



# 2023 Benefits Open Enrollment Guide

BENEFITS FOR YOUR HEALTH  
AND WELL-BEING



# In this Guide



*The information contained within these pages may be proprietary to Leidos and is principally intended for employees of Leidos and its subsidiaries only. The benefits described apply to U.S. benefits-eligible employees. This benefits information is not applicable to employees of Leidos Biomedical Research, Inc., Dynetics or QTC. Union-represented employees are covered by the terms of their collective bargaining agreements.*

*For additional information, visit the Benefits Summary Plan Description website at <https://benefits.leidos.com>.*

<b>Explore. Engage. Enroll.</b>	<b>3</b>
<b>What's New or Changing for 2023</b>	<b>5</b>
<b>Eligibility</b>	<b>10</b>
<b>Your Health</b>	<b>12</b>
Healthy Focus Medical Plans	12
Prescription Drugs	18
Health Savings Account (HSA)	22
Kaiser Permanente Medical Plans	24
HMSA	26
Tricare Supplement	27
Triple-S Optimo Plus Medical Plan	27
Cigna Global Medical Plan	28
Dental	29
Cigna Global Dental	30
Vision	31
Flexible Spending Accounts (FSAs)	33
Your Health and Well-Being	35
<b>Your Money</b>	<b>39</b>
Life Insurance	39
Accidental Death & Dismemberment (AD&D) Insurance	41
Disability Coverage	41
Retirement: 401(k) Plan	43
Employee Stock Purchase Plan (ESPP)	44
Financial Wellness	45
<b>Your Life Balance</b>	<b>46</b>
Prudential Supplemental Health Benefits	46
Benepace Voluntary Benefits Program	47
<b>Your 2023 Open Enrollment Checklist</b>	<b>51</b>
<b>Benefits Contacts</b>	<b>52</b>

EXPLORE

ENGAGE

ENROLL

# Explore. Engage. Enroll.

## EXPLORE. Use this Guide to Help You Get Started

You can use this guide and other resources available to you on the [2023 Open Enrollment page](#) on Prism and the Benefits Summary Plan Description website at [benefits.leidos.com](https://benefits.leidos.com) for decision-making support.

## ENGAGE.

### NEW Virtual Benefits Forum

Visit the NEW Virtual Benefits Forum ([www.leidosvirtualbenefitsforum.com](https://www.leidosvirtualbenefitsforum.com)) to learn about the Leidos benefit offerings and access important plan information. This new tool is a great place to:

- ▶ Learn about the Leidos plans in a fun, interactive environment, at your own pace.
- ▶ Discover ways to take care of your physical, financial, and emotional well-being.
- ▶ Chat LIVE during Open Enrollment with vendor partners and get answers to your questions about coverage.

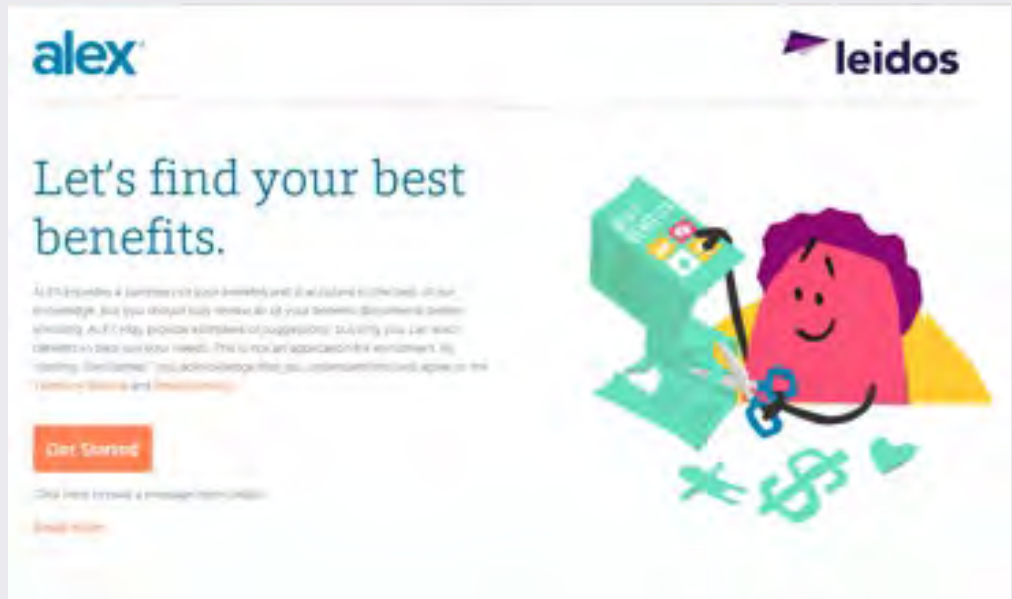
### Ask Alex for Benefits Help

ALEX is a virtual benefits counselor that explains your benefit options and helps you choose the plan that’s best for you and your family.

ALEX prompts you for some basic information about your personal situation, asks a few questions about how you anticipate using your healthcare (your answers remain anonymous, of course), and helps you figure out what to choose based on your responses.

Before you make your benefit elections in Workday, be sure to spend a few minutes with ALEX at [www.myalex.com/leidos/2023](https://www.myalex.com/leidos/2023) to make sure you’re enrolling in a plan that’s right for you and your family.

**Disclaimer:** Alex provides a recommendation based on information that you provide and medical costs based on national averages. The personal information is limited, and the estimated medical costs may not reflect the actual cost of health services in your area. This tool is not meant to calculate the actual medical expenses to be incurred by you and any dependents in 2023. Alex simply provides another data point which may aid you in choosing a plan that meets your needs and that of your enrolled dependents.



## If You Have Questions **NEW Prism Rates Tool**

Contact Employee Services for help with enrolling or benefit-related questions: 855-553-4367, option 3 or email: [AskHR@leidos.com](mailto:AskHR@leidos.com).

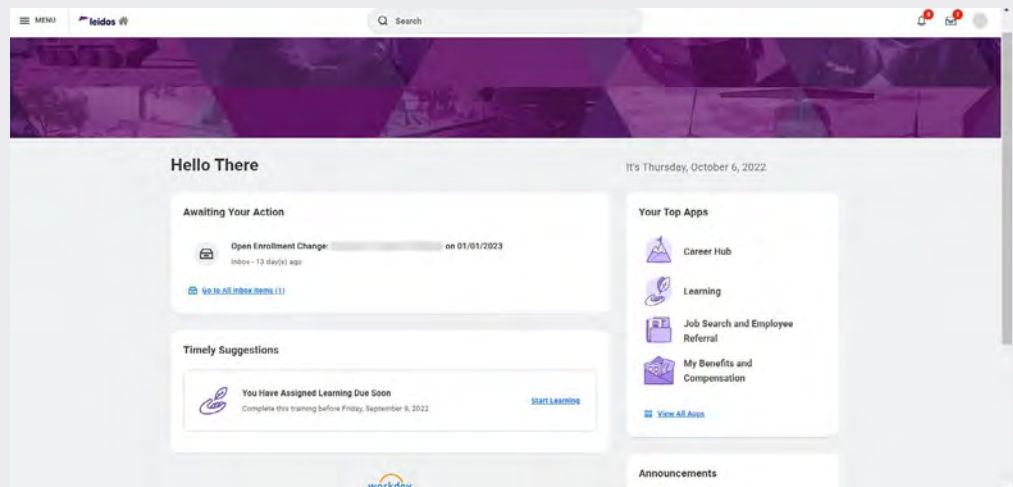
## Changing Your Benefits During the Year

IRS regulations require that, once enrolled, you may not change your benefit elections until the next Open Enrollment period – unless you experience a qualified life event. Experiencing a qualified life event allows a participant to make some changes to coverage within 31 days of the event.

During 2023 Open Enrollment, Leidos is introducing a new tool on Prism for employees to locate their benefit rates. When you access the Prism Benefit Rate Tool, enter your home state and zip code (as listed in Workday), and select “See Your Benefit Rates”.

## ENROLL. Open Enrollment is Nov. 1 - Nov. 15

You can enroll in 2023 benefits beginning November 1 by accessing Workday through the link on Prism. (Note: You will need an activated token if accessing Prism remotely.) From Workday’s homepage, locate and click the “Inbox” icon to find the Open Enrollment event and begin the enrollment process.



**Important Note About Medical Coverage For Dependents** - Leidos must report to the IRS the names and social security numbers of everyone covered by our company-sponsored medical plans. Therefore, if you are enrolling dependents in the medical plans, be sure to include their social security numbers.

**If You Don't Enroll** - If you do not enroll by Nov. 15, you may be defaulted to your current 2022 elections with the exception of HSA and FSA, and any contribution to the Group Universal Life (GUL) insurance Cash Accumulation Fund (CAF), which do not roll over. **You will need to actively enroll in these benefits if you want them for next year, 2023.**

**Gibbs & Cox employees** - If you don't enroll, you will not have medical, dental, or vision benefits through Leidos and will default to only the company-provided benefits (including Basic Life Insurance, Basic AD&D Insurance, Business Travel Accident Insurance, EAP, and the well-being program).

**Spire Manufacturing Solutions employees** - If you don't enroll you will not have medical, dental, or vision benefits through Leidos and will default to only the company-provided benefits (including Basic Life Insurance, Basic AD&D Insurance, Business Travel Accident Insurance, EAP, and the well-being program).

**Davis Manufacturing employees** - If you don't enroll you will not have medical, dental, or vision benefits through Leidos and will default to only the company-provided benefits (including Basic Life Insurance, Basic AD&D Insurance, Business Travel Accident Insurance, EAP, and the well-being program).

# What's New or Changing for 2023

## HERE ARE HIGHLIGHTS OF THE BENEFIT PROGRAM CHANGES FOR 2023

- ▶ **NEW Virtual Benefits Forum** - Visit the Virtual Benefits Forum ([www.leidosvirtualbenefitsforum.com](http://www.leidosvirtualbenefitsforum.com)) to learn about the Leidos benefit offerings and access important plan information.
- ▶ **NEW Prism Rates Tool** - During 2023 Open Enrollment, Corporate Benefits and Employee Services are thrilled to introduce a new [Prism Benefit Rate Tool](#) that allows employees to locate their current medical, dental, and/or vision rates or upcoming rates for 2023 Open Enrollment.

## MEDICAL

### HEALTHY FOCUS MEDICAL PLANS

- ▶ Increase to Annual Deductible for Healthy Focus Advantage and Healthy Focus Premier plans to meet Internal Revenue Service (IRS) requirements

In-Network* Annual Deductible	Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	2022 Plan Year	2023 Plan Year	2022 Plan Year	2023 Plan Year
Employee only Coverage	\$1,400	\$1,500	\$1,400	\$1,500
Family Coverage	\$2,800	\$3,000	\$2,800	\$3,000

\*Refer to page 14 for the 2023 Out-Of-Network (OON) deductible for each plan.

- ▶ Increase to Annual Out-of-Pocket (OOP) Maximum for Healthy Focus Advantage and Healthy Focus Premier plans

In-Network* Annual Out-Of-Pocket (OOP) Maximum	Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	2022 Plan Year	2023 Plan Year	2022 Plan Year	2023 Plan Year
Employee only Coverage	\$3,000	\$3,200	\$1,400	\$1,500
Family Coverage	\$6,000	\$6,400	\$2,800	\$3,000

\*Refer to page 14 for the 2023 Out-Of-Network (OON) OOP Maximum for each plan.

- ▶ **Expanded access to acupuncture** - Up to 10 acupuncture visits will be covered per calendar year.
- ▶ **Expanded Transgender Benefits** - Leidos supports its transgender employees by offering comprehensive medical benefits to transitioning employees. In 2023, the Healthy Focus Plans will expand coverage of transgender benefits to include:
  - Reconstructive surgeries
  - Complementary procedures
  - Travel/Lodging
- ▶ **Discontinued Enhanced Clinical Review (ECR) Program** - Members will no longer be required to undergo clinical prior authorization for high tech radiology, diagnostic cardiology and sleep studies.
- ▶ **NEW Musculoskeletal Partner** - Effective January 1, 2023, Leidos and Aetna are partnering with Airrosti to provide Musculoskeletal (MSK) services to Healthy Focus plan participants. Airrosti specializes in the effective and efficient treatment of musculoskeletal injuries and conditions.

- ▶ **NEW Access to Aetna's Gene-Based Cellular and Innovative Therapies (GCIT) Network** - GCIT services include therapies that can potentially cure previously untreatable, and often fatal conditions. The GCIT network will help reduce the cost of gene therapies and ensure appropriate utilization.
  - One-on-one support for you and your family:
    - » Dedicated medical directors
    - » Nurse care managers\* with special experience
    - » Dedicated claims and Member Services staff and as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions
    - » Visit [Aetna.com](https://www.aetna.com) to find a list of these providers and search for "gene, cellular and other innovative therapies (GCIT)" designated facilities.
- ▶ **Expanded Medical Travel and Lodging Reimbursement** - Under the Healthy Focus Plans, medical travel benefit will be expanded to include all cases of network deficiencies, which is defined as being unable to find an in-network provider within 100 miles of your place of residence.
 

**Maximum Annual Benefit: \$2,500.**

  - **Lodging:** Per IRS regulation, lodging reimbursement is limited to \$50 per night per patient. If a patient is traveling with a companion, the maximum reimbursement is \$100 per night.
  - **Travel:** Eligible modes of transportation include coach class bus fare, coach class airfare, coach train fare, shuttle and taxi. Mileage reimbursement is based on the current IRS rate for medical travel.
    - » Car rental, gas and meals are not reimbursable.
  - **Members must:**
    - » Call Aetna first to confirm lack of provider availability and to coordinate provider search.
    - » Travel to a location where the medical services are in-network and legally permissible.
    - » Pay for the travel and lodging expenses upfront and submit a claim form to Aetna for reimbursement within 6 months of the date of service.

### TELADOC TELEMEDICINE:

- ▶ The fee for general Medical Consultations and Caregiver Services will increase from \$47 to \$49 per consultation.

### KAISER PERMANENTE MEDICAL PLANS

- ▶ Kaiser Hawaii and California plans are now required to use binding arbitration to settle disputes related to or arising out of care delivery. The California Health and Safety code 1363.1, and Hawaii Case Law requires Kaiser Permanente to notify the employee of the use of arbitration at the point of enrollment, therefore, you will see a link to the arbitration agreement within the Workday Open Enrollment event. **Note: If you do not agree with the arbitration language you should choose a different medical plan option.**
- ▶ **NEW** Starting in January 2023, Kaiser CA and Kaiser Mid-Atlantic members will pay \$0 cost share for mental health and substance abuse services. This means that members will not have any out-of-pocket costs for mental health and substance abuse care.
- ▶ **NEW** mental health benefit - Kaiser members now have access to coaching provided by Ginger. Refer to page 25 for additional details of this new benefit.
- ▶ On August 1, 2022, Kaiser Permanente launched a new collaboration with Cigna that gives Kaiser members who are away from home access to Cigna's national network of physicians, hospitals and urgent care clinics while traveling. Refer to page 25 of this guide for additional details.

**TRIPLE-S OPTIMO PLUS MEDICAL PLAN (PUERTO RICO)**

▶ The Triple-S plan has the following enhancements for 2023:

Benefit	2022	2023
Urgent Care (Illness) Copay	\$35	\$15
Ambulatory Surgery Copay	\$125	\$75
General Hospitalization Copay	\$125	\$75 Preferred Hospital/ \$125 Non-Preferred Hospital
Partial Hospitalization Copay	\$50	\$25 Preferred Hospital/ \$50 Non-Preferred Hospital
MRI and CT Scan	2 per anatomic region per year	No limit
Pet Scan and Pet CT	1 per year	No limit

**DENTAL**

**DELTA DENTAL PLANS**

▶ **NEW** Prevention First benefit - With Prevention First, your preventive care and diagnostic services (typically X-rays, exams and cleanings) do not count against your annual benefits maximum. This means that the costs for preventive care are excluded from your annual allowance.

**HEALTH SAVINGS ACCOUNT (HSA) / FLEXIBLE SPENDING ACCOUNTS (FSAS)**

**HSA**

- ▶ Increase to IRS HSA limits for 2023 - \$3,850 maximum for single coverage and \$7,750 maximum for family coverage
- ▶ In July 2022 Leidos launched a new feature in Workday for the HSA Catch-up Contribution. This new feature allows eligible employees that will turn age 55 or older in 2023 to elect to contribute an additional \$1,000 to their HSA during the 2023 calendar year.

**FSA**

- ▶ Increase to IRS Healthcare FSA limit for 2023 - \$3,050 annually
- ▶ Increase to Healthcare FSA amount eligible for roll-over from 2022 into 2023 to \$610

**WELL-BEING**

**VIRGIN PULSE WELL-BEING PROGRAM**

▶ For the 2023 Plan year, Leidos will increase the HSA and Pulse Cash rewards to \$400 annually. Refer to page 35 for the updated incentive chart by reward levels.

**NEW EMPLOYEE ASSISTANCE PROGRAM (EAP)**

▶ Leidos is partnering with ComPsych to offer a global EAP solution starting in 2023. Refer to page 36 for details. More information, including the dedicated Leidos phone number and the website, will be provided in early January.

## DIABETES MANAGEMENT

- ▶ **Livongo Diabetes Management Program** - Leidos has decided to discontinue our partnership with Livongo after December 31, 2022. As a replacement, Leidos & ESI will be partnering with Omada.
- ▶ **Livongo Step-In Weight Management Program** - Leidos has decided to discontinue our partnership with Livongo after December 31, 2022. As a replacement, Leidos & ESI will be partnering with Omada.
- ▶ **NEW Omada Diabetes Solutions** - Leidos and ESI are partnering with Omada to provide a Diabetes Prevention & Weight Management Solution and a Diabetes Management Program to eligible members enrolled in a Leidos Healthy Focus medical plan starting in 2023. Refer to page 16 for additional details on this program offering.

## LEAVE BENEFITS

### DISABILITY SICK LEAVE (DSL) & VOLUNTARY SHORT-TERM DISABILITY INSURANCE (VSDI)

- ▶ For recurring disabilities separated by less than 31 days, the period of time worked between disabilities will no longer count against the maximum benefit duration.

### LONG-TERM DISABILITY (LTD)

- ▶ **Special Evidence of Insurability (EOI) Waiver** - New York Life (NYL) is providing a one-time special enrollment allowing active Leidos employees to enroll in LTD coverage with no EOI during Open Enrollment with coverage effective January 1, 2023.
- ▶ **Pre-Existing Condition Limitation** - Although EOI will be waived, the pre-existing condition clause will still apply. This means that LTD benefits will not be paid for any disability caused by, contributed to or resulting from a pre-existing condition that is diagnosed or treated within a three-month period before the LTD coverage effective date.
  - **Please note** - *The pre-existing condition limitation will not apply to employees of Gibbs & Cox, Spire Manufacturing and Davis Manufacturing.*





## BENEPLACE VOLUNTARY BENEFIT OFFERINGS

- ▶ Starting with 2023 Open Enrollment, most of the Voluntary Benefit offerings provided by Beneplace (i.e., Critical Illness, Legal Plan, Auto/Home, ID Theft Protection and Pet Insurance) will be available to U.S. benefits eligible expatriate employees that have a primary home address in the U.S. listed in Workday. The exception to the eligibility rules is Cancer Guardian due to the requirement of a specimen being mailed to the lab within a few days.
- ▶ **Accident Insurance** - Leidos has decided to discontinue the Accident Insurance offering provided through Beneplace/MetLife after December 31, 2022. Therefore, if you are currently enrolled in the Accident Insurance plan with MetLife, your coverage will end on December 31, 2022. As a replacement, Leidos will be offering this benefit through our partnership with Prudential. See the Additional Benefits section below for information on the new offering.
- ▶ **Legal Plan** - New features have been added to the Legal Plan for 2023:
  - LifeStages Identity Restoration Services
  - Four (4) hours of network attorney time and services for non-covered matters
  - Refer to page 47 of the guide for information on the new features with this enhanced benefit offering.
- ▶ **ID Theft Protection**
  - Introducing the Allstate ID Protection Pro+ Cyber Plan effective January 1, 2023
    - » Rate increase for family coverage by \$1 from \$17.95 - \$18.95 per month. Employee only coverage will remain the same rate.
    - » Refer to page 49 of the guide for information on the new features with this enhanced benefit offering.

## ADDITIONAL BENEFITS

### NEW SUPPLEMENTAL HEALTH BENEFITS (ADMINISTERED BY PRUDENTIAL)

- ▶ **Accident Insurance** helps protect your budget and savings when you suffer an injury, such as a broken bone or dislocation, lacerations, concussion, and burns. Refer to page 46 for additional details.
- ▶ **Hospital Indemnity Insurance** helps provide a financial cushion for out-of-pocket expenses associated with hospital stays, so you can stay on track financially and focus on your recovery. Refer to page 46 for additional details.
- ▶ The Supplemental Health benefits will be available to regular U.S. benefits eligible and U.S. expatriate employees that have a primary home address in the U.S. listed in Workday.
- ▶ Employees can enroll in these Supplemental Health benefits via the Workday Open Enrollment event.

### NEW ADOPTION AND SURROGACY REIMBURSEMENT PROGRAM

- ▶ Allowance: \$5,000 per child (up to \$10,000 lifetime maximum)
- ▶ Eligible Employees: U.S. benefits-eligible employees. Not available to employees in Fringes 5, F and G
- ▶ Additional information will be provided in early January, including the policy and procedure.

# Eligibility

**If you are regularly scheduled to work at least 12 hours per week, you are eligible for Leidos benefits.**

- ▶ Full-time: 30-40 regularly scheduled hours per week
- ▶ Part-time: 12-29 regularly scheduled hours per week
- ▶ Consulting Employees will be eligible to enroll in medical coverage only (excluding Tricare Supplement). Coverage is 100% employee paid on a post-tax basis. Consulting Employees that enroll in a Healthy Focus medical plan will not be eligible for a Leidos sponsored Health Savings Account (HSA).

Eligibility for certain medical and dental plans may be determined by your home ZIP code.

Refer to the Benefits Summary Plan Description website at <https://benefits.leidos.com> for more information.

## Double Coverage Is Not Allowed

You may not cover a spouse, registered domestic partner, or dependent child if that individual is also a Leidos employee and has elected his or her own coverage.

## Eligible Dependents

- ▶ Your legal spouse or domestic partner (if proof of registration with a state or local domestic partner registry is provided or if a Declaration of Domestic Partnership form is submitted)
- ▶ Dependent children up to age 26, regardless of student status
- ▶ Unmarried children beyond the age of 26 who are incapable of self-support due to physical or mental disability
  - Children include your natural child, legally adopted child, child placed with you for adoption, stepchild, child of your domestic partner, or any other child who depends on you for support and lives with you in a parent-child relationship and for whom you can provide proof of legal guardianship.

A complete description of Leidos eligible dependent guidelines is available on the Benefits Summary Plan Description website at <https://benefits.leidos.com>.

**To enroll a domestic partner**, you must provide proof to our Dependent Eligibility Verification (DEV) administrator, Budco, that your domestic partnership is registered with a state or local domestic partner registry, or you must complete a Declaration of Domestic Partnership and submit proof of joint ownership document. For additional information, contact Employee Services at [AskHR@leidos.com](mailto:AskHR@leidos.com) or by phone at **855-553-4367**, option 3.

**Note:** *The law requires that you are taxed on contributions for medical and dental coverage for your domestic partner and the children of your domestic partner, unless those children are considered tax dependents. Also, to qualify for coverage under the life insurance programs, a registered domestic partner's child must reside with the participant and be born to or legally adopted by the registered domestic partner.*

**TAKE NOTE! SPOUSAL SURCHARGE**

Leidos offers coverage to all spouses and domestic partners, but for those who have other medical coverage available to them, there will be an additional cost.

If your spouse/domestic partner has access to another employer’s medical plan, you will pay an additional \$100 per month to cover him/her under the Leidos medical plan.

The spousal surcharge would not apply if your spouse/domestic partner is:

- ▶ Currently employed by Leidos
- ▶ Enrolled in coverage through the Marketplace or a private plan
- ▶ Not employed
- ▶ Eligible for Medicare (but not another employer-sponsored medical plan)
- ▶ Not offered/eligible for medical coverage through their employer.

**DEPENDENT ELIGIBILITY VERIFICATION (DEV)**

The Dependent Eligibility Verification (DEV) program is administered by Budco. At the conclusion of the enrollment period, you will be asked to verify any dependents added to your benefits for the 2023 plan year. Budco will contact you by mail and you should be ready to provide the following documents:

- ▶ Proof of marital status – redacted recent tax return or a copy of the marriage certificate, and a joint ownership document (current utility bill, mortgage statement, etc.)
- ▶ Proof of domestic partnership – proof of registration with a state or local domestic partner registry, or Declaration of Domestic Partnership and proof of joint ownership document
- ▶ Proof of parent/child relationship – birth certificate, recent hospital record, adoption paperwork, report of birth abroad, or legal guardianship document

If you fail to submit the required documentation, or if the documents you submit are insufficient or incomplete, your dependent(s) will be removed from coverage.

**Spousal Surcharge Certification**

*I certify that my spouse does not have employer-provided healthcare coverage available to him/her. I understand that if I knowingly and willfully submit false information to Leidos in order to obtain a spousal surcharge waiver, or fail to immediately notify Leidos that I am no longer eligible for a spousal surcharge waiver, I will be subject to disciplinary action, up to and including termination of employment, and I will be required to repay all surcharges that were waived.*



# Your Health

## Healthy Focus Medical Plans

The Healthy Focus medical plans are self-funded by Leidos, which means that Leidos pays the plan's portion of all medical claims. The plans will be administered by Aetna who will provide administrative services, including member services and medical claims processing.

For 2023, you have four Consumer Directed Health Plan (CDHP) options to choose from:

- ▶ Healthy Focus Basic Plan
- ▶ Healthy Focus Essential Plan
- ▶ Healthy Focus Advantage Plan
- ▶ Healthy Focus Premier Plan

The plans provide:

- ▶ Flexibility to see any provider, but you'll pay lower costs when you receive in-network care
- ▶ Prescription drug coverage, with greater savings when using generics and the mail order pharmacy
- ▶ An HSA to help you pay for current eligible expenses with pre-tax dollars, as well as to save for future healthcare expenses.

## AETNA NETWORK

Aetna Choice POS II is the Leidos provider network. When you see an in-network doctor, you'll pay lower costs.

To find an in-network provider go directly to the website for **Aetna:** [www.aetna.com](http://www.aetna.com).

If you are currently seeing a provider who is not part of the network, you have a couple of options:

- ▶ **Request that your doctor be solicited for participation in the plan's network.** You may do this by contacting your medical plan administrator's customer service to initiate the process.
- ▶ **Find a new provider – one that is already part of the plan's network.** Customer service can assist you with your search.
  - **Aetna One Advisor:** 800-843-9126
- ▶ **Aetna Smart Compare** – Aetna Smart Compare is a designation program for providers who have demonstrated a higher standard of quality and cost effectiveness. Look for the Aetna Smart Compare "**Quality Care**" and "**Effective Care**" designation when you search for a provider. These designations are for primary care providers, obstetrics and gynecology and orthopedic specialists who provide hip and knee care.
- ▶ For more information visit, [www.aetna.com/smartcompare](http://www.aetna.com/smartcompare).

### What is a CDHP?

CDHPs are designed to encourage you to take an active role in your healthcare by knowing your treatment options and the cost implications of your choices. They have a high deductible, but the tax-free HSA can help you cover out-of-pocket costs. With an HSA, you can carry forward unused dollars if you don't use all of the money in a particular year.

## Innovation Health

Employees that reside in certain zip codes/counties within Virginia that enroll in a Healthy Focus plan will have access to the Innovation Health network of providers and facilities. Innovation Health is an affiliate of Inova Health System and Aetna Life Insurance Company. The Innovation Health network offers a third tier of coverage consisting of a narrower network of providers. You will still have access to the broader Aetna network, but with this tier you will receive a more generous coinsurance once deductibles are reached. For more information on this network, refer to the [Innovation Health page](#) on Prism.

## Aetna One Advisor Advocacy Services

Aetna One Advisor is a high touch clinical and customer service model that provides proactive outreach to members using data analytics. Members receive personalized treatment plans from the Aetna One Advisor team, a team that includes: Member Advocates; Clinical Advocates (nurses); Health Advisors; Pharmacists; Dietitians and more. They provide a full menu of health-related support for everything from getting the most out of your benefits, to providing support during difficult times, to setting up collaborations with providers, members, and internal resources. Aetna One Advisor removes barriers to care and provides support to help you achieve your health goals across all aspects of your health care journey. To contact an Aetna One Advisor, call 800-843-9126.

### Disclaimer:

*If you elect to participate in one of our Healthy Focus plans, your claims data and other personal health information (PHI) may be used in the administration of various medical, Rx and other well-being programs.*

## HOW THE MEDICAL PLANS WORK

- ▶ In-network preventive care, e.g., annual physicals, routine tests, and screenings, is covered at 100 percent.
- ▶ Other than in-network preventive care, you pay a certain amount out-of-pocket, before the plan begins to pay for care – that's your annual deductible. You have access to in-network discounts even before you meet your annual deductible.
- ▶ After you reach your annual deductible, the plan pays a percentage of the cost of most care. (You pay the remaining percentage, or co-insurance.)
- ▶ Your out-of-pocket costs are limited to an out-of-pocket maximum – which is the most you may pay in one year.

## What to consider when selecting a plan

When choosing your medical coverage for 2023, you should carefully review and consider the following:

**Your annual premiums** - The annual premium you pay for medical coverage is spread across the year, so you pay a portion of it in each pay period on a pre-tax basis. It's important to note that plans with a lower deductible have a higher premium. Likewise, a plan with a higher deductible will have a lower premium.

**The plan design** - Review the plan's deductible, coinsurance and out-of-pocket maximum to ensure you understand how the medical plan works.

**Your estimated annual expenses for you and your covered dependents** - Review medical and prescription needs from the current year to assist you with predicting costs for the upcoming year. You should also consider the cost of any procedures you or your covered dependents anticipate for 2023.

As you evaluate the plan options, consider your premiums, deductibles, and out-of-pocket maximums together with Leidos contributions towards your Health Savings Account.

How Much You Pay for Covered Expenses

	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
<b>Annual Deductible</b>								
Individual coverage	\$4,000	\$8,000	\$2,000	\$4,000	\$1,500	\$3,000	\$1,500	\$3,000
All other coverage levels	\$8,000	\$16,000	\$4,000	\$8,000	\$3,000	\$6,000	\$3,000	\$6,000
<b>Annual Out-Of-Pocket (OOP) Maximum (includes deductible)</b>								
Individual coverage	\$6,750	\$13,000	\$5,000	\$10,000	\$3,200	\$6,400	\$1,500	\$3,000
All other coverage levels	\$13,500	\$27,000	\$10,000	\$20,000	\$6,400	\$12,800	\$3,000	\$6,000
Embedded Out-of-Pocket (OOP) Max	\$8,550 individual within family	Not Applicable	\$8,550 individual within family	Not Applicable	Not Applicable		Not Applicable	
<b>Coinsurance</b>								
After Deductible	50%	50%	35%	50%	20%	50%	0%	0%

Your Cost for Covered Care After Deductible

<b>Office Visits (including specialists &amp; surgery done in the doctor's office)</b>								
Preventive Care	0%	50%	0%	50%	0%	50%	0%	0%
Primary Care Physician (PCP)	50%	50%	35%	50%	20%	50%	0%	0%
Specialist Care Physician (SCP)	50%	50%	35%	50%	20%	50%	0%	0%
Outpatient Surgery	50%	50%	35%	50%	20%	50%	0%	0%
<b>Emergency Treatment</b>								
Urgent Care	50%	50%	35%	50%	20%	50%	0%	0%
Emergency Room	50%	50%	35%*	35%*	20%*	20%*	0%	0%
Hospital Admission	50%	50%	35%	50%	20%	50%	0%	0%
<b>Mental Health Services</b>								
Mental Health and Substance Abuse	50%	50%	35%	50%	20%	50%	0%	0%

\*For non-emergent use of the emergency room, employee pays 50% after deductible

## TELADOC

If you are enrolled in the Healthy Focus medical plans, you have access to Teladoc, a service that helps you resolve non-emergency medical issues (e.g., ear infections, sinus problems, cold and flu symptoms, urinary tract infection, pink eye, and allergies), dermatology, and behavioral health services 24/7. Teladoc provides phone and video conference access to a national network of U.S. board-certified doctors and pediatricians to diagnose, treat, and prescribe medication (when necessary) for many medical issues. For more information, go to [www.teladoc.com/doctornow](http://www.teladoc.com/doctornow) or call **800-Teladoc (800-835-2362)**.

### Cost of Teladoc Services (per consultation):

- ▶ General Medical Consultation - \$49
- ▶ Dermatology Consultation - \$75
- ▶ Caregiver Services - \$49
- ▶ All Therapy Visits (Non-MD) - \$85
- ▶ Initial Psychiatry (MD) Visit - \$190
- ▶ All Subsequent Psychiatry (MD) Visits - \$95

**Please note** - Once you meet your in-network deductible, the Teladoc fee will be covered by your insurance at 100%.

## AIRSTI

Airrosti is a group of licensed medical providers that are committed to reducing musculoskeletal (MSK) pain as safely and efficiently as possible. Airrosti provides highly effective, personalized care for acute and chronic MSK pain and conditions. Each Airrosti treatment plan, in-clinic or virtual, includes a thorough assessment and diagnosis, efficient conservative care, and a personalized recovery plan with active rehab and at-home exercises.

### Expert Diagnosis

If you choose to participate in the Airrosti MSK solution, your journey will begin with a video consultation with a licensed Airrosti provider. This includes a thorough, step-by-step orthopedic evaluation to accurately diagnose the source of the injury. This diagnosis is the key to a highly targeted recovery plan and injury resolution.

### Personalized Plan

A customized recovery plan, tailored to your condition and needs is prescribed, including easy-to-follow mobility and stability exercises delivered through an advanced mobile app. Care includes a Remote Recovery Kit with active care tools designed to maximize the effectiveness of the recovery plan.

### Progress and Support

The Airrosti provider is with the patient every step of the way to help support the recovery process. In addition to scheduled video check-ins, in-app messaging gives every Airrosti Remote Recovery patient **unlimited access to clinical support - anywhere, anytime.**

### Adolescent Mental Health Care Available for Teens Ages 13-17

*With everything going on in the world, teenagers are experiencing more emotional pressure than usual, which is leading to increased reports of depression, anxiety and behavioral issues. If you're worried about your teen, you can access your **Teladoc Adolescent Mental Health** service at any time.*

*Licensed therapists specialize in supporting teens who need help with:*

- Depression
- Anxiety
- Eating Disorders
- Substance use
- LGBTQ needs
- ADHD
- Relationships
- and much more.

### Muscle and Joint Pain? Call Airrosti.

*Airrosti providers resolve pain and injuries at the source so you can quickly return to being pain-free. Convenient treatment options are available nationwide.*

*Airrosti is in-network for employees & dependents enrolled in the Aetna health plan.*

[AIRROSTI.COM](http://AIRROSTI.COM)

1-800-404-6050

## OMADA DIABETES PREVENTION & WEIGHT MANAGEMENT SOLUTION

Leidos partners with Express Scripts to provide a diabetes prevention and weight management solution to eligible members enrolled in a Leidos Healthy Focus medical plan.

The Omada program includes the following features:

- ▶ A free cellular scale and a digital diary of scale readings and food tracking with actionable insights
- ▶ Proactive, relationship-based coaching to promote disease prevention and weight loss
  - Support is provided through assigned and optional peer groups. The groups allow eligible participants to not only engage with a coach, but also like-minded peers facing similar challenges.

### Eligibility requirements

Members who are 18 years of age and older who fall into one of the categories below:

- ▶ Metformin claim as monotherapy
- ▶ Weight loss medication claim
- ▶ Hypertension and cholesterol medication claim

**Note**, some conditions may exclude a member from participating. These include but are not limited to members who are pregnant, have a BMI <25, certain conditions for which medical clearance has not been provided (heart attack, hospitalization for cardiac surgery, etc.), and dialysis.

### How to Register

If you are eligible for the Omada prevention and weight management solution, you will receive an electronic invite from ESI/Omada to participate. The email will contain a unique registration code that will need to be provided upon registering. If you are eligible, the invite and unique registration code can also be found by visiting [express-scripts.com/healthsolutions](https://express-scripts.com/healthsolutions). If you have questions about the Diabetes Prevention and Weight Management solution, contact Omada via phone at 1-888-409-8687 or via email at [support@omadahealth.com](mailto:support@omadahealth.com).

#### Disclaimer:

If you elect to participate in one of our Healthy Focus plans, your claims data and other personal health information (PHI) may be used in the administration of various medical, Rx and other wellness programs.





## OMADA DIABETES MANAGEMENT PROGRAM

Leidos partners with Express Scripts to provide a diabetes management program to eligible members enrolled in a Leidos Healthy Focus medical plan.

The Omada virtual-based diabetes solution includes the following features:

- ▶ A free remote blood glucose monitor, test strips, and lancets
- ▶ A digital scale is automatically provided for members with a BMI > 25.
- ▶ Proactive, relationship-based coaching to support members beyond response to high/low blood sugar levels
  - Support is provided through assigned and optional peer groups. The groups allow eligible participants to not only engage with a coach, but also like-minded peers facing similar challenges.

### Eligibility requirements

Members who are 18 years of age and older who fall into one of the categories below:

- ▶ Anyone who has Type 1 or Type 2 diabetes

**Note**, some conditions may exclude a member from participating. These include but are not limited to members who are pregnant, certain conditions for which medical clearance has not been provided (heart attack, hospitalization for cardiac surgery, etc.), and dialysis.

### How to Register

If you are eligible for the Omada Diabetes Management solution, you will receive an electronic invite from ESI/Omada to participate. The email will contain a unique registration code that will need to be provided upon registering. If you are eligible, the invite and unique registration code can also be found by visiting [express-scripts.com/healthsolutions](https://express-scripts.com/healthsolutions). If you have questions about the Diabetes Management program, contact Omada via phone at 1-888-409-8687 or via email at [support@omadahealth.com](mailto:support@omadahealth.com).



## Prescription Drugs

If you are enrolled in one of the Healthy Focus medical plans, you have access to prescription drug coverage administered by Express Scripts (ESI). The Express Scripts plan is competitive and designed to help you manage prescription drug costs.

### HOW THE PRESCRIPTION DRUG PLAN WORKS

Under the Healthy Focus medical plans, you must meet the annual medical plan deductible before the plan begins sharing the cost for prescription drugs.

The medical plan deductible does not apply to certain preventive drugs, such as many medications to treat and prevent hypertension, high cholesterol, and asthma. Visit the Healthy Focus Medical Plans page on the Benefit Summary Plan Description website <https://benefits.leidos.com> for more information.



### WAYS TO SAVE ON PRESCRIPTION DRUGS

- ▶ **Ask your doctor or pharmacist about generic versus brand name drugs.** Generic equivalent medications contain the same active ingredients and are subject to the same Federal Drug Administration (FDA) standards for quality, strength, and purity as their brand name counterparts. Choosing generic rather than brand name drugs can save you money.
- ▶ **Use the Express Scripts mail service or Walgreens Smart90 program for your long-term medications.** You can get up to a 90-day supply for a single mail-order payment. That means you will typically pay less over time. **Note:** *If the long-term maintenance medication is not filled through mail order or a Walgreens pharmacy, participants will pay a penalty.*

**Paying for Prescription Drugs with the Healthy Focus Medical Plans**

With a CDHP, you pay the full price of prescription drugs until you meet the deductible for generic, preferred brand and non-preferred brand medications. That’s really important to understand, especially for you and your covered dependents managing serious conditions that are treated with costly medications. Refer to the chart below to see what you pay for prescriptions after you meet your deductible.

	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Generic	50%		\$5		\$5		0%	
Preferred Brand	50%	Not Covered	30%	Not Covered	30%	Not Covered	0%	Not Covered
Non-Preferred Brand	50%		50%		50%		0%	

**Note:** Certain preventive prescriptions are not subject to the deductible. Applicable copay or co-insurance will automatically kick-in.

**PRESCRIPTION DRUG CLINICAL MANAGEMENT PROGRAMS**

**Prior Authorization**

Prior Authorization is a feature of your prescription benefits that helps ensure the appropriate use of selected prescription drugs. Certain prescription drugs require your doctor to get approval before they’re covered. This process helps make sure you receive the right medicine in the correct dose, which is very important if you’re taking a specialty drug.

**Step Therapy**

Step Therapy is an approach intended to control the costs and risks posed by certain prescription drugs. It begins by trying the safest and most cost-effective drug therapy for a medical condition and progresses to other more costly or risky drug therapies only if necessary.

**Walgreens Smart90**

The Walgreens Smart90 Program is a feature of the Express Scripts program where participants can receive a 90-day supply of maintenance medication through either Express Scripts mail order or any Walgreens network pharmacy. If the medication is not filled through mail order or a Walgreens pharmacy, participants will pay a penalty. These penalties will not count towards the deductible or out-of-pocket maximum. Additionally, participants will still receive penalties after they have met their out-of-pocket maximum.

**Patient Assurance Program**

If you are enrolled in a Healthy Focus medical plan you will have access to the Patient Assurance Program (PAP) administered by Express Scripts. With this program, when you fill a prescription for select diabetes products, you will pay no more than \$75 for a 90-day prescription at retail or mail order. In other words, your out-of-pocket amount is capped and significantly reduced at the point-of-sale for both home delivery and in-network retail pharmacies. Any copay amount paid will apply to your annual out-of-pocket maximum only. Select preferred diabetes products are included within this program and include therapies within the following categories:

- ▶ Insulin
- ▶ GLP-1 agonists
- ▶ SGLT2-inhibitors
- ▶ DPP-4 inhibitors

### Propeller

If you are enrolled in a Healthy Focus medical plan and have asthma or COPD, Express Scripts (ESI) has partnered with Propeller to offer a FREE program to help you manage your breathing.

Propeller is a digital health tool that's clinically proven to reduce the use of rescue inhalers and to help you have more days without symptoms.

- ▶ Download the Propeller app to your phone
- ▶ Get your inhaler sensors in the mail and sync with the app
- ▶ The app learns about your breathing, builds your personalized profile and provides:
  - Reminders to help you stay on track
  - A record of your medication use
  - Help determining your triggers
  - Tips to help you breathe easier
  - Progress reports you can share with your healthcare provider

Log in to your Express Scripts account at [express-scripts.com/healthsolutions](https://express-scripts.com/healthsolutions) to see if you are eligible for the Propeller program.

**Disclaimer:**  
If you elect to participate in one of our Healthy Focus plans, your claims data and other personal health information (PHI) may be used in the administration of various medical, Rx and other wellness programs.



**Get reminders to help you follow your treatment plan**



**Learn what triggers your asthma or COPD symptoms**



**Have more confidence for daily activities and exercise**



**Share reports about your progress with your health-care provider**



**Find your inhaler if you lose it**



## Rx SAVINGS SOLUTIONS

In partnership with ESI, Leidos provides access to Rx Savings Solution (RxSS), a simple, confidential online tool that helps you identify ways to save money on your prescription medications. RxSS offers you several ways to save money through the convenience of your mobile device or through an online portal. Also, unlike traditional price look-up tools or coupon programs, it will automatically alert you or your covered dependents with an email or text if you are paying too much for your prescriptions and tell you how to get the same treatment for less money.

RxSS is available at no cost to all U.S. benefits eligible employees and dependents enrolled in a Healthy Focus medical plan.

### How it Works

- ▶ If you have regular prescriptions, RxSS will notify you automatically if there is an opportunity to save money.
- ▶ RxSS identifies different medications that perform the same as your current or prescribed medication, but with a lower out-of-pocket cost (which you can review with your clinician or prescriber).
- ▶ Anytime you get a new prescription, you can use the online tool or mobile app to look for savings opportunities.
- ▶ With the information RxSS provides, you will be able to speak with your doctor or prescriber about making any changes to your prescriptions. Or, RxSS can do the work for you – it provides access to certified pharmacy technicians for personal assistance.
- ▶ Savings opportunities could come in many forms: generics, different forms of the same medication (like switching from a capsule to a tablet), and different medications that treat the same condition but cost less.

Activate your account today at [myrxss.com](https://myrxss.com) and learn how to save money on current and future prescriptions!



## Health Savings Account (HSA)

An HSA is a great tax-advantaged opportunity. You can use the account to pay for qualified health expenses with tax-free dollars. The Healthy Focus Plans feature an HSA, designed to help you save for current and future medical expenses.

### WHO'S ELIGIBLE TO ENROLL IN AN HSA?

IRS guidelines dictate HSA eligibility. If you can answer YES to any of the below questions, you will still be eligible to enroll in a Healthy Focus medical plan but NOT eligible to participate in an HSA.

1. Are you enrolled in Medicare or TRICARE?
2. For the plan year 2023, will you be enrolled in a medical plan or program in addition to the plan such as your spouse's/partner's HMO or traditional PPO plan or standard Healthcare FSA?

**Note:** If you're enrolled in an HSA, you can also enroll in a Limited Purpose FSA to cover eligible dental and vision expenses – but you cannot enroll in a standard Healthcare FSA.

### HOW THE HEALTHY FOCUS PLANS AND THE HSA WORK TOGETHER

HSA You start with tax-free contributions to the HSA	Paying for Care When Needed You can use your HSA to pay your share of qualified medical expenses	Carrying Funds Forward If you have HSA dollars left...
Your contributions + Company contributions (if eligible)	You pay 100% until you meet the deductible*  You and the company share costs (co-insurance depending on the plan)  After you meet out-of-pocket max, company pays 100%	Unused dollars carry forward to 2023 and beyond

\*Except for in-network preventive care.

### Leidos May Also Contribute to your HSA

In addition to your pre-tax contributions, Leidos may contribute to your HSA. The amount Leidos will contribute is based on the plan you choose, your coverage level and your annual base salary. The company contribution to your HSA will be made in equal installments on a biweekly basis. To determine your company contribution, refer to the chart below:

Annual Base Salary	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	Employee only	Employee + Spouse Employee + Children/ Family	Employee only	Employee + Spouse Employee + Children/ Family	Employee only	Employee + Spouse Employee + Children/ Family	Employee only	Employee + Spouse Employee + Children/ Family
\$85,000 or less	\$0	\$0	\$250	\$500	\$500	\$1,000	\$500	\$1,000
\$85,001-\$150,000	\$0	\$0	\$125	\$250	\$250	\$500	\$250	\$500
\$150,001 or greater	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Note:** In the event that salary and/or coverage level change during the year (e.g., Employee only to Employee + Spouse), the company's contribution will not change.

## WHAT YOU NEED TO KNOW ABOUT HSAs

- ▶ You must re-enroll every year to participate.
- ▶ You can make pre-tax contributions through payroll deductions. The IRS maximum contribution in 2023 is \$3,850 for employee only coverage, or \$7,750 for all other coverage levels. This annual limit includes any contributions made by Leidos through biweekly company contributions and/or incentives earned through participation in well-being activities. If you are older than age 55 at any point during 2023, you can make an additional \$1,000 contribution via Workday by choosing the HealthEquity with Catch Up Contribution plan or by sending payment directly to HealthEquity.
- ▶ You can make additional, post-tax contributions at any time during the year by sending a check to HealthEquity. Keep in mind that any post-tax contribution that you make applies to the annual IRS maximum.
- ▶ The funds in your account roll over from year to year and there is no limit to how much you can accumulate over time. You will never be taxed on this money (as long as it's used for qualified medical expenses); and once your balance reaches \$100, you can choose to invest it in a range of funds through HealthEquity. Remember, all investing is subject to risk; consult a financial advisor for assistance.

Please note that you can change the amount of your HSA contribution at any time during the plan year in Workday. No qualified status change is required for you to make a change. Changes made will go into effect the first of the following month. For more information on eligibility, qualified medical expenses and how an HSA works, go to [www.healthequity.com](http://www.healthequity.com).

### HealthEquity Mobile App:

- ▶ On-the-go access for all account types including HSA and FSAs
- ▶ Take a photo of documentation with your phone and link to claims and payments
- ▶ Make contributions to and request reimbursements from your HSA
- ▶ Manage debit card transactions
- ▶ View claims status
- ▶ Available FREE for iOS and Android in the Apple Store and on Android devices



To view your HSA information online, register with HealthEquity at [www.healthequity.com/leidos](http://www.healthequity.com/leidos). You'll need to verify your employee status, confirm your contact information and create a user name and password.

## Kaiser Permanente Medical Plans

Employees in California, Mid-Atlantic States (MD, D.C. and VA), and Hawaii have the option to enroll in a Kaiser Permanente HMO medical plan. As a Kaiser Permanente member, your coverage includes exclusive access to top-notch doctors and hospitals. You and your Kaiser provider will work together to create a personalized wellness plan that makes it easier for you to stay healthy – in mind and body. When you enroll in Kaiser, you and your covered dependents will need to select a primary care physician (PCP) to coordinate all routine medical care and specialist referrals. The Kaiser plan includes a prescription drug benefit. Preventive care received in the Kaiser plans is covered at 100 percent, no deductible.

The chart below highlights Kaiser plan features and some key covered services. Benefits are **only** paid for care from in-network providers except for emergency and urgent care. To learn more about Kaiser Permanente, visit [select.kp.org/leidos](https://select.kp.org/leidos).

	California and Mid-Atlantic Plan Features	Hawaii Plan Features
<b>Annual Deductible</b>		
▶ Individual	\$500	Not Applicable
▶ Family	\$1,000	
<b>Annual Out-of-Pocket Maximum</b>		
▶ Individual	\$3,000	\$2,000 Individual
▶ Family	\$6,000	\$6,000 Family
<b>Co-insurance</b>	10% after deductible	\$50
<b>Covered Services</b>		
<b>Preventive Care</b>	Covered at 100%	Covered at 100%
<b>Office Visit</b>		
▶ PCP	\$10	\$15
▶ Specialist	\$10	\$15
<b>Emergency Room</b>	10% after deductible	\$50 per visit, waived if admitted
<b>Hospital Stay</b>	10% after deductible	\$50 per day
<b>Outpatient Surgery</b>	10% after deductible	\$15 per procedure
<b>Inpatient Psychiatric Care</b>	\$0 (deductible does not apply)	\$50 copay per day
<b>Outpatient Individual Therapy Visit</b>	\$0 (deductible does not apply)	\$15 copay per visit
<b>Outpatient Group Therapy Visit</b>	\$0 (deductible does not apply)	\$15 copay per visit
<b>Prescription Drugs (Retail)</b>		
<b>Generic</b>	\$10	\$10
<b>Preferred Brand</b>	\$30	\$35
<b>Non-Preferred Brand</b>	\$30 (\$50 -Mid-Atlantic Only)	\$35

*Kaiser Hawaii and California plans are now required to use binding arbitration to settle disputes related to or arising out of care delivery. The California Health and Safety code 1363.1, and Hawaii Case Law requires Kaiser Permanente to notify the employee of the use of arbitration at the point of enrollment, therefore, you will see a link to the arbitration agreement within the Workday Open Enrollment event. **Note: If you do not agree to the arbitration language you should choose a different medical plan option.***

*By enrolling in a Kaiser Permanente Hawaii or California Plan, you understand that this action will serve as your agreement to the conditions provided in the Kaiser Foundation Health Plan Arbitration Agreement.*

[Kaiser California Arbitration Agreement](#)

[Kaiser Hawaii Arbitration](#)

For more information about the Kaiser medical plans and benefits available to Kaiser members, refer to the [Kaiser page](#) on Prism.



**ADDITIONAL KAISER MEMBER BENEFITS**

**ClassPass** – Kaiser teamed up with fitness industry leader ClassPass to make it easier for Kaiser members to exercise from the comfort of their homes.

With ClassPass, Kaiser members can get:

- ▶ **Unlimited video workouts at no cost** – Access to over 4,000+ on-demand fitness classes, including cardio, dance, meditation, strength training, yoga, barre and more at no cost on your mobile phone or laptop.
- ▶ **Discounts on livestream fitness classes** – Reduced rates for real-time online classes from top studios and instructors around the world. Classes include boxing, bootcamp, yoga, and Pilates, barre, prenatal and more.
- ▶ **In-Person gym classes** – Reduced rates for classes at 30,000+ gyms and fitness studios around the world.

To get access to ClassPass, Kaiser members can visit [kp.org/exercise](https://kp.org/exercise).

**myStrength** – Kaiser offers member free access to myStrength, a behavioral health app.

myStrength is a personalized program that includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. You can track preferences and goals, current emotional states, and ongoing life events to improve your awareness and change behaviors.

To download the app:

1. Go to [kp.org/selfcareapps](https://kp.org/selfcareapps) to download the myStrength app
2. Click on the “Get Started” button
3. Follow the prompts to download the app. Please have your KP User ID and password ready.

**Calm App** – Kaiser provides access to the Calm app for all Kaiser members free of charge. The Calm app uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.

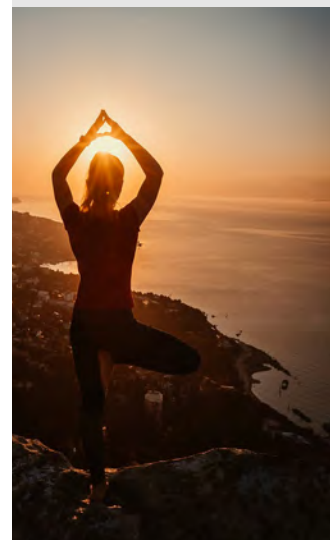
Download the Calm app for free at [kp.org/selfcareapps](https://kp.org/selfcareapps).

**NEW Ginger App** – Kaiser members now have access to the Ginger app to help you cope with some of life’s most common challenges – from stress and low mood to issues with work, relationships, and sleep. Ginger’s highly trained emotional support coaches are accessible 24/7, so you can get the guidance you need when you need it most. Kaiser members can use Ginger for 90 days per year at no cost, no referral needed.

*Beginning August 1, 2022, Kaiser Permanente launched a new collaboration with Cigna that gives Kaiser members access to Cigna’s PPO network of physicians, hospitals and urgent care clinics while traveling outside of the states where Kaiser operates.*

*As part of this improved experience, members will be able to access Cigna’s extensive national directory of physicians and other care providers, to find convenient care if you need it while traveling. When members receive care through Cigna’s network, they’ll be billed their standard copay or other cost share for urgent care services based on the member’s benefit plan.*

*For help or more information, visit <https://select.kp.org/leidos> or call the Kaiser Away From Home Travel Line at 951-268-3900.*



## HMSA

The HMSA medical plan is a Preferred Provider Organization (PPO) available to employees who reside in Hawaii. With HMSA, members have access to quality care from their choice of doctors and specialists and Hawaii’s top hospitals. This plan offers flexibility in the way a member gets medical benefits (e.g. office visits, inpatient facility services, outpatient services, etc.). In general, to get the best benefits possible, a member should seek services from HMSA participating providers. If a member chooses to visit a non-participating provider, the out-of-pocket costs will be higher.

The chart below highlights some HMSA plan features:

Benefit	In-Network Coverage	Out-of-Network Coverage
<b>Annual Deductible**</b>	None	\$100 Individual \$300 Family
<b>Annual Out-Of-Pocket Maximum (Including Deductible)</b>	\$2,500 Individual \$7,500 Family Combined with Out-Of-Network	\$2,500 Individual \$7,500 Family Combined with Out-Of-Network
<b>Office Visits</b>	\$12 Copay	30% Coinsurance (after Deductible)
<b>Preventive Care</b>	Covered at 100%	30% Coinsurance (after Deductible)
<b>Hospital Care</b> <b>Inpatient</b> <b>Outpatient</b>	10% Coinsurance 10 - 20% Coinsurance	30% Coinsurance (after Deductible)
<b>Emergency Care</b>	20% Coinsurance	20% Coinsurance
<b>Mental Health - Inpatient</b>	Hospital & Facility Services - 10% Coinsurance Physician Services - 10% Coinsurance	Hospital & Facility Services - 30% Coinsurance (after Deductible) Physician Services - 30% Coinsurance (after Deductible)
<b>Mental Health - Outpatient</b>	Hospital & Facility Services - 10% Coinsurance Physician Services - \$12 Copay	Hospital & Facility Services - 30% Coinsurance (after Deductible) Physician Services - 30% Coinsurance (after Deductible)
<b>Prescriptions - Retail</b>	Generic - \$7 Copay Preferred Brand - \$30 Copay Other Brand - \$30 Copay plus \$45 cost share	Generic - \$7 Copay Preferred Brand - \$30 Copay + 20% Coinsurance Other Brand - \$30 Copay plus \$45 cost share + 20% Coinsurance
<b>Prescriptions - Mail Order</b>	Generic - \$11 Copay Preferred Brand - \$65 Copay Other Brand - \$65 Copay plus \$135 cost share	Not Covered

## Tricare Supplement

TRICARE Supplement insurance is voluntary insurance designed to supplement TRICARE to help with out-of-pocket healthcare expenses. Retired military people who have TRICARE Supplement insurance coverage can save on copays, prescriptions, and cost shares.

TRICARE and TRICARE Supplement are separate plans. However, TRICARE Supplement may help to minimize your out-of-pocket expenses. Not all services and expenses are covered by TRICARE and TRICARE Supplement Insurance.

Expats electing Tricare must elect the appropriate Tricare Overseas Program.

See the [Plan Design for Employees brochure](#) for benefits and coverage details, including exclusions, and limitations.

## Triple-S Optimo Plus Medical Plan

Participants located in Puerto Rico are eligible to enroll in the Optimo Plus Medical Plan through Triple S.

### HOW THE OPTIMO PLUS PLAN WORKS

Participants covered under the Triple-S Optimo Plus Plan do not have to meet a deductible. However, participants must meet an annual out-of-pocket maximum of \$6,350 (Individual) or \$12,700 (Family). Once the out-of-pocket maximum is met, Triple S will pay 100% of the member's remaining covered health care expenses for the rest of the plan year.

Participants may access care within the Triple S provider network without a referral from a primary care physician.

Services provided by out-of-network doctors and providers in Puerto Rico will only be paid at the rate payable to in-network providers, minus the applicable participant copayment or coinsurance. Certain services are covered in the United States through the Blue Cross Blue Shield (BCBS) network if the participant receives prior authorization. Non-participating providers in the United States are covered only in emergencies.

For more information on benefit coverage and how the Plan works, refer to the [Triple S Optimo Plus Certificate of Insurance](#).



## Cigna Global Medical Plan

The Cigna Global Medical Plan is available to employees who are on long-term assignments and reside abroad.

Participants in the Cigna Global Plan can receive medical care from any provider. The chart below highlights plan features.

Outside the U.S.	
Annual Deductible	\$200/\$400
Out-of-Pocket Maximum	\$1,250/\$2,500
Co-insurance	85%
Hospitalization	\$200 copay, then 85%
In-Network in the U.S.	
Annual Deductible	\$1,000/\$2,000
Out-of-Pocket Maximum	\$2,000/\$4,000
Co-insurance	80%
Hospitalization	\$250 copay, then 80%
Out-of-Network in the U.S.	
Annual Deductible	\$2,000/\$4,000
Out-of-Pocket Maximum	\$4,000/\$8,000
Co-insurance	60%
Hospitalization	\$250 copay, then 60%

For more information about the Cigna Global Plan, refer to the Benefits Summary Plan Description web site at <https://benefits.leidos.com>.

### VISION COVERAGE

Vision coverage is included in the Cigna Global medical plan. The chart below highlights plan features.

Global Vision Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
<b>Examinations</b> One every 12 consecutive months	100% not subject to deductible	100% not subject to deductible	
<b>Lenses and Frames or Contacts</b> One every 12 consecutive months	100% not subject to deductible	100% not subject to deductible	
<b>Hardware Maximum Benefit</b>	\$200		

### CIGNA ENVOY MOBILE APP

Cigna Global Health Benefits®, knows it's important to stay connected. Cigna Envoy mobile app allows you to Locate nearby health care professionals and facilities and get directions delivered via Google Maps, submit claims by taking a photo with your Android or Apple mobile device and sending it through the app, manage and track the status of pending claims, download or send an electronic version of your membership card and contact Cigna directly via the app with the tap of a finger.

### TELEHEALTH

If you are enrolled in the Cigna Global medical plan, you have access to global telehealth through the Cigna Wellbeing App. Telehealth gives you access to licensed doctors around the world - by phone or video - for nonemergency health issues. Simply arrange a telephone or video consultation from your Cigna Wellbeing app.



## Dental

Good dental health is important to your overall health and well-being. Leidos offers you a choice when it comes to the type of dental plan that works best for you and your family. Depending on where you live, you may be able to choose the Delta Dental PPO Low option, Delta Dental PPO High Option, or a DMO administered by Aetna. All three plans provide coverage for:

- ▶ Preventive care and diagnostic services, such as exams, cleanings, and X-rays
- ▶ Basic restorative and major services, such as fillings, crowns, and dentures

See the below comparison chart for details on **in-network** coverage.

### Dental Plan Comparison Chart

Covered Services	Delta Dental PPO Low Option	Delta Dental PPO High Option	Aetna DMO*
Deductible (Per Person)	\$50	\$50	\$0
Annual Maximum Benefit	\$1,000	\$1,500	N/A
Preventive Services	100%	100%	100%
Basic Services	80%	90%	\$0-\$240
Major Services	50%	60%	\$10-\$275
Orthodontia Coverage	Not Covered	50%	Flat Rate
Orthodontia Lifetime Max	Not covered	\$1,500 per Child/Adult	Member Copay: \$1,545 per child/adult, plus \$30 orthodontic screening exam, \$150 diagnostic records fee, \$275 retention fee

A complete description of the dental plan options is available on the Benefits Summary Plan Description website at <https://benefits.leidos.com>.

*\*If you intend to enroll in Aetna DMO, you must choose a primary dentist when you enroll.*

### Delta Dental PPO Plus Premier

Under the Delta Dental PPO Low and Delta Dental PPO High plans, you have access to both of Delta's PPO and Premier networks. Thus, you have a wider selection of in-network dentists.

However, note that you will generally have a higher out-of-pocket cost if you see a dentist in the Delta Dental Premier network.

For more information and to find an in-network dentist, visit [deltadentalva.com/members/leidos](https://deltadentalva.com/members/leidos).



## Cigna Global Dental

Leidos offers international dental coverage for employees who will be deployed on an international assignment. The chart below highlights plan features.

Global Dental Plan		
<b>Calendar Year Maximum</b> Combined for: Class I Class II Class III		\$1,500
<b>Lifetime Class IV Maximum</b>		\$1,500
<b>Calendar Year Deductible</b> Combined for: Class II Class III		\$25 Individual / \$75 Family
<b>Class I</b>	<b>Preventive Care</b> For diagnostic and preventative services including: <ul style="list-style-type: none"> <li>▶ Oral Exam -2 Per Person Per Year Cleanings -2 Per Person Per Year Bitewing X-rays -2 Per Person Per Year Fluoride Applications -1 Per Person Per Year</li> <li>▶ (Up to age 19)</li> <li>▶ Sealants -1 Per Person Per 3 Years</li> </ul> Diagnostic X-rays -Unlimited Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years	100% not subject to deductible
<b>Class II</b>	<b>Basic Restorative</b> <ul style="list-style-type: none"> <li>▶ For Basic Restorations</li> <li>▶ Endodontics</li> <li>▶ Periodontics</li> <li>▶ Prosthodontics Maintenance</li> <li>▶ Oral Surgery</li> <li>▶ Fillings</li> <li>▶ Root Canal</li> <li>▶ Periodontal Scaling and Root Planing Repair to Bridgework and Dentures</li> </ul>	80% after deductible
<b>Class III</b>	<b>Major Restorative</b> For Major Restorations:	50% after separate \$50 deductible
<b>Class IV</b>	<b>Orthodontia</b> Children and Adults	50% after separate \$50 deductible



## Vision

To help you see your best, Leidos offers vision coverage through Vision Service Plan (VSP). The plan options are designed to provide a variety of eye care services.

See the below comparison chart for coverage details.

	VSP Basic		VSP Plus	
	VSP Provider	Non-VSP Provider	VSP Provider	Non-VSP Provider
<b>Examination</b>				
Routine WellVision Exam	\$20 Copay for exam and glasses	up to \$45	\$20 Copay for exam and glasses	up to \$45
Contact Lens Exam (fitting and evaluation)	Up to \$60 Copay	N/A	Up to \$60 Copay	N/A
Frequency:	Every Calendar Year		Every Calendar Year	
<b>Lenses</b>				
Single Vision Lenses Lined Bifocal Lenses Lined Trifocal Lenses Lenticular	Included in \$20 exam copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100	Included in \$20 exam copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Frequency:	Every Calendar Year		Every Calendar Year	
<b>Frames</b>				
Wide selection of frames Featured frame brands Walmart*/Sam's Club*/Costco* Savings on the amount over your allowance	Included in \$20 exam copay \$150 Allowance \$200 Allowance \$150 Allowance 20% off overage"	Up to \$70	Included in \$20 exam copay \$150 Allowance \$200 Allowance \$150 Allowance 20% off overage"	Up to \$70
Frequency:	Every Calendar Year		Every Calendar Year	
<b>Contact Lenses (in lieu of glasses)</b>				
Elective Contact Lenses Medically Necessary Contact Lenses	\$150 Allowance Included in \$20 exam copay	Up to \$105 Up to \$210	\$150 Allowance Included in \$20 exam copay	Up to \$105 Up to \$210
Frequency:	Every Calendar Year		Every Calendar Year	
<b>VSP EasyOptions*</b>				
	N/A	N/A	Each covered plan member may select one of these enhancements when purchasing their eyewear: <ul style="list-style-type: none"> <li>▶ Additional \$100 frame allowance</li> <li>▶ Additional \$100 contact lens allowance</li> <li>▶ Fully-covered premium or custom progressive lenses</li> <li>▶ Fully covered anti-reflective coating</li> <li>▶ Fully-covered light-reactive lenses</li> </ul>	N/A

\*EasyOptions is not covered at Walmart, Sam's Club, or Costco.

	VSP Basic		VSP Plus	
	VSP Provider	Non-VSP Provider	VSP Provider	Non-VSP Provider
<b>Covered Lens Enhancements</b>				
Standard Progressive Lenses	Covered	Up to \$50	Covered	Up to \$50
Polycarbonate for children	Covered	N/A	Covered	N/A
<b>Non-Covered Lens Enhancements</b>				
Other Add-Ons & Services	Average of 20-25% discount off regular price	N/A	Average of 20-25% discount off regular price	N/A
<b>Supplemental Essential Medical EyeCare (EMEC) Plan</b>				
Retinal screening for members with diabetes	\$0 Copay	N/A	\$0 Copay	N/A
EMEC provides supplemental coverage for urgent and medical eye care. The program provides additional exams and services beyond routine care to treat immediate issues or to monitor ongoing conditions. This includes symptoms such as pain in or around the eyes, transient loss of vision and ocular trauma.  Examples of conditions which may require management under the EMEC plan include diabetic eye disease, ocular hypertension, glaucoma, cataracts and macular degeneration.	\$20 Copay per exam*	N/A	\$20 Copay per exam*	N/A
Frequency:	As Needed		As Needed	
<b>Laser VisionCare Preferred Program</b>				
Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	\$100 allowance per eye	\$100 allowance per eye	\$100 allowance per eye	\$100 allowance per eye
Frequency:	Once Per Lifetime		Once Per Lifetime	
<b>Additional Discounts &amp; Savings</b>				
20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam. Routine Retinal Screening, no more than a \$39 copay as an enhancement to a WellVision Exam.				

*\*If you have medical coverage and your eye doctor participates in your medical plan network, the eye doctor will process your EMEC claim through your medical plan first and VSP will supplement that coverage. If you do not have medical coverage or if your eye doctor does not participate in your medical plan network, you will pay the \$20 copay and the EMEC claim will be processed under the VSP plan.*

You can learn more about the vision plan on the Benefits Summary Plan Description website at <http://benefits.leidos.com>.



## Flexible Spending Accounts (FSAs)

Leidos offers the following FSAs through HealthEquity:

- ▶ Limited Purpose FSA
- ▶ Healthcare FSA
- ▶ Dependent (Daycare) FSA

### HOW THE FSAs WORK

- ▶ The FSA has an annual pre-tax contribution limit of:
  - \$3,050 for the Healthcare and Limited Purpose FSAs
  - \$2,500 for married couples filing separately or \$5,000 for single or married employees filing tax returns jointly for the Dependent (Daycare) FSA
- ▶ You decide how much to set aside for eligible healthcare or dependent care expenses for 2023.
- ▶ You must re-enroll every year to participate.
- ▶ Estimate carefully, because you can only change the amount you contribute to your FSA if you have a qualified change in family status during the year. Funds can only be used for 2023 expenses. Remaining balances in excess of the \$610 carry-over at the end of the plan year will be forfeited. You have until April 30, 2024, to file claims for 2023.
- ▶ Money is taken from your pay pre-tax, which lowers your taxable income. You'll never be taxed on the money you use for eligible expenses.
- ▶ You can have your FSA reimbursements deposited directly into your bank account.

HealthEquity administers the FSA for Leidos. To view your FSA information online, register with HealthEquity at [www.healthequity.com](http://www.healthequity.com). You'll need to verify your employee status, confirm your contact information and create a user name and password.

**Take Note!  
Carry-Over  
Feature**

*Don't forget you are able to carry over up to \$610 of your unused Limited Purpose FSA or Healthcare FSA balance remaining at the end of the year into 2023. The carry-over feature helps you avoid losing unused money at the end of the year!*

Limited Purpose FSA (HSA-Compatible)	Healthcare FSA
<ul style="list-style-type: none"> <li>▶ Use it when you have an HSA</li> <li>▶ For eligible dental and vision expenses</li> <li>▶ For medical and prescription drug expenses after you meet the deductible (Contact HealthEquity if you meet the deductible to find out what you will need to provide to begin using your account for eligible medical and prescription drug expenses.)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Use it if you're not enrolled in a Healthy Focus plan with an HSA</li> <li>▶ For eligible medical, prescription drug, dental and vision expenses</li> </ul>

For more information on FSAs and eligible expenses, visit [www.healthequity.com](http://www.healthequity.com).



## DEPENDENT (DAYCARE) FSA

You can set aside money on a pre-tax basis up to the IRS maximum of \$5,000 to pay for eligible dependent day care expenses for qualified dependents.

Under the Dependent (Daycare) FSA, a qualified dependent is:

- ▶ A child under age 13 whom the participant claims as a dependent on his or her federal income tax return,
- ▶ A participant's spouse who is physically or mentally incapable of self-care, or
- ▶ Any other dependent who is physically or mentally incapable of self-care, whom the participant claims as a dependent on his or her federal income tax return, and who normally spends at least eight hours in the participant's home each day.



## Your Health and Well-Being

### VIRGIN PULSE WELL-BEING PROGRAM

The Virgin Pulse well-being program supports you on your journey to your best health and well-being by guiding you through small, everyday changes that are focused on the areas you want to improve the most. When you stick to the program, you'll build healthy habits, have fun with coworkers, and experience the lifelong rewards of better health and well-being. In addition, by checking in on your health and completing fun activities, you'll earn points towards great rewards.

Within the well-being program, there are four levels each with different rewards. To earn points towards rewards, start by taking your annual Health Assessment, the Leidos Integrity Pledge, and the Leidos Mission, Vision and Values - all three are required for Leidos employees to earn any incentives. Next you can navigate to the 'How to Earn' page to see a full list of point earning opportunities on the platform. This page will be updated throughout the year, so keep checking in for new activities that interest you.

Levels	Total Points	Reward	
		Employees enrolled in a Healthy Focus medical plan AND HSA	All other eligible Leidos employees*** and all spouses/domestic partners (Includes Employees who waive Leidos medical coverage; OR Employees enrolled in a Healthy Focus medical plan but not the HSA, or enrolled in Triple S, Kaiser, HMSA, Tricare Supplement, or Cigna Global)
Level 1	7,000	\$50 HSA Contribution*	\$50 Pulse Cash**
Level 2	25,000	\$75 HSA Contribution*	\$75 Pulse Cash**
Level 3	40,000	\$100 HSA Contribution*	\$100 Pulse Cash**
Level 4	60,000	\$175 HSA Contribution*	\$175 Pulse Cash**

\*If you have reached the required point level to receive an HSA Contribution reward, it can take up to 60 days to process the reward.

\*\*Pulse Cash can be redeemed in the Virgin Pulse platform to purchase a wide range of health & wellness products such as compatible fitness trackers and fitness training accessories. Members can also transfer their Pulse Cash to a gift card from the catalog or donate Pulse Cash to a charitable cause.

\*\*\* Consulting Employees (CEs) can participate in the well-being program offerings but are not eligible for rewards.

The 2023 program will start on January 5, 2023. To start earning points toward rewards, log into the Virgin Pulse website at [member.virginpulse.com](https://member.virginpulse.com) on or after January 5 and start tracking your healthy habits.

The well-being program is a voluntary benefit administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disability Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable. For more information, refer to the Equal Employment Opportunity Commission (EEOC) Notice for Employer-Sponsored Wellness Programs.

### KEY THINGS TO KNOW

- ▶ You don't have to be enrolled in a Leidos medical plan to participate in the Virgin Pulse well-being program and earn incentives!!
- ▶ In order for your spouse/domestic partner to participate, you must link him/her to the well-being benefit when completing your enrollment in Workday.

**NEW COMPSYCH EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The ComPsych Employee Assistance Program (EAP) is available to all Leidos, Inc. global employees and their family members 24 hours a day, 365 days a year, at no cost. The program offers FREE support and guidance during uncertain times that can assist with all areas of your life including mental health and well-being, financial and legal concerns, and eldercare and childcare resources and education. Your use of the program and any information you share is confidential, except when your safety or the safety of another individual may be at risk.

When you call ComPsych a professional counselor will speak with you about your concerns and offer a variety of services, including:

- ▶ Counseling (virtual and in-person) for stress, family difficulties, depression and anxiety, chemical dependency, crisis situations, or any other personal or family problem. The ComPsych program provides up to eight (8) face-to-face counseling sessions, per issue, per year, at no cost.
- ▶ Work/life assistance for child and elder care resources and guidance, adoption assistance, reviewing schools and colleges, tutoring, pet sitting, and a wide range of other resources
- ▶ Consultation with a certified financial counselor for debt management and consolidation, budgeting, identity theft, credit report review or correction, information on mortgages, loans or other financial arrangements, and college or retirement planning
- ▶ Legal consultation (over the phone or in-person) for consumer law, traffic citations, family law, estate planning, and other personal law issues

FAMILY RESOURCE	LEGAL CONNECT	FINANCIAL CONNECT
In-house work-life expert consultations	Consultations with in-house legal experts	Consultations with in-house financial experts
<ul style="list-style-type: none"> <li>▶ Child care</li> <li>▶ Elder care</li> <li>▶ Education</li> <li>▶ Personal convenience</li> <li>▶ Moving/relocation</li> <li>▶ Pet care</li> <li>▶ Customized referral packets; full research and availability checks</li> <li>▶ Child and elder care research and consults outside North America</li> <li>▶ Cross-referral to company benefits or emotional health support</li> <li>▶ Online content and training resources</li> </ul>	<ul style="list-style-type: none"> <li>▶ Family law</li> <li>▶ ID theft</li> <li>▶ Custody</li> <li>▶ Real estate</li> <li>▶ Contracts</li> <li>▶ Tax questions</li> <li>▶ In-country legal experts for all countries outside North America</li> <li>▶ Cross-referral to company benefits or emotional health support</li> <li>▶ Online content relevant to each country</li> </ul>	<ul style="list-style-type: none"> <li>▶ Budgeting</li> <li>▶ Debt</li> <li>▶ Credit</li> <li>▶ Tax issues</li> <li>▶ Retirement planning</li> <li>▶ Real estate</li> <li>▶ Estate planning</li> <li>▶ Saving for college</li> <li>▶ In-country legal experts for all countries outside North America</li> <li>▶ Cross-referral to company benefits or emotional health support</li> <li>▶ Online content relevant to each country</li> </ul>

## HEADSPACE FOR WORK

Headspace is meditation made simple, teaching you life-changing mindfulness skills in just a few minutes a day. Headspace can make your everyday just a little bit better by helping you get happy, stress less, and sleep soundly. You can learn the life-changing skills of meditation and mindfulness through simple exercises and expert guidance.

**Activate Your Free Subscription** – Get started at [work.headspace.com/leidos/member-enroll](https://work.headspace.com/leidos/member-enroll) (for best results, use Chrome or Firefox; not Internet Explorer)

- ▶ **Log in** by going to [work.headspace.com/leidos/member-enroll](https://work.headspace.com/leidos/member-enroll) and create a new account (or enter your existing credentials if you already use Headspace).
  - To assure your privacy, you are encouraged to use your personal email address for your Headspace account.
  - When asked to verify you are on the Leidos "team," enter your Leidos Employee ID. Please include all leading 0's.
- ▶ **Verify** your account with the email you receive from Headspace in your Leidos mailbox.
  - The verification message will come from Headspace ([service@mail.headspace.com](mailto:service@mail.headspace.com)).
- ▶ **Finish** by downloading the Headspace app to your personal device(s) and logging in with your account information.
  - You can download the app on up to five personal devices (mobile phone, tablet, etc.)
  - To ensure your privacy, please do not download Headspace to your Leidos-owned device.

For assistance enrolling, contact [teamsupport@headspace.com](mailto:teamsupport@headspace.com).

## MEQUILIBRIUM

Leidos has partnered with meQuilibrium (meQ), a digital resilience training program that makes it easy to prioritize mental well-being and helps participants learn ways to reduce stress and have more energy, focus, and control. This new benefit is available to all global Leidos employees at no cost.

### What is meQ?

meQ is a personalized and confidential resilience building platform designed to help you build the mental and emotional strength to face each day with confidence.

meQ helps people understand the thinking patterns and lifestyle habits that cause them to feel overwhelmed, anxious, or at risk of burnout. The personalized program delivers a guided step-by-step approach to help build resilience and manage challenging situations. Through meQ's digital and live training experiences, you learn new skills or improve current strengths through daily content, activities, and short videos.

Once you enroll and complete your **assessment** you'll see your meQ dashboard (on both web and phone app). The dashboard is home to your personalized action plan with interactive lessons, activities and readings. meQ can help you **with**: reducing loneliness and staying connected to others; managing work/life balance; calming excessive worry and anxiety; doing your best as a parent; and more.

### How to Get Started:

- ▶ Enroll at: [getmeQ.com/leidos](https://getmeQ.com/leidos)
  - Enter your Employee ID (including any leading zero's, if applicable) and Last Name.
  - If you do not know your employee ID number, you can find it in your timesheets in Deltek, in your profile on Prism, on your employee pay stub, or in the Leidos HR system (Workday).
- ▶ Complete the assessment. Immediately gain insights into your stress personality, thinking patterns, and lifestyle habits that cause you to feel overwhelmed. It takes 10-15 minutes!
- ▶ Start your personalized program where you'll be guided step-by-step through the program to learn new skills through activities and short videos.
- ▶ Download the meQ app and sign in using the credentials you set up during registration. Get quick access to daily stress-busting tips and inspiration whenever and wherever you need it.

For questions and assistance, please contact meQ via email at [support@mequilibrium.com](mailto:support@mequilibrium.com).

## FREEDOM FROM SMOKING TOBACCO CESSATION PROGRAM

Although the first steps can be hard, finding your path to a smokefree life is easier with the right help. The American Lung Association's Freedom From Smoking program is a proven way to stop tobacco usage even if you've tried before and went back. Every person's experience with quitting is different. The Freedom From Smoking program uses proven activities and tools to help you understand your own relationship with tobacco—and how to say good-bye for good.

The user-friendly interface helps you create a personal quit plan on your desktop, tablet or smartphone. Through interactive features that include videos, quizzes and activities, Freedom From Smoking Plus walks you through the quitting process and offers a surround sound of support from American Lung Association's Lung HelpLine counselors. Individuals can also access ongoing support from other quitters by logging on and discussing their challenges and success stories with others working to break their tobacco addiction. Get started at <https://www.freedomfromsmoking.org/>.

**Leidos charges a \$50 per month tobacco surcharge for those enrolled in a Leidos medical plan (with the exception of the Tricare Supplement, due to regulatory statutes). In order for the surcharge to be removed, you must complete the American Lung Association Tobacco Cessation program and provide a certificate of completion to receive reimbursement for the cost of the program and to remove the Tobacco Use Surcharge. Please note that it could take up to two pay periods for the surcharge to be removed.**

## PROFILE BY SANFORD

Leidos has partnered with Profile by Sanford to offer a sustainable weight loss program. The program is tailored according to your own individual profile, health history and personal goals. Profile provides nutrition, activity and lifestyle coaching to help you lose weight and keep it off. The program guarantees that you will lose 15% of your body weight within 12 months.

### Personal Coaching

You will have a personal coach who will guide you through every stage of your weight loss journey:

- ▶ Provide unlimited one-on-one coaching and a personalized meal plan
- ▶ Help you stay active and manage emotional triggers and stress
- ▶ Empower you to develop healthy habits to keep the weight off

### Profile Precise

Depending on your state of residence, you may also take a genetic test called Profile Precise which analyzes how your body metabolizes carbohydrates. A nutrition plan is then created based on the results.

The program is fully employee-paid. However, as a Leidos employee, you will receive \$100 off the retail price when you join. Prices vary by location. Please visit <https://www.profileplan.com/leidos/> for more information. If you have any questions, please call 877-373-6069.

Use promo code LEIDOS to receive the Leidos discount.

### Disclaimer:

*Leidos is making this program available to you at a discount- but it is your choice to participate. Leidos does not provide any of your personal or financial information to Sanford. It is your decision whether to participate in this program and share your data with Sanford.*

# Your Money

## Life Insurance

Leidos offers several types of financial protection for participants and their families, administered by Prudential, including Basic Life insurance, Group Universal Life Insurance (GUL), and Optional Dependent Life. Leidos also provides the following additional benefits: Basic Accidental Death & Dismemberment (AD&D) and Voluntary AD&D for you and your dependents, both of which are administered by New York Life (formerly Cigna), and Business Travel Accident (BTA) Insurance.

To learn more, visit the Benefits Summary Plan Description website at [benefits.leidos.com](https://benefits.leidos.com).

### BASIC LIFE INSURANCE

If you are eligible, you will automatically receive Basic Life insurance for yourself. The amount of your Basic Life insurance coverage is equal to one times your annual base salary to a maximum of \$1,000,000. Employees with a salary less than \$50,000 will receive a flat \$50,000 in coverage. Employees with a salary greater than \$50,000 annually receive 1x annual base salary or choose a flat \$50,000 of coverage. Leidos pays the full cost of basic life.

Basic Life benefit amounts over \$50,000 are subject to income tax. The income tax amount added to your W-2 is calculated based on the value of the premium paid by Leidos for coverage amounts over \$50,000. This is called "imputed income."

When you attain age 70, coverage will be reduced by 35%.

Basic Life insurance includes dependent life in the amount of \$2,000 per eligible dependent.

### GROUP UNIVERSAL LIFE INSURANCE (GUL)

You can purchase GUL insurance for yourself – from one times to eight times annual base salary, up to a \$4 million maximum benefit.

GUL insurance provides benefits that go beyond term life insurance. GUL helps protect your family and builds a secure financial future. In addition to providing a life insurance benefit for your loved ones, it features a Cash Accumulation Fund (CAF) that allows you to earn interest on a tax-deferred basis.

You can:

- ▶ **Earn guaranteed interest.** The CAF has a guaranteed interest rate of 4 percent.
- ▶ **Keep it even after your employment with Leidos ends.** Insurance can continue under certain circumstances 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 CAF are tax-deferred. The death benefit (typically the face amount of insurance plus the CAF) is generally income tax-free to beneficiaries.
- ▶ **Access funds easily.** You can take loans or make withdrawals from the CAF at any time and for any reason. You can also use the CAF to pay premiums or purchase fully paid up coverage.
- ▶ **Qualify for special benefits if you become disabled or terminally ill.** The 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.

**Did you know you can also make a payment directly to your CAF via personal check?**

To do so, contact Mercer, the CAF administrator, at 855-735-4873. You will be asked to verify your name, SSN, date of birth, plan number (52844) and the amount you would like to deposit via check.

**GUL Evidence of Insurability (EOI):**

- ▶ If you previously waived coverage or are currently enrolled in GUL you may increase your coverage by one level as long as the total benefit does not exceed the lesser of three times your annual base salary or \$500,000, without satisfying Evidence of Insurability (EOI).
- ▶ If you are a new hire, you can enroll in coverage for yourself up to three times your annual base salary, not to exceed \$500,000, without having to provide EOI.

**DEPENDENT LIFE INSURANCE**

If you are enrolled in Group Universal Life (GUL), you also have the option to purchase dependent life insurance for your eligible dependents. You pay the full cost for this coverage, post-tax.

You can purchase coverage for:

- ▶ Your spouse/domestic partner. Coverage options are \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, or \$250,000.
- ▶ Your dependent child(ren). Coverage options are \$5,000, \$10,000 or \$25,000.

**Evidence of Insurability (EOI):**

- ▶ If you previously waived coverage or are currently enrolled in Spouse Life, you may increase your coverage by one level up to \$25,000, without satisfying EOI.
- ▶ EOI is not required for coverage increases or new enrollments for child life.

**Note:**

- ▶ You must be actively at work before any new or increased Group Universal Life (GUL) will become effective.
- ▶ Your dependents must be non-home or hospital confined due to illness or injury before any new or increased Optional Dependent Life coverage will become effective.
- ▶ Coverage is not available to your spouse or registered domestic partner if they are also employed by Leidos.
- ▶ To qualify for coverage under the Leidos life insurance programs, a stepchild must reside with the participant.
- ▶ To qualify for coverage under the Leidos life insurance programs, a registered domestic partner's child must reside with the participant and be born to or legally adopted by the registered domestic partner.

To learn more, visit the Benefits Summary Plan Description website at <https://benefits.leidos.com>.





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

### BUSINESS TRAVEL ACCIDENT INSURANCE

Leidos provides all eligible employees with Business Travel Accident (BTA) Insurance in the amount of three times annual base salary, up to a maximum benefit of \$500,000. This plan pays a benefit in the event that you die as a result of an accident while traveling on company business.

### BASIC AD&D

Basic AD&D provides coverage to your beneficiary if you die as the result of an accident. If you are injured as the result of an accident, you will receive a percentage of your coverage based on your injury.

Eligible employees will automatically receive Basic AD&D coverage equal to one times your annual base salary, to a maximum of \$250,000, rounded to the next higher \$1,000. Leidos pays the full cost of Basic AD&D.

### VOLUNTARY AD&D

You can purchase additional AD&D insurance for yourself and your dependents in amounts equal to one-half of your pay up to 10 times your annual base salary, to a maximum of \$1,000,000. You pay the full cost of this coverage, pre-tax.

## Disability Coverage

### SHORT-TERM DISABILITY (STD)

Short-Term Disability insurance provides income replacement if you are unable to work because of a medical condition, including pregnancy. The Leidos STD program is made up of 3 components that work together to replace a percentage of your pay in the event of disability:

1. Disability Sick Leave (DSL) - automatically provided by Leidos at no cost to employees.
2. Voluntary Short-Term Disability Insurance (VSDI) - elected and paid by employees.
3. State-Mandated Disability and Paid Medical Leave programs for employees in California, Hawaii, New Jersey, New York, Puerto Rico, Rhode Island, Massachusetts, Washington and Washington D.C. - paid by either the employee, employer, or a combination of employee and employer.

### Disability Sick Leave

DSL is a company-paid benefit, which provides employees with income replacement as part of an approved STD claim. Eligible employees are credited up to 10 days (80 hours) of DSL upon date of hire and on each employment anniversary (DSL is pro-rated for part-time employees). You may accrue up to a maximum of 1,560 hours (195 days) of DSL. DSL works in conjunction with VSDI and any state-mandated disability benefit to replace up to 100% of your pay.

*Note that if you do NOT elect VSDI or qualify for any state-mandated disability program, all disability payments will come from and will be limited to the amount of DSL hours you have accrued and may not support a long period of disability. If you elect VSDI, 20% of your total income replacement will come from your accrued DSL hours and the other 80% will come from VSDI, offset by any applicable state disability or paid medical leave payments. (See STD Payment Schedule on the next page).*

**Voluntary Short-Term Disability Insurance (VSDI)**

Eligible employees may purchase additional disability coverage through VSDI. This plan coordinates with DSL and any state-mandated programs to replace up to 100% of your pay. VSDI can be important to purchase if you do not have a significant DSL balance. VSDI typically covers 80 percent of your monthly STD benefit.

**State-Mandated Disability and Paid Medical Leave Programs**

If you are located in the following states, you may be eligible for state-mandated plans:

- ▶ California
- ▶ Commonwealth of Puerto Rico
- ▶ Connecticut
- ▶ Hawaii
- ▶ Massachusetts
- ▶ New Jersey
- ▶ New York
- ▶ Oregon
- ▶ Rhode Island
- ▶ Washington
- ▶ Washington DC

DSL and VSDI coordinate with state-mandated plans. This means that state plans pay first and DSL/VSDI pay the remainder of your disability benefits.

**STD PAYMENT SCHEDULE**

The table below illustrates how VSDI integrates with DSL and state-mandated disability plans. Note that disability payments are paid through the 26th week of disability not to exceed 180 days. DSL and VSDI payments begin on:

- ▶ The first day of disability, if you are hospitalized on the first day and charged the full daily rate
- ▶ The eight calendar day of a disability if you are not hospitalized

Period of Disability	Total Pay (From All Sources)	VSDI (Integrated with state plan, if applicable)	DSL Portion
Week 1	0% (7-day waiting period)	0% (7-day waiting period)	0% (7-day waiting period)
Weeks 2 - 10	100% of regular weekly wages	80% (to a maximum weekly benefit of \$4,808)*	20%, as available
Weeks 11 - 19	80% of regular weekly wages	80% (to a maximum weekly benefit of \$3,846)*	20%, as available
Weeks 20 - 26*	66 2/3% of regular weekly wages	80% (to a maximum weekly benefit of \$3,202)*	20%, as available

\*Typically, VSDI covers 80% of the benefit and the remaining 20% is provided by DSL. If you do not enroll in VSDI, all benefits will be paid from your available DSL balance and your state's plan, if applicable.

**LONG-TERM DISABILITY**

Voluntary Long-Term Disability (LTD) insurance is designed to provide you with income if you become disabled and cannot work for six consecutive months or longer. LTD is insured and administered by New York Life. If elected, LTD begins after you have been disabled for more than 26 weeks and approved by the insurance carrier. The benefit will pay up to 60 percent of your covered monthly annual base salary to a maximum monthly benefit of \$14,500.

**LTD ACTIVELY-AT-WORK PROVISION**

If you are on STD prior to January 1, 2023 and currently do not have LTD coverage under NYL, you are eligible to participate in Open Enrollment and will be able to elect LTD. However, your coverage will not be effective until you return from leave and actively working. You will not be charged premiums until your coverage is active (i.e. when you return from leave).

If you are on STD prior to Jan. 1, 2023 and currently enrolled in LTD, you will not need to re-enroll for LTD during Open Enrollment. Your LTD enrollment will carryover into 2023.

## Retirement: 401(k) Plan

Leidos cares about your financial well-being, which includes having the financial resources to enjoy life once you retire. The 401(k) Plan helps you prepare for retirement. You can grow your account by making contributions and receiving matching contributions (if eligible) from the company in the 401(k) Plan. You decide how to invest your account, and your investments may grow tax-free until you take money out of the plan.

**Please note:** You may enroll, start contributions, change or stop contributions to the 401(k) Plan at any time, not just during Open Enrollment. Also, please take this time to ensure that your beneficiaries are up-to-date in this plan as 401(k) beneficiary designations are separate from life insurance and other benefits!

### PLAN HIGHLIGHTS

<b>Who is eligible</b>	All employees on U.S. payroll (Bargained employees: Participation is subject to the terms and conditions of your collective bargaining agreement.)
<b>How you can save</b>	You can contribute 1% to 90% of your base pay (up to IRS limits) on a pre-tax, Roth after-tax, and traditional after-tax basis. You can also contribute additional catch-up contributions, up to IRS limits, if you are age 50 or older in 2023.  Bargained employees only: Plan features are subject to the terms of your collective bargaining agreement and may allow for contributing 1% to 5% of your CODA, if applicable.
<b>Matching contributions</b>	In general, Leidos will match dollar for dollar when you contribute on a pre-tax or Roth after-tax basis, up to the first 5% of your base salary, inclusive of paid time off and holiday pay.  Under certain contracts or negotiations, you may be ineligible for a match, or the match may be reduced to 50% on the first 6% of your annual base salary deferred.  Eligibility for the company match is based on fringe codes.
<b>Vesting</b>	You are always 100% vested in – have full rights to – any contributions you make to the 401(k). You are fully vested in the company’s matching contributions after three years of service. Service is defined as working at least 850 hours during a calendar year. Full vesting also occurs at age 59½, total disability or death while employed by Leidos. If you leave the Company and are rehired anytime later, your prior service will count towards vesting.
<b>Traditional after-tax contributions</b>	Traditional after-tax contributions allow you to save above the IRS pre-tax and Roth limit. You can find the 2023 limits at <a href="https://vanguard.com/contributionlimits">vanguard.com/contributionlimits</a> . Traditional after-tax contributions are not eligible for the company match.  Traditional after-tax contributions are an excellent way to save additional money, after maximizing your match, for “rainy-day/emergency” funds instead of taking a loan or hardship withdrawal, as you have the ability to withdraw your after-tax contributions at any time. You can also convert your traditional pre-tax and after-tax balances to Roth via the Vanguard in-plan Roth conversion feature.
<b>Investing your account</b>	Vanguard offers an investment lineup with a diverse selection of funds to choose from, including Leidos Common Stock. You have access to online and phone support through Vanguard for managing your account, plus additional resources to help with investment decisions and planning for retirement.
<b>Getting money from your account</b>	In general, your vested account balance is available to you: <ul style="list-style-type: none"> <li>▶ If you retire or terminate employment with the company</li> <li>▶ Through plan loans</li> <li>▶ Through in-service traditional after-tax withdrawals, withdrawals from rollover accounts, and limited hardship withdrawals while you’re working for the company</li> <li>▶ At any time following attainment of age 59½ while working for the company</li> </ul>

**Not saving in the company 401(k) Plan?** Visit [retirementplans.vanguard.com](https://retirementplans.vanguard.com) to get started. You'll need your plan number: 090518. (Bargained employees: Your plan number is 094548.)

**Questions?** Call a Vanguard Participant Services associate at 800-523-1188 Monday through Friday from 8:30 a.m. to 9 p.m. ET. If you are calling from outside the U.S., dial the AT&T Direct Access number for your country and enter 800-523-1188. (There is no need to dial "1" before the number.) You also can call Vanguard collect at 610-669-1000 and ask to have the charges reversed.

The ALEX Retirement tool is an educational and interactive video experience tool that guides you through the decisions and plan design available to you through the Leidos Retirement Plan. This tool may be especially helpful if you haven't enrolled yet, are new to the Plan or to Leidos!

<https://www.myalex.com/leidos/retirement2022>

Want to amp up your savings?

Become best friends with compounding interest.

Let ALEX® help!

alex®

GET STARTED >



## Employee Stock Purchase Plan (ESPP)

Separate from the Leidos stock fund option offered in the 401(k), the ESPP offers a convenient way for employees to purchase Leidos stock at a discount through payroll deductions. The discount offered is 10% on each purchase date which occurs each calendar quarter. You may contribute from 1% to 10% of your eligible compensation in whole percentages. Enrollment periods are held separately each December, March, June, and September. Once enrolled, your active election will carry-over to the next purchase period.

For more information, please visit the Stock Programs and Deferred Compensation page on Prism or contact Computershare at **855-894-5367**.



## Financial Wellness

Leidos is dedicated to helping you with improving or maintaining your overall financial wellness by offering you a complimentary suite of programs to meet varying needs. The below programs are free to employees. More information can be found on the Financial Wellness Prism page.

### PRUDENTIAL FINANCIAL WELLNESS PROGRAM

This program provides financial education in the form of seminars, online webinars, and an online Financial Wellness Center portal that offers educational articles, short videos, and interactive tools to help you with your financial wellness goals such as budgeting, credit card debt, student loans, managing life events, and much more. In addition, employees can access the Vault student loan advisor tool through Prudential's portal. See the student loan tools and resources section for more information.

### SMARTPATH FINANCIAL COACHING PROGRAM

This program provides unbiased financial seminars and one-on-one coaching programs based on your individual needs. SmartPath doesn't sell financial products such as insurance or investments. Instead, SmartPath coaches are focused on helping people build plans, make better choices, and stay accountable. All conversations and information are completely confidential. Your professional SmartPath coach's sole purpose is to teach you how to keep more of the money you earn and achieve your financial goals.

### PURCHASING POWER

This program provides non-cash buyers with the ability to purchase needed items and pay for them over time, directly from their paycheck via payroll deductions over 6 – 12 months. This is not a discount program as there is a premium on purchases, but there is no added interest or fees, and no credit check required. Employees should carefully consider all of their buying options before deciding to use this program. Those with the ability to pay with cash will not benefit from this program. This program is administered through our voluntary benefits provider, Beneplace.

### STUDENT LOAN TOOLS AND RESOURCES

Several of Leidos' benefits vendors provide tools and resources to help with managing student loans:

- ▶ **Prudential Financial Wellness Center portal** – the Student Loan Assistance tool by Vault helps users compare different repayment scenarios for their unique situation. Users import federal loans or add personal loans into the tool and Vault's proprietary algorithm provides the best possible outcomes for users to choose from, including refinance opportunities, options to pay off loans faster, options to lower monthly payments through Federal repayment plans, etc. Vault also offers one-on-one counseling and email support.
- ▶ **SmartPath** – provides one-on-one coaching to help you understand realistic strategies for paying off your student loans, ways to expedite payoff and how long each option will take.

#### **Disclaimer:**

*Leidos is making these programs available to you – but it is your choice to participate. Leidos does not provide any of your personal information to these vendors. It is your decision whether to participate and share your data with the vendors.*

# Your Life Balance

## Prudential Supplemental Health Benefits

Leidos has partnered with Prudential to offer employees two employee-paid supplemental health benefits - Accident Insurance and Hospital Indemnity Insurance.

### ACCIDENT INSURANCE

Accident insurance helps ensure you and your family have the financial support to offset the expenses when you suffer an injury. You have the option to elect coverage under the Low Plan or the High Plan and you and your eligible family members are guaranteed coverage – there are no medical exams required.

Accident Insurance coverage pays you for a variety of injuries and medical services including, but not limited to:

#### Injuries like:

- ▶ Fractures
- ▶ Dislocations
- ▶ Concussion
- ▶ Burns-2nd and 3rd degree
- ▶ Lacerations
- ▶ Broken tooth

#### Medical Services, like:

- ▶ Ambulance, ground/air
- ▶ Emergency visit
- ▶ Medical tests
- ▶ Medical appliances, crutches, etc.
- ▶ Physical therapy

In addition, every calendar year, each covered individual can receive \$100 for getting one covered health screening test, such as a blood test, chest x-rays, stress tests, colonoscopies, and mammograms.

### HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance helps provide a financial cushion for out-of-pocket expenses associated with hospital stays, so you can stay on track financially and focus on your recovery. Hospital Indemnity Insurance pays you for a variety of hospital benefits including, but not limited to:

- ▶ Hospital Admissions & Stays
- ▶ Intensive Care Unit (ICU) Admissions & Stays

In addition, every calendar year, each covered individual can receive \$100 for getting one covered health screening test, such as a blood test, chest x-rays, stress tests, colonoscopies, and mammograms.

### How the Supplemental Health Benefits Can Help You

- Help fill gaps not covered by your medical plan, paying in addition to other insurance you may have.
- Benefit payments are sent directly to you to use however you like. Payments may be used for deductibles, co-pays, or even everyday expenses such as babysitters and take-out food.
- Guaranteed coverage, regardless of your health. You don't have to answer any health questions, you just need to be actively at work on the day your coverage starts.

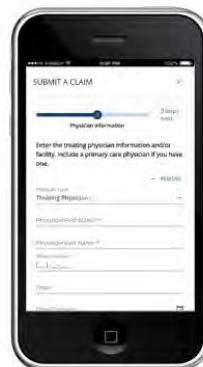
### Filing a claim for Accident or Hospital Indemnity with Prudential is Easy!

Simply register at [mybenefits.prudential.com](http://mybenefits.prudential.com) and follow these 3 steps:

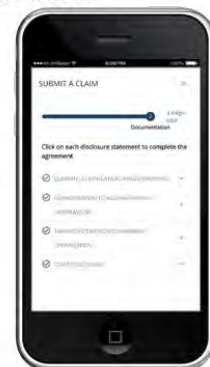
1 Tell Prudential what happened and when.



2 Who provided the treatment?



3 Give Prudential permission to get information from your doctor, so you don't have to.



## Beneplace Voluntary Benefits Program

Leidos offers voluntary benefits and an employee discount program administered by Beneplace. You may enroll in the following employee-paid benefits:

- ▶ Critical Illness Insurance\*
- ▶ MetLife Legal Plan\*
- ▶ Home & Auto Insurance
- ▶ Pet Insurance
- ▶ ID Theft Protection\*
- ▶ Cancer Guardian\*

\*Critical Illness Insurance, ID Theft Protection, Cancer Guardian and a Legal Plan are offered only during Open enrollment or if you experience a qualifying life event. If you are currently enrolled in these voluntary benefits, those elections will continue into the next plan year. Should you decide to cancel coverage during Open Enrollment for the next plan year, contact Beneplace via phone at 800-683-2886 or via web at [www.leidosaddedbenefits.com/](http://www.leidosaddedbenefits.com/).

**Disclaimer:**

*Leidos is making these programs available to you at a discount - but it is your choice to participate. Leidos does not provide any of your personal or financial information to these vendors. It is your decision whether to participate in this program and share your data with the vendors.*

### CRITICAL ILLNESS

Critical illnesses can happen at any age and more often than you may think. Quality health and disability income insurance plans are not always enough – there may still be coverage gaps.

Critical illness insurance offered through MetLife helps ensure you and your family have the financial support to offset the expenses of a serious illness. There are two Benefit Amounts available – \$15,000 or \$30,000. You and your eligible family members are guaranteed coverage – there are no medical exams required.

The plan provides a lump-sum payment if you or your covered dependents are diagnosed with one of the following conditions (and meet the policy and certificate requirements):

Covered Condition	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer’s Disease	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable

Payments will be made directly to you, not to the doctors, hospitals or other health care providers.

MetLife will also provide an annual benefit for taking an eligible screening/prevention measure – \$50 per calendar year with the \$15,000 Benefit Amount or \$100 per calendar year with the \$30,000 Benefit Amount!

To enroll in the voluntary benefits visit [www.leidosaddedbenefits.com/](http://www.leidosaddedbenefits.com/).

**METLIFE LEGAL PLAN**

Legal matters, both planned and unplanned, occur throughout many stages of life – when you're getting married, buying a home, or considering retirement. Having access to a network of experienced attorneys through a legal plan can give you the confidence you need to deal with legal matters that arise. Enrolling in a MetLife Legal plan gives you the financial and emotional peace of mind to know that you will be covered for expected and unexpected legal events.

**New for 2023!**  
 The Legal plan has been upgraded to include:

- LifeStages Identity Restoration Services
- Four hours of network attorney time and services for non-covered matters<sup>3</sup>

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Identity Theft Defense</li> <li>• LifeStages Identity Restoration Services<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Negotiations with Creditors</li> <li>• Personal Bankruptcy</li> <li>• Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>• Tax Audit Representation</li> <li>• Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Boundary or Title Disputes</li> <li>• Deeds</li> <li>• Eviction Defense</li> <li>• Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>• Home Equity Loans</li> <li>• Mortgages</li> <li>• Property Tax Assessments</li> <li>• Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase of Home</li> <li>• Security Deposit Assistance</li> <li>• Tenant Negotiations</li> <li>• Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Codicils</li> <li>• Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Revocable &amp; Irrevocable Trusts</li> <li>• Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Adoption</li> <li>• Affidavits</li> <li>• Conservatorship</li> <li>• Demand Letters</li> <li>• Garnishment Defense</li> <li>• Guardianship</li> <li>• Immigration Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court Defense, Including Criminal Matters</li> <li>• Name Change</li> <li>• Parental Responsibility Matters</li> <li>• Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Prenuptial Agreement</li> <li>• Protection from Domestic Violence</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Administrative Hearings</li> <li>• Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes Over Consumer Goods &amp; Services</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Pet Liabilities</li> <li>• Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <li>• Deeds</li> <li>• Leases</li> </ul>	<ul style="list-style-type: none"> <li>• Medicaid</li> <li>• Medicare</li> <li>• Notes</li> <li>• Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney</li> <li>• Prescription Plans</li> <li>• Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>• Defense of Traffic Tickets<sup>5</sup></li> <li>• Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>• Repossession</li> </ul>

To enroll in the voluntary benefits visit [www.leidosaddedbenefits.com/](http://www.leidosaddedbenefits.com/).



## ALLSTATE ID PROTECTION PRO+ CYBER PLAN

Your identity is made up of more than your Social Security number and credit score. That's why the Allstate ID Protection Pro+ Cyber Plan does more than monitor your credit reports. Allstate can help you look after your online activity, from financial transactions to what you share on social media - so you can protect the trail of data you leave behind.

Allstate ID Protection Pro+ Cyber Plan services include:

- ▶ Allstate Digital Footprint™
- ▶ Remediation of pre-existing conditions at no additional cost
- ▶ Full-service 24/7 fraud remediation with a highly trained in-house expert
- ▶ Identity monitoring
- ▶ Financial transaction monitoring
- ▶ Data breach notifications
- ▶ Identity health score
- ▶ Real-time rapid alerts
- ▶ Credit freeze assistance
- ▶ Credit lock (adult and child)
- ▶ Credit report disputes
- ▶ Accounts secured with two-factor and biometric authentication
- ▶ Deceased family member coverage
- ▶ Dark web monitoring
- ▶ High risk transaction monitoring
- ▶ Social media reputation monitoring
- ▶ Social media account takeover
- ▶ Financial wellness toolbox
- ▶ Tri-bureau credit monitoring
- ▶ Unlimited TransUnion credit scores and reports
- ▶ Annual tri-bureau credit report and score
- ▶ Digital wallet storage and monitoring
- ▶ IP address monitoring
- ▶ Sex offender notifications
- ▶ Protect yourself and your family ("under your roof and wallet")

### **New Identity Protection features for 2023 include:**

- *Personal computer security with password management and features designed to protect against online threats such as viruses, phishing attacks, and malware*
- *Personal computer protection for the whole family*
- *Elder Fraud Center*
- *Scam support, with specialized assistance for seniors*
- *Family digital safety tools to help keep kids safe, with screen time management, location tracking, parental monitoring and web filtering*
- *Robocall blocker*
- *Ad blocker*
- *Fraud resolution tracker*
- *Expanded family coverage (parents, grandparents and in-laws age 65+, regardless of whether they live with or are financially dependent upon the primary subscriber.)*
- *Deceased family member remediation reimbursement*
- *Stolen cash emergency reimbursement (up to \$500)*
- *Unemployment Fraud Center*
- *Enhanced financial reimbursements*
  - *Home title*
  - *Professional fraud reimbursement*
  - *Unemployment fraud reimbursement*
- *Digital Footprint 2.0 (multiple emails, unsubscribe and deactivate one button click, and information on what information is collected by the site.)*
- *Enhanced identity health score*

To enroll in the voluntary benefits visit [www.leidosaddedbenefits.com/](http://www.leidosaddedbenefits.com/).

## CANCER GUARDIAN

Cancer Guardian is an innovative support program that can help in the prevention and management of cancer by combining the power of advanced DNA testing with the personalized support of expert cancer care resources.

The program includes these valuable features and benefits:

- ▶ **Cancer Information Line** - staffed by oncology experts, members can ask any cancer related question, discuss concerns, risk-mitigation strategies, or care-giving guidance
- ▶ **Hereditary Risk Screening Test** - understand your genetic risk for hereditary cancers for preventative planning. Test analyzes 61 genes for risk of the most common inherited cancers
- ▶ **Medical Records Platform** - a secure platform that allows you to store medical records for any condition and share with your medical team at any time
- ▶ **Dedicated Cancer Support Specialist** - if diagnosed with cancer, a dedicated Cancer Support Specialist (CSS) is assigned to provide practical, emotional, and clinical support
- ▶ **Expert Pathology Review** - ensure correct diagnosis with an expert second opinion review
- ▶ **Comprehensive Genomic Profiling** - if diagnosed, this test interrogates more than 300 cancer-related genes in the tumor, helping inform treatment decisions and clinical trial eligibility
- ▶ **On-site Nurse Advocate** - if diagnosed, an oncology nurse advocate can accompany you to a medical appointment to provide support and guidance
- ▶ **Clinical Trial Explorer** - personalized clinical trial search, reporting and enrollment platform
- ▶ **Financial Navigation** - projects out-of-pocket financial exposure and identifies public and private financial aid programs

## AUTO AND HOME INSURANCE

This voluntary benefit program provides employees with access to special savings on Auto and Home Insurance. Employees can request free personalized premium quotes from MetLife Auto & Home, Travelers Insurance and/or Liberty Mutual. The program offers money-saving features including:

- ▶ Payroll deduction
- ▶ Multi-vehicle savings
- ▶ Safe driving discounts
- ▶ Good student discounts

## PET INSURANCE

Pet Insurance is administered by Nationwide and provides healthcare coverage for dogs, cats, birds, hamsters, or other exotic pets.

With coverage from Nationwide, pets are protected if they get injured or become ill. Nationwide policies are easy to use and provide reimbursement for eligible veterinary expenses related to surgeries, hospitalization, X-rays, prescription medications, and more.

## DISCOUNT PROGRAM

The Discount Program offers you exclusive discounts on everything from new cars to computers to theme park tickets with new deals added weekly! To save on these deals and many more, visit [leidos.savings.beneplace.com](https://leidos.savings.beneplace.com).

# Your 2023 Open Enrollment Checklist

## Take Action!

✓	Visit Prism for information about the 2023 Benefits Program and Open Enrollment. Check out the <a href="#">Open Enrollment</a> pages on Prism.
✓	Elect 2023 benefits and make or change beneficiary designations in Workday.
✓	Once you submit your elections within Workday, you will get a screen that shows that your elections have been submitted successfully. You can "Select Print" to launch a printable version of this summary for your records.

At the conclusion of Open Enrollment, you may receive communication at your home from Budco, the administrator of our Dependent Eligibility Verification program. You will be asked to verify the eligibility of any dependents that you added to your benefits for the 2023 plan year. Provide any required documents, such as a marriage certificate, birth certificate or residency document, to ensure benefit coverage for your dependents in 2023. If your required documents are not received by the due date indicated on the packet, your dependent(s) will be removed from coverage.



*The Leidos Health and Welfare Benefits Plan (the "Plan") has been amended as described in this document, effective January 1, 2023.*

*This document serves as a Summary of Material Modifications ("SMM") and provides an overview of the changes and how they may affect you. This SMM supplements the Plan's Summary Plan Description, benefits booklets (for self-funded benefits), and insurance certificates (for insured benefits) (together, the "SPD") previously provided to you. Please read this SMM carefully and keep this SMM with your copy of the Plan's SPD. Please note, in the event of a conflict between the terms of the Plan document (as amended) and this SMM and/or the Plan's SPD, the Plan document will control.*

# Benefits Contacts

Plan or Program	Website	Phone Number
<b>401(k) Plan</b>	<a href="http://www.vanguard.com">www.vanguard.com</a> Non-Bargained Employees: Plan 090518 Bargained Employees: Plan 094548	800-523-1188
<b>AD&amp;D Insurance</b>	<a href="http://www.newyorklife.com">www.newyorklife.com</a>	800-238-2125
<b>Aetna Healthy Focus Plans</b> ▶ Innovation Health Network	<a href="http://www.aetna.com">www.aetna.com</a> <a href="http://www.innovationhealth.com">www.innovationhealth.com</a>	800-843-9126
<b>All Leidos benefits</b>	<a href="#">Benefits Summary Plan Description website</a> <a href="#">Healthy Focus Prism Page</a> <a href="#">Kaiser HMO Prism Page</a> <a href="#">HSA/FSA Prism Page</a>	N/A
<b>Back-Up and In-Home Childcare, Eldercare, Tutoring and Educational Resources</b>	Bright Horizons <a href="http://www.careadvantage.com/Leidos">www.careadvantage.com/Leidos</a>	877-242-2737
<b>Beneplace – Voluntary Benefits</b>	Discount platform: <a href="http://leidos.savings.beneplace.com">leidos.savings.beneplace.com</a> Voluntary Benefits enrollment website: <a href="http://www.leidosaddedbenefits.com/">www.leidosaddedbenefits.com/</a>	800-683-2886
<b>Cigna Global</b>	<a href="http://www.CIGNAenvoy.com">www.CIGNAenvoy.com</a>	800-441-2668 or 001-302-797-3100 outside U.S.
<b>Commuter Benefits Program</b>	<a href="http://www.healthequity.com/leidos">www.healthequity.com/leidos</a>	877-924-3967
<b>Dental Plans</b>	Leidos Dental PPO (Delta Dental) <a href="http://deltadentalva.com/members/leidos">deltadentalva.com/members/leidos</a> Aetna DMO <a href="http://www.aetna.com">www.aetna.com</a>	800-237-6060 877-238-6200
<b>Dependent Eligibility Verification – Budco</b>	<a href="http://www.dependentverification.budco.com/user/lei">www.dependentverification.budco.com/user/lei</a>	866-488-2001
<b>Freedom From Smoking Tobacco Cessation Program</b>	<a href="https://www.freedomfromsmoking.org/">https://www.freedomfromsmoking.org/</a>	N/A
<b>Group Universal Life (GUL) &amp; Cash Accumulation Fund (CAF) – Administered by Mercer</b>	N/A	855-735-4873
<b>Headspace for Work</b>	Registration: <a href="http://work.headspace.com/leidos/member-enroll">work.headspace.com/leidos/member-enroll</a> Email address: <a href="mailto:teamsupport@headspace.com">teamsupport@headspace.com</a>	N/A
<b>HealthEquity – Health Savings Account (HSA) and Flexible Spending Account (FSA) Administrator</b>	<a href="http://www.healthequity.com/leidos">www.healthequity.com/leidos</a>	844-373-6981
<b>HMSA</b>	<a href="http://www.hmsa.com">www.hmsa.com</a>	808-948-6111

# Benefits Contacts

Plan or Program	Website	Phone Number
<b>Kaiser</b>	<a href="http://www.kp.org">www.kp.org</a>	800-777-7902 (Kaiser DC) 808-432-5955 (Kaiser Hawaii, Oahu) 800-966-5955 (Kaiser Hawaii, Neighbor Islands) 800-464-4000 (Kaiser California)
<b>Life Insurance</b>	<a href="http://www.prudential.com">www.prudential.com</a>	888-257-0412 Medical Underwriting (EOI)
<b>meQuilibrium Resilience Platform</b>	Email: <a href="mailto:support@mequilibrium.com">support@mequilibrium.com</a>	N/A
<b>Omada</b>	<a href="http://omadahealth.com/express-scripts">omadahealth.com/express-scripts</a>	1-888-409-8687
<b>Prescription Drugs – Express Scripts (ESI) (Healthy Focus Plans)</b>	<a href="http://www.express-scripts.com/leidos">www.express-scripts.com/leidos</a>	877-223-4721
<b>Profile by Sanford</b>	<a href="http://www.profileplan.com/leidos/">www.profileplan.com/leidos/</a>	877-373-6069
<b>Prudential Financial Wellness Center</b>	<a href="http://www.prudential.com/leidos">www.prudential.com/leidos</a>	N/A
<b>Prudential Supplemental Health Benefits (Hospital Indemnity &amp; Accident Insurance)</b>	N/A	844-455-1002
<b>Purchasing Power</b>	<a href="http://leidos.purchasingpower.com">leidos.purchasingpower.com</a>	866-670-3477
<b>Rx Savings Solutions</b>	<a href="http://myrxss.com">myrxss.com</a>	800-268-4476
<b>SmartPath Financial Coaching Program</b>	<a href="http://onsmartpath.com/leidos">onsmartpath.com/leidos</a>	888-686-5808
<b>Teladoc</b>	<a href="http://www.teladoc.com/doctornow">www.teladoc.com/doctornow</a>	800-835-2362
<b>Triple S</b>	<a href="http://www.ssspr.com">www.ssspr.com</a>	800-981-3241
<b>Virgin Pulse</b>	Online Registration: <a href="http://join.virginpulse.com/leidos">join.virginpulse.com/leidos</a> Customer Support Team email: <a href="mailto:Support@VirginPulse.com">Support@VirginPulse.com</a>	888-671-9395
<b>Vision Service Plan (VSP)</b>	<a href="http://www.leidos.vspforme.com">www.leidos.vspforme.com</a>	800-877-7195
<b>Voluntary Long-Term Disability (LTD)</b>	<a href="https://www.newyorklife.com/group-benefit-solutions">https://www.newyorklife.com/group-benefit-solutions</a>	888-842-4462 855-244-6211 (Available every Tuesday at 5 PM ET at 866.205.5379 - passcode: 113 29 178)
<ul style="list-style-type: none"> <li>▶ Veteran's Support Line</li> <li>▶ Mindfulness For Vets</li> </ul>		
<b>Voluntary Short-Term Disability Insurance (VSDI)</b>	File and view a claim/upload claim documentation: <a href="http://www.mysedgwick.com/">www.mysedgwick.com/</a>	877-399-6443

Leidos has made every attempt to ensure the accuracy of this information. If there is any discrepancy between this guide and the insurance contracts or other legal documents, the legal documents will always govern. As with all of its benefits, Leidos reserves the right to amend or discontinue the benefits described in this document in the future, as well as change how eligible employees and the company share cost at any time. This guide does not create any employment agreement of any kind or a guarantee of continued employment with Leidos.