Leidos Benefits Summary Plan Description

Comparing the Healthy Focus Medical Plans

The chart below provides some basic plan information about the Leidos self-insured plans.

Self-Insured Medical Plans (Healthy Focus)								
	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**
Annual Deductible								
 Employee Only 	\$4,000	\$8,000	\$2,000	\$4,000	\$1,500	\$3,000	\$1,500	\$3,000
• Family	\$8,000	\$16,000	\$4,000	\$8,000	\$3,000	\$6,000	\$3,000	\$6,000
Annual Out- of-Pocket (OOP) Maximum (includes deductible)								
 Employee Only 	\$6,750	\$13,000	\$5,000	\$10,000	\$3,200	\$6,400	\$1,500	\$3,000
Family	\$13,500	\$27,000	\$10,000	\$20,000	\$6,400	\$12,800	\$3,000	\$6,000
Embedded OOP	\$8,550 individual within family	N/A	\$8,550 individual within family	N/A	N/A	N/A	N/A	N/A
Office Visits – Preventive Care	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	Covered at 100% after deductible
Office Visits – Non- Preventive Care	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Office Visits – Well-Child Preventive Care	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	You pay 50% after deductible	Covered at 100% (deductible does not apply)	Covered at 100% after deductible
Emergency Room	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible ***	You pay 35% after deductible ***	You pay 20% after deductible ***	You pay 20% after deductible ***	You pay 0% after deductible	You pay 0% after deductible



	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**	In- Network*	Out-of- Network**
Hospital Admission	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Lab and X-ray	You pay 50% after deductible for non- routine lab & x- ray services provided outside the office visit	You pay 50% after deductible	You pay 35% after deductible for non- routine lab & x-ray services provided outside the office visit	You pay 50% after deductible	You pay 20% after deductible for non- routine lab & x-ray services provided outside the office visit	You pay 50% after deductible	You pay 0% after deductible for non- routine lab & x-ray services provided outside the office visit	You pay 0% after deductible
Outpatient Surgery	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Routine Mammograms (Over age 40)	Covered at 100%; maximum one per calendar year	You pay 50% after deductible	Covered at 100%: maximum one per calendar year	You pay 50% after deductible	Covered at 100%; maximum one per calendar year	You pay 50% after deductible	Covered at 100%; maximum one per calendar year	Covered at 100% after deductible
Prostate Screening (Over age 40)	Covered at 100%; maximum one per calendar year	You pay 50% after deductible	Covered at 100%: maximum one per calendar year	You pay 50% after deductible	Covered at 100%; maximum one per calendar year	You pay 50% after deductible	Covered at 100%; maximum one per calendar year	Covered at 100% after deductible
Skilled Nursing Facility	You pay 50% after deductible for up to 60 days per confinement	You pay 50% after deductible for up to 60 days per confinement	You pay 35% after deductible for up to 60 days per confinement	You pay 50% after deductible for up to 60 days per confinement	You pay 20% after deductible for up to 60 days per confinement	You pay 50% after deductible for up to 60 days per confinement	You pay 0% after deductible for up to 60 days per confinement	You pay 0% after deductible for up to 60 days per confinement
Home Health Care (maximum visits combined with Private Duty Nursing)	You pay 50% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 50% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 35% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 50% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 20% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 50% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 0% after deductible for up to 100 visits per year, up to 4 hours = 1 visit	You pay 0% after deductible for up to 100 visits per year, up to 4 hours = 1 visit
Hospice Care	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible



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	Healthy Focus		Healthy Focus		Healthy Focus		Healthy Focus	
	Basic Plan		Essential Plan		Advantage Plan		Premier Plan	
	In-	Out-of-	In-	Out-of-	In-	Out-of-	In-	Out-of-
	Network*	Network**	Network*	Network**	Network*	Network**	Network*	Network**
Outpatient Rehabilitation – Physical and Speech Therapy (as medically necessary) Limited to 60 combined visits per year	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Durable	You pay	You pay	You pay					
Medical	50% after	50% after	35% after	50% after	20% after	50% after	0% after	0% after
Equipment	deductible	deductible	deductible	deductible	deductible	deductible	deductible	deductible
Hearing Aid Exam	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Hearing Aids	You pay	You pay	You pay					
	50% after	50% after	35% after	35% after	20% after	20% after	0% after	0% after
	deductible	deductible	deductible	deductible	deductible	deductible	deductible	deductible
	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500 max
	max every	max every	every 3					
	3 years	3 years	years					
Mental Health and Substance Abuse – Inpatient	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Mental Health & Substance Abuse – Outpatient	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Autism Spectrum Disorder Treatment	You pay 50% after deductible	You pay 50% after deductible	You pay 35% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 0% after deductible	You pay 0% after deductible
Applied	You pay	You pay	You pay					
Behavioral	50% after	50% after	35% after	50% after	20% after	50% after	0% after	0% after
Analysis	deductible	deductible	deductible	deductible	deductible	deductible	deductible	deductible

*Covered services received from a network provider will be paid based on the negotiated rate. ** Covered services received from an out-of-network provider will be paid based on the recognized charge.

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



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