

Leidos Benefits Summary Plan Description

Life & Accidental Death and Dismemberment Insurance Plans

Continuation/Conversion Matrix

Life and Accident Insurance Continuation/Conversion Matrix					
Reason Coverage Ends	Group Term Life	Group Universal Life	Optional Dependent Life	Basic AD&D	Voluntary AD&D
	Portability ¹	Continuation ³	Portability	Conversion	Conversion
Employee Terminates Employment	Yes, to age 80 ²	Yes, to age 100	Yes, to age 80 ²	Yes, to age 70	Yes, to age 70
Employee loses eligibility and is no longer in an eligible class under the group policy	Yes, to age 80 ²	Yes, to age 100	Yes, to age 80 ²	Yes, to age 70	Yes, to age 70
Spouse no longer eligible due to divorce/legal separation	N/A	N/A	Yes, to age 80 ²	N/A	N/A
Spouse loses coverage due to employee reaching age 70	N/A	N/A	N/A	N/A	Yes, to age 70
Child loses coverage due to ineligibility (No longer a dependent child of the employee)	No	N/A	Yes, able to convert policy	N/A	Yes
Employee loses a portion of coverage and still in an eligible class under the group policy due to:					
• Reduction in hours	No	No	No	No	No
• Age Reduction Schedule (35% at age 70)	No	N/A	N/A	No	No

¹ If you are losing coverage due to retirement or disability, you will be offered the option to convert your basic life coverage. Coverage is limited to age 80.

² Coverage is limited to age 80. Must be under age 80 to apply for portability.

³ Conversion option is also available for GUL plan. For more information, contact Prudential at 1-877-889-2070