days of losing coverage under the Leidos group plan. No medical examination or other evidence of insurability will be required for conversion. However, evidence of insurability is required for portability. The employee pays the cost of coverage directly to the insurer.

\*Portability is not available if coverage ends due to retirement or disability or for Basic Dependent Life coverage.

#### Group Universal Life (GUL) Insurance

An employee may **continue** his or her **Group Universal Life (GUL)** Insurance coverage by making an election within 31 days after the date of leaving employment with Leidos. No medical examination or other evidence of insurability is required for continuation of Group Universal Life (GUL) Insurance.

#### Optional Dependent Life Insurance

An employee may port or convert his or her spouse's or registered domestic partner's coverage, as well as any child life coverage, to individual policies. An employee must port his or her life insurance in order for any dependents to be eligible to port. The exceptions to this rule are death of employee or divorce.

## Leidos Benefits Summary Plan Description

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In the event of the employee's death, both the spouse life and child life can be ported. In the event of divorce, the spouse life can be ported.

Spouses or Registered domestic partners may continue Spouse Life coverage up to the amount he or she was eligible for prior to losing coverage.

In addition, a dependent age 26 years or older who loses eligibility for Child Life Insurance may continue all or a portion of his or her coverage. He or she must submit an application within 31 days of losing coverage under the Leidos group plan.

Separate certificates of insurance will be issued for an employee's spouse or registered domestic partner and/or dependents. The employee and/ or dependent pay the full cost of any continued coverage directly to Life Insurance Company of North America.

### Basic AD&D Insurance and VAD&D Insurance

If an employee is age 69 or younger, his or her [Basic AD&D Insurance](#) and [VAD&D Insurance](#), as well as the policies covering the employee's dependents, can be converted to an individual policy through Life Insurance Company of North America. The employee pays the full cost of coverage directly to Life Insurance Company of North America.

# Leidos Benefits Summary Plan Description

## Life Insurance Continuation (Portability)/Conversion

The information on this page will help you determine which life insurance plans you can continue (port) and which ones are eligible for conversion only. On the [matrix](#) below select the scenario that most closely describes your situation and read the options that are available to you.

### Continuation/Conversion Matrix

Life Insurance Continuation/Conversion Matrix					
Reason Coverage Ends	Group Term Life	Group Universal Life	Optional Dependent Life	Basic AD&D	Voluntary AD&D
	Portability*	Continuation**	Portability	Conversion	Conversion
<b>Employee Terminates Employment</b>	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
<b>Employee loses eligibility and is no longer in an eligible class under the group policy</b>	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
<b>Spouse no longer eligible due to divorce/legal separation</b>	N/A	N/A	Yes, to age 80	N/A	Yes, to age 70
<b>Spouse loses coverage to due to employee reaching age 70</b>	N/A	N/A	N/A	N/A	Yes, to age 70
<b>Child loses coverage due to ineligibility (No longer a dependent child of the employee)</b>	No	N/A	Yes, able to convert policy	N/A	Yes
<b>Employee loses a portion of coverage and still in an eligible class under the group policy due to:</b>					
- Reduction in hours	No	No	No	No	No
- Age Reduction Schedule (35% at age 70)	No	No	No	No	No
* If you are losing coverage due to retirement or disability, you will be offered the option to convert your basic life coverage.					
^ Coverage is limited to age 80					
** Conversion option is also available for GUL plan. For more information, contact Prudential at 1-877-889-2070					

# Leidos Benefits Summary Plan Description

## Important Information

1. The cost to convert/continue the life insurance products is based on the insurance company's standard group rates and will differ from the rate employees currently pay
2. An insured will remit premiums directly to CIGNA
3. An insured cannot port and convert the same group policy
4. Ported insurance is a group term policy issued by CIGNA
5. Converted insurance is an individual whole life policy and is used to continue coverage for individuals who lose a portion or all coverage under the active group policy
6. Age Restrictions
  - A. Ported life insurance terminates at age of 80
  - B. Converted AD&D insurance terminates at age 70
7. Conversion and/or portability application must be submitted in writing within 31 days of the date coverage ends
  - A. Employee portion of application should be completed and submitted to the address indicated on the form by the individual seeking coverage
  - B. The insurance company or one of its service providers will contact Leidos for the employer data
  - C. The insurance company will issue new policy(ies), which becomes effective 31 days after active coverage ends
  - D. Evidence of Insurability (EOI) is not required if life insurance is converted/continued within the specified time period. However, EOI is required to port Employee Basic Life Insurance.

## Conversion/Continuation Forms

- **Group Term Life Conversion Form**  
This form should be completed if employee would like to convert all or a portion of the terminating coverage to an individual policy (subject to conversion amount limitations).
- **Group Term Life Portability Form**  
This form should be completed if an employee would like to convert all or a portion of the terminating coverage to an individual policy (subject to conversion amount limitations).
- **Accidental Death and Dismemberment (AD&D) Conversion Form**  
This form should be completed if employee would like to convert all or a portion of the terminating coverage to an individual policy (subject to conversion amount limitations).

# Leidos Benefits Summary Plan Description

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## Filing Claims

If an employee or a covered dependent dies or is seriously injured, the appropriate insurance company should be notified immediately.

Submit Basic Life, Dependent Life and Group Universal Life (GUL) Insurance claims to:

### **The Prudential Insurance Company of America**

P.O. Box 8517  
Philadelphia, PA 19176  
1-888-257-0412 (phone)  
1-888-227-6764 (fax)

Submit Accidental Death & Dismemberment claims to:

### **Life Insurance Company of North America**

Life Claims  
P.O. Box 22326  
Pittsburg, PA 15222-0326  
1-800-238-2125 (phone)  
1-412-402-3506 (fax)

After receiving notification, the insurer will process the claim for payment of benefits. All claims for benefits must be made by filing a properly completed form. If the claim is for a death benefit, a death certificate must be furnished along with the claim form.

If a participant has concerns about how a claim has been administered or wishes to appeal a claims decision, information on relevant procedures is available in "[Claims Appeal and Review Procedures Under ERISA](#)" in the Plan Information section.