

2024 BENEFITS GUIDE - DYNETICS

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 Dynetics and DTS. The benefits described apply to U.S. benefits-eligible employees.

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

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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 Prism and the Benefits Summary Plan Description website at benefits.leidos.com for decision-making support.

ENGAGE.

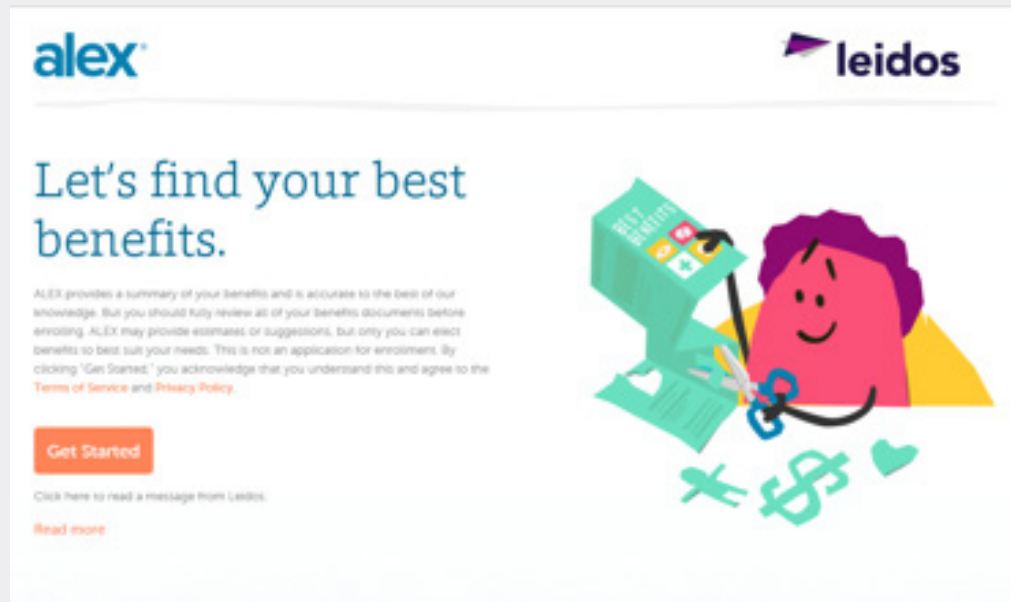
Ask Alex for Benefits Help

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/2024 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 2024. Alex simply provides another data point which may aid you in choosing a plan that meets your needs and that of your enrolled dependents.



Virtual Benefits Forum

Visit the Virtual Benefits Forum (www.leidosvirtualbenefitsforum.com) to learn about the Leidos benefit offerings and access important plan information. This 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.

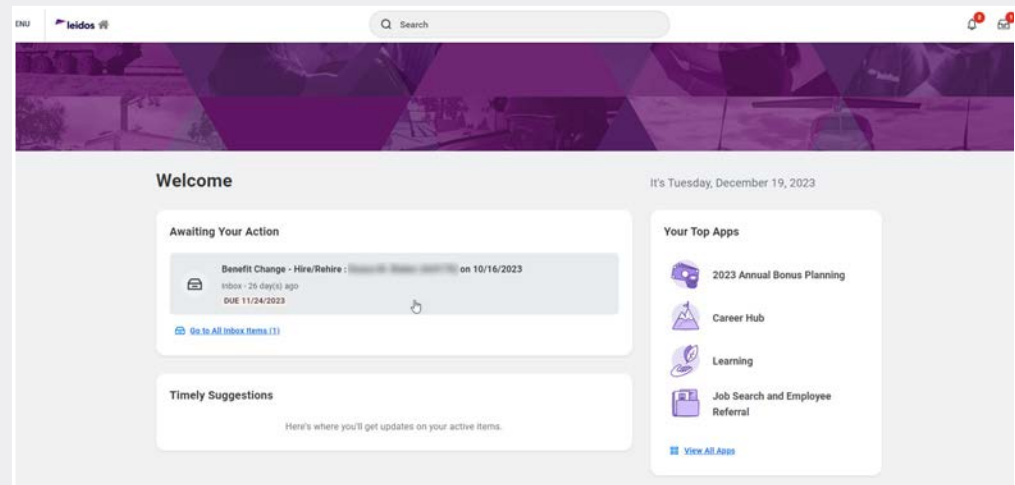
If You Have Questions Prism Rates Tool

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

Visit the [Benefit Rate Tool](#) on Prism to locate your 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.

You can enroll in 2024 benefits 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 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.

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.

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 are 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 enrolled in his or her own Leidos-sponsored 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 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, enrolled in their employer's plan, or enrolled in 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 2024 plan year. Budco will contact you by mail and you should be ready to provide the following documents:

- ▶ Proof of marital status:
 - If married within the current calendar year: a copy of the marriage certificate only
 - If married before the current calendar year: redacted recent tax return; or a copy of the marriage certificate AND proof of joint ownership (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 for Dynetics are administered by Anthem who will provide administrative services, including member services and medical claims processing.

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.

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.

ANTHEM HEALTH GUIDES

Get personalized support from health guides who will answer your questions, help you understand your benefits, and guide you through the process of getting the care you need. Health Guides work with health care professionals to connect you with the right benefits and programs for your needs. They can also help you stay on top of appointments and help you compare costs for services, and much more. To reach an Anthem Health Guide, call 833-549-1179.

NATIONAL BLUECARD PPO NETWORK

To search for an in-network provider:

- ▶ Visit <https://anthem.com/find-care>
- ▶ Scroll down to "Use Member ID for Basic Search"
- ▶ Enter prefix: DKV

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.

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.

What to consider when selecting a plan

When choosing your medical coverage, 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 2024.

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
Annual Deductible								
Individual coverage	\$4,000	\$8,000	\$2,000	\$4,000	\$1,600	\$3,200	\$1,600	\$3,200
All other coverage levels	\$8,000	\$16,000	\$4,000	\$8,000	\$3,200	\$6,400	\$3,200	\$6,400
Annual Out-Of-Pocket (OOP) Maximum (includes deductible)								
Individual coverage	\$6,750	\$13,000	\$5,000	\$10,000	\$3,400	\$6,800	\$1,600	\$3,200
All other coverage levels	\$13,500	\$27,000	\$10,000	\$20,000	\$6,800	\$13,600	\$3,200	\$6,400
Embedded Out-of-Pocket (OOP) Max	\$8,550 individual within family	Not Applicable	\$8,550 individual within family	Not Applicable	Not Applicable		Not Applicable	
Coinsurance								
After Deductible	50%	50%	35%	50%	20%	50%	0%	0%

Your Cost for Covered Care After Deductible

Office Visits (including specialists & surgery done in the doctor's office)								
Preventive Care (In-network is not subject to deductible)	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%
Emergency Treatment								
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%
Mental Health Services								
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

ANTHEM VIRTUAL CARE

Anthem Virtual Care is available to employees enrolled in the Anthem Healthy Focus Medical plans. You can connect with a doctor 24/7 for common health issues such as the flu, allergies, migraines and pink eye. Mental health and emotional healthcare are also available by appointment. You can set up a video visit with a licensed therapist or board-certified psychologist or psychiatrist. Dermatologists are also available 24/7 for common skin conditions such as acne, psoriasis and rosacea. Maternal care support under the Building Healthy Families program is available through video visits on the app--no appointment needed. For breastfeeding assistance, you can schedule secure online visits with a lactation consultant, counselor or registered dietician.

Cost per visit:

- ▶ Medical: \$55
- ▶ Dermatology: \$100
- ▶ Behavioral Health: Psychology (mid-level practitioner): \$85
 - Psychology (MD/PhD): \$100
 - Psychiatry: \$185 (new patients)
 - Psychiatry: \$80 - \$115 (established patients)

Consultation fees are covered at 100% once the annual in-network deductible is met.

How to access virtual care:

You may access Anthem Virtual Care by downloading the **Sydney Health App** or by visiting [anthem.com](https://www.anthem.com):

- ▶ Register and log in
- ▶ Once you register, the username and password are the same for the Sydney Health app and anthem.com.
- ▶ Select *Care* and then select *Virtual Care*

AIRROSTI

Airrosti Remote Recovery is a virtual care solution that allows you to access Airrosti's expertise and care from anywhere in the country. Airrosti providers can diagnose and treat your muscle and joint pain or injury.

How it Works:

- ▶ You schedule a video consultation with an Airrosti provider.
- ▶ The provider will conduct a thorough evaluation of your condition and develop a personalized recovery plan.
- ▶ You will receive a custom treatment plan from the provider that includes easy-to-follow exercises and other instructions through the Airrosti Remote Recovery app.
- ▶ You will also receive a Remote Recovery Kit in the mail that contains treatment tools such as a foam roller, lacrosse ball, etc. that your provider will teach you how to use to treat your pain or injury.
- ▶ The provider will track your progress and make adjustments to your plan as needed.

Airrosti Remote Recovery is convenient and effective. It's a good option for people who are experiencing a variety of musculoskeletal pain and injuries, including but not limited to back pain, neck pain, shoulder pain, elbow pain, wrist pain, hip pain, knee pain, plantar fasciitis, tennis elbow and golfer's elbow.

Airrosti is an in-network benefit and no referral is required. To schedule an appointment, visit <https://www.airrosti.com/remoterecovery/> or call 800-404-6050.

Clinic locations are also available in TX, WA, OH, and VA. To search for in-person clinics, visit <https://www.airrosti.com/locations>.



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. 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.

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. 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.



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.

Propeller

If you are enrolled in a Healthy Focus medical plan and have asthma or COPD, Express Scripts 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 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

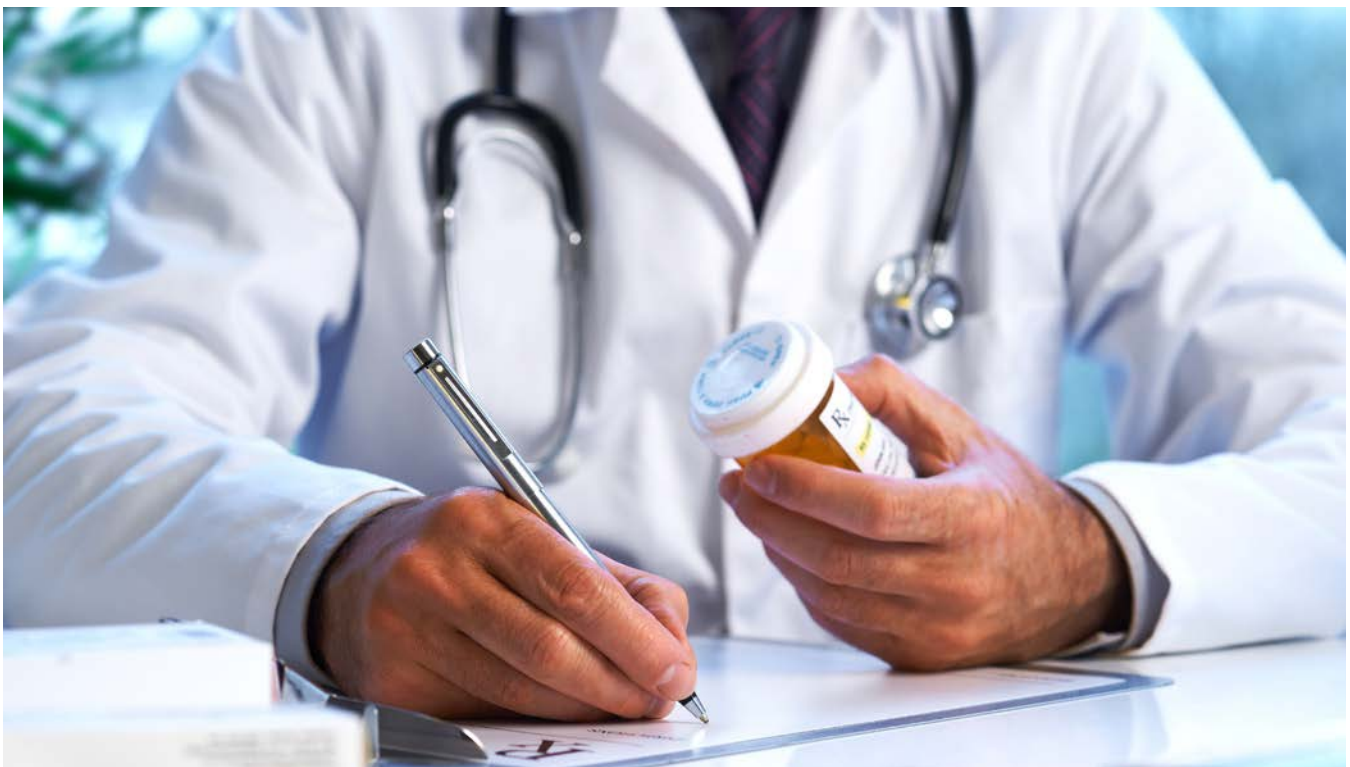
In partnership with ESI, Leidos provides access to Rx Savings Solution (RxSS), a simple, confidential online tool that helps you identify ways to save money on your prescription medications. RxSS offers you several ways to save money through the convenience of your mobile device or through an online portal. 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 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 2024, 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...
<p>Your contributions + Company contributions (if eligible)</p>	<p>You pay 100% until you meet the deductible*</p> <p>You and the company share costs (co-insurance depending on the plan)</p> <p>After you meet out-of-pocket max, company pays 100%</p>	<p>Unused dollars carry forward to 2024 and beyond</p>

*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	\$9.61	\$19.23	\$19.23	\$38.46	\$19.23	\$38.46
\$85,001–\$150,000	\$0	\$0	\$4.80	\$9.61	\$9.61	\$19.23	\$9.61	\$19.23
\$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 2024 is \$4,150 for employee only coverage, or \$8,300 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 2024, 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.

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. 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, Colorado, 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.

	California and Mid-Atlantic Plan Features	Colorado	Hawaii Plan Features
Annual Deductible ▶ Individual ▶ Family	\$500 \$1,000	\$500 \$1,000	Not Applicable
Annual Out-of-Pocket Maximum ▶ Individual ▶ Family	\$3,000 \$6,000	\$3,000 \$6,000	\$2,000 Individual \$6,000 Family
Co-insurance	10% after deductible	10% after deductible	\$50
Covered Services			
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit ▶ PCP ▶ Specialist	\$10 \$10	\$10 \$10	\$15 \$15
Emergency Room	10% after deductible	10% after deductible	\$50 per visit, waived if admitted
Hospital Stay	10% after deductible	10% after deductible	\$50 per day
Outpatient Surgery	10% after deductible	10% after deductible	\$15 per procedure
Inpatient Psychiatric Care	\$0 (deductible does not apply)	\$0 (deductible does not apply)	\$50 copay per day
Outpatient Individual Therapy Visit	\$0 (deductible does not apply)	\$0 (deductible does not apply)	\$15 copay per visit
Outpatient Group Therapy Visit	\$0 (deductible does not apply)	\$0 (deductible does not apply)	\$15 copay per visit
Prescription Drugs (Retail)			
Generic	\$10	\$10	\$10
Preferred Brand	\$30	\$20	\$35
Non-Preferred Brand	\$30 ((\$50 - Mid-Atlantic Only)	\$20	\$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 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.

myStrength – Kaiser offers members 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 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.

Headspace Care (formerly called Ginger) – Kaiser members have access to Headspace Care to help you cope with some of life’s most common challenges – from stress and low mood to issues with work, relationships, and sleep. Highly trained emotional support coaches are accessible 24/7, so you can get the guidance you need when you need it most.



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
Annual Deductible	None	\$100 Individual \$300 Family
Annual Out-Of-Pocket Maximum (Including Deductible)	\$2,500 Individual \$7,500 Family Combined with Out-Of-Network	\$2,500 Individual \$7,500 Family Combined with Out-Of-Network
Office Visits	\$12 Copay	30% Coinsurance (after Deductible)
Preventive Care	Covered at 100%	30% Coinsurance
Hospital Care Inpatient Outpatient	10% Coinsurance 20% Coinsurance	30% Coinsurance (after Deductible)
Emergency Care	20% Coinsurance	20% Coinsurance
Urgent Care	\$12 Copay	30% Coinsurance (after Deductible)
Mental Health - Inpatient	Hospital & Facility Services - 10% Coinsurance Physician Services - 10% Coinsurance	Hospital & Facility Services - 30% Coinsurance (after Deductible) Physician Services - 30% Coinsurance (after Deductible)
Mental Health - Outpatient	Hospital & Facility Services - 10% Coinsurance Physician Services - \$12 Copay	Hospital & Facility Services - 30% Coinsurance (after Deductible) Physician Services - 30% Coinsurance (after Deductible)
Prescriptions - Retail	Generic - \$7 Copay Preferred Brand - \$30 Copay Other Brand - \$30 Copay	Generic - \$7 Copay + 20% Coinsurance Preferred Brand - \$30 Copay + 20% Coinsurance Other Brand - \$30 Copay + 20% Coinsurance
Prescriptions - Mail Order	Generic - Copay Preferred Brand - Copay Other Brand - Copay	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 are subject to 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.

For services rendered by non-participating providers in Puerto Rico, the member will pay the difference between the billed amount and Triple S established fees for participating providers. Services outside of Puerto Rico are covered through the Blue Cross & Blue Shield (BCBS) network and require preauthorization. Non-participating providers are covered only in case of emergency. Triple-S will pay these services per the fees established by the local BCBS plan for non-participating providers.



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>.

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.

OMADA DIABETES PROGRAM

Omada is a personalized health program that helps members create healthier lifestyles through one-on-one personal coaching and the tools they need to make long-lasting changes. The Omada program is a digital lifestyle change tool with a focus on achieving sustainable weight loss for pre-diabetics. The program includes an integrated wireless scale, online curriculum and learning tools, coach interaction by chat/text, and peer group support.

To qualify for the program, the member needs to:

- ▶ Reside in the U.S.
- ▶ Have a high BMI
- ▶ Have pre-diabetes/pre-diabetes risk factors

Members apply for the program at omadahealth.com/omadaforcignaglobal.

CIGNA GLOBAL 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
Examinations One every 12 consecutive months	100% not subject to deductible	100% not subject to deductible	
Lenses and Frames or Contacts One every 12 consecutive months	100% not subject to deductible	100% not subject to deductible	
Hardware Maximum Benefit	\$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.



Cigna Wellbeing app

Taking care of yourself is easier than ever. Wherever you are, you'll have access to services and support to help you with every dimension of your health.

Download it today!





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	\$2,000	N/A
Preventive Services	100%	100%	100%
Basic Services	80%	90%	\$0-\$240
Major Services	50%	60%	\$10-\$403
Orthodontia Coverage	Not Covered	50%	Flat Rate
Orthodontia Lifetime Max	Not covered	\$2,000 per Child/Adult	Member Copay: \$2,000

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

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.

Prevention First Program

Your preventive care and diagnostic services (typically X-rays, exams and cleanings) do not count against your Delta Dental annual benefits maximum. This means that the costs for preventive care are excluded from your annual allowance.

Delta Dental's Special Health Care Needs Benefit

Members with special health care needs such as physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires specialized services or programs may receive additional benefits:

- ▶ **Extra exam** benefit for additional consultations with the dentist to help the member understand what to expect prior to treatment
- ▶ **Up to four** dental cleanings per year
- ▶ **Treatment delivery modification including anesthesia** for patients with sensory sensitivities, behavioral challenges and severe anxiety

Visit <https://deltadentalva.com/special-health-care-needs-resources> for instructions on how to utilize this benefit.

AETNA DMO

Employees and dependents who enroll in the DMO plan, must choose a primary care dentist. Each covered person may select his or her own primary care dentist. This primary care dentist will provide all routine dental care and will refer the participant to a network specialist whenever specialty care is needed.

If a participant receives dental care without going through his or her primary care dentist first, or if the participant's care is not authorized by the plan, the Aetna DMO will not pay any benefits.

Choosing a Primary Care Dentist

Employees and each dependent must select a primary care dentist from Aetna DMO's network of providers. Each member can change his or her primary care dentist at any time during the year. To select or change a primary care dentist, a member can call the Aetna Member Services number on the back of their ID card.



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		
Calendar Year Maximum Combined for: Class I Class II Class III		\$1,500
Lifetime Class IV Maximum		\$1,500
Calendar Year Deductible Combined for: Class II Class III		\$25 Individual / \$75 Family
Class I	Preventive Care For diagnostic and preventative services including: <ul style="list-style-type: none"> ▶ 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 ▶ (Up to age 19) ▶ Sealants -1 Per Person Per 3 Years Diagnostic X-rays -Unlimited Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years	100% not subject to deductible
Class II	Basic Restorative <ul style="list-style-type: none"> ▶ For Basic Restorations ▶ Endodontics ▶ Periodontics ▶ Prosthodontics Maintenance ▶ Oral Surgery ▶ Fillings ▶ Root Canal ▶ Periodontal Scaling and Root Planing Repair to Bridgework and Dentures 	80% after deductible
Class III	Major Restorative For Major Restorations:	50% after separate \$50 deductible
Class IV	Orthodontia 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
Examination				
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	
Lenses				
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
Frames				
Frequency:	Every Calendar Year		Every Calendar Year	
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
LightCare Program (Allows members to use frame allowance towards ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, in lieu of prescription glasses or contacts. Not available at Walmart® or Sam's Club®)	\$150 Allowance	Up to \$70	\$250 Allowance (inclusive of EasyOption Allowance)	Up to \$70
Featured Frame Brands	\$50 in addition to LightCare frame allowance	Up to \$70	\$50 in addition to LightCare frame allowance	Up to \$70
Contact Lenses (in lieu of glasses)				
Elective Contact Lenses	\$150 Allowance	Up to \$105	\$150 Allowance	Up to \$105
Medically Necessary Contact Lenses	Included in \$20 exam copay	Up to \$210	Included in \$20 exam copay	Up to \$210
Frequency:	Every Calendar Year		Every Calendar Year	
VSP EasyOptions*				
	N/A	N/A	Each covered plan member may select one of these enhancements when purchasing their eyewear: ▶ Additional \$100 frame allowance ▶ Additional \$100 contact lens allowance ▶ Fully-covered premium or custom progressive lenses ▶ Fully covered anti-reflective coating ▶ Fully-covered light-reactive lenses	N/A

EasyOptions upgrade must be selected at the time eyewear materials are ordered. The selected upgrade must be consistent with the eyewear materials ordered (glasses or contact lenses). If you purchase eyewear materials from Walmart, Sam's Club* or Costco*, the EasyOptions feature will be forfeited and will not be available to redeem at other providers.

	VSP Basic		VSP Plus	
	VSP Provider	Non-VSP Provider	VSP Provider	Non-VSP Provider
Covered Lens Enhancements				
Standard Progressive Lenses	Covered	Up to \$50	Covered	Up to \$50
Polycarbonate for children	Covered	N/A	Covered	N/A
Non-Covered Lens Enhancements				
Other Add-Ons & Services	Average savings of 30%	N/A	Average savings of 30%	N/A
Supplemental Essential Medical EyeCare (EMEC) Plan				
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	
Laser VisionCare Preferred Program				
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	
Additional Discounts & Savings				
20% off additional pairs of prescription glasses and/or non-prescription sunglasses 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. Not available at Costco®, Walmart® or Sam's Club®.				

*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 2024.
- ▶ 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 2024 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, 2025, to file claims for 2024.
- ▶ 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. You'll need to verify your employee status, confirm your contact information and create a user name and password.

Limited Purpose FSA (HSA-Compatible)	Healthcare FSA
<ul style="list-style-type: none">▶ Use it when you have an HSA▶ For eligible dental and vision expenses▶ 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.)	<ul style="list-style-type: none">▶ Use it if you're not enrolled in a Healthy Focus plan with an HSA▶ For eligible medical, prescription drug, dental and vision expenses

For more information on FSAs and eligible expenses, visit www.healthequity.com.

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 2025. The carry-over feature helps you avoid losing unused money at the end of the year!



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.

Coaching Services

This feature provides members with expert person-to-person support for lifestyle, health, chronic condition management, and benefits navigation. Partnering with a Health Coach is like having a partner, cheerleader, confidant and guide—all on the side of members to help them meet their wellbeing goals. Whether you are looking to better manage stress, lose weight or run their first 5k, a health coach partners with you to provide support and guidance to overcome your barriers and meet your well-being goals.



2024 Incentive Schedule

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 2024 program will start on January 1, 2024. To start earning points toward rewards, log into the Virgin Pulse website at member.virginpulse.com on or after January 1 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.



COMPSYCH EMPLOYEE ASSISTANCE PROGRAM (EAP)

The ComPsych Employee Assistance Program (EAP) is available to all Leidos, Inc. 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"> ▶ Child care ▶ Elder care ▶ Education ▶ Personal convenience ▶ Moving/relocation ▶ Pet care ▶ Customized referral packets; full research and availability checks ▶ Child and elder care research and consults outside North America ▶ Cross-referral to company benefits or emotional health support ▶ Online content and training resources 	<ul style="list-style-type: none"> ▶ Family law ▶ ID theft ▶ Custody ▶ Real estate ▶ Contracts ▶ Tax questions ▶ In-country legal experts for all countries outside North America ▶ Cross-referral to company benefits or emotional health support ▶ Online content relevant to each country 	<ul style="list-style-type: none"> ▶ Budgeting ▶ Debt ▶ Credit ▶ Tax issues ▶ Retirement planning ▶ Real estate ▶ Estate planning ▶ Saving for college ▶ In-country legal experts for all countries outside North America ▶ Cross-referral to company benefits or emotional health support ▶ Online content relevant to each country

In addition to the services listed above, you and your household dependents also have access to a Computerized Cognitive Behavioral Therapy (CCBT) program, which offers alternative access to behavioral healthcare in the form of interactive self-care and emotional health tools and resources to help you tackle common challenges such as stress, depression, poor sleep, low self-esteem, worry, anxiety, and more. These guided programs can help you reduce personal roadblocks, eliminate stress, and overcome mental barriers. This user-friendly program is quick, easy and effective, and available on the mobile app, tablet, and desktop.

To access ComPsych services, call 866-365-0853 or visit the website at www.guidanceresources.com. To register on the website, use the Leidos dedicated WebID: Leidos.

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 (for best results, use Chrome or Firefox; not Internet Explorer)

- ▶ **Log in** by going to 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).
- ▶ **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.

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
 - 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.

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.

HEALTH MANAGEMENT RESOURCES (HMR)

Leidos has partnered with Health Management Resources (HMR) to offer a sustainable weight-loss program. HMR is a diet and lifestyle change program designed to provide nutritionally complete, filling meals, and snacks that are calorie and portion-controlled. HMR also provides personalized support at every step of the way.

HMR plan memberships include:

- ▶ **Personalized weight-loss plans:** Simple, easy to follow program with customizable menu; you'll always know what to eat for fast, healthy weight loss without counting calories or points.
- ▶ **Delicious, filling, portion-controlled foods:** Nutritionally complete, ready-to-eat meals and filling protein shakes; Never go hungry – eating more of the food on your plan keeps you from feeling deprived and can help you stay on track.
- ▶ **Health Coaching:** HMR Health Coaches support you in a weekly coaching session. Not for you? You can still get the support you need through the app, website resources, and in the HMR private Facebook group.
- ▶ **Additional support from online member group:** The private Facebook group lets you connect with thousands of members with similar goals and struggles – sharing challenges and solutions, recipes and ideas.
- ▶ **Healthier Lifestyle:** Your initial diet plan is just the beginning. The healthy lifestyle phase of the program will support you to turn healthy behaviors into lasting habits.

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 Health Management Resources (HMR). It is your decision whether to participate in this program and share your data with HMR.

Membership Cost

- ▶ HMR Plan membership for auto-delivery of HMR foods:
 - Phase 1: \$253 per two-week supply of food
 - Phase 2: \$100 minimum monthly delivery order (free shipping on monthly delivery orders over \$150)
- ▶ Group health coaching is provided for free. Employees may opt for 1:1 coaching at an additional cost of \$99 per month.

Special Offer for Leidos Employees

- ▶ Join HMR and get 20% off all of your auto-delivery food orders on any HMR Plan, for life.

Please visit <https://leidos.hmrprogram.com> for more information and to join with your special discount. Your 20% off coupon (LEIDOS) will automatically apply in the checkout process. If you have questions, please call 800-418-1367.

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, and Business Travel Accident (BTA) Insurance.

To learn more, visit the Benefits Summary Plan Description website at 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 an annual salary greater than \$50,000 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 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, \$250,000, or \$300,000.
- ▶ 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.
- ▶ If you are a new hire, you can elect up to \$25,000 in Spouse Life coverage, without satisfying EOI.

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 eligible 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.

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.

When evaluating whether to elect VSDI, carefully consider your personal financial situation, the amount of DSL you have accrued and any benefit you may be eligible for under a state-mandated disability or paid medical leave program.

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
- ▶ Colorado
- ▶ 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.*

Note: You must be actively-at-work on the effective date of coverage in order to be covered under the Leidos STD plan.

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.

Pre-Existing Condition Limitation

If you file a claim within 12 months of coverage, 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.

Evidence of Insurability (EOI)

If you do not elect LTD coverage when first eligible, you must satisfy EOI requirements before coverage begins.

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

Who is eligible	All employees on U.S. payroll (Bargained employees: Participation is subject to the terms and conditions of your collective bargaining agreement.)
How you can save	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 2024.
Matching contributions	<p>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.</p> <p>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.</p> <p>Eligibility for the company match is based on fringe codes.</p>
Vesting	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.
Traditional after-tax contributions	<p>Traditional after-tax contributions allow you to save above the IRS pre-tax and Roth limit. You can find the 2024 limits at vanguard.com/contributionlimits. Traditional after-tax contributions are not eligible for the company match.</p> <p>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.</p>
Investing your account	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.
Getting money from your account	<p>In general, your vested account balance is available to you:</p> <ul style="list-style-type: none">▶ If you retire or terminate employment with the company▶ Through plan loans▶ Through in-service traditional after-tax withdrawals, withdrawals from rollover accounts, and limited hardship withdrawals while you're working for the company▶ At any time following attainment of age 59½ while working for the company

Not saving in the company 401(k) Plan? You can enroll or change your election at any time during the year. Visit www.vanguard.com/retirementplans to get started. You'll need your plan number: 090518.

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/retirement2024>

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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. Enrollment periods are held separately each December, March, June, and September from the 8th to the end of the month. You may contribute up to 10% of your eligible compensation in whole percentages. Your accumulated payroll deductions are then used to purchase Leidos stock at a 10% discount on the purchase date (last stock market trading day of each calendar quarter). 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 educational webinars on a wide range of financial topics, 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, managing life events, and much more. Visit the Prudential Financial Wellness Center at www.prudential.com/leidos or visit the Financial Wellness Prism page for more information and to sign up for webinars.

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.

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. Visit SmartPath at onsmartpath.com/leidos to sign up for webinars or coaching or visit the Financial Wellness Prism page for more information.

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. Visit leidos.purchasingpower.com or visit the Financial Wellness Prism page for more information.

STUDENT LOAN TOOLS AND RESOURCES

Leidos also provides tools and resources to help with managing student loans:

- ▶ **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.
- ▶ **Candidly** – provides tools to help you crush your student debt. Candidly's innovative toolbox may help you: lower your monthly student loan bills, build a paydown plan, turn spare change into loan payments, pay off your debt earlier, and find debt forgiveness programs.

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 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*
- ▶ Legal Plan*
- ▶ Home & Auto Insurance
- ▶ Pet Insurance
- ▶ ID Theft Protection*
- ▶ Cancer Guardian/Genomic Life*

*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/.

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/.

ARAG LEGAL PLAN

You can't predict the future, but you can plan for it. So whether you're planning ahead, like creating a will or buying a new home, or facing something unexpected, like fighting a traffic ticket or getting your deposit back from a difficult landlord, ARAG is there for you.

Why should you get legal insurance?

- ▶ Work with a network attorney and attorney fees are 100% paid in full for most covered matters, saving you hundreds, possibly thousands, of dollars on legal matters by avoiding costly legal fees.
- ▶ Work virtually, over the phone or in person with a local network attorney who can provide legal advice, review and draft documents and represent you, even in court if needed.
- ▶ Take advantage of services for parents and grandparents that include caregiving services, legal advice, wills, power of attorney, document preparation and review and a reduced fee benefit for most elder law issues.
- ▶ Use DIY Docs® to create a variety of legally valid documents, including state-specific templates.

Consumer Protection Matters

- ▶ Auto repair
- ▶ Buying or selling a car
- ▶ Consumer fraud
- ▶ Consumer protection for goods or services
- ▶ Home improvement
- ▶ Personal property disputes
- ▶ Small claims court

Criminal Situations

- ▶ Juvenile
- ▶ Parental responsibility

Family Law Events

- ▶ Adoption
- ▶ Domestic partnership
- ▶ Guardianship/conservatorship
- ▶ Name change
- ▶ Pet-related matters and damages
- ▶ Pre-marital agreements
- ▶ Divorce

General Needs

- ▶ Document review
- ▶ Credit records correction
- ▶ Document preparation

Finance, Tax, and Debt-Related Matters

- ▶ Debt collection
- ▶ Garnishments
- ▶ IRS tax audit
- ▶ Personal bankruptcy
- ▶ Student loan debt

Home Ownership or Renter Matters

- ▶ Buying and selling a home
- ▶ Contract/lease agreements
- ▶ Contractor issues
- ▶ Deeds
- ▶ Foreclosures or evictions
- ▶ Disputes with a landlord
- ▶ Neighbor disputes
- ▶ Real estate disputes

Traffic Troubles

- ▶ License suspension/revocation
- ▶ Traffic tickets

Wills and Estate Planning Needs

- ▶ Funeral directives
- ▶ Powers of attorney
- ▶ Wills
- ▶ Trusts

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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 but not limited to:

- ▶ 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")
- ▶ 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
- ▶ 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)

To enroll in the voluntary benefits visit www.leidosaddedbenefits.com/.



CANCER GUARDIAN /GENOMIC LIFE

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
- ▶ Safe driving discounts
- ▶ Multi-vehicle savings
- ▶ 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.

Benefits Contacts

Plan or Program	Website	Phone Number
401(k) Plan	www.vanguard.com/retirementplans Non-Bargained Employees: Plan 090518	800-523-1188
AD&D Insurance	www.newyorklife.com	800-238-2125
All Leidos benefits	Benefits Summary Plan Description website Healthy Focus Prism Page Kaiser HMO Prism Page HSA/FSA Prism Page	N/A
Anthem Healthy Focus Medical Plans	www.anthem.com	833-549-1179
Back-Up and In-Home Childcare, Eldercare, Tutoring and Educational Resources	Bright Horizons www.careadvantage.com/Leidos	877-242-2737
Beneplace – Voluntary Benefits	Discount platform: leidos.savings.beneplace.com Voluntary Benefits enrollment website: www.leidosaddedbenefits.com/	800-683-2886
Cigna Global	www.CIGNAenvoy.com	800-441-2668 or 001-302-797-3100 outside U.S.
Commuter Benefits Program	www.healthequity.com/leidos	877-924-3967
ComPsych EAP	www.guidanceresources.com To register on the website, use the Leidos dedicated WebID: Leidos.	866-365-0853
Dental Plans	Leidos Dental PPO (Delta Dental) deltadentalva.com/members/leidos Aetna DMO www.aetna.com	800-237-6060 877-238-6200
Dependent Eligibility Verification – Budco	www.dependentverification.budco.com/user/lei	866-488-2001
Freedom From Smoking Tobacco Cessation Program	https://www.freedomfromsmoking.org/	N/A
Group Universal Life (GUL) & Cash Accumulation Fund (CAF) – Administered by Mercer	N/A	855-735-4873
Headspace for Work	Registration: work.headspace.com/leidos/member-enroll Email address: teamsupport@headspace.com	N/A
HealthEquity – Health Savings Account (HSA) and Flexible Spending Account (FSA) Administrator	www.healthequity.com/leidos	844-373-6981
Health Management Resources (HMR)	https://leidos.hmrprogram.com	800-418-1367
HMSA	www.hmsa.com	808-948-6111

Benefits Contacts

Plan or Program	Website	Phone Number
Kaiser	www.kp.org	800-777-7902 (Kaiser DC) 808-432-5955 (Kaiser Hawaii, Oahu) 800-966-5955 (Kaiser Hawaii, Neighbor Islands) 800-464-4000 (Kaiser California) 800-632-9700 (Kaiser Colorado)
Life Insurance	www.prudential.com	888-257-0412 Medical Underwriting (EOI)
meQuilibrium Resilience Platform	Email: support@mequilibrium.com	N/A
Omada	omadahealth.com/express-scripts	1-888-409-8687
Prescription Drugs – Express Scripts (ESI) (Healthy Focus Plans)	www.express-scripts.com/leidos	877-223-4721
Prudential Financial Wellness Center	www.prudential.com/leidos	N/A
Prudential Supplemental Health Benefits (Hospital Indemnity & Accident Insurance)	N/A	844-455-1002
Purchasing Power	leidos.purchasingpower.com	N/A
Rx Savings Solutions	myrxss.com	800-268-4476
SmartPath Financial Coaching Program	onsmartpath.com/leidos	N/A
Triple S	www.ssspr.com	800-981-3241
Virgin Pulse	Online Registration: join.virginpulse.com/leidos Customer Support Team email: Support@VirginPulse.com	888-671-9395
Vision Service Plan (VSP)	www.leidos.vspforme.com	800-877-7195
Voluntary Long-Term Disability (LTD)	www.myNYLgbs.com	888-842-4462
Voluntary Short-Term Disability Insurance (VSDI)	File and view a claim/upload claim documentation: www.mysedgwick.com/	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.