



# 2025 HEALTHY FOCUS USER GUIDE

A "How-To" Guide to Using Your  
Healthy Focus Medical Plan

[Anthem](#)

# What's Inside



<b>Using Your Medical Plan</b>	<b>3</b>
Healthy Focus Plans: A Refresher	3
Healthy Focus Plans At-A-Glance	4
Comparing Medical Costs	5
Getting The Right Care When You Need It	7
What Happens When You Go to the Doctor	9
When Deductibles Apply	10
What Happens When You Need to Fill a Prescription	13
Prescription Drug Clinical Management Programs	16
<b>Using Your Health Accounts</b>	<b>18</b>
Health Savings Account (HSA)	18
Flexible Spending Accounts (FSAS)	20
<b>Resources and Tools</b>	<b>21</b>
Anthem	21
Express Scripts	22
<b>More Information</b>	<b>23</b>
Contacts	23

**Knowing how to make the most of your benefits throughout the year is key to maximizing the value of our benefits programs.**

Take the time to explore this guide now and during the year as you use your benefits - so you can make good choices and take full advantage of everything Leidos has to offer.

*The information contained within these pages may be proprietary to Leidos, and is principally intended for U.S. benefits-eligible employees of Dynetics, Dynetics Technical Solutions, Inc., and certain Leidos, Inc. employees.*

# Using Your Medical Plan

## HEALTHY FOCUS PLANS: A REFRESHER

Here are important things to remember about how our medical plans work:

- ▶ Preventive care is covered 100 percent in-network, no deductible
- ▶ You pay 100 percent for non-preventive care, up to the deductible
- ▶ After you meet the deductible, the amount you pay depends on the medical plan:
  - If you are in the Healthy Focus Basic Plan, you pay 50 percent and Leidos pays 50 percent for covered in-network services
  - If you are in the Healthy Focus Essential Plan, you pay 35 percent and Leidos pays 65 percent for covered in-network services
  - If you are in the Healthy Focus Advantage Plan, you pay 20 percent and Leidos pays 80 percent for covered in-network services
  - If you are in the Healthy Focus Premier Plan, you pay 0 percent and Leidos pays 100 percent for covered in-network services
- ▶ Once you meet the out-of-pocket maximum, Leidos pays 100 percent for the rest of the plan year.



### Cost Savings Tip: Use Network Providers

Remember, you pay less when you use network providers - doctors, hospitals and pharmacies that are in the plan. When you and your family use these providers, you save money because network providers have agreed to accept negotiated rates for their services and you pay a lower deductible and coinsurance.



HEALTHY FOCUS PLANS AT-A-GLANCE

	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
<b>Annual Deductible</b>								
Individual Coverage	\$4,000	\$8,000	\$2,000	\$4,000	\$1,800	\$3,600	\$1,800	\$3,600
All Other Coverage Levels	\$8,000	\$16,000	\$4,000	\$8,000	\$3,600	\$7,200	\$3,600	\$7,200
<b>Annual Out-Of-Pocket (OOP) Maximum (includes deductible)</b>								
Individual Coverage	\$6,750	\$13,000	\$5,000	\$10,000	\$3,600	\$7,200	\$1,800	\$7,200
All Other Coverage Levels	\$13,500	\$27,000	\$10,000	\$20,000	\$7,200	\$14,400	\$3,600	\$14,400
Embedded Out-of-Pocket (OOP) Max <sup>1</sup>	\$8,550 individual within family	Not Applicable	\$8,550 individual within family	Not Applicable	Not Applicable		Not Applicable	
<b>Coinsurance</b>								
After Deductible	50%	50%	35%	50%	20%	50%	0%	50%

**Your cost for covered care after deductible:**

<b>Office Visits (including specialists &amp; surgery done in the doctor's office)</b>								
Preventive Care <sup>2</sup>	0%	50%	0%	50%	0%	50%	0%	50%
Primary Care Physician (PCP)	50%	50%	35%	50%	20%	50%	0%	50%
Specialist Care Physician (SCP)	50%	50%	35%	50%	20%	50%	0%	50%
Outpatient Surgery	50%	50%	35%	50%	20%	50%	0%	50%
<b>Emergency Treatment</b>								
Urgent Care	50%	50%	35%	50%	20%	50%	0%	50%
Emergency Room	50%	50%	35% <sup>3</sup>	35% <sup>3</sup>	20% <sup>3</sup>	20% <sup>3</sup>	0% <sup>3</sup>	0% <sup>3</sup>
Hospital Admission	50%	50%	35%	50%	20%	50%	0%	50%
<b>Mental Health Services</b>								
Mental Health and Substance Abuse	50%	50%	35%	50%	20%	50%	0%	50%

<sup>1</sup> The Basic and Essential plans have an embedded in-network OOP maximum for those who elect EE+Children, EE+Spouse or Family coverage. This means that the Plan will start paying 100% of eligible claims for any family member who has met the embedded OOP maximum, even if the full family OOP maximum has not been met.

<sup>2</sup> In-network preventive care is not subject to the deductible.

<sup>3</sup> For non-emergent use of the emergency room, employees pays 50% after deductible.

## COMPARING MEDICAL COSTS

With most of the things we purchase, we often compare the costs charged by various merchants before deciding where to purchase the item or service.

However, it's often hard to find out what the cost of a medical treatment or service will be, but it's becoming increasingly easier as the medical community is beginning to share costs in advance.

### Tips on Comparing Costs

Here are a few important tips on comparing costs:

**1** **It never hurts to just call up a health provider and ask.** They will probably want to know your health insurance company and what plan you're in. That's because they've negotiated different rates with different companies. Just have your information ready when you call, but know that they may not be able to give you an exact amount.

**2** **You can also go online to get an idea of the costs of various medical services.** The Anthem member portal provides cost information for you to consider. To access the cost estimator tool, log in to [anthem.com](https://www.anthem.com):

- ▶ Log in to the Sydney Health app or [anthem.com](https://www.anthem.com)
- ▶ Click on *Find Care and Cost* (Find Care tool will guide you through the steps)
- ▶ Search by entering the procedure or click on *Search by Procedures*



## Cost vs. Quality

The quality and cost-effectiveness of care matters. But many people mistakenly believe that the more you pay for a health service, the better it must be. This is simply not true.

Studies have shown that the quality of medical care you receive can vary, and there is little or no relationship between the cost of treatment and the quality of that treatment. So, the cost of a treatment or service should not be the determining factor in what provider you use or medical treatment or service you receive.

The Anthem website can provide a wealth of information about doctors in your medical plan's network. And don't forget that network doctors have been screened by the health plan's medical staff already, with the quality of care a provider delivers being a major factor in that doctor gaining entry into the network.

Anthem members have access to high quality specialty care under the Blue Distinction Center (BDC), Blue Distinction Center Plus (BDC+) and Anthem Centers of Medical Excellence (CME).

- ▶ **Blue Distinction Center:** These providers have met or exceeded national quality standards for care delivery.
- ▶ **Blue Distinction Center Plus:** These providers have met or exceeded national quality and efficiency standards for care delivery.
- ▶ **Anthem Centers of Medical Excellence:** These providers have met or exceeded national quality standards for care delivery. This program complements BDC/BDC+ and is available in 14 states: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, New Hampshire, Nevada, New York, Ohio, Virginia and Wisconsin.

The fact that one doctor charges more than another does not mean that the more expensive doctor is the better doctor. It could actually be the other way around.

BDC/BDC+ and Anthem CME's provide specialized care for the following conditions:

- ▶ Transplants
- ▶ Knee and Hip Replacements
- ▶ Bariatric Surgery
- ▶ Spine Surgery
- ▶ Cardiac Care
- ▶ Cancer Care
- ▶ Maternity Care
- ▶ Chimeric Antigen Receptor Therapy (CAR-T)

When you search for providers in the Anthem member portal, search results will have a "Recognitions" feature with CME, BDC or BDC+ designations for providers who meet certain quality requirements.

## Anthem Provider Recognitions

Anthem recognizes providers who are committed to delivering better health outcomes. When you search for providers on the Anthem member portal, click on "Recognitions" to view any distinctions associated with that provider.

- ▶ Total Care
  - Healthcare providers recognized for their commitment in coordinating total patient care with emphasis on prevention, wellness and helping patients better manage chronic conditions to achieve improved health outcomes.
- ▶ Enhanced Personal Health Care
  - An approach where doctors spend more time with patients, coordinate care with other doctors and focus on the best way to help you get healthy and stay healthy.

## No Surprises Act (NSA)

The No Surprises Act (NSA) protects you from balance billing in certain situations where you do not have a choice in providers. This includes:

- ▶ Emergency services at out-of-network facilities
- ▶ Services provided by out-of-network providers (e.g. anesthesiologists) at in-network facilities
- ▶ Air ambulance services from out-of-network providers. Note that the NSA does not apply to ground ambulances

For more information, see the [No Surprises Billing Notice](#). You may also visit <https://www.cms.gov/nosurprises> for more information on your rights under federal law.

## GETTING THE RIGHT CARE WHEN YOU NEED IT

Knowing where to go to get medical treatment can affect how you pay for your care. Here’s a look at how the plans cover treatment at different care centers.

	Why Would I Use This Care Center?	What Type of Care Would They Provide?	What Would That Cost Me In-Network?
Doctor’s Office or Primary Care Physician (PCP)	If you need routine care or treatment for a current health issue	<ul style="list-style-type: none"> <li>Preventive services, including routine checkups and immunizations</li> <li>Manage your general health</li> </ul>	<p><b>Healthy Focus Basic</b></p> <ul style="list-style-type: none"> <li>\$0, no deductible for preventive care</li> <li>50% after deductible for non-preventive care</li> </ul> <p><b>Healthy Focus Essential</b></p> <ul style="list-style-type: none"> <li>\$0, no deductible for preventive care</li> <li>35% after deductible for non-preventive care</li> </ul> <p><b>Healthy Focus Advantage</b></p> <ul style="list-style-type: none"> <li>\$0, no deductible for preventive care</li> <li>20% after deductible for non-preventive care</li> </ul> <p><b>Healthy Focus Premier</b></p> <ul style="list-style-type: none"> <li>\$0, no deductible for preventive care</li> <li>0% after deductible for non-preventive care</li> </ul>
Anthem Virtual Care	If you can’t get to the doctor’s office, but your condition is not urgent or an emergency (phone or video consultation)	<ul style="list-style-type: none"> <li>Common infections (e.g., strep throat)</li> <li>Minor skin condition (e.g., poison ivy)</li> <li>Dermatology services</li> <li>Behavioral Health services</li> </ul>	<p>\$55 Medical consultation fee</p> <p>\$100 Dermatology Services consultation fee</p> <p><b>Behavioral Health:</b></p> <ul style="list-style-type: none"> <li>Psychology (mid-level practitioner): \$85</li> <li>Psychology (MD/PhD): \$100</li> <li>Psychiatry: \$185 (new patients)</li> <li>Psychiatry: \$80 (established patients)</li> </ul>
Urgent Care Center	If you need care quickly, but it is not an emergency and your PCP is not available	<ul style="list-style-type: none"> <li>Sprains</li> <li>Strains</li> <li>Minor broken bones</li> <li>Minor infections</li> <li>Minor burns</li> </ul>	<p><b>Healthy Focus Basic</b></p> <ul style="list-style-type: none"> <li>50% after deductible</li> </ul> <p><b>Healthy Focus Essential</b></p> <ul style="list-style-type: none"> <li>35% after deductible</li> </ul> <p><b>Healthy Focus Advantage</b></p> <ul style="list-style-type: none"> <li>20% after deductible</li> </ul> <p><b>Healthy Focus Premier</b></p> <ul style="list-style-type: none"> <li>0% after deductible</li> </ul>
Emergency Room Care (for true emergencies)	If you need immediate care for a very serious or critical condition	<ul style="list-style-type: none"> <li>Large open wounds</li> <li>Chest pain</li> <li>Major burns</li> <li>Severe head injury</li> <li>Major broken bones</li> </ul>	<p><b>Healthy Focus Basic</b></p> <ul style="list-style-type: none"> <li>50% after deductible</li> </ul> <p><b>Healthy Focus Essential</b></p> <ul style="list-style-type: none"> <li>35% after deductible</li> </ul> <p><b>Healthy Focus Advantage</b></p> <ul style="list-style-type: none"> <li>20% after deductible</li> </ul> <p><b>Healthy Focus Premier</b></p> <ul style="list-style-type: none"> <li>0% after deductible</li> </ul>

### 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 (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*





## WHAT HAPPENS WHEN YOU GO TO THE DOCTOR

### When - and How - Do You Pay For Care? Just Follow These Steps When You See the Doctor.

**1 Present your medical ID card** at the time you receive care. Your doctor should not bill you for care until your claim is processed by Anthem.

**2 After your visit, your doctor will send a bill to Anthem.** You may also receive a copy of this bill for your records - but you're still not required to pay anything yet.

**3 Next, you will receive an Explanation of Benefits (EOB) from Anthem** showing what the plan pays and what you owe the doctor.

**4 If you are in the Anthem network,** review the amount listed under "Your Total Cost" on your EOB. That total is what you owe the doctor, less any previous payments you may have made for the services listed on the EOB.

**5 For payment,** you have the option to use your Health Savings Account (HSA) debit card to apply your HSA dollars toward your medical claims or to pay out-of-pocket and reimburse yourself from your HSA at a later time - using HSA funds directly provides the greatest convenience for you.

### Find an In-Network Doctor

Visit <https://anthem.com/find-care>

Scroll down to "Use Member ID for Basic Search"

Enter prefix: DKV

**Your Explanation of Benefits (EOB)** is a statement sent by Anthem explaining what your plan paid and what you owe for any medical procedures and/or services you received.

It's important to carefully review your EOB to ensure that all services (e.g., preventive care) are listed correctly - and match the copy of the bill you received from your doctor.

### Cost Savings Tip: Read Your Bills Carefully

Bills may contain mistakes that end up costing you money. Something as simple as an incorrect billing code could prompt your health plan to pay less than expected or even reject your claim.

Other common errors include:

- ▶ Mistakes in an account number
- ▶ Incomplete claims forms
- ▶ Claims sent to the wrong insurance company address by a doctor

If you catch an error, contact your health plan immediately. Follow up in a few weeks to make sure the mistake is corrected.

## WHEN DEDUCTIBLES APPLY

Whether you've visited the doctor or filled a prescription, it's important to know what you're responsible for paying and what your medical plan covers. Your deductible, which you can pay using your HSA dollars, applies to all care other than preventive care. Use this chart as a guide to understand when your deductible applies.

Services (In-Network)	Healthy Focus Plans	
	Deductible applies	Deductible doesn't apply
Personal doctor or specialist visit for preventive care (In-network only)		•
Personal doctor or specialist visit for illness, injury or chronic condition	•	
Lab charges for test associated with preventive care visit		•
Lab charges for test associated with "sick" doctor visit	•	
Outpatient services	•	
Emergency room visits	•	
Inpatient hospital stays	•	
Nonpreventive prescription drugs	•	
Hearing Aids	•	



## What You Should Know About the Deductible and Out-Of-Pocket Maximum

The Healthy Focus medical plans are Consumer Directed Health Plans (CDHPs). Here's how the deductible and out-of-pocket maximum are required to work for CDHPs for purposes of compliance:

### YOUR DEDUCTIBLE DEPENDS ON WHO YOU COVER:

#### EMPLOYEE-ONLY COVERAGE

For employee-only coverage, you meet the individual deductible.

#### SPOUSE/DOMESTIC PARTNER AND/OR CHILDREN COVERAGE

If you enroll your spouse or domestic partner and/or children, you and your dependents must meet the full family deductible before the plan shares in the cost of non-preventive care. The family deductible can be met by one family member or a combination of family members.

### THE OUT-OF-POCKET MAXIMUM WORKS THE SAME:

#### EMPLOYEE-ONLY COVERAGE

The individual out-of-pocket maximum applies to employee-only coverage.

#### SPOUSE/DOMESTIC PARTNER AND/OR CHILDREN COVERAGE



If you enroll your spouse or domestic partner and/or children...



The family out-of-pocket maximum must be met before the plan begins paying 100 percent for any individual. However, for the Healthy Focus Basic and Essential plans, if one individual within the family meets the embedded out-of-pocket maximum of \$8,550, the plan will begin paying 100% for that individual. The family out-of-pocket maximum limit can be met by one family member or a combination of family members.

### Cost Savings Tip: Take Advantage of Preventive Screenings and Checkups

The plans provide coverage for preventive care – and no coinsurance or copay is required when seeing an in-network provider! Well-baby/child checkups, routine physicals and age-appropriate screenings are examples of preventive care covered by the plan that can help you and your family stay on top of any potential health issue.

#### WERE YOU BILLED FOR IN-NETWORK PREVENTIVE CARE OR DID YOUR DOCTOR INCORRECTLY CODE A PREVENTIVE SERVICE AS DIAGNOSTIC?

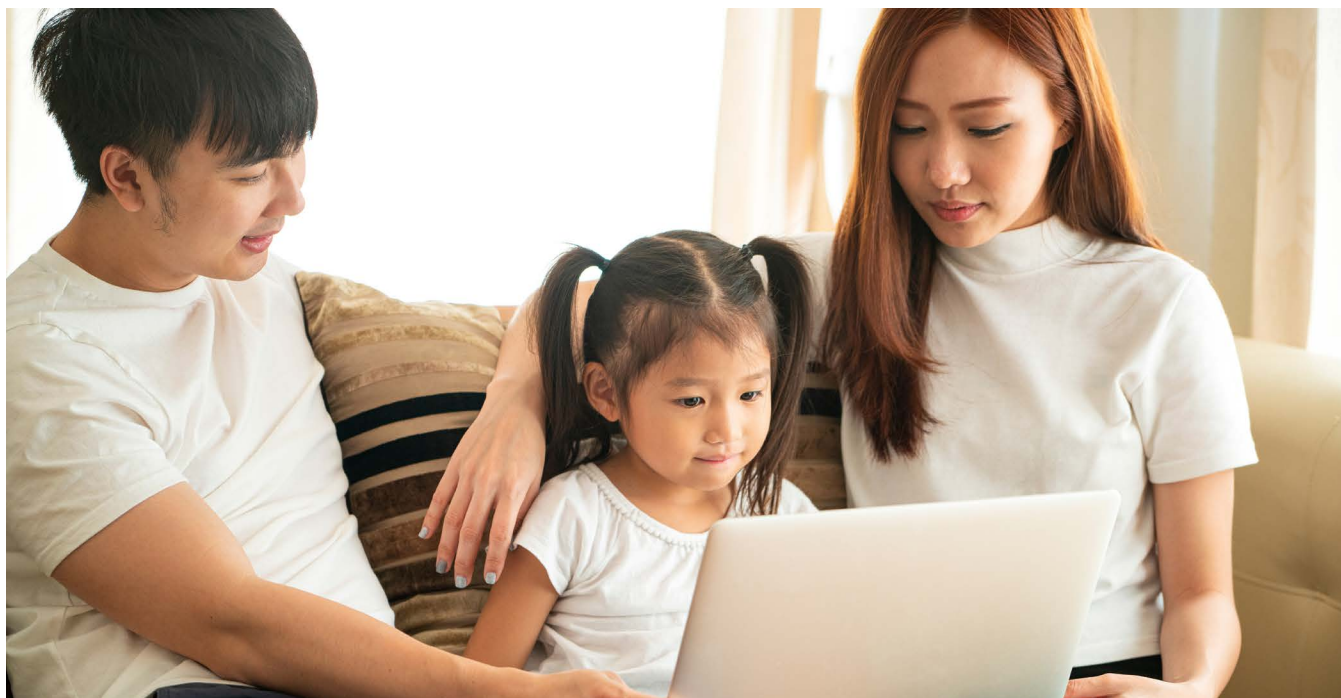
This may be a mistake, because in-network preventive care is covered 100 percent, no deductible. If you get a bill for a preventive service, be sure to contact Anthem at 1-833-549-1179 to review your bill.

#### WHAT ABOUT OUT-OF-NETWORK PREVENTIVE CARE?

The Healthy Focus Medical Plans pay 50 percent after the deductible when you receive preventive care, tests or screenings outside of the network.

### Note:

If, as part of your checkup, you receive treatment or screenings for a condition for which you have already been diagnosed – for example, a bone scan for diagnosed osteoporosis – that service is not considered preventive care and the deductible and coinsurance will apply.



### 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.



## WHAT HAPPENS WHEN YOU NEED TO FILL A PRESCRIPTION

1. When you enroll in a Healthy Focus medical plan, you automatically have prescription drug coverage through Express Scripts.

	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 coinsurance will automatically kick-in.

2. You must meet the annual deductible before the plan begins sharing the cost for nonpreventive prescription drugs.

### Tip!

Use your HSA to help cover out-of-pocket costs for prescriptions.

If you enroll in a Healthy Focus medical plan, Leidos may contribute to your HSA (depending on the medical plan you elected, coverage tier and base annual salary) to help cover out-of-pocket medical and prescription drug costs.

3. The plans provide coverage for prescriptions filled through retail pharmacies or mail order. Here's how prescription drug coverage works under the Healthy Focus medical plans.

Retail	Mail Order
<p><b>Choose retail when you need your prescription right away.</b> You can get your prescription filled at thousands of network pharmacies around the country. You can access a list of participating pharmacies near you by registering online at <a href="http://www.express-scripts.com">www.express-scripts.com</a>.</p>	<p><b>Choose home delivery for prescriptions you take regularly.</b> By signing up for mail order prescriptions, your medications are delivered to your home and you can conveniently manage your prescriptions online while saving time. Log in to <a href="http://www.express-scripts.com">www.express-scripts.com</a> to get started.</p>

## Whether You're Filling Your Prescription at a Retail Pharmacy or Through Mail Order, Here's What You Need to Do:

4. **Present your Express Scripts prescription card** when picking up your prescription or have it on hand when ordering through mail order.
5. **Under the medical plan options, you must meet the annual deductible before the plan begins sharing the cost for prescription drugs.** The deductible does not apply to certain preventive drugs, such as certain diabetic prescriptions and medications to treat and prevent hypertension, high cholesterol and asthma. See a [list of approved preventive medications](#).

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## Cost Savings Tips

### 1. ASK YOUR DOCTOR OR PHARMACIST ABOUT GENERIC VERSUS BRAND NAME DRUGS

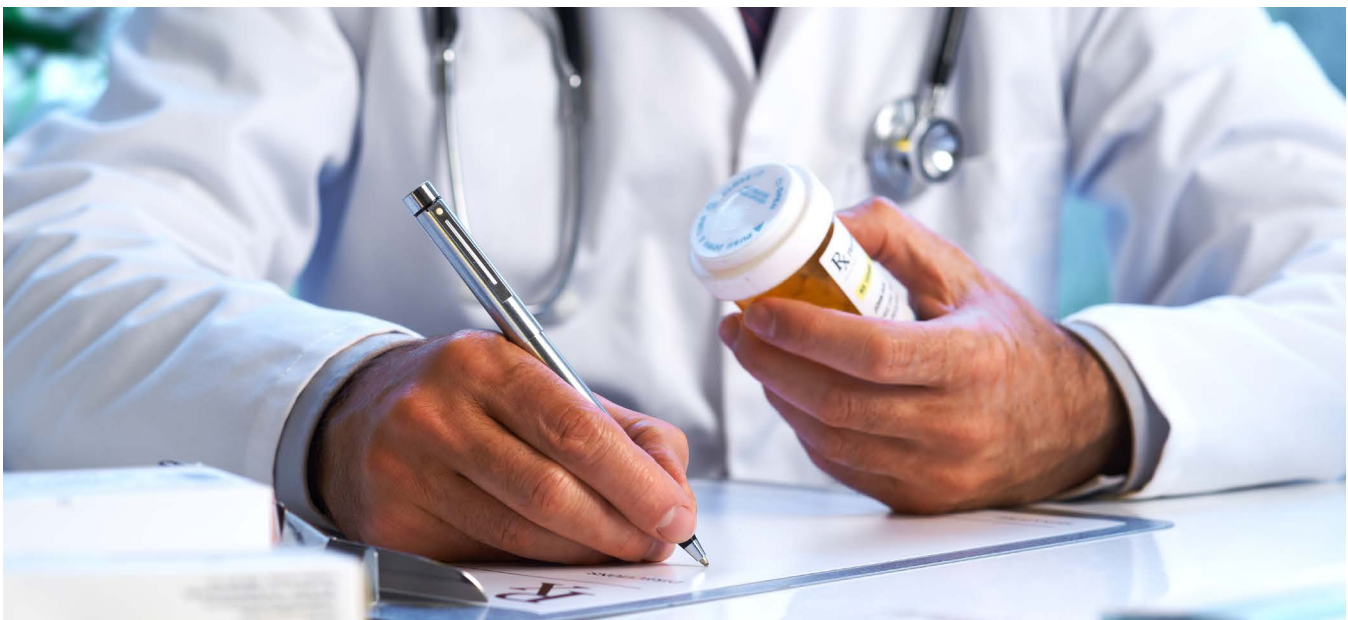
Instead of automatically purchasing a brand name medication, ask your doctor if a generic equivalent is available. Generic equivalent medications contain the same active ingredients and are subject to the same Federal Drug Administration (FDA) standards for quality, strength and purity as their brand name counterparts. Choosing generic drugs rather than brand name drugs can save you money.

### 2. KNOW WHY YOU ARE TAKING A MEDICATION

If you take multiple medications, talk with your physician or pharmacist to make sure you know the purpose of each one. Many times, there are duplications or unnecessary medications which are not only expensive, but put you at risk for increased side effects.

### 3. USE THE EXPRESS SCRIPTS MAIL SERVICE OR WALGREENS SMART90 PROGRAM FOR YOUR LONG-TERM MEDICATIONS.

If you take a long-term maintenance medication, you must fill these prescriptions in a 90 day supply through the Express Scripts mail service or any Walgreens network pharmacy to avoid a penalty. When you fill your prescriptions through these channels, you can get up to a 90 day supply for a single mail order payment. That means you will typically pay less over time. Also your medications are mailed right to you with free standard shipping. Read more about the Smart90 program on page 16.



## Using Mail Order

### DO YOU HAVE A NEW PRESCRIPTION OR REFILL?

If you have a...	
New Prescription	Refill
<p>A new prescription can take <b>up to 14 days</b> to receive if there are no issues with the prescription. Express Scripts typically ships within eight days of receiving a new prescription. To check the status of your order, contact Express Scripts at 1-877-223-4721 or log in to your account at <a href="http://www.express-scripts.com">www.express-scripts.com</a>.</p>	<p>To refill a prescription, contact Express Scripts at 1-877-223-4721 or login to your account at <a href="http://www.express-scripts.com">www.express-scripts.com</a> and click Medications to order refills and manage prescriptions. Refills are typically received <b>three to five days after your order is placed</b>. You will need to register the first time you visit the web site. Be sure to have your member ID number and a recent prescription number handy.</p>

### HOW TO GET STARTED

- 1. Determine your cost (your out-of-pocket expense)**  
 Contact Express Scripts at 1-877-223-4721 or visit the [Express Scripts site](#) to review your medications and determine the cost for a 90-day supply through mail order. Remember for retail, the quantity is limited to a 30-day supply per fill.
- 2. Provide a prescription for up to a 90-day supply with up to three refills (one-year supply) to Express Scripts**  
 Due to pharmacy regulations, existing prescriptions must be renewed annually – and sometimes more frequently if the medication is a controlled substance.

### THERE ARE FOUR WAYS YOU CAN PROVIDE YOUR PRESCRIPTION TO EXPRESS SCRIPTS:

- ▶ **Office visit to provider** – Once you have received your prescription from your provider, complete the mail order form and mail it with your prescription and payment to the address listed on the form. A new form must be completed for each prescribing provider and each individual family member.
- ▶ **Provider ePrescribing** – Many providers have access to technology that allows them to send an electronic prescription directly to Express Scripts. Ask your provider if they have access to ePrescribing.
- ▶ **Call your provider** – Ask your provider to send your new prescription to Express Scripts or to call 1-888-327-9791 for faxing instructions. Only your provider can fax your prescription.
- ▶ **Call Express Scripts** – Express Scripts will send a fax request to your provider at your request. You must call the provider and let him or her know that Express Scripts will be sending a fax request for a prescription. If your provider does not respond to the fax request for a new prescription, the turnaround time may be affected.

If you ask your provider to fax the prescription or if you ask Express Scripts to contact your provider for a new prescription, check two days after you made the request to be sure that the prescription was received.

## 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 provide information for you to gain approval before the prescription drug is covered. This process helps make sure you receive the right prescription for your condition.

### Step Therapy

Step Therapy is an approach intended to control the costs of certain prescription drugs when lower cost drugs are available, such as a generic or lower-cost brand name. These drugs are proven to be safe and effective, as well as affordable. It begins by trying the most cost-effective drug therapy for a medical condition first. When patients don't respond to the first-line medications, more costly drug therapies, typically brand name drugs, can be requested for coverage approval.

### Smart90

The 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 Express Scripts 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.

Note that all prescription drug fills for maintenance medications are subject to the terms of the Smart90 program.

### 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 a select preferred diabetes product as part of the PAP, 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. For a list of select preferred diabetes product, refer to the Patient Assurance Program drug list.





### Omada Diabetes Prevention and Weight Management

Leidos has partnered with Express Scripts to provide a diabetes prevention and weight management solution through Omada. The program is available at no cost to eligible members enrolled in a Leidos Healthy Focus medical plan. The Omada program provides participants with a free cellular scale and a digital diary of scale readings and food tracking with actionable insights. Additionally, participants have access to proactive, relationship-based coaching to promote disease prevention and weight loss.

### Omada Diabetes Management

Leidos has partnered with Express Scripts to provide a diabetes management program through Omada. The program is available at no cost to eligible members enrolled in a Leidos Healthy Focus medical plan. The Omada virtual-based diabetes solution provides participants with a free remote blood glucose monitor, test strips, lancets, and a digital scale for members with a BMI > 25. The program also includes proactive, relationship-based coaching to support members beyond response to high/low blood sugar levels.

### Rx Savings Solutions – Prescription Transparency Tool

In partnership with Express Scripts (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 does not replace your Express Scripts prescription plan, instead, RxSS offers you several ways to save money through the convenience of your mobile device or through an online portal. Also, unlike traditional price look-up tools or coupon programs, it will automatically alert you or your covered dependents with an email or text if you are paying too much for your prescriptions and tell you how to get the same treatment for less money.

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

#### HOW IT WORKS

- ▶ If you have regular prescriptions, RxSS will notify you automatically if there is an opportunity to save money.
- ▶ RxSS identifies different medications that perform the same as your current or prescribed medication, but with a lower out-of-pocket cost (which you can review with your clinician or prescriber).
- ▶ Anytime you get a new prescription, you can use the online tool or mobile app to look for savings opportunities.
- ▶ With the information RxSS provides, you will be able to speak with your doctor or prescriber about making any changes to your prescriptions. Or, an RxSS certified pharmacy technician can work directly with your doctor to get approval on any changes that will save you money.
- ▶ 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

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

# Using Your Health Accounts

## HEALTH SAVINGS ACCOUNT (HSA)

- ▶ **Money in an HSA has triple tax advantages\***
  1. Money contributed to the account is contributed before federal taxes and most state taxes are calculated. This means that for every dollar you elect to contribute to your account, your taxable pay goes down.
  2. Money grows tax-free while in the account. Any earnings or investment returns on money in your account is not taxed while in the account.
  3. Money you withdraw for health (medical, dental, vision) expenses is not taxed. As long as you use money in your account for health expenses, you don't have to pay taxes on that money when you take it out.
- ▶ **Money in your account can roll over from one year to the next.**
- ▶ **You can invest money in your HSA.** Once your account balance reaches \$100, you can choose from among a number of investment funds to have amounts above \$100 invested. Any money not invested is FDIC insured and receives modest interest.
- ▶ **The money in your HSA is always yours.** You can take it with you if or when you leave Leidos for any reason.

*\* Account holders should consult a tax advisor. Tax references are at the federal level. State taxes may vary. State income taxes are waived on HSA contributions in almost all states, with the exception of California, New Jersey and Alabama.*



## Getting Money Into Your HSA

### THERE ARE TWO WAYS MONEY GOES INTO YOUR ACCOUNT:

From Leidos:	From You:
<ul style="list-style-type: none"> <li>The Company may contribute to your HSA if you enroll in a Healthy Focus medical plan and elect an HSA.</li> <li>The Company HSA contribution is based on your annual salary* and coverage tier.</li> </ul> <p><b>Note:</b> The Company contribution to your HSA will be made in equal installments on a per pay basis beginning in January.</p>	<p>You can make pre-tax contributions from your pay, or after-tax contributions directly to HSA Bank, up to:</p> <ul style="list-style-type: none"> <li>\$4,300 for individual coverage</li> <li>\$8,550 for family coverage</li> <li>An extra \$1,000 if you are age 55, or older</li> </ul> <p><b>Note:</b> This maximum is reduced by any contribution you receive from Leidos.</p>

\* The Company's contribution will not change in the event that salary and/or coverage tier change during the plan year (e.g., Employee Only to Employee + Spouse).

## Making Changes to Your HSA Contributions

During the plan year, you may want to make changes to the amount you contribute to your HSA. You may want to:

- ▶ Put more money into your HSA to make sure you have enough money in your account to pay for an eligible expense
- ▶ Take advantage of the investment features of the HSA to build savings for health expenses in the future, or
- ▶ Reduce the amount you contribute

Whatever the reason, you can increase or decrease your HSA contribution at any time except in December. Go to [Workday](#) to change your contribution amount.

### Note:

Your HSA contribution changes are effective the first day of the month, following the date of your contribution change.

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

Take advantage of spending accounts that offer savings on eligible healthcare expenses. Money used to pay expenses is taken from your pay pre-tax, which lowers your taxable income. You'll never be taxed on the money you use from an FSA to pay eligible expenses.

### Health Care FSAs in Review

#### LEIDOS OFFERS TWO TYPES OF HEALTH CARE FSAs ...

<b>HSA-Compatible (Limited Purpose Health Care FSA)</b>	<b>Health Care FSA</b>
<ul style="list-style-type: none"> <li>• You choose to contribute - up to \$3,200 - to the account during the year</li> <li>• Use it when you have an HSA</li> <li>• For eligible dental and vision expenses</li> <li>• For medical and prescription drug expenses after you meet the deductible (Contact HSA Bank if you meet the deductible to find out what you will need to provide to begin using your account for eligible medical and prescription drug expenses.)</li> </ul>	<ul style="list-style-type: none"> <li>• You choose to contribute - up to \$3,200 - to the account during the year</li> <li>• Use it when you're not enrolled in a Healthy Focus plan with HSA</li> <li>• For eligible medical, prescription drug, dental and vision expenses</li> </ul>

### Cost Savings Tips:

#### ESTIMATE CAREFULLY

Due to IRS regulations, you cannot change your FSA election amount during the year unless you have a qualified change in family status. If you have 2025 expenses that you need to submit for reimbursement, you have until April 30, 2026 to do so. It is important to note that any money left in your account at the end of the plan year will be forfeited.

**TIP:** You can use up to the total amount you choose to contribute to your account from scheduled payroll contributions for eligible healthcare expenses, even if those funds are not yet in your account.

### Carry-Over Feature:

Don't forget that you are able to carry over up to \$640 of your unused Limited Purpose FSA or Health Care FSA balance remaining at the end of the year into 2026. The carry-over feature helps you avoid losing unused money at the end of the year!



# Resources and Tools

Our health program administrators - Anthem and Express Scripts - provide information, resources and tools to help you get the most out of your health benefits. Be sure to register when you visit their sites to access all the resources available to you.

## GET SUPPORT FOR YOUR MEDICAL PLAN AT ANTHEM.COM

Log into [anthem.com](https://www.anthem.com) to access your *My Health Dashboard* to explore programs. Click on *Programs* to access featured programs:

- ▶ Cancer (Cancer Management)
- ▶ 24/7 NurseLine
- ▶ Case Management
- ▶ ConditionCare
- ▶ Autism Spectrum Disorder Program
- ▶ Preventive Health Guidelines
- ▶ Anthem Health Guide
- ▶ Weight Management Center
- ▶ Building Healthy Families

Click on *Action Plans* under *My Health Dashboard* to pick your plan and click on *Get Started* for the programs below:

- ▶ Increase Energy
- ▶ Eat Healthy
- ▶ Reduce Stress
- ▶ Sleep Better
- ▶ Achieve a Healthy Weight
- ▶ Get Active

Click on *My Health* under *My Health Dashboard*

- ▶ Scroll down to *Explore More*
- ▶ Click on *Mind & Body* for wellness and stress reduction

### Anthem's Cancer Care Quality Program

The Anthem Cancer Care Quality Program is aimed at promoting better outcomes, fewer side effects and cost-effective care for members receiving cancer treatment.

The program identifies certain cancer drug regimens based on current medical evidence to support oncologists in identifying cancer treatments that are highly effective and provide greater value.

### Stronger Together

[cancerresources.anthem.com](https://cancerresources.anthem.com) is a website resource that works with national partners to bring digital tools to everyone touched by cancer. Provided information includes treatment options, care preparations, case management services, and much more.

There are also community resources on the Anthem member portal. Click *Care*, then click on *Community Resources* for information on:

- ▶ Medical Care
- ▶ Mental Health Care
- ▶ Health Education
- ▶ Addiction & Recovery
- ▶ Emergency
- ▶ Housing
- ▶ Care
- ▶ Education
- ▶ Food
- ▶ Goods
- ▶ Legal
- ▶ Money
- ▶ Work
- ▶ Transit

### Building Healthy Families

Whether you are trying to conceive, expecting a child, or in the thick of raising young children, you can count on personalized support at every stage. When you enroll in *Building Healthy Families*, you will have unlimited access to digital tools and resources for pregnancy and beyond such as tracking your ovulation, monitoring health risks and updates on your pregnancy progress. You will also have access to a health coach via chat or phone, connect with a maternity nurse or access lactation support. You will also have access to a library of educational articles and videos.

Enroll via the Sydney Health mobile app or on [anthem.com](https://www.anthem.com).

## Sydney Health app

View your benefits, access wellness tools, compare providers, check costs and get answers quickly through real-time live chat with Anthem Health Guides.

## GET SUPPORT MANAGING YOUR PRESCRIPTIONS

For tools and resources to help you manage your prescriptions, visit [www.express-scripts.com](http://www.express-scripts.com). You will need to create an account to access the information.

[www.express-scripts.com](http://www.express-scripts.com) can help you:

Manage home delivery medications - order prescription refills, track orders, renew prescriptions and get a personal savings report

Discover ways to save money on medications, such as using generics and home delivery

Comparison shop for possible cost-savings opportunities for medications you take regularly using the "Price a Medication" feature

Look for information about your medications and receive medication-related alerts on your personalized profile

Find a participating Express Scripts pharmacy near you

Ask a pharmacist questions anytime, day or night

Review your prescription history and view a financial summary of your prescription expenses



Manage your prescriptions from anywhere at anytime by creating an account at [www.express-scripts.com](http://www.express-scripts.com) or downloading the free Express Scripts mobile app.

CONTACTS

Benefit	Provider and Link	Phone Number
<b>Anthem</b>	<a href="https://www.anthem.com">anthem.com</a>	1-833-549-1179
<b>Anthem Virtual Care</b>	<a href="https://www.anthem.com">anthem.com</a> (Select Care and then select Virtual Care)	N/A
<b>Benefits Information</b>	Benefits Summary Plan Description web site <a href="https://benefits.leidos.com/">benefits.leidos.com/</a>	N/A
<b>Health Savings Account (HSA) and Flexible Spending Account (FSA)</b>	Member Portal: <a href="https://myaccounts.hsabank.com">https://myaccounts.hsabank.com</a>	1-877-851-5276
<b>Omada Diabetes Solution</b>	<a href="https://omadahealth.com/express-scripts">omadahealth.com/express-scripts</a>	1-888-409-8687
<b>Prescription Drug</b>	<a href="https://express-scripts.com/leidos">express-scripts.com/leidos</a>	1-877-223-4721
<b>Rx Savings Solutions</b>	<a href="https://myrxss.com">myrxss.com</a>	1-800-268-4476



**Do you have a benefit-related question?**

Contact Employee Services by phone at 1-855-553-4367, select option 3 or email [AskHR@leidos.com](mailto:AskHR@leidos.com).